interest at 5½%. 10% cash; balance in 20 equa annual instalments. Possession at once.
Apply to RAN BRADEY, Representative Agricultural Development
Board, Markdale, Ont. Phone 56r2.

NOTICE TO CREDITORS

IN THE MATTER OF the estate of MARGARET JANE MIDDLETON, late of the Village of Markdaie, in the County of Grey, Spinster,

be liante for the said assets or any part thereof to any person or persons of whose claim notice shall not have been received by them at the time of such distribution.

DATED at Markdale this 26th day

of February, A.D. 1934. I. B. LUCAS COMPANY, Solicitors for the said Executors, Markdale, Ontario

BUSINESS DIRECTORY

WALTER E. HARRIS, Barrister and Selicitor, Etc. Office over Step-hen's Drug Store, Markdale.

DESTISTRY

L. G. CAMPBELL, L.D.S., D.D.S., Dental Surgeon. Graduate of Ont-ario College of Dentistry and Un-trersity of Toronto. Office over the Pest Office. Office hours y

meets in the Orange Hall, Mark-dale at 8 o'clock p.m. the first Thursday in each month. Visiting brethren cordially invited. Jas. Semple, W. M.; A. E. Scott, Rec.-

4 F. & A. M.—Hwam Lodge, No. 499, G. R. C., Markdale, meets in the Masonic Hall, Reburn Block, at 8 o'clock p.m. the second Thursday in each month. Visiting brethren cordially invited. G. A. Beaton, W. M.; A. E. Colgan, Secretary.

R. B. K.—Victoria Preceptory No. 123 meets in the Orange Hall, Markdale, at 8 o'clock p.m., the third Thursday in each month. Visiting brethren always cordially welcome. H. E. Parker, W.P.; A. E. Colgan, Registrar.

That |

Insurance of Every Protect Description

RELIABLE COMPANIES: PROMPT ADJUSTMENTS AND SETTLEMENTS Our Service Does Not End With the Payment of Premiums LOWEST RATES

Alex. C. Stewart Markdale, Ont.

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Agent for best policies in Life, Fire Automobile, Accident, Sickness Always ready to give attention to your insurance wants

Markdale, Ont.

SHOP IN MARKDALE

MISS M'PHAIL'S LETTER

Parliament was a two-ring cir-cus this week with attention pretty well divided between a special com-mittee set up to investigate into the spread of prices and business prac-tice, and the discussion in the House of Common where handing is the ! Commons, where banking is the chief interest.

made before the special committee by professors who have made special investigation of working conditions in certain industries and by chairmen of the Minimum Wage Boards of Ontario and Quebec. Even Charles Bishop, writing for the Southam press says:—"The conditions are being exposed and they are not healthy." Whether Parliamentary action will follow the investigation is, of course, not yet known, NOTICE is hereby given, pursuant to Section 51 of the Trustees Act R S.O. 1927, Chapter 150, that all Creditors and others having claims or demands against the estate of the said Margaret Jane Middleton, who died on or about the 13th day of February, A.D. 1934, at the Village of Markdale, in the County of Grey, are required, on or before the 17th day of March, A.D. 1934, to send by post, prepaid, or deliver to 1. B. Lucas & Company, Solicitors for the Executors of the estate of the solid deceased, their carlatian names and surnames, addresses and descriptions, the full particulars in writing of their accounts, and the nature of the security, if any, held by them.

