

The Waterdown Review

THE BIGGEST LITTLE PAPER IN ONTARIO

VOL. 5.

WATERDOWN, ONTARIO, THURSDAY, NOVEMBER 23, 1922

NO. 29.

We Quote Hamilton Prices

Spend Your Money at
WEAVER'S
and teach your dollars to have more cents

THESE SPECIALS FOR
Saturday and Monday Only

Finest Quality Bacon by the piece	33c lb
Sausage, Fearman's choicest	18c lb
Bologna per lb.	18c
Haddie, all sizes, per lb.	15c
Ciscoes, large ones, per lb.	18c
Eggs, strictly fresh, per dozen	60c
Choice Butter, per lb.	38c
Peas, Old Armchair Brand	15c
Tomatoes, Aylmer Brand, large tin	15c
Corn, Aylmer brand	15c
Brunswick Sardines	4 tins for 25c
Large size Grape-fruit, each	10c
Choice Florida Oranges per doz.	60c
Lemons, new crop, per doz.	50c
Cocoanut	10c
Corn Flakes per pkg.	10c
Shredded Wheat	2 for 25c

We have a full line of Peels, Raisins, Currants, Figs, Dates and Prunes.

Phone your order — we deliver promptly



Suppose This Were YOUR Home!

Carefully consider fire protection when you build or remodel your home.

Every waking and sleeping moment you and your family spend in an inflammable house you risk your lives.

Build for safety by using Gypsum Board and Gypsum Plaster.

Then all your partitions and ceilings will be made of material that can't burn—Gypsum.

Tight joints, no cracks or crevices, air-space insulation between walls (all features of this type of construction), positively prevent the spread of heat and flames.

Added advantages of Gypsum Board and Plaster are their sanitary and sound-proof qualities.

Ask for the Gypsum Board booklet—it's free.

For Sale By
HENRY SLATER, Waterdown

Grace Church

REV. H. J. LEAKE, M. A., Rector
Services at 3 p. m. by Rev. J. P. Robertson, M. A., of St. Thomas Church, Hamilton.
Sunday School and Bible classes 2 p. m.

Knox Church

REV. J. F. WEDDERBURN, B. A., B. D., Minister
11 a. m.—Children's Story. Subject, "What Little Hands Can Do."
7 p. m.—The Open Window.
Sunday School and Bible Classes at 9.45 a. m.
The Church Club meets Wednesday evening at 8 o'clock under the auspices of the Social Committee

Methodist Church

REV. C. L. POOLE, B. D., Pastor
Services at 11 a. m. and 7 p. m.
10 a. m. Sunday School and Bible classes.
The Y. P. S. meets on Monday evening at 8 o'clock.
Prayer Service on Thursday evening at 8 o'clock.

DECEASED—Mrs. John W. Rymal, (Flora Grijhn) at her home, 17 Kendall Ave., Toronto, on Friday, Nov. 24, 1922, in her 65th year. Funeral on Monday afternoon at 2 o'clock from her late residence to Mt. Pleasant Cemetery, Toronto.

CARD OF THANKS

Miss Mary Little wishes to thank the King's Daughters and friends for their kindness during her recent illness.

NOTICE

A Shooting Match for Geese will be held on the farm of J. C. Cole, Dundas street, Nelson, on Saturday, Nov. 25, 1922, at 1 p. m. sharp. Shotguns and 22 rifles.

VENISON

We will have a good supply of Venison on sale Saturday.

Home-made Sausage fresh every Saturday.

Levi Shelton

Wanted

Respectable girl wishes position with private family. Apply at Review Office.

VOTERS' LIST, 1922

MUNICIPALITY OF THE Township of East Flamboro

Notice is hereby given that I have transmitted or delivered to the persons mentioned in Sec. 9 of the Ontario Voters' List Act, the copies required by said section to be transmitted or delivered of the list made pursuant to said Act of all persons appearing on the last revised Assessment Roll of the said municipality, to be entitled to vote in the said municipality at elections for members of the Legislative Assembly and at Municipal Elections; and that the said list was first posted up at my office at Waterdown, on the 30th day of October 1922, and remains there for inspection.

