

BETTER FINANCING PLANS FOR FARMS URGED BY EXPERT

Report Informs Government Lower Interest Charges On Loans Necessary.

AMORTIZATION SCHEME

Canadian Press Despatch.
Ottawa, April 15.—Reorganization of all agencies through which rural credits are handled in Canada would probably result in cheaper financing of agricultural operations in Canada, says a report on rural credits submitted to the minister of finance by Dr. H. M. Tory of Alberta, advisory chairman of the honorary advisory council for scientific and industrial research, which was tabled in the House of Commons today. Dr. Tory urged the need of lower rates on loans to farmers, and a recognized system of amortization, if the bulk of Canadian farmers are to remain on the land.

Farm loans should be a safe and attractive form of investment, says the report, which is submitted at the request of the government, and which is the result of investigation of rural credits in Canada, Great Britain and the United States and continental Europe, which Dr. Tory has been conducting since last August. He suggests in conclusion that the investigation be continued still further. The fact that Canadian farmers must pay considerably more for long term loans than farmers in other countries suggests itself to Dr. Tory as ample reason for a really Canadian agency in financing, instead of the diffused system which now obtains.

After reviewing legislation pertaining to rural credits in Canada, all of which is provincial, and commenting on the success which has attended the very incomplete system obtained thereby, Dr. Tory says it is sufficient to prove the value to farmers of the amortization principle. He points out that provincial organizations for rural credits for the moment have ceased to function, because it is difficult to obtain money at a sufficiently low rate of interest and because of the danger of embarrassing the provinces by increasing funded indebtedness. There is also the tendency, he says, for borrowers to regard highly their responsibilities to the government.

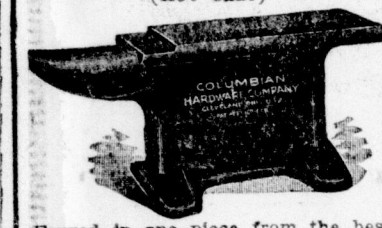
An amortization scheme is strongly recommended in the report as referring to short-term loans. Dr. Tory says that mortgage companies have become so great in these provinces that freedom of action is not possible. Some companies even claim that if they had their freedom they could reduce the cost of financing rural credits by 2 per cent. This, Dr. Tory points out, is so important as to justify the early calling of a conference between the companies and provincial and federal authorities to devise a better scheme for financing. His own opinion is that better co-operation between the mortgage companies could not fail to reduce the cost of financing short-term loans. He urges better facilities for long term loans as essential to the continued operation of a large number of Canadian farms.

AGAIN "IN THE AIR"

Canadian Press Despatch.
Vancouver, April 15.—Four United States planes on a trip around the world left Seattle, Alaska, for Chignik, Alaska, at 10 o'clock this morning. Seward time, according to a dispatch received here.

COWAN'S Specials In Mechanical Dept.

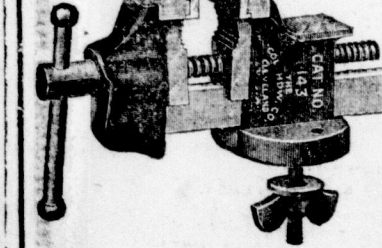
Columbian Household Anvil Made of forged steel (not cast)



Forged in one piece from the best grade high carbon forging steel. This small anvil is designed to provide a lightweight anvil for a large working face (equal to a 35-pound standard anvil) at a low price. The face is ground and protected with rust-proof lacquer.

Approximate Dimensions.
Weight, 12 lbs. height, 4 1/2 in. horn, 4 1/2 in.; height, 4 1/2 in. round hole, 1 1/2 in.; price, \$3.75.

Columbian Household Gauge and Household Vises



- a.—Designed for private garage and home workshop.
- b.—Equipped with removable pipe jaws.
- c.—Made with wrought steel sliding bar.
- d.—Used as either stationary or swivel base vises.
- e.—Built with cold rolled steel screw and handle.
- f.—Fitted with reversible hardened steel jaw faces.
- g.—Finished attractively.
- h.—Supplied in two practical sizes.
- i.—Packed conveniently in individual cartons.

