

The Waterdown Review

THE BIGGEST LITTLE PAPER IN ONTARIO

VOL. 5.

WATERDOWN, ONTARIO, THURSDAY, NOVEMBER 16, 1922

NO. 28.

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 p. m.

Knox Church

REV. J. F. WEDDERBURN, B. A., B. D., Minister

11 a. m.—To Him That Hath.
7 p. m.—Life at Its Best.

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 Missionary Committee.

Methodist Church

REV. C. L. POOLE, B. D., Pastor

11 a. m.—God's Building.
7 p. m.—The Seeking Saviour.
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.

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 by 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



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

Locals

Mrs. James Rodgers of Hamilton, spent a few days this week with Mrs. John Reid.

Mr. William Gillespie of Seaforth was visiting his brother-in-law, Mr. John Carter, this week.

Mrs. Arthur Feild of Clarkson is spending a few days at the home of her parents, Mr. and Mrs. Wm. A. Drummond.

Board Appointed

At the regular meeting of the village Council last Monday evening the matter of appointing a Board of Management for the new Memorial Hall was taken up and the following appointed. Mrs. Wm. A. Drummond, Mrs. E. T. Sawell, Mrs. R. J. Vance, Mr. Chas. S. Burns and Mr. Peter Mitchell. The two members from the council for this year are Reeve Smith and Councillor F. W. Crooker.

7 Cent Social

The choir of the Methodist church will hold a 7c social on Friday evening, November 24th. It is to be a novel affair throughout, carried on in sevens. A special feature of the evening will be community singing, everyone present to take part. Seven kinds of refreshments will be served. Admission 7c. Exit 7c. Proceeds in aid of choir fund.

Annual Bazaar

The Annual Bazaar of the Women's Auxiliary of Grace Church will be held in the Parish Hall on Wednesday afternoon, December 6th. Home-made baking, home-made candy, fancy work, aprons and other articles will be on sale. Afternoon tea will be served. In the evening a good program will be given.

High School Examination Results

During the week now ending reports have been issued to each pupil. These reports are very detailed, much care and work being taken to make them comprehensive and complete in order that each parent may know exactly how his or her child is getting along at school. We trust that parents will co-operate with us by carefully scrutinizing these reports before signing and returning them to the school. The results of examinations are as follows.

FORM I

Grace Rutledge 77.6, Olive Sinclair 76.6, Zeta Bogle 76.1, Irene Millar 75.4, B. Thornborrow 72.8, L. Beatty 71.9, E. Harris 71.6, R. Newell 70.8, H. Green 69.1, F. Eaton 69.1, M. McCartney 68.9, Wm. Hendershot 66.3, E. Eager 65.5, H. Hall 64.6, G. Poole 64.5, W. Fuester 64.4, A. Eager 64.1, G. Allen 62.6, M. Walker 61.8, H. Robson 60.8, J. Goodbrand 60.3, D. Wilson 59.1, S. Springer 58.4, C. Stock 58, M. Rasmussen 56.4, D. Spence 53.4, J. Flannery 51.9, M. Sullivan 51.6, D. Greene 50.9, G. Eaton 49.8, B. Baker 48.6, C. Best 48.1, D. Cummins 47.9, E. Lovejoy 47.8, C. Cole 46.6, M. Sparks 44.1, H. Eager 40.9.

FORM II

L. Underwood 84.2, W. Adamson 79.2, M. Hill 79, R. Brown 77.2, C. Sheppard 75.1, N. Walker 74.4, A. Duncan 74.1, C. Hill 70.6, R. Gallagher 69.4, A. Nicholson 67.9, M. Sheridan 67.1, M. Goodbrand 69, V. Langton 63.6, B. Bouldfield 63.4, E. Thompson 62, H. Smith 61.75, M. Everitt 60.1, A. Smith 60.5, M. Smith 60.1, R. Robbins 57.9, D. Bews 52.1, E. Gray 46.4, M. Baker 46.4, C. Liddycoat 46.1, J. Organ 42.25.

