CHRONICLES OF GINGER FARM

by Gwendoline P. Clarke

Winter comes to Ontario! But definitely—and more definitely here than in some places. When the radio said it was eight above zero in Toronto, it was four below outside our front door. And I was told that during the night it had dropped to 15 below. For the 26th of November, that was cold enough.

Earlier in the week, when it was still mild, young John returned from Alberta, driving all the way, and made the trip in five days in his 1936 automobile. He brought a chum along with him who was going on to Montreal and the two of them slept in the car, bought their own food and cooked their own meals. What a thing it is to be young!

For a few days, John was helping Bob with a trucking job, but the weather soon put an end to the extra work they had in view as there was little they could get on with beyond everyday chores. So much coming and going . . . the house seemed full of men—just the three of them, but there is a lot of men! They seemed to fill the kitchen when they all came in together.

Saturday morning, there was a great to-do about the cars and trucks—all of them more or less frozen, but none seriously as all had been winterized—but not to 15 below.

And into this cold, bleak world a calf was born—the mother, very considerately, produced her offspring during the day, so trips to the barn during the evening, and sitting up late at night were, for once, not the least bit necessary. Partner is getting his cows very well trained—that is the second daytime calf inside of two weeks.

And then came the end of Daylight Saving Time in this district, but, ironically, we had our last day of summer time on the coldest November day recorded in years. With what relief I set the clocks back Saturday night! You people who have been on Standard Time for the last two months—you don't know how lucky you have been! And yet it takes a little while to get adjusted, even to what you have been looking forward. Many a morning recently, I have thought, "Oh, if only we were on Standard Time and didn't have to get up at this unearthly hour!"

Then we go back on Standard Time and what happens? I wake up three times between 4.30 and 6 o'clock. And at 6.10 Partner starts prowling around. "What are you getting up for?" I ask. "Don't forget, this is Sunday morning, plus Standard Time. You don't need to get up so early." But it didn't do any good. Partner was awake, so he had to get up. And that was that. Habit is hard to break.

Remember a couple of weeks ago, I remarked it was a good idea to fit one's work to the weather? Well, I have been doing just that again. It so happened I had a quilt top finished when winter struck so suddenly, and, of course, I wasn't happy until I had it in the frames—a kind-hearted neighbor coming along to help me with the job. You know, this quilting business must be contagious. The W.I. had a quilting; a friend in the next township was awfully busy because she had been quilting for two days, and a contemporary columnist in this district also was writing about the joys of quilting—so it must be in the air. And I ask you, what better job could anyone have in cold, stormy weather? The trouble is, once started, it is hard to leave a quilt alone. You feel you just must go on . . . get it rolled again and see how much smaller it is. Two friends were coming in to help me with my quilt but I am afraid by the time the weather lets up, I shall have my quilt about done. But there will be others—yes, I am quite sure there will be others!

After reading this, I wonder how many people will get the urge and bring out the quilting frames.

Ah, another advantage to Standard Time . . . it is 11 a.m. and I see the mailman at the gate. For the last two months we have been getting our mail anywhere from 12 o'clock to 1.30—and we haven't enjoyed it at all! Excuse me a minute, please . . .

Well, here we are again. We went down for the mail, the dogs and I. At the box, Honey stood on her hind legs until I gave her some mail to carry home. Tippy thought that was the signal for having fun and started chasing Honey. But Honey, faithful to her task, kept the advertising folder tightly in her mouth until she had reached home, loping through the deep snow like a jack rabbit.

Low-Down On Hollywood—Seven-year-old star Gigi Perreau works diligently over her "Hollywood Weekly Report," an occasional publication which sells to her friends for five cents a copy. Gigi handles the whole business, penciling her news beats on school paper and peddling the final product. Profits go to the March of Dimes.

The SUNDAY SCHOOL LESSON

By Rev. R. Barclay Warren

GOD'S MESSIAH
Isaiah 9:2-7; 11:1-5

Golden Text: "Glory to God in the Highest, and on Earth Peace, Good Will Toward Men." Luke 2:14.

The Book of Isaiah has sometimes been called the fifth gospel because it gives such a vivid portrait of Christ. Some have felt that Isaiah taught that the Messianic age would be a human achievement rather than the result of the coming of a Divine personality. The great light would be the fruit of man's advance in science. But today's lesson clearly links the golden age with a Divine person. Who, other than God's Son, could be called "Wonderful, Counsellor, The Mighty God, The Everlasting Father, The Prince of Peace"? Isaiah saw with great clarity that the hope of the world lay not in man, but in One Whom God would give to us from Himself. Here was One Whose Kingdom would never falter, but would ever increase. His Kingdom would not be carved out by a sword or achieved by atomic weapons. His is a Kingdom of righteousness and peace. It will not be biased in favor of the rich. Oppression of the poor will cease and He will champion the cause of the meek. The wicked shall be overthrown. Well may we pray, "Thy Kingdom come."