Vice No. 143: width of jaw, 3 inches; jaws open 3 1/2 inches; weight, 13 lbs.; price, \$6.00.
Vice No. 144: width of jaw, 4 inches; jaws open 6 inches; weight, 20 lbs.; price, \$10.00.



HON. PETER SMITH

as he appeared in police court following his arrest for refusing to testify before the public accounts committee. On the right is shown the dinner which was served to him yesterday while he was detained at the office of Inspector Williams of the provincial police, during his seven hours' wait for Stratford friends who came to his relief with bail.

TOMORROW'S RADIO

THURSDAY, APRIL 17.

THURSDAY'S Best Features.
WJZ, NEW YORK.—Huntley College Chamber Music Course.
KDKA, PITTSBURGH.—"The Seven Last Words of Christ."
WBZ, BOSTON.—Concert of the Massachusetts Institute of Technology.
WMC, MEMPHIS.—Address by Hon. Josephus Daniels.
(Eastern Standard Time.)
WEAF, NEW YORK.—492.
Noon.—Church Federation Lenten Service.
4:00-5:30 p.m.—George Keane, baritone; Frances Kirsch, coloratura soprano; Billy Wynne and his orchestra.
7:00-11:00 p.m.—New York Federation of Churches service. Tawnton Fisher's sports talk. Talk by Dudley F. Fowler, Hunter College Chamber Music Course, assisted by Max Jacobs Quartet. Sarah Edwards, contralto. Metropolitan Male Choir.
7:00 p.m.—Uncle Dave Cory's radio show. Midnight—Vincent Lopez and his orchestra. Pennsylvania Orchestra.
WJZ, NEW YORK.—455.
Noon.—Trinity Church Lenten service.
1:00 p.m.—Pennsylvania Concert Orchestra.
2:00 p.m.—Board of Education program.
4:00-5:30 p.m.—Wanamaker Auditorium concert.
4:00-5:45 p.m.—Fashion talk. Talk by Harriet Ford. Ella Schreiber, soprano; Regalberto Sisters, piano duets.
7:00 p.m.—Time's Questionaire.
7:45 p.m.—Emily V. Ebert, soprano.
9:00 p.m.—New York University lecture.
8:00 p.m.—Wanamaker organ recital.
9:15 p.m.—Home, with J. Andrew White and O. McIntyre.
9:30 p.m.—Rorden Town Male Quartet.
10:30 p.m.—Columbia Club Orchestra.
WJZ, NEW YORK.—405.
7:45 p.m.—Josephine Evans, soprano.
8:05 p.m.—"Golf," by Inis Brown.
8:30 p.m.—Sterling Male Quartet.
8:45 p.m.—Natural History Talk.
9:00 p.m.—White Way Trio.
9:30 p.m.—Opera recital. "Pagliacci," Ralph L. Grosvenor, baritone.
10:00 p.m.—Montague Newman, violinist; Mrs. W. Anderson, soprano.
10:40 p.m.—Vincent Moore Entertainers.
WOR, NEWARK.—405.
2:30-4:00 p.m.—Matilda Rosenstrauch, pianist; Emma Church, reader. Talk by Helen Humphrey.
6:15 p.m.—"Radio for the Layman."
6:30 p.m.—Musical White White Dine-Tom Cooper's Columbia Club Orchestra.
WOO, PHILADELPHIA.—509.
4:45 p.m.—Grand organ and trumpets.
WIP, PHILADELPHIA.—509.
2:30 p.m.—Address by students from the Henri Scott Studios.
6:05 p.m.—Leonard's "Red Jackets."
7:00 p.m.—The Young Men's Chorus.
8 p.m.—Lenten services.
8:10 p.m.—Address by Nicholas Douthett, chairman of Young Men's Chorus, followed by concert by prize winners.
9:30 p.m.—"Philadelphia Music Pal."
9:30 p.m.—Mark Fisher's Orchestra.
8 p.m.—Boy Scout Radio Corps.
8 p.m.—Mauder's Cantata, "Cooks Olive to Calvary," by the Cooke Studios.
10 p.m.—Kerr's Symphonic Dance Orchestra.
WRC, WASHINGTON.—469.
6:00 p.m.—Children's hour, Peggy Abbon.
8:00 p.m.—The Better Ole Orchestra.
8:45 p.m.—Raymond G. Moore, baritone.
9:00 p.m.—Lillian Harmon Burke, pianist.
9:15 p.m.—The Lee House Trio.
9:30 p.m.—Penn dinner concert.
The Atoneement, by E. Dean Shure, sung by M. Vernon Place, M. E. Church choir.
KKA, PITTSBURGH.—326.
7:30 p.m.—Wendell Hall, radio star.
8:30 p.m.—Choir Musicale Society of Pittsburgh, presenting "The Seven Last Words of Christ."
11:30 p.m.—Late concert program.
WCAE, PITTSBURGH.—462.
6:30 p.m.—Penn dinner concert.
7:00 p.m.—Thursday evening address by Rev. Clyde L. Nevins.
8:30 p.m.—Musical program.
11:00 p.m.—Late concert.
WGY, SCHENECTADY.—380.
2:00 p.m.—Music and household talk.
3 p.m.—Penn dinner concert.
7:45 p.m.—Radio drama "Passers By," four-act drama by Haddon Chambers, presented by WGY players with incidental music by WGY Orchestra.
WBZ, SPRINGFIELD.—337.
7:00 p.m.—Music talk by R. E. Olmsted.
7:30 p.m.—Kiddies' bedtime story.
7:45 p.m.—Mrs. Spencer Terry, soprano, and Spencer Terry, baritone.
8:30 p.m.—Meeting, the Publicity Club.
9:00 p.m.—From WBZ Boston. Concert of the Massachusetts Institute of Technology.
WGI, MEDFORD.—360.
7:00 p.m.—Big Brother Club.
7:30 p.m.—Evening program.
WJAN, CLEVELAND.—390.
8:00 p.m.—Cleveland Hotel Orchestra.
9:00 p.m.—Program by Viola Miller, ballad singer; Mrs. Frederick M. Nichol, pianist; A. E. Phil, baritone; songs and monologues by British veterans, directed by Jimmy Hindson.