AND TAKE NOTICE that after such assets of the said deceased among the parties entitled thereto, having regard only to the claims of which they shall then have notice, and that the said assets or any part thereof to any person or pervent the security of the said deceased in the said assets or any part thereof to any person or pervent the serve of the said deceased in the said assets or any part thereof to any person or pervent the serve of the said deceased in the said assets or any part thereof to any person or pervent the serve of the said deceased in the said assets or any part thereof to any person or pervent the serve of the said deceased in the said assets or any part thereof to any person or pervent the serve of the said deceased in the said assets or any part thereof to any person or pervent the serve of the said deceased in the said assets or any part thereof to any person or pervent the serve of the said deceased in the said assets or any part thereof to any person or pervent the serve of the said deceased in the said assets or any part thereof to any person or pervent the serve of the said deceased in the said assets or any part thereof the said deceased in the said assets or any part thereof the said deceas

Professor Cassidy of Toronto Unirrolessor Cassiny of Toronto University, had spent three months investigating general labour conditions and distribution methods of the men's clothing trade in Quebec and Ontario, particularly in the two largest cities. Montreal and Toronto. largest cities, Montreal and Toronto. He stated that the minimum wage laws in both provinces had been openly flouted with regard to wages, hours and sanitary conditions. And moreover that workers were afraid to complain to provincial wage authorities for fear of losing their jobs. Mr. Cassidy filed with the con Mr. Cassidy filed with the committee the pay envelope of a girl for 18 weeks in 1933. She had drawn in weekly wages amounts varying from \$4.00 to \$8.00 and on her pay envelope was the following bit of good advice: "A strong team—Your pay envelope and our savings accounts make a strong team that can help you to financial independence."

iversity of Toronto. Office over the Peat Office. Office hours beam, to 5 p.m. Appeintments made by phess.

DR. J. A. McARTHUR, Dentist. Office in the Artley Block, over Perkins, hardware store Entrance at south-west corner of building. Toronto Street.

AUCTIONEEB

B. H. WALDEN, Licensed Auctioners for the County of Grey. All seles promptly attended to. Farm sales a specialty. Arrangements for sale dates may be made at the Standard Office or with B. H. Walden, Markdale.

FRATERNAL

L. O. L.—Markdale L.O.L. No. 1945 meets in the Orige Hall, Markdale at 8 o'clook p.m. the first date or many the meets in the Orange Hall, Markdale at 8 o'clook p.m. the first date or many the meets in the Orange Hall, Markdale at 8 o'clook p.m. the first 35% to 90% of the approximately date at 2 to 10 more constitutions were much better in union shops and the first 35% to 90% of the approximately date at 8 o'clook p.m. the first 35% to 90% of the approximately and clothes, recreation, medical services, cultural advantages, she would scarcely have anything left over to deposit in the savings account, and it is hardy likely that she ate up many good steaks, eggs. or vegetables, or drank many quarts to 1 nourishing milk. At Jollette, Quebec, before the strike four workers week, one at \$4.00 and one at \$7.00 and in one case at Ste. Rose, Quebec, a girl had been paid at less changes at the strike four workers week, one at \$4.00 and one at \$7.00 and in one case at Ste. Rose, Quebec, a girl had been paid at less changes and the progression. Professor Cassidy said, a conditions in the men's clothing in dustry in Canada were unhealthy. I should think after she had paid Quebec, before the strike four workers were being paid at \$2.00 per week, one at \$4.00 and one at \$7.00 and in one case at Ste. Rose, Quebec, a girl had been paid at less than 4c an hour. Even before the depression, Professor Cassidy said, conditions in the men's clothing industry in Canada were unhealthy, but since then they have become progressively worse until today they are disastrous. He stated that conditions were much better in union shops and that in Toronto the unions had agreements with the shops employing \$5% to 90% of the approximately \$2.00 workers in the men's clothing trade. Such agreements were made with all the larger firms except the T. Eaton Company and the Ontario Boys Wear. Professor Cassidy cank. Yet, that is just what a central bank should do. It is worth noting that the two countries who has been visiting his mother, who is a few days with her mother, who is the share-hold-canada will take they can the finance department, at the old rate of \$20.67. It will have the sole right, eventually, to issue notes or currency. The note issue privilege now onloyed by the chartered banks will gradually be turned over.