And I hereby call upon all voters to take immediate proceedings to have any errors or omissions corrected according to law.

L. J. MULLOCK,
Clerk of Said Municipality.

The Community Club

In last week's issue of the Review it was announced that the different committees to be in charge of the departments of the Community Club were in the process of formation. These committees are now fairly complete and are as follows.

Social—J. F. Vance, Convenor. A. W. Palmer, F. J. Shaidle, H. A. Drummond, C. P. McGregor, Henry Slater, R. Smith, Mrs. W. H. Torrance, Mrs. John Slater, Mrs. J. F. Wedderburn.

Music—Miss E. Dale Sinclair, Convenor. Mrs. D. A. Hopper, Mrs. Sidney Alton, Miss Agnes Eager, Stuart Mitchell.

Horticulture—Mr. J. Connon, Convenor. Rev. S. Bennetts, Mrs. Walker Drummond, Mrs. W. G. Horning, Mr. S. Sawell.

Social Service and Public Health, Miss A. Forbes, Convenor. Dr. D. A. Hopper, Dr. J. O. McGregor, Dr. R. B. Gillrie, Rev. C. L. Poole, Mrs. W. G. Spencer.

Literary—W. G. Spencer, Convenor. Rev. J. F. Wedderburn, Mr. R. Riddell, Miss M. Forester, Miss M. Langford.

These committees will be holding meetings in the near future to plan their activities, so watch the Review for announcements. Don't forget that if you have any ideas on any of the above subjects to whisper them in the ear of a member of the respective committee. They will be gladly received and carefully considered.

C. S. BURNS, Sec.

Locals

Mrs. J. F. Vance returned Tuesday after spending a few days with her sister in Woodstock.

Mrs. Forbes Clark of Stonewall, Manitoba, is visiting her brother, Mr. Russell Place, this week.

Mr. A. E. Alton's new barber shop and billiard hall is about completed, and will soon be open for business.

Mrs. Geo. Stewart of Caistor returned home after spending the past week with her daughter, Mrs. H. W. Park.

Mr. Stuart Mitchell and Mrs. John Mitchell attended the Paderewski recital in Massey Hall, Toronto, last Friday evening.

The ladies of St. Thomas Church are holding a Progressive Euchre party in the Assembly hall on Wednesday evening, November 29th.

Knox Church Choir will give a concert in the Township Hall on Friday evening, December 8th. A first class program is being arranged for this entertainment, further particulars of which will be given in next week's Review.

Box Social

The Box Social to be given by the Home Department of the Methodist Church, which was to be held at the home of Mr. Reginald Langton, will now be held in the Sunday School room on Wednesday, November 29. A good program to start at 8 o'clock. All ladies are asked to bring boxes. Proceeds towards the building of a new Sunday School. Come and enjoy a real social evening.

High School Field Day Shield

Early in October when representatives of the High School Athletic Associations approached the citizens asking for donations, it was announced that the contributions would be used to purchase a shield to be hung in the Hall of the High School. This shield has now arrived and will be on display in Mr. A. Dale's store window during the following week. It will be noted that only two of the maple leaves have names engraved on them. Each year the winners of the different championships will be engraved on one of the leaves. Thus the shield will serve for nine more years. The shield being quite pretty and most artistic will add greatly to the appearance of the hall and is in every way a credit to the school.

Mountsburg

Mr. Patrick McCarthy and John McKenna journeyed to Anstic last Sunday to visit the former's sister, Mrs. John Hanson.

Mr. Chas. Mount erected a large shed on Thursday last.

A young son has come to gladden the home of Mr. and Mrs. Jerry McKenna.

The opening of the new Baptist church is expected to take place on the first Sunday in December.

Mrs. Tom Nicholson spent a week in Hamilton, the guest of her son, Frank Nicholson.

Mr. and Mrs. Dogan journeyed to Hamilton on Saturday to attend the marriage of their daughter, Annie.

Mr. Tom Nicholson has gone North on a hunting trip.

Mr. and Mrs. Chas. Gunby have left these parts for their new home in Ottawa.

Work has commenced on the roads around this neighborhood, and that reminds us that Election day is drawing near.