FORM III

R. Flatt 82.5, C. Crusoe 76, L. Gunby 73.9, N. Green 73.6, L. Roberts 73.2, V. Pegg 73.2, F. Smith 72, J. Millar 70.2, I. Raspberry 67.7, L. Duncan 66, M. Duncan 65, A. Vance 64.1, S. Newell 64.6, E. Everitt 63.8, M. Dougherty 62.7, G. Aiton 62.5, G. Eaton 61.1, B. Sheppard 60.3, T. Scanlon 59.2, M. Pearson 56.2, K. McGregor 51, J. Carey 48.1, N. Langton 44.9.
W. G. SPENCER, Principal.

Box Social

The Home Department of the Methodist Church are holding a Box Social at the home of Mr. Reginald Langton on Wednesday evening, November 29th.

Greenville

Mr. and Mrs. A. Betzner entertained a number of friends at tea on Tuesday evening.

We are sorry to hear that Mrs. McFarlane is not so well again.

Mr. and Mrs. R. Surerus are spending this week in Hamilton.

Rev. Mr. Gardiner of Hamilton conducted the services in Christ Church on Sunday last.

Miss Schwineck of St. Clair, Mich. is visiting at Mr. J. Clark's.

Mrs. G. V. Armstrong and son, Mr. H. Armstrong, of Hamilton, were visiting friends here last Sunday.

Carey-Mounce Wedding

At the Presbyterian mausoleum, Guelph on Armistice Day, the marriage was solemnized of Myrtle, only daughter of Mr. J. E. Mounce and the late Mrs. Mounce of Guelph, to Russell M., eldest son of the late J. E. and Mrs. Carey of Millgrove. Rev. Dr. McGillivray performed the ceremony. The bride wore her travelling suit of brown kittens paw trimmed with beaver, and large picture hat to match and corsage bouquet of sweet-heart roses and violets. After a short trip to Cleveland Mr. and Mrs. Carey will reside near Millgrove.

Music

To the Members of Grace Church: On Sunday Nov. 26th the Rev. J. P. Robertson, M. A., of St. Thomas Church, Hamilton, will take the service at 3 p. m. The special subject is Church Music.

Before studying this subject one would think that there was always written notes to music; but music and musical instruments as we have them are the results of very slow growth. In 600 B. C. there were only three notes to the scale. The present scale came into use about 1000 A. D. In the beginning of the history of music, we find it to be appealing mostly to the emotions. In the Scripture use in the Temple services it was loud and emotional.

In the early history of Christianity the christian authorities were quick to avail themselves of power that good music gives to our Prayers and services. Some heathen nations had evolved much beauty in music, while some of it was very objectionable. Music like other arts has had its setbacks. Sometimes music is used independently to express truths or facts or emotions. Men in doubt or trouble have listened to good music and have said, "If that is so, there is a true God, it is right. I accept my Saviour." But good music suitably wedded to good words has always had an enormous influence on men's lives. This latter is the reason your Rector has asked you to assemble in church in good numbers as above and listen to a musical service and sermon. Music appeals to our best emotions, enlarges our sympathies and increases our capacity for joy in the Lord. It is a remarkable fact that while, especially in church, the females do most of the singing, yet the number of women composers is negligible. Amongst birds the males are the singers. What finer sight is there than to see a young man play on an organ or piano or sing in our choirs. Never the less how difficult to secure male musicians! Moreover, cultivate the best music. Let us not be satisfied with ordinary ditties in our homes, much less in our churches. The old Scripture stands good, "Cultivate the best gifts."

On the first Sunday in December Rev. Prof. Kingston of Trinity University, will take services morning and evening.

H. J. LEAKE

CARD OF THANKS

The local branch of the G. W. V. A. wish to thank the people of Waterdown for the liberal support given on Poppy Day. Over \$30 was raised through the sale of poppies, which is greatly appreciated.

The Community Club

In last week's issue of the Review the organization of the Community Club was reported. It might be well to state here just exactly what the Community Club is and what its aims are. Every person who is a resident of this community, which embraces Waterdown village and the surrounding district, is a member of the Community Club. It is a scheme to get together, to pull together, to work together and fight shoulder to shoulder, if necessary, in the interests and advancement of our community.

At a meeting of the executive committee held last Saturday evening it was decided to establish five departments each having a committee in charge of it. The convener of each committee being also a member of the executive committee. The departments suggested are, Social, Horticultural, Literary, Social Service and Music; these being under the leadership of Mr. J. F. Vance, Mr. J. Connon, Mr. W. G. Spencer, Miss A. Forbes and Miss E. Dale Sinclair respectively. Anyone who is interested in any of these departments are most cordially invited to assist in making that department a distinct success, and moreover as the committees to be in charge of each department are now in the process of formation your help now would be doubly valuable.