It is regrettable that the central bank is to be privately owned and that it is not made clear that the regulating of price levels is its chief duty. We can hardly expect that the central bank is to be privately owned and that it is not made clear that the regulating of price levels is its chief duty. We can hardly expect that the central bank is to be privately owned and that it is not made clear that the regulating of price levels is its chief duty. We can hardly expect that the central bank is to be privately owned and that it is not made clear that the central bank is to be privately owned and that it is not made clear that the central bank is to be privately owned and that it is not made clear that the central bank is to be privately owned and that it is not made clear that the central bank is to be privately owned and that it is not made clear that the central the proposition of

classified the "home work shops," or the practice of the family using two or three rooms in their home as workshops, as the worst sort of sweat-shop. He said the employers complained that large organizations such as the departmental stores with their mass buying power were responsible for price cutting. These employers declared that they would not get the business of the large buying concerns unless they met the prices of the low price shops.

Mayor C. J. Kerr of Stratford, who had much to do with the strike of the furniture workers in that

A who had much to do with the strike of the furniture workers in that town and who is himself a furniture worker, told of big buying organizations holding a price club over the Ontario furniture manufacturers, thereby forcing down wages and costs in their zeal for sales and more sales. He stated that it took a four-weeks strike in Stratford furniture shops last Sentember to a four-weeks strike in Stratford furniture shops last September to raise wages which before the walk-out were 8c and 10c an hour for very experienced workers. Mayor Kerr did not use names of persons, but H. H. Stevens, chairman of the committee, intimated that names and fourse would be presented late. committee, intimated that names and figures would be presented later. Special investigators will probe the Ontario furniture trade, the clothing industry and others, scanning books and documents for official facts.

Speaking of furniture, I have wanted some for a long time.

scial facts.

Speaking of furniture, I have wanted some for a long time. I badly need a study to which I can repair to think and study and get over my bouts of temper and so last Saturday in Toronto I spent some time hunting South-East Grey furniture and finally got a very nice small book-case, desk chair and a beautiful solid walnut Governor Wintrop desk. The first two were made in Hanover, the desk I am not sure about. When I get my debts paid, but not before, I will add a good studio Souch with dropleaf tables on the end, a reading chair and some knick-knacks. It will be a great relief to the family chair and some knick-knacks. It will be a great relief to the family and the neighbours to hear that they can come into the living room while speeches are being prepared, without having their heads snapped off.

The revision of the Bank Act is before the House. Ordinarily it is revised every ten years but last year an extension for a furiner year was made. Rumour about the House has it that only unimportant amendmade. Rumour about the House has it that only unimportant amendments to the Act will be made. It looked like it when at second reading, on Thursday, no speeches were made by the Government or their party supporters, nor did the Opposition do more than ofter a Tew formal remarks through their financial critic, the Hon. J. L. Ralstor. The "group" in the corner, led by Mr. G. G. Coote, made a vigorous attack on banking policy in Canada, particularly stressing the injurious effect of the severe deflation, which policy was deliberately pursued, resulting in lowered prices of basic

commodities and an increase of un-

employment.

Mr. Coote spent considerable time Mr. Coole spent considerable time showing that the chartered banks create credit far in excess of any money held by them. They do it by making learns against the assets of the people and these loans are entered in their deposits. He quoted the Secretary of state, Mr. Cahan, as having said in Toronto last fail, that on September 30, 1933, the total deposits were shown by the lanks as two billion two hundred and sixty million dollars, but that on the same date actual money existing in bank notes was one hundred and forty-seven thousand and in sold and specie forty-nine million, one hundred and forty-seven thousand and in sold and specie forty-nine million, the difference helng the amount of bank loan credit issued against other people's property.

Or to quote Mr. Cahan, "In modification of the people's property.

Or to quote Mr. Cahan, "In modification of the complex property.

Or to quote Mr. Cahan, "In modification of the complex property.

Or to quote Mr. Cahan, "In modification of the complex property.

Or to quote Mr. Cahan, "In modification of the complex property.