The hum of the threshing machine is still being heard around here.

Mr. and Mrs. Packer of Hamilton visited at the home of Mr. E. Mount on Sunday.

Greenville

On account of a case of smallpox in this vicinity, the school was closed a few days to allow for fumigation.

Miss Ina McKee of Chirstie is visiting her cousin, Miss Blanche Surenus.

Miss Lizzie Green spent the week end in Galt.

The Misses Elma and Phyllis Berryman are visiting their grandfather, Mr. Eli Morden.

Miss Dorothy Cooper of Hamilton spent the week end here.

Miss Ada Williams spent the week end at her home in Brantford.

A number of our sportsmen who were on a hunting trip in the North have returned bringing a good supply of venison with them.

THE WATERDOWN REVIEW

Issued Every Thursday morning from the office, Dundas Street, Waterdown

G. H. GREENE
Editor and Publisher
Member C. W. N. A.



When Buying Children's Shoes

REMEMBER it isn't first cost that counts—it's the length of life of the shoe. The lowest-price-per-day's-wear of any shoes in Canada are—

HURLBUT
Shoes for Children

J. E. Eager Estate

Waterdown Ontario

THE JOY OF COMING HOME

There's joy in sailing outward,
Though we leave upon the pier,
With faces grave and wistful,
Our very dearest dear,
And the sea shall roll between us
For perhaps a whole round year.

There's joy in climbing mountains,
In forcing rushing brooks,
In poking into places
We've read about in books,
In meeting stranger people
With unfamiliar looks.

But the joy of joys is ours,
Unouched by any pain,
When we take the home bound steamer
And catch the home bound train;
There's nothing half so pleasant
As coming home again.

—Margaret E. Sangster in Harper's Bazar.

DID AS HE WAS BID.

How Horace Greeley Once Had a Little Fun With His Wife.

One of the favorite resorts of Horace Greeley in the days when he was a power in New York journalism was Iona Island, a picturesque and pleasant rural paradise surrounded by the placid waters of the Hudson in the vicinity of Peekskill, N. Y.

Iona Island at that time was owned by Messrs. Grant and Hasbrouck, both of whom were personal friends of Greeley. They carried on a large vineyard, besides other agricultural operations, on the island, and it was here, doubtless, that Greeley during his frequent visits picked up many of the ideas which he afterward used in his book, "What I Know of Farming." Mr. Hasbrouck, who survived Greeley for a number of years, was an enthusiastic admirer of the famous editor and was never tired of telling stories illustrative of his shrewdness and wit. He claimed that Greeley was one of the wittiest, wisest, oddest and most original of characters, and at the same time one of the most companionable to those who had the privilege of being within the inner circle of his acquaintanceship.

The farther he got away from Printing House square the higher his spirits rose, and a drive along the winding banks of the Hudson or a trip across the water to Iona Island he always enjoyed with the enthusiasm of a boy. Nothing worried him when he was in the country. All his cares and troubles were left behind him, locked up in his desk in The Tribune office.

Mrs. Greeley was different from her noted husband in this respect. She brought her cares along with her, and she used to spend considerable time reproving Horace for his thoughtlessness and in trying to keep him within bounds. One day she kept at him until he said: "All right, mother. Whatever you tell me to do the rest of the day I'll do."

A couple of hours later Mr. and Mrs. Greeley and Mr. Hasbrouck were getting into the rowboat for their usual daily trip to Iona Island. Mrs. Greeley stepped in first, sat down and placed her parasol with the handle resting on the seat and the other end on the bottom of the boat. Then, glancing up at Mr. Greeley, who was waiting to get into the boat, she called out:

"Now, Horace, be sure to step on my parasol and break it getting into the boat!"

"All right; just as you say," responded Horace cheerfully, and down came his foot on the parasol, completely wrecking it. Mrs. Greeley looked daggers at him all the way to the island, but a happier man than Greeley was during the rest of the trip would be hard to find, and ever and anon he could be heard chuckling softly to himself as if he had just thought of a good joke.