C. S. BURNS, Secretary

A meeting of the Community League will be held in the Township Hall Tuesday evening, November 21st at 8 o'clock. A good attendance is requested as important business is to be transacted.

Millgrove

The W. M. S. which met at the home of Mrs. Kenneth Cummins on Wednesday last was well attended, it being their annual At Home. The program was as follows: Solo, Miss Nora Rayner; Reading, Mrs. Reuben Green; Reading, Mrs. (Rev.) Fydel; Solo, Mrs. John Drummond; Reading, Mrs. Durrant; and a very interesting paper was given by Mrs. Robert Smith.

A party of Mr. Robert Flatt's relatives met at his home on Thanksgiving Day, their ages varying from six months to 84 years.

Mr. Miles Markle is lying very ill at his home here.

Mrs. Miles Binkley of New Liskcard and Mrs. W. Cummins of Hamilton were visiting friends in the neighborhood last week.

Mr. Earl Clydesdale of Toronto spent Thanksgiving Day with Mr. Kenneth Cummins.

Miss Ruth Flatt attended the Girl's Convention in Hamilton and replied to the toasts to the guests.

The regular meeting of the Millgrove Women's Institute was held at the home of Miss Alice Shelton, Wednesday afternoon, October 25th. The president, Mrs. A. J. Cummins, presided. After a short program it was decided to make quilts for the northern fire sufferers, and fourteen quilts were made and sent. The next meeting will be held at the home of Mrs. J. W. Roberts, Wednesday afternoon, November 29th.

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.



J. E. Eager Estate

Waterdown Ontario

For Sale

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

A STORY IN SECTIONS

Demonstrating What a Hot Sun Can Do With Fruitful Eggs.

"Some five years ago," said Black, "I was aboard a river steamer on the Rio Grande. Among other freight exposed to the sun was a crate of eggs. About noon the purser, passing the crate, heard a peculiar sound. He pulled off a board to investigate, when out hopped an army of chicks. They sported over the deck like penguins on an icefield. The sun had been the incubator, sir."

Blue leisurely removed the ashes from his pipe and said:

"Did you see me, Mr. Black?"

"No, sir! Were you aboard?"

"I was, and I saw you when you went ashore."

"Well, what became of the chickens, Mr. Blue?"

"They flourished, sir—just sprang up in the Texas sun like mushrooms in a damp cellar. Never saw anything like it, sir. You could stand there and almost see them grow. It isn't exaggerating to say that we had chicken on the table the second day out. When I got off at a lower landing, one of the young cocks crowed a parting salute."

Brown, who had been silently picking his nails with a toothpick, now spoke.

"Mr. Blue, do you remember seeing me on the main deck when you got off?"

"No, sir; were you there?"

"I was, sir."

"Well, I suppose you can take up the thread of those remarkable fowls?"

"I can. You say one of the cocks crowed a salute as you went ashore?"

Well, sir, that was just the beginning. Before sundown every cock in the lot was crowing in concert. By 10 o'clock the next morning the pullets were laying eggs among the anchor chains. The original eggs had been consigned to the main landing. The pullets kept on laying until this landing was in sight. Then the purser had the fresh eggs gathered up and put in the crate. The board was replaced, and you couldn't tell that the crate had been tampered with. One hundred and two fowls, deducting the six that had gone to the table, also two dozen fresh eggs over. Quite profitable eh, Mr. Blue? More so than "human fares."

Harvesting.

A little girl and her aunt went for a walk on Union street the other day, and as they walked the aunt caught her skirt on the sharp edge of her shoe heel and tore off several inches of lace.

"Won't you tear it off for me, dear?" she asked. "I cannot mend it now."

The accommodating little girl dropped on her knee and for several minutes there was a sound as of tearing goods—really much more tearing than was necessary to remove a piece of lace only half an inch wide.

"Haven't you finished yet?" finally asked the aunt.

"Yes," said the little girl, rising wearily. "I was taking all this off. I wanted enough for my doll's skirt while I was at it, and the rest for you tore wouldn't do."

A Cliché.