Or to quote Mr. Cahan, "In modification of the canadian bank returns represents in reality the amount of loans to make the posits consist largely of credit monary which has been created by the showing that the chartered banks

aggregate of all deposits shown in the Canadian bank returns represents in reality the amount of loans made by the banks and then outstanding. In consequence bank deposits consist largely of credit money which has been created by the banks. When a loan is repaid by the customer to the bank which made the loan the deposit created by the loan is wiped out and the aggregate of all bank deposits is thereby reduced by the sum so paid." And again: "But the cheque system which now prevails cnables made by the Sanks and then outstanding. In consequence bank deposits consist largely of credit money which has been created by the banks. When a loan is repaid by the customer to the bank which made the loan the deposit created by the loan is wiped out and the aggregate of all bank deposits is thereby reduced by the sum so paid." And again: "But the cheque system which now prevails cnables the banks, as I have slated, to treate credit money at will, for many hundreds of million dollars in excess of their note issues." Mr. Garland, Mr. Ivrine and Mr. Coote spoke at length to show that banks, through such power, controlled practically all the great industries in Canada. Sometimes indirectly, it is true, but none the less effectively. It was shown that bank loans were depressed by \$932 million, which wise.

Misse Litta Laycock and Mabel Mr. and Mrs. Lloyd Lyons, Misses Litta Laycock and Mabel means there was just that much less litted the post of the controlled practically all the great industries in Canada.

length to show that banks, through such power, controlled practically all the great industries in Canada. Sometimes indirectly, it is true, but none the less effectively. It was shown that bank loans were depressed by \$932 million, which means there was just that much less purchasing power available.

The contention of "the Corner" over the last twelve years has always-been that such power is too great to rest in the hands of a few private individuals and that it should reside with the State and be used for the benefit of the people and had it been, we would not have over a million people on relief, twelve hundred million dollars of life insurance golicies cancelled, thousands of farms and homes lost through tax and mortgage sales, and the standard of living of the people lowered.

The legislation for the incorpor-

owered.
The legislation for the incorpor

The legislation for the incorporation of the Central Bank is before the House. We have wanted a central bank very much, but we want it to be what its name would imply it is, "The Bank of Canada." I like the name very much but I deeply regret that it is to be a privately owned corporation with a capitalization of five million dollars. Shares are to be offered to the public at \$100 each, with chartered banks, as such, barred from holding stock, and no one is allowed to hold more than 50 shares. The Governor, deputy governor and seven directors, are to be chosen in the first place by the government, but after that they are to be elected by the share-hold-

the fullest extent will be used to the fullest extent for the purpose of establishing prosperity and happi-ness among our people by a privately owned bank. Yet, that is just what a central bank should do. It is worth noting that the two countries that have made the most head-way in the lest three years are Sweden in the last three years are Sweden and Australia and both kave publicly owned central banks which have been used as instruments for the regulation of the price level.

AGNES MACPHAIL.

House of Commons, OTTAWA,

March 3, 1934

March 3, 1934.
P.S.—Does anybody want to bet there will not be a Federal election in September? A. C. M.



Monday, March 19th, 1934.-Reg-

lar Meeting for General Business. J. E. BRADLEY, N.G., Berkele, 'IARRY SHAW, Rec.-Sec. R.R. 4, Markdale

NOTICE TO CREDITORS

IN THE MATTER OF the estate of WILLIAM JOHN CARGO, late of the Village of Markdale, in the County of Grey, Retired Farmer,

deceased.

NOTICE is hereby given, pursuant to Section 51 of the Trustees' Act R.S.O. 1927, Chapter 150, that all creditors and others having claims or demands against the estate of the said WILLIAM JOHN CARGO, who died intestate on or about the 11th day of February, A.D. 1934, at the Village of Markdale, in the County of Grey, are required, on or before the 30th day of March, A.D. 1934, to send hy nost nervaid or to her home in Owan Sound after to Search we have send to her home in Owan Sound after to Search we have send to her home in Owan Sound after the search was send to her home in Owan Sound after the search was send to her home in Owan Sound after the search was send to her home in Owan Sound after the search was send to her home in Owan Sound after the section of the search was send to her home in Owan Sound after the section of the search was send to her home in Owan Sound after the section of the search was send to her home to owan send the search was send to her home to owan send the search was send to her home to search was s the said WILLIAM JOHN CARGO, who died intestate on or about the 11th day of February, A.D. 1934, at the Village of Markdale, in the County of Grey, are required, on or before the 30th day of March, A.D. 1934, to send by post, prepaid, or deliver to WALTIER E. HARRIS, Administrator of the estate of the said deceased, their christian names and surnames, addresses and descriptions, the full particulars in writing of their claims, a statement of their accounts, and the nature of the security, if any, held by them.