Mr. Greeley made matters right when they got back to the Peekskill side by buying Mrs. Greeley a new parasol and handing it to her with the bantering remark:

"There, mother, is a brand new sunshade for you, much finer than the old one, and now don't you ever tell me to step on it unless you expect me to do it. I always obey the orders of my superior officer."

Roofing and Siding

Galvanized Corrugated Iron \$3.50 per 100 square feet, freight paid

This is waterstained stock which is suitable for shed roofs and other cheap buildings.

Vulcanite Roofing

In the famous Hexagon Slab Shingle, or in rolls. Two colors to choose from, red or green. Now offered for sale for the first time in Waterdown by

W. H. REID

Waterdown

Ontario

If You Want

A hot or cold drink, light refreshments, candies, groceries, school supplies, writing pads, note paper and ink, come to

"Our Home" Tea Room and Shop

We have a limited stock of hand knit Mitts. If you would like to get a pair—hurry.

Fresh Cider by the glass, gallon or can. 100 gallon supplied on short notice.

W. G. Spence

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Mill Street

Waterdown

J. S. S. Mitchell

Teacher of Pianoforte

Phone 17-3

Waterdown

Ontario

For Sale

Belle Oak Heater nearly new, also small size Grand Jewel Heater. Apply at Review Office.

Found

A pair of Glasses and case. Apply at Review Office.

For Sale

Pure Bred Wyandotte Cockerels Martin Strain. Phone 36-31.

For Sale

Young Ayrshire Cow, fresh. E. Stapley, 7th Con. East Flamboro.

For Sale

1 Gery Mare 9 yrs old, perfectly sound, also 1 Black Mare rising 4 yrs. would make fine driver. O. L. Miles, Phone 36 ring 4.

For Sale or Rent

Property on Dundas street with house and barn. Apply to R. Geddings, 193 York St., Hamilton or H. W. Park, Waterdown.

For Sale

1 Wood Heating Stove suitable for living or dining room, also 1 Happy Thought Range in good condition. Apply to John Mitchell Phone 17 r 3.

We carry the

CONDOR Electric Globes

Made in Holland
Gauranteed 1000 Kw. hours

40 Watt

40c

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45c

Greene Bros.

Waterdown

Ontario

Dr. R. B. GILLRIE

Office: Dundas Street
Phone 111

Waterdown

Ont.

J. C. MEDLAR

Issuer of Marriage Licenses
Waterdown, Ont.

For Sale

Young Singing Canaries cheap. Mrs. F. Kay, Mill St., Waterdown

For Sale

3 Wood Stoves and 1 Coal Heater. Geo. B. Stock.

For Sale

20 Bred-to-lay Rock Pullets and a number of White Leghorn Cockerels (Gyles strain). Phone 32 r 4.

For Rent

New Building on Dundas street suitable for Drug store or any other kind of business. Apply to A. Hemingway.

For Sale

Victrola and 30 records good as new. Geo. Briggs, care of Roy Willis.

For Rent

2 good Houses by the month. Apply to W. G. Horning.

For Sale

50 acre Farm on Provincial Highway 6 miles from Hamilton. Modern 10 room brick house, electric light, bath and hot water heat, bank barn. Priced low for quick sale. Apply at Review Office.

C. C. M.

Cleveland Bicycles, the world's best, and other makes. Repairs and accessories.

FOR SALE—3 Motorcycles and side car. New Flashlights, Batteries and Lamps, Mouth organs, Cartridges, Gun Cleaners, Watches. Lots of secondhand Bicycles, call and look them over.

Repairing of all kinds, Motorcycles, Bicycles, Gramophones, Cameras, Revolvers. Baby Carriages re tired, Tools sharpened, Keys made, etc.

C. S. McCready

Waterdown

Ontario

Martin Bowman

General Insurance
Phone 123-J Waterdown

Harry Hamer

PIANO TUNER
86 Keith St. Hamilton
Orders can be left at Review

All Kinds

Of No. 1 Wood and Coal for Sale
At Reasonable Prices

H. SLATER

Waterdown

Ontario



GUARANTEES YOU REAL VALUE

That's why we sell it instead of other makes. It's of the highest quality—in wire, galvanizing and workmanship—and is made by THE CANADIAN STEEL & WIRE COMPANY, LTD., HAMILTON, ONT., who guarantee it.