8-10 p.m.—Concert programs.
10 p.m.—Celeste Rhyas, pianist.
KGW, PORTLAND.—492.
8 p.m.—Johnny Sylvester, accordionist.
8:15 p.m.—Studio program of dance music by George Olsen's Orchestra.
10 p.m.—George Olsen's Orchestra.
Central Standard Time, one hour later than Eastern.
Pacific Coast Standard Time, two hours later than Central.

SAVE FOREST WEEK PRIZES FOR ESSAYS

CONTINUED FROM PAGE ONE.

est fire prevention, dealt with in such proclamation.
The essay is not to exceed 50 words in length.
The essay may be written either in English or French.
The essay is to be in the contestant's own handwriting, and to be written on one side of the paper only.
Each essay must be accompanied by a certificate of a school teacher or clergyman that the contestant is under 18 years of age.
Neither the name nor any other mark of identification of the contestant shall appear on the essay, but each essay must be accompanied by a separate sheet on which is legibly written the contestant's name and address in full, and school, if any.
The advertiser will assign a number to each essay as received, and will assign a corresponding number to the identification slip accompanying each essay. All identification slips will be detached and kept in safe custody until after the decision of the judges is rendered.
No person shall be eligible to receive more than one prize, nor to enter more than one newspaper competition.

Prizes for the Best.
The prizes for the competition conducted by The Advertiser, for which judges will shortly be announced, will be as follows:
(1) Radio set, a receiving outfit, consisting of (1) regenerative tuner, with detector and two-stage audio-frequency amplifier; (2) complete set of tubes to work off dry battery; (3) complete antenna equipment; (4) A and B batteries; (5) complete antenna equipment; (6) necessary wire for connecting up set.
(2) Twenty-five dollars in cash.
(3) Ten dollars in cash.
(Honorable mention: Five prizes of five dollars each apiece.)