"I should think your mother would punish you for that," said the neighbor's little girl to the one who had disobeyed.

"She can't," was the confident reply. "I've been sick, and I'm not well enough to be spanked yet, and she can't keep me in the house, because the doctor says I must have fresh air and exercise. Oh, I'm having a bully time."—Chicago Post.

Two Veterans.

"Yes, it's true," boasted Colonel Bragg. "I've been in innumerable engagements, and yet I never lost my head."

"And I've been in hundreds of them," replied the summer girl, "and never lost my heart."—Philadelphia Press.

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.

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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.

For Sale

Jersey Cow due in January. Apply to Chas. Galivan.

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

60 Watt 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

Found

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

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. Hiemingway.

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

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PIANO TUNER
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Orders can be left at Review

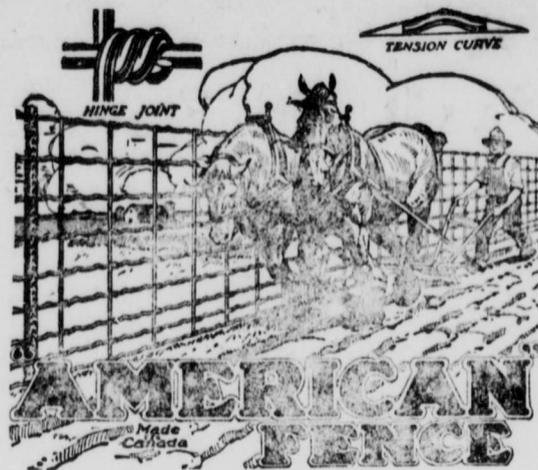
All Kinds

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. 211

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.

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"

H. W. PARK Waterdown Opposite Post Office, Waterdown

C. W. DRUMMOND

Agent for the

Gray-Dort Motor Cars

WATERDOWN, ONT.

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A Good Stock of Repairs Always on Hand

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Waterdown Review
Both papers 1 year for \$2

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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

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On Sale at

S. Weaver W. G. Spence A. Dale

Jas. E. Eager Estate

A. Sinclair, Aldershot

A. McEdwards, Freilton

UNRESERVED AUCTION SALE OF FARM STOCK

Messrs. S. Frank Smith & Son have received instructions from

Mr. Chas. A. Newell

Who has sold his farm, to sell by Public Auction on the premises

Lot 5, Con. 8, Township of East Flamboro

Half mile from Flamboro Station, C. P. R.; 1 mile East of Carlisle

Tuesday, Nov. 21, 1922

the following valuable property:

- | | |
|--|---|
| <p>HORSES</p> <p>1 Grey Gelding 5 years old, 1300 lbs.</p> <p>1 Grey Mare 4 years old, 1400 lbs. supposed to be in foal. This team are well mated.</p> <p>1 Chestnut Carriage Mare 9 years old, 1100 lbs. supposed to be in foal.</p> <p>1 Sorrel Mare, 1100 lbs. supposed to be in foal.</p> <p>1 Black Mare, 6 years old, 1100 lbs. a good driver.</p> <p>1 Percheron Filly, 6 months old</p> <p>Pure-Bred Herefords</p> <p>6 Cows, with calves at foot</p> <p>1 Cow due December 1st</p> <p>4 Heifers with calves at foot</p> <p>2 Bulls, 2 years old</p> <p>4 Bulls, 1 year old</p> <p>3 Heifers, 1 year old</p> <p>1 Pure-Bred Durham Cow with 6 months old heifer calf at foot</p> | <p>Grade Cattle</p> <p>4 Hereford Heifers 2 years old</p> <p>1 Hereford Steer 2 years old</p> <p>1 Hereford Bull 2 years old</p> <p>1 Holstein Cow due in December</p> <p>1 Holstein Cow due in January</p> <p>1 Holstein Cow due in February</p> <p>SWINE</p> <p>1 York Sow with 8 pigs 6 weeks old</p> <p>1 York Sow with 7 pigs 6 weeks old</p> <p>3 York Sows due in November</p> <p>1 Berkshire Sow with 7 pigs 6 wks</p> <p>6 Yorkshire Pigs 7 weeks old</p> <p>Delivery of Stock</p> <p>If desired by purchaser any of the above mentioned animals will be delivered by motor truck at 20c per mile per head (one way). Minimum charge \$2.00 per head.</p> <p>Miscellaneous</p> <p>1 Set of Platform Scales, 2000 lbs capacity.</p> <p>Apples by Private Sale</p> <p>We also take this opportunity of offering by private sale 1,650 bu. of Northern Spy Apples at \$1.25 per bu. and 100 bu. Windfalls at 50c per bushel.</p> |
|--|---|

SALE TO COMMENCE AT ONE O'CLOCK SHARP

TERMS- \$10 and under cash, over that amount 12 months credit will be given on approved joint notes with interest at 6 per cent per annum. Apples cash.