We can sell you this fence as cheap as you can buy fence anywhere.

ARTHUR SINCLAIR

Waterdown, Ontario

Wanted

To warn the public against trifling with old wood shingles, but protect your barn and dwelling with a material capable of a fire resisting power of from 18 to 20 minutes. Sold in packages or applied. Call or write for prices and free estimates.

H. W. PARK

Don't Wait For Weeks

to get your watch back when you want it repaired, but have it done promptly and at much less cost by

Nelson Zimmerman

"The Fine Watch Specialist"

Opposite Post Office, Waterdown

C. W. DRUMMOND

Agent for the

Gray-Dort Motor Cars

WATERDOWN, ONT.

A. C. SINCLIAIR

AGENT FOR

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O. K. Potato Planters and Diggers
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A Good Stock of Repairs Always on Hand

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Waterdown

A. Featherston

Groceries and Confectionery

Agent for City Laundry
and Wah Lee Laundry

Waterdown

Ontario

Say It with Flowers



The Sawell Greenhouses

Family Herald and Weekly Star
and the
Waterdown Review
Both papers 1 year for \$2

GREENE BROS.
Supplies and Electrical Work

Phone 146

Waterdown

We cannot make all the Washing
Tablets so we only make the Best.

Canadian Beauty Washing Tablets

Are put up only in Blue Square packages
and are absolutely guaranteed. Get your
supply today and do away with wash-day
drudgery forever.

Made in Waterdown by

Canadian Beauty Products

On Sale at

S. Weaver W. G. Spence A. Dale

Jas. E. Eager Estate

A. Sinclair, Aldershot

A. McEdwards, Freilton

LIVE STOCK FOR SHOWS

A Few Help'ul Hints for Youthful Exhibitors.

Bear the Ancestors In Mind—Pick
Typy Animals—How to Feed and
Handle Colts, Calves and Lambs
—Boys Are Making Good as
Exhibitors.

(Contributed by Ontario Department of
Agriculture, Toronto.)

Calves that have been fed liberally and judiciously will develop as the factors which we call heredity determine. It will be all calf, but its perfection of form is determined by its parentage. Food cannot make a square beef calf out of a three-cornered dairy calf. So to begin with the feeder should select the young calf largely on the individuality of the parents. Get a calf that will feed out to be as good or better than its ancestors—something that is worth while spending time and money on—and then take care of it. The breed score cards give clearly what is desired in breed type. These should be studied along with the animal that is being selected for exhibition. Calves should be halter broken when young, and handled gently that they may be quiet and docile at exhibition time. If in proper flesh to look well, ribs and back well covered, it is comparatively easy to complete the work of preparation. Prospective exhibits should be kept in the stable for several weeks previous to the fair, where they can be washed, groomed and blanketed in order that their handling qualities may reach a degree of mellowness that is very desirable in exhibition calves. When exhibiting before the judge see that your calf is standing on level ground, quietly, and with feet well placed so as to present a good appearance. Don't let the other exhibitors crowd too closely and hide your exhibit from view.

Handling the Colt.

The colt selected for competition at the fair should meet the requirements of the class in which it is planned to exhibit. It should also be typical of the breed that it represents. As with the calf, the colt can only be what its ancestors make it. Colts may look very much alike when only a day old, but they certainly do not develop alike, even if the care and feed are the same. So get your start by selecting your exhibition prospect from good type parentage—exhibition stock if you can. Liberal feeding from the beginning on a comparatively narrow ration to develop all the bone and muscle possible should be the aim. Halter breaking and careful schooling to develop courage and tractability should be practiced from the beginning. The colt's feet should be trimmed frequently enough to keep them in proper shape. Teaching the colt to move attractively at the walk and trot, to stand well and to permit handling of its feet is very essential in the general training of the animal. Such training is also a great aid on exhibition day. The colt that has had liberal treatment from birth and developed well, needs but little exhibition fitting. Good feeding will put a bloom on the colt that cannot be attained in any other way. Protection from the hot sun and flies, blanketing and grooming are material aids in developing a desirable coat condition, and should be practiced during the month previous to the exhibition. Ribbon and straw decorations while very attractive to the average good horseman do not carry very much weight with the high class judge, and are not likely to be of influence except in very close competition.