The essay winning first prize in the competition for the best essay, forwarded to the acting director of the Dominion Forest Service, Department of the Interior, Ottawa, who will judge it in competition with other first prize essays from similar contests all over Canada, and award the grand prize for the best essay from all Canada.
The grand prize will be a radio set, as follows:
Receiving set, to consist of (1) one tuner, detector and amplifier unit, comprising not less than two stages radio-frequency amplifier; (2) one tuner and two stages audio-frequency amplifier; (3) one pair of telephone and plug; (4) one loud speaker; (5) necessary A and B batteries; (6) complete antenna equipment; (6) necessary wire for connecting up set.
The contestant winning the grand prize must return his local first prize in good condition to the advertiser, which will thereupon deliver to him the grand prize.
The first prize, so returned, will then be delivered to the contestant winning the second prize in the local competition.
Address all essays to Editor, Save the Forest Essay Competition, The Advertiser.

Reasons for Action.
The order-in-council passed by the government, the information in which is the basis for the essays in the competition, is as follows:
Whereas the protection and perpetuation of our forests are vital for the continued industrial welfare and the individual health, comfort and prosperity;
And whereas it is shown by the statistics of the Dominion forest authorities of the Dominion that forest resources have suffered enormous losses through the occurrence of forest fires, and that the loss through such fires has far exceeded in amount the depletion in timber wealth through legitimate cutting operations;
And whereas our Dominion is recognized as the main source of supply of coniferous timber within our empire, and it is essential that, if Canada is to retain and develop her position as an exporter of forest products, the unnecessary losses through forest fires must be curtailed;
And whereas in many cases forest fires have resulted in disastrous loss of life, and of valuable property other than timber, and that the vitality of the forest is thereby seriously impaired, thus rendering it unduly susceptible to attack by insect and fungus pests;
And whereas forest fires disturb the equilibrium of stream flow, lower the water table, and frequently give rise to serious erosion effects;
And whereas the great majority of forest fires are entirely attributable to inexcusable neglect or ignorance, and are therefore preventable, and the exercise of reasonable prudence and proper care on the part of responsible individuals would reduce the timber losses by fire in Canada to small proportions;
And whereas it is desirable that the attention of the public be directed to the extent and underlying causes of the preventable loss of life and property by fire, and to the best and most practicable means for its control, and that a specific period of the year be set apart and properly designated for the dissemination of

NELSON BORDMAN WILL STAND TRIAL IN FALL

Kitchener Youth Charged With Manslaughter in Death of Walton Disney.

Special to The Advertiser.

Kitchener, April 15.—Nelson Bordman, aged 16, of 190 King street, charged with manslaughter in connection with the killing of Walton Disney on April 3, was committed for trial at the fall criminal assizes in the Waterloo police court this morning by Magistrate J. J. Weir.

Only one witness was called to testify at the preliminary hearing to non-jury trial on that count, the attorney-general of Ontario having appealed to the supreme tribunal against the decision of the Ontario appeal court granting non-jury trial.

The Home Bank case came before the court today in the form of a motion by the crown for the date of the trial to be fixed, but the chief argument concerned a motion by W. N. Tilley, K.C., counsel for the bankers, for postponement on the ground that the two charges should not be tried separately. By forcing trial on the conspiracy charge now, said Mr. Tilley, the crown would be embarrassing the defence in its fight for non-jury trial before the privy council.

His lordship announced that he would call upon the accused to plead to the conspiracy charge, but added that he would not regard it as contempt of court if they declined to plead now in order to preserve their rights. In the event of their refusal the court would enter a plea of not guilty on their behalf. When asked to plead the directors and officials in turn declined to plead, and a tentative plea of not guilty was entered.

K. W. Howland, K.C., acting for the accused, moved that the indictments be quashed on the ground that they were too general in their terms. The offences charged, he contended, should be specifically stated. The court, however, allowed the indictments to stand.

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TEN HOME BANK MEN NOW FACE CHARGE OF FRAUD

Judge Decides Directors Must Face Trial On More Serious Count.

DATE IS NOT FIXED

Canadian Press Despatch.

Toronto, April 15.—The ten directors and officials of the Home Bank of Canada now under indictment on two counts, that of conspiracy to defraud, and of making false returns to the Dominion government in connection of the bank act, must plead and stand trial on the former count, Mr. Justice Riddell decided today.