Mr. Chas. A. Newell, Prop
Carlisle P. O.
Phone Lowville 2 r 13

S. FRANK SMITH & SON
Phone 167, Waterdown, Auctioneers
Waterdown and Hamilton

NEW ONTARIO LOANS

How the Farm Loan System
Helps the Northland.

Many Settlers Need Financial Encouragement—Land Values Give Good Security—Systematic Inspection Is Practiced in Making Loans.

(Contributed by Ontario Department of Agriculture, Toronto.)

"Money is the greatest need of the whole Northern district at the present time."

This is one striking conclusion submitted to the Agricultural Development Board by one of its staff inspectors after a careful and detailed survey of two or three important sections of New Ontario early this summer.

Farm Loans Meet the Need.

Already there are many evidences to indicate that the new system of long-term loans will go a considerable distance in meeting that need. In the older settlements the great need is buildings, and large numbers of settlers are able to comply with the terms of the legislation. Having got their land from the Crown in most cases, there is no mortgage against it. Having 40, 50 or 60 acres under cultivation, they now have a substantial equity. If there are seed grain liens or mortgages they are usually small, and come under the 40 per cent. clause for removing encumbrances. Subject to individual inspection, they are, therefore, eligible for loans. There are also a number of cases where money is needed to help buy land to enable a young man to start for himself. Interest rates are higher in New Ontario. Eight and nine per cent. are quite common, while reports have been heard of 10 to 12 per cent. being charged. In the ordinary course, therefore, money for these essential development purposes is not available, or not available on terms which make its use practicable. Applications have accordingly been received from every district in the north country.

Not Assuming Heavy Load.

From the Bar River section of the

Algoma District came a request for a loan of \$5,000 to build a dairy barn. This looked like a pretty substantial dairy barn, but it was shown the farm included 90 acres of exceptionally rich soil, 20 acres of which two years ago produced oats which averaged 100 bushels to the acre and stood five to six feet all over the field. Similar stories come from Sudbury, Timiskaming, Rainy River, Dryden and Thunder Bay, but many are for small loans of \$1,000 or less, and the average will, therefore, be between \$2,000 and \$3,000. This will mean an annual repayment of around \$200. So it will be seen settlers are not rushing to assume impossible burdens.

Staff inspectors spent several weeks going over the different districts, and are of opinion that in the old settled sections of New Ontario loans may be placed with as great a sense of security as in Old Ontario. They found, in fact, that sections such as Algoma, New Liskeard, Dryden, Rainy River and Thunder Bay, where settlement has been in progress for twenty-five years or more, development is taking place very similar to that of Old Ontario. In the Sudbury district good agricultural progress is being made. About 90 per cent. of the population is French-Canadian, the balance being made up of Finlanders, Polacks from Central Europe, and a few of Scottish and English descent.

Land Values High.

Reports from all quarters indicate that land values in the older settled sections already mentioned are high. Prices up to \$100 per acre for land, with only moderate buildings, are very common. This is due to several factors. In some sections the land is in pockets between the rocks. Such land is limited in area but very rich in fertility.

Then, too, there are growing cities, substantial towns, or lumber or mining camps adjacent to all the agricultural districts, and these offer a ready market for hay, oats and potatoes, which are the three crops most generally grown. Old Ontario prices, plus transportation costs, which means an advance of 10 to 15 per cent., are paid. These markets would absorb more live stock and live stock products than are produced, and making available money for buildings essential to the wintering of stock will help in developing agriculture along stable lines.

Whether present land values will be maintained is problematical, and

the inspectors recommend a maximum of \$60 per acre as far as loans by the board are concerned. It is probable the average valuation will not exceed half that figure.