Shaping the Lamb for the Fair.

Lambs presented for exhibition at school or other fairs should, first of all have been born early enough in the spring to be well grown by exhibition time. The lamb's fleece should be kept free of ticks and lice, burrs and dirt. During the season, a washink can be given, if necessary, at least two weeks previous to the show. Lambs that are kept up and fed in covered pens will show a better fleece than if they had been running out on pasture up to the last minute. The fleece should be neatly trimmed one week or more after washing, if washing is practiced, and care taken to keep the fleece free of chaff and dust until the exhibition is over. In feeding for exhibition, variety in feeding stuffs should be sought in order to keep up the lamb's appetite, using oats, corn wheat, bran, cracked peas, barley meal and oil cake meal for the grain portion of the ration and good alfalfa or red clover hay, and swede turnips as roughage. These feeds if mixed to give a ration with a nutritive ratio of 1 to 6 or 1 to 7 will take care of the growth demands and fatten the lambs. Should it be desired to feed the lambs while running on pasture, the grain ration given can be used. The lambs should be handled sufficiently to make them tame enough to stand well when being exhibited. If more than one lamb is called for in a class, all individuals should be uniform in size, type, condition of fleece and body fleshing.

Getting the Pig Ready.

Pigs presented for exhibition at school or other fairs should, first of

all be of the proper type and weight for the class in which it is planned to exhibit them. The exhibit should be clean. This condition is best accomplished by an application of warm water, soap and the scrubbing brush. The crate or pen should be well bedded with straw or shavings to make it comfortable and attractive. It should also be free from nails, old wire, broken bottles or any other material likely to injure the exhibit.—L. Stevenson, Sec., Dept. of Agriculture, Toronto.

It takes no more to feed a cow that tests high in butterfat, and she may be returning you double in profit.

THE FARM LOAN SYSTEM

Government Plan for Developing
Farm Property.

Loans Limited to Specific Purposes
—Reasonable Rate of Interest for
Long Term Loans—Helps to
Straighten Estate Tangles—About
Repayments.

(Contributed by Ontario Department of
Agriculture, Toronto.)

On October 28th last the Agricultural Development Board passed the first loan under the long term farm loan legislation of the previous session. Since that time loans to the amount of about \$800,000 have been passed.

In noting the progress as shown by the figures quoted it is necessary to remember that the loans are limited to certain specific purposes. Acquiring land, erection of buildings, straightening up an estate—these were the purposes in the original Act and loans up to 65 per cent. of the value of the property could be made. To these purposes have now been added the discharging of encumbrances where such encumbrances do not exceed 40 per cent. of the value, and the cost of installing the drains.

Three Features.

There are three features of the plan which have been commented on favorably by applicants. These are:

1. Money is available.
2. Rate of interest.
3. Amortization of repayments.

There has been a general impression that there was always plenty of money available in rural Ontario to finance all farm mortgages offered. This is not as true now in any section as formerly, and is not true at all in some sections. Victory bonds attracted large sums of money from rural Ontario and moreover developed an understanding of bonds and their advantages for investment which did not previously exist. Consequently many applicants for loans have stated that there was now little or no money available in their community for farm mortgages.

Then the rate of interest at six per cent. is regarded as reasonable for a long term loan. It is, of course, two or three per cent. less than prevailing rates in New Ontario, and there is reason to believe that in old Ontario it has a stabilizing influence.

But the feature which appears to appeal to many is the basis of repayment. When the repayment is divided into annual instalments of principal and interest and spread over a period of twenty years it gives a sense of permanence and enables a man to make his plans accordingly. A payment of 87.17 per thousand dollars borrowed, will discharge the entire loan in 20 years, and this is not much more than the interest payments which would be asked in some cases otherwise. Most borrowers are looking forward to having the entire loan discharged long before the maximum period, but when they are told they can pay as much as they like on due date after the third year they are quite satisfied.