The kingdom is already here in a measure. There are many lives into which Jesus Christ has entered. These have peace, glorify God, and have good will towards men. But the world's ills—and they are many—will only be righted when all shall own Him as Lord. That day is nearer than ever before. Jesus Christ, Who was despised and rejected of men, will ultimately triumph and His Kingdom shall prevail over all. At Christmas we celebrate the birth of this King, which occurred over 1,900 years ago. He is the most important personage ever to walk upon this earth for He was, and is, the Son of God!

Shining Example — Mrs. Gert Varney, 18, told police she was forced at gun point to drive a getaway car for her gunman holdup. The bride of six weeks husband while he staged a said she got the black eyes from her husband, Ernest Varney, Jr., the object of a police search.

Bank of Montreal President Analyzes Dollar Problem

B. C. GARDNER STRESSES STABILITY OF CANADA'S ECONOMY — RETURN TO COMPETITIVE CONDITIONS

Gordon Ball, General Manager, Reports Resources at Over Two Billion — Savings Deposits Highest in History — Loans at Record Level

B. C. Gardner, president of the Bank of Montreal, told shareholders at the recent 132nd annual meeting that the broad Canadian trend seemed to be toward a closer balance in trade with "our nearest neighbour" and a contraction of exports to "important and traditional overseas markets."

In Canada, price influences had achieved "something approaching a balance of forces," Mr. Gardner observed. The balance, however, was precarious and could easily be tipped in either direction. The accumulated demand arising out of wartime shortages "has pretty well spent its force." Competition, efficiency, quality and salesmanship were regaining their normal place.

But the most noteworthy feature of the Canadian business trend was its relative stability, compared with developments in the United States, the president stated. Offsetting recessive influences in large part, "we have a vigorous program of industrial expansion." Gaining self-confidence and "know-how" as an industrial nation, "we are re-discovering our own frontier" in natural resources. Canada appeared to be undergoing a dynamic growth not unlike that of the United States after World War I.

Reviews Dollar Problem

Turning to Canada's dollar dilemma, Mr. Gardner saw a broad trend toward " a closer balance in trade with our nearest neighbour," and, "almost inevitably," a contraction of exports to important and traditional overseas markets. Pointing out that, since the devaluated rates of exchange had been established by governmental fiat, there could be no assurance that they would accurately reflect comparative costs and prices, he suggested "permitting a range of variation in exchange rates, cushioned perhaps by a stabilization fund designed to prevent violent short-term fluctuations."

Mr. Gardner affirmed the "general agreement" on the need to raise productivity in dollar-short countries but questioned whether an "addiction to nationalization of industry" would encourage the flow of domestic or international investment. He cautioned against "an exaggerated State paternalism" blurring the "vital connection between effort and reward." Incentives for the individual provide a vast reservoir of energy, and the great task of the present was to create an environment in which these fundamental forces might once more be put to work.

General Manager's Address

Gordon R. Ball, B of M general manager, reported year-end figures for both resources and deposits at more than two billion dollars for the first time. Total assets stood at $2,140,000,000, and total deposits at $2,019,000,000, with savings deposits over the billion-dollar mark for the first time in the history of any Canadian bank. Current loans and discounts in Canada also amounted to an all-time high in year-end figures, $442,000,000.

Remarking on the number of concerns showing "stationary or declining profits on a substantially increased volume of business," Mr. Ball drew attention to the importance of businessmen re-examining their "break-even" points. He also felt that reduced tax rates should be applied to "a higher level of profits than the present amount of $10,000." The maximum amount of earnings, he said, should be ploughed back into small businesses.

Loans Double in Decade

"In 1939 we had about a million current and savings accounts on our books," Mr. Ball recalled. "We now have over 1,750,000 accounts." Loan accounts had more than doubled in number. All types of banking transactions showed "commensurate increase." Personnel totalled 9,700, compared with 6,000 in 1939. The number of shareholders had also doubled, "and we are naturally glad to see this wider share-ownership in our institution."

The B of M was not primarily an impressive row of figures or an imposing building, he said. "We think rather of the bank as the local manager and his staff, on whom our customers can always call for friendly counsel and service." More than a million and a half customers knew that it was not money alone they dealt in at the B of M. A man's relationship with his bank manager was "a highly personal one." Behind this confidential relationship stood the resources and stability of a nationwide, century-old institution, so that strength was linked with "understanding in the service of the individual."

Mr. Ball praised the staff for their "untiring energy." He detailed the arrangements for their welfare, referring to the consideration given to changes in the cost of living and to personal problems caused by transfers, as well as to the bank's contributions to the pension fund and to group insurance schemes. The staff, the general manager said, were the bank's "greatest asset."

Christmas time is family time

The joyous family reunion is a tradition in our Canadian celebration of Christmas. The gaily decorated Christmas tree, loaded with gifts . . . the holly wreaths . . . the laughter and excitement . . . the tantalizing aroma that heralds the Christmas dinner . . . all affirm that Christmas time is family time.

During the past year Calvert has paid tribute to the various racial groups which comprise the great Canadian Family. At this Christmas season of happy family gatherings we wish to salute *all* Canadian families with the words written by Calvert himself over three hundred years ago: "May all happiness attend you".

Calvert

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