Systematic Inspection Necessary.

Some requests have been received for loans for clearing land, but these do not come under the act and therefore must be excluded. Many of the applications will be for amounts under \$2,000. Inspection involves considerable expense and it is evident some plan will have to be adopted so that inspection may be made systematically without covering the same ground too often. No inspection can be made when snow is on the ground. Little building is done in the winter, though timber for building purposes is often taken out. It is, therefore, probable that a plan will be adopted by which two inspections per year will be made for loans for building purposes, one in the spring and one in the fall. Applications will be received up to a certain date and loans passed upon at a certain date. These dates will be fixed so as to accord with the plans and convenience of the settlers as far as possible.

SILAGE FERMENTATION

Gives Bane or Benefit to Contents of the Silo.

Well-Packed Green Fodder Usually Comes Out Well—Various Conditions From the Same Class of Plants—Prevention of Tuberculosis in Poultry.

(Contributed by Ontario Department of Agriculture, Toronto.)

When a large quantity of finely-cut or divided green fodder is packed within the silo fermentation begins at once. The temperature will gradually rise and considerable carbonic acid gas will be given off during the first five days. The temperature of the surface six inches may go up considerably above 100 deg. Fahrenheit, due to air entering and permitting fermentative processes which are not possible deeper in the mass out of reach of the free air or oxygen supply. Under good practice, where the ensiling has been well done, the temperature two feet down will not exceed 140 deg. Fahrenheit during the first five days, the temperature will then gradually drop back to 100 deg. or less.

Green Fodder For the Silo Should Be Well Packed.

Well-packed green fodder carrying a normal amount of moisture will contain within the small spaces just enough air to carry the fermentation to the desired point for proper silage making. If an excess amount of air is present through improper cutting and packing of the fodder the fermentations will be carried too far, moulds will form and spoil part of the silage. Numerous agents are present and ready to function should conditions favor their development in the ensiled mass. The plant enzymes, invertase and zymase, together with the acid forming bacteria lactic acid and vini acetici are of the greatest importance in silage making. Numerous other bacteria are present, and if conditions favor their development to a greater degree than they favor the development of the lactic and acetic acid formers the silage produced will not be of the highest grade. The plant cells of the cut or shredded green fodder that is placed in the silo are still alive and carry the chemical substances commonly known as enzymes. These enzymes are the agents that break down the starch and increase the sugar content during the first few days of the fermentative process, apparently preparing the way for the acid forming bacteria which become very active after the fifth or sixth day and control the completion of the silage making process if conditions are normal.

Many Activities in the Silo Useful and Otherwise.

The vast difference in the condition of the various fodders used in silage making at the time of ensiling gives rise to various activities both useful and otherwise within the silo. Different degrees of greenness or ripeness, different classes of plants, difference in moisture content, presence or absence of desirable bacteria in quantity, will have their influence on the final product. So we see silage of various colors, odors and flavors made from the same class of forage plants. The temperature within the silo after the silage making is completed may vary from freezing near the wall to 85 degrees near or at the center of the silo.—L. Stevenson, Sec., Dept. of Agriculture, Toronto.

If you are concerned about the future welfare of Canada, buy a Victory Bond and make it a sure thing.

Don't forget the future of your children. Lay a good foundation with a Victory Bond.

Would you lend a soldier \$50 if you knew it would save his life? Buy Victory Bonds and keep the military hospitals up.

Eases Kitchen Work

To Women Who Do Their Own Work: Suppose you could save six minutes every day in washing pots and pans—two minutes after every meal. In a month, this would amount to a saving of three hours of this disagreeable but necessary work. This saving can be made by using **SMP** enameled kitchen utensils, as their smooth sanitary surface will not absorb dirt or grease. No scraping, scouring or polishing is needed when you use Diamond or Pearl Ware. Soap, water and a dish towel is all you need. Ask for

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Hamilton

BANK JOBS GO BEGGING.

Serious Shortage in Clerks Worrying the Managers.

Think of it, our once-exclusive banks are hanging out cards asking for clerks, just as factories do when they want help. Neat little placards in this connection are hung up near the tellers' cages. Hark to the contents of one of them:

"Employment on the staff of this bank offers an attractive future for young men. We are in a position to place a number of boys with High School education at our different branches throughout Canada.

"For particulars please refer to the manager."