As to Red Tape.

It is perhaps asking a good deal to expect a skeptical public to believe that any Government or semi-Government organization operates without red tape. Certainly it is the aim of this Board to do so. To comply with the Act and to see that the interests of the Province are properly safeguarded there are some conditions with must necessarily be rigidly insisted upon. Within these lines, however, the Board has endeavored to make the operation of the plan as simple as possible from the standpoint of the borrower. Sometimes there is a slight flaw in the title, making it necessary to get the signature of someone now several thousand miles away. It is in the interests of the borrower, as well as of the Board, that the title be made absolutely clear, even if it takes a few weeks to do so.

In this work it will be obvious that inspection and valuing is a most important part. The Board is expected and desires to serve the whole Province. Covering such a large territory with such a variety of conditions is a big job and the Board must necessarily place reliance on the information which comes to it from its inspectors.

Estates and Buildings.

One of the purposes for which loans are authorized under the Act is for straightening up estates, and this has been found an advantage in a considerable number of cases;

for instance, where the property has been left to the oldest son, with instructions to pay off obligations to other members of the family.

In Old Ontario naturally the applications for loans to erect buildings have not been numerous, but a number of such applications have been passed. Here is a case of a hundred acre farm with buildings, put down as worth \$7,500, free of debt. Yet the house is only valued at \$200. Hence the owner secures a loan of \$2,500 to build a new house and spreading the payments over a period of years will enjoy the additional comfort while it is being paid for. In other cases it has been a new barn or improvements to some of the existing buildings. Not many loans have been granted on small holdings.

Repayments.

Repayments are probably the final test of the success of any loaning scheme. No repayments are due under this scheme until next fall, and hence no evidence on this point is available. Every precaution has been taken, however, to assure repayment, and every borrower is given to understand that a loan is a business proposition and must be treated on a strictly business basis.

A good sire is the beginning of a good herd; a bad one is the end of an herd.

CULTURES FOR SILOS

Helping Out Poor Fodders Turned
Into Ensilage.

Lactic Acid Cultures Now Applied—
Good Fodder Requires No Treat-
ment—Sealing the Silo—Make a
Compost Heap of Garden Rubbish.

(Contributed by Ontario Department of
Agriculture, Toronto.)

Attempts have been made to control or direct acid bacteria. Bacillus lactic acid has long been known to be beneficial in silage making, and its product, lactic acid, is found to the extent of one per cent. in well made silage. Experience has demonstrated that the addition of bacillus lactic acid in quantity to the fodder as the silos were being filled gave good results, particularly so when the fodder material was past the best stage for making high-grade silage. The addition of the bacillus lactic acid in quantity to the more or less spoiled fodder provided an active agent to check and override the other bacteria present and thereby control the fermentative process, and bring the silage mass to a fairly uniform condition with lactic acid predominant in the silage.

Add Lactic Acid Culture.

This addition of lactic acid culture to the fodder at the time of silo filling is easily accomplished by securing a small quantity of a pure culture for lactic acid, from a creamery as a beginning. The pure culture obtained from the creamery is placed in a three-gallon can of clean skim-milk. This is placed in a warm position for three days, it can then be added to more skim-milk, increasing the bulk sufficiently to have one gallon for each load of material that goes into the silo. This skim-milk culture carrying a vast number of bacillus lactic acid is sprinkled over the cut fodder as the silo filling proceeds.

Good Fodder Requires No Culture Treatment.

If the corn is in prime condition for silage making at the time of ensiling, nothing is to be gained by adding culture, however its use is strongly advised if the corn or other fodder is a bit off in condition due to damage through unseasonable weather, delays, etc.—L. Stevenson, Sec. Dept. of Agriculture, Toronto.

Sealing the Silo.

Several methods of sealing the silo after it has been filled have justified their use. What is wanted is a heavy blanket of material on top as near airtight as possible. A Minnesota writer says:

Some times weeds or heavy green grass are run through the cutter as a finishing layer. Some prefer to jerk the ears from the last two or three loads of corn used so no grain is lost, and allow the corn itself to make the airtight layer needed to preserve the silage below. At any rate, it is a good practice to tramp the silage around the edges at intervals of three or four days for about two weeks. This helps to prevent the settling away from the wall, which often occurs.