The motion by the crown to fix the date of trial was not disposed of on the ground that his lordship would be engaged elsewhere in the next ten days, but in response to the protest of D. L. McCarthy, special prosecutor, that he was ready to proceed at once, he was renewed only till April 28.

The indictment under the bank act will not be dealt with pending the decision of the privy council as to whether the bankers are entitled to non-jury trial on that count, the attorney-general of Ontario having appealed to the supreme tribunal against the decision of the Ontario appeal court granting non-jury trial.

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Fire Horses Go On Strike

Special to The Advertiser.

St. Thomas, April 15.—Something more has gone wrong with the St. Thomas fire department. Tuesday evening the picked black team of the department went on strike. The incident occurred at the foot of Metcalfe street, where a pressure test was being held by the fire committee. When the whip failed to break the strike, bystanders passed the signal G. O. P. (get off and push) to the firemen. After much heaving, pulling and pushing, the horses moved on some 50 feet down the street.

Finally it was discovered that the horses would turn around, so they were wheeled and turned till they grew dizzy and remembered their oats, whereupon they set off at a gallop for home.

Three lines of hose were laid, two 500 feet long, with 1 1/2-inch nozzles, and one 600 feet, with one-inch nozzle. Without the fire pressure one horse would throw a stream twenty feet in the air, enough to reach the eaves of an ordinary house, but with three nozzles in play the water simply ran out the nozzles. With the fire pressure on and three hose lines in operation, four pounds pressure was obtained at the larger nozzle, and five pounds at the smaller one. A running pressure of 32 pounds was secured at the hydrant and 95 pounds with the nozzles closed. One hose line alone would throw a good stream with 25 to 29 pounds pressure at the nozzle.

It took three minutes from the time the call for pressure was sent to the waterworks before the extra water was secured. The two big pumps are started when a call is received.

Make Recommendations.
As a result of the fire probe into the conditions of the pressure and the alarm bells held on Monday evening and last Thursday afternoon, several recommendations will be made by No. 3 committee to the council.

Want Dog-Catchers.
As the city is overrun with dogs which are scratching up flower-beds, Chairman Brinkman of No. 3 committee was instructed to secure a capable man to act as dog-catcher and have the city cleaned of the dog menace in as short a time as possible.

Trial On Thursday.
Raymond E. Miller, charged with breaking into the P. M. station at Shedd on Thursday evening, April 3, will be arraigned for trial before Judge Ross next Thursday. Hugh C. Cameron has been retained by Miller as counsel.

"The Crucifixion."
Alma Church choir presented Sunday "The Crucifixion" to a capacity audience Monday night. Fred Winter and William C. Marshall took solo parts.

Speaker Selected.
Dr. A. E. Marty, public school inspector at Toronto, is to be the chief speaker at the twenty-first birthday of the Young Women's Christian Association to be held on April 25.

Essay Winners.
Harold Doherty and Aubrey Langdon were the winners in the Kiwanis essay contest in Scott street school. The competition was for the best essay in Third and Fourth Book classes on the benefits of Kiwanis playgrounds.

Postoffice Employees' Attitude Not Stated.
Canadian Press Despatch.
Montreal, April 15.—Joseph Lafrance, president of the Montreal Postoffice Employees' Association, denied today that he had made any statement indicating that the local men would accept the wage schedule offered by the government. He said he could not make any statement at this time as to the attitude of the men.

Farms Change Owners.
Special to The Advertiser.
Melrose, April 15.—John Alder has purchased the 50-acre farm owned by William Tuckey, on the 5th concession of London Township, the latter purchasing the 50-acre farm on the 5th concession owned by the late Cyrenus Tuckey.

William Piper of the 5th concession has purchased the 200-acre farm owned by Philip Steel, Melrose. This splendid farm has been a valued possession of the Steel connection for three generations. The last owner is retiring from farm life.

Kentucky Congressman Faces Liquor Charge.
Associated Press Despatch.
Covington, Ky., April 15.—John W. Langley, congressman from the tenth Kentucky district, appeared in United States district court at Covington today and entered a plea of not guilty to an indictment charging him with having violated the national prohibition law in connection with the withdrawal of 1,400 cases of whiskey from a distillery at Lawrenceburg, Ky.

A woman