Can't you imagine one of Canada's bygone general managers, pompous of mien, revisiting old haunts and nearly having an apoplectic fit at the sight of such a placard. Advertising for clerks! The very idea! Twenty years ago or more such an expedient would never have been dreamed of. Why, there was keen competition to get jobs in banks. In those distant days of Canada's hard times banks had waiting lists just like modern golf clubs, and picked and chose the young men who were to have the privilege of working for them. Applicants for positions approached a manager in humility and awe.

Not only good appearance, but social pull was necessary for admittance to one of the larger institutions. A boy's ancestry loomed larger with some general managers than did his penmanship. A bank job was the goal of most youths whose parents could not afford them a profession. For the post was a sure thing—banks never actually firing their clerks — and promotion, though slow, was regular up to a point, at least. Moreover—alas! that appeal to snobbishness—a bank clerk was some pumpkins socially in the city, and in the country towns he was absolutely IT. But that was twenty years ago.

Junior clerks started their career of finance in those days with as little as \$150 a year. To-day bank juniors are hard to get at \$600 and \$700 a year. And they have adding machines to do the dirty work. Twenty years ago—yes, less than fifteen years ago—branch managers with long service, several clerks under them and heavy responsibility, frequently received per annum no more than street car conductors and motormen are rejecting as insufficient to-day. Ask any senior bank man.

About fifteen years ago the native supply of bank clerks began to peter out in Canada. Better times had come with the opening up of the West, and opportunities offered in the professions and other occupations for young Canadians. The demand, for clerks rose simultaneously with the shortage, as new branches were springing up on the prairie overnight, like mushrooms. One or two large banks began importing clerks from Scotland, which has since furnished Canada with hundreds of hard-head bankers.

The outbreak of war made the situation more stringent. Girls, whom banks had mostly employed as stenographers or at work which did not bring them into contact with the public, presently appeared at tasks hitherto considered unsuitable for feminine endurance. To-day they run the big deposit ledgers and in some country offices even that nerve-racking post, the cash, where she might have to use the loaded revolver lying ready at her side to defend the money from robbers. Some girls receive \$1,200 and \$1,500 a year in banks.

One Canadian bank has opened no less than 200 new branches within the past two years. Two or three of the larger institutions have from 400 to 500 branches each. All of which illustrates the growth of Canadian banking and the opportunities it offers.

Body Heat.

The immediate nearness of a large and robust person at the theatre or in a street car on a hot summer day may be a cause of discomfort by reason of the amount of heat given off by his or her body.

Such radiation from the human body is so considerable that, as proved by recent experiments, the presence of a man can be detected in the dark, with the help of suitable apparatus, at a distance of 600 feet.

Apparatus of the kind—consisting of a concave mirror to focus the heat rays, a "thermopile" and a galvanometer—proved very useful during the war. If a man crossed the range of the instrument the latter instantly perceived the fact. Even the lifting of a head out of a hole in the ground was registered.

Taken From His Sock.

A humorous story comes from the country districts where an automobile salesman had one of the biggest surprises of his life when an Italian farmer, who had ordered a car, made an old-fashioned specie payment and all in silver coin. The salesman was asked to "wait a minute" for his money. After an hour and a half he was summoned to the back yard, where the farmer had laid out the price of the car on two tables. The coins were all quarters, halves and dollars, piled \$10 in a stack. When the salesman undertook to check up he quickly understood why he had been left sitting on the front doorstep so long. It took him another hour and a half to make sure that he hadn't been overpaid.

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A heavy warm wool Blanket cloth. A splendid coat cloth for children. Red or blue. 54 in. wide.

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Pure white bath towels 30 x 40, good size and fine weave. A good wearing towel

59c each

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Heavy cotton closely woven. Hemmed ready for use, full bed size.

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A clean close wove white flannelette per yard

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White Table Damask. A good strong thread. Floral design

75c to \$1.60 a yard

All Linen Table Damask, fine quality and good floral design. \$2 to \$3 a yard

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60c a yard

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A lot of Men's Undershirts in heavy ribbed or plain woven. Gordon and Penman makes. Shirts only. Regular \$1.50 to \$1.85. Special price

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\$2.50 each

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Unlined - 45c and up

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Men's New Scarfs in brushed wool or the new mercenzied cloth.