Spilling at the surface may be prevented entirely by covering the top of the silage when filling is completed with a layer of tar paper cut to fit snugly around the walls and overlapping between the strips. If this is used, it is advisable to weight it with some green material of some kind or with boards. Most farmers, however, think the use of corn itself with the ears removed and with proper tramping is more economical than the use of paper.

In filling the silo the usual recommendation is to keep the surface higher at the sides than in the center and to do most of the tramping near the wall. The last two feet had best be kept about level with the same amount of tramping in all parts of the silo.

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SHORT TERM CREDITS

How the Government Co-operates
With Local Associations.

Individual Farmers, the Township Council and the Government Pool Subscriptions — Managed by a Local Board — Ten Associations Already Doing Business.

(Contributed by Ontario Department of Agriculture, Toronto.)

There is one distinctive difference between the system of long-term loans and the system of short-term loans recently inaugurated in this Province. Those who have followed the preceding articles will have observed that long-term loans are made direct by the Agricultural Development Board, 5 Queen's Park, Toronto. In contrast to this, no short-term loans are made by the Board, but are made solely through local associations organized for this purpose.

Short Term Credits Described.

The reason for this difference in method of operation lies in the difference in the nature of the security and the nature of the loan. In the matter of long-term loans, the security is a first mortgage on land, and the personality of the borrower, while important, is secondary. In the short-term loans, the security is a note or lien on chattels, and the personality of the borrower, and his reputation in the community, is one of the big determining factors. Then, too, the loan is usually a small one. With \$2,000 as the maximum, the average loan will no doubt be a good deal under \$1,000. It would, therefore, be physically impossible for any central office to grant and supervise loans in all the different sections of the Province for small amounts. No other system of granting short-term loans on personal or chattel security by a central office for a whole Province is in existence. Such loans may, however, be granted with reasonable safety by local committees familiar with all the circumstances.

Not So Difficult.

Accordingly, a plan of organization of local farm loan associations has been devised, and this is not so difficult as might at first appear. A membership of thirty is required, and each member must take one share of stock, value \$100, and make a payment of 10 per cent., or \$10. This stock represents capital, and is held in reserve. There is little likelihood of any farther payment ever being required on capital account. After the necessary membership is signed up, the township council and the Government are each asked to appoint two directors, and subscribe for one-half the amount of stock subscribed by local members; this to be added to the reserve. When these directors have been appointed, the association elects a president, vice-president and one director. These officers, with the two Government directors and the two township directors, constitute a board of seven, which, thereafter, looks after the business of the association. A secretary-treasurer is appointed, and he is the only paid officer permitted. When the association is thus formed it continues from year to year with the usual annual election of officers, and applications for loans can then be made from time to time to the secretary-treasurer, who will arrange to have them considered by the directors.

In practice, it will probably be found desirable to have meetings at stated periods for the consideration of the loans. In this way, loans may be passed without any inconvenience either to the borrower or to the directors.

Associations Already Formed.

Although this plan has been before the farmers of the Province for only a few months, ten associations have been formed, and are doing business, while two others have been formed, but have not yet passed on loans. Loans granted range from \$125 to \$1,800, in individual cases, and are for all manner of purposes in connection with farm work. They are repayable at the end of the year with interest at 6 1/2 per cent., but, of course, may be renewed for another year if the directors feel that such renewal is justified.

Each applicant submits to the association a detailed statement of his assets and liabilities, and also signs a promissory note. The application is then endorsed by the president and secretary of the association and sent in to the Board for approval and for issuing of cheque to cover the total amount loaned to an association. While, therefore, the subject is approached from the standpoint of helping the man on the land in carrying out his farming operations, it will be seen that due regard is paid to the question of security, and if reasonable discretion is exercised there is no reason why any of the money so loaned should go astray.

Well Distributed.

The number of associations now doing business is regarded as a very satisfactory start. With the new system it was not expected that such associations would spring up in a night all over the Province, nor was it regarded as desirable that such should occur. The associations

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