AND TAKE NOTICE that after such last mentioned date the said such last mentioned date the said administrator will proceed to distribute the assets of the said deceased among the parties entitled thereto, results and the said administrator will not that the said Administrator will not be liable for the said assets or any example part thereof to any person or persons of whose claim notice shall not have been received by him at the time of such distribution.

DATED at Markdale this 6th day of March, A.D. 1934.

WALTER E. HARRIS,

Administrator, Markdale, Ont.

Administrator, Markdale,

HARKAWAY

Wise.
Mr. and Mrs. Cooll Carbert and

family were recent visitors with Mr. Roy Thompson and family at

Mr. and Mrs. Herb Patton visited last Sunday with Mr. and Mrs. Will' Ward.
Mr. and Mrs. Lloyd Lyons and family and Mr. Angus Torrie spent last Sunday with Mr. and Mrs. Wes. Patton.

Wester Fred Halbert spent the

Master Fred Halbert spent Master Members and the week-end with Master Marshall Mc-Laughlin.
Several from this vicinity attend-ed the party at Mr. Roy Thompson's on Friday evening last.

There was a good attendance of members and visitors at the W.M.S.

HOLLAND CENTRE

Very stormy weather at time of

writing.
Mr. James Crowthers spent Tuesday afternoon in Chatsworth.
Mrs. Robt. Kirktown is spending a few days with her mother, who is

to Mr. Thomas Troughton in his recent sad bereavement.
We are sorry to report Mr. Wm. Hampton, sr., on the sick list at time of writing.
Mr. Harvey Sowerby of Mentreel, who has been visiting his mother, Mrs. Thomas Sowerby, has returned to his duties there.
Mr. Thiston Marshall of Roderick

Mr. Dalton Marshall of Roderick and Miss Barbara Marshall of Cey-lon are spending a few days with their sister, Mrs. Robert Rutledge. A program was given in the United Church last Friday night-by United Church last Friday night by the Chatsworth Choral Society, untder the auspices of the Ladies' Ald Society. The program opened with O Canada followed by quartettes, octettes, readings by Miss Acheson and Miss Shute. A chorus was given by the ladies only and a vocal solo by Mis. Elli, the leader and trainer of the Society. The meeting closed with the National Anthem, after which Rev. A Laycock asked all present to the basement where a lunch was served. This completed a program which was much enjoyed

Erskine on Sunday, February 4th, daughter—Wilma Jean.
Mrs. J. Boyd has returned home

Mrs. J. Boyd has returned home after spending the past week with her mother, Mrs. Jas. Foster, of Markdale, who is ill.
Mrs. (Rev.) J. R. Wilkinson is spending the week-end with friends in Toronto and Hamilton.

Mrs. Stan. Johnston has returned to her home in Owen Sound after spending the past few months with Mr. R. L. Johnston and Miss Nettle. Miss M. Rice spent the week-end with friends in Rocklyn.

Mr. Carl Boyd spent the week-end with friends in Markdale.

Miss M. Johnston of Harkaway was a week-end visitor with Miss Nettle Johnston.

A number from here attended the

Nettie Johnston.

A number from here attended the shower for Mr. and Mrs. Chris. Johnston at the home of the former's parents. We extend to them our heartiest congratulations. We understand wedding bells are still

derstand weeding beins are still tolling in our burg.

Mrs. G. Erskine and Mrs. W. Menary attended the funeral of the late Mrs. Jas. Steele of Toronto and also visited with friends there.

Mr. A. A. Lyons and son, Harold, of Harkaway were recent callers in our burg.

our burg.
Mrs. Peter Elford is spending a few days in Markdale.

SPECIAL Train Service

Sunday, April 1 Leave Owen Sound 7 p.m. Leave Markdale 7.52 p.m.

dvice friends and relatives whom you expect for Easter of this convenient service Consult local agent regarding other train service and LOW FARES for EASTER

Arrive Toronto 11.10 p.m.

CANADIAN **PACIFIC**

UNION BELL

Mr. J. M. Matthews speat Sunday
at Durham with his sister, Miss Jane
All Durham with his sister,

BERKELEY

Mrs. G. Beighton of Owen Sound ent the week-end with relative spent the wood here.

Mr. and Mrs. Geo. Stafford spent Sunday at Holland Centre with the latter's uncle, Mr. Wm. Hampton Mrs. E. McConnell and son are this week with her sister.

Mrs. E. McConnell and son are spending this week with her sister. Mrs. John Matthews, at Dundalk. Mrs. Matthews is improving nicely after her accident and came home from the hospital on Monday.

Mrs. A. C. Muir of Ceylon was a recent visitor with her parents, Mr. and Mrs. Wm. Kirk.

The Ladies' Aid met on Thursday afternoon, March 8th, at the home of Mrs. E. McConnell and quilted the autograph quilt. An enjoyable afternoon was apent.

VANDELEUR

Mrs. J. I. Graham has returned from Markdale hospital and is much improved from her severe burns re-

Silver Lining

The cold, sombre winter about to close may precede an unusually good and maybe hot summer. Plan for a productive farm and garden season. Plant seeds in the house for early Tomato, Cauliflower, Cabbage, Lettuce and other transplanting

types. We have Rennie's "Seeds That Grow"

Grapefruit, seedless, 6 for 25c Oranges, sweet and juicy, 29c a dozen Pure Soap Flakes, 10c a 1b. Thrift Soap Flakes, 3 lbs. for 19c

New Pickles and Canned Goods of exceptional

quality and prices that run from extremely low to extravagant

J. E. ENGLAND

The Baker

The Grocer

Big Sale of Cretonnes THIS WEEK

Now is the time to buy Cretonnes for Spring at the Lowest Prices Ever Offered

45-inch English Cretonnes

These have all been more or less water stained and soiled but can easily be washed. We have had a couple of pieces washed to show how well they look afterwards. These are regular 45 and 50 cent values. ON SALE THIS WEEK 5 yards for \$1.00

Save on Floor Coverings THIS MONTH

Here are some outstanding values: Below market prices. Compare these with mail order prices and you will be convinced Hills can and do save you money.

Congeleum Rorderless Rugs

Property.	- FEET 1883	STATE OF STREET	TOTAL PROPERTY OF THE	STANFALL COLOR	Section of Princip	(23.30°
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Feltol Borderless Rugs Somewhat Lighter in Weight than Congoleum but

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Rexoleum Borderless Rugs

Our Grocery Specials Save You Money

Choice Seedless Grapefruit	3 packages Sugar Crisp Corn Flakes 21c
Florida Oranges, sweet and juicy 29c a dozen	Snowflake Shortening
Sliced Pineapple	2 lbs. Pure Lard
· White and Black Pepper mixed 1 lb. for 29c	2 lbs. Japanese Marrowfat Peas,
7 lbs Oatmeal 25c 6 lbs. Wheatlets 25c	just like green peas 25c,
3 the Thrift Soan Flakes, makes better suds 19c	2 lbs. Lentils
2 ths. Choice Prunes 25c	Pink Salmon 4 tins for 39c
2 fbs. Raisins 21c	Head Lettuce
Enjoy a cup of Good Coffee! Dalton's	Ripe Tomatoes
Better Breakfast Coffee in bulk 29c a lb.	Green Onions

F. T. Hill & Co., Ltd., Markdale
