

# TEA TIME TALK

(BY WILMA J. MARCH)

Everywhere one goes these days, everything one hears is election, election, election, nothing but election. Conversation, radio, newspapers and gatherings, it's all the same. One who is not too set in their opinions by direct contact with conditions, can hear one speaker and almost agree with him and then hear his opponent and feel somewhat in sympathy with him too. But here in the south it is very Democratic, that is, the old southern stock is, but the tourist element is mostly Republican. No, not because they are wealthy for mostly they aren't. They are just the average persons who have worked hard in their younger days and planned well and wisely for their future. Just how much truth there is in the statements of many Democrats that the Republicans are the well-to-do folks who rule the financial world I cannot say. But I do venture to say that it is exaggerated a very great deal. The other day in the grocery store a lady forgot to get her change and the clerk, a Democrat, brought it over to her at the door. After she went out some person said "She mustn't need her change or she wouldn't forget it". Then the clerk said "She must be a Republican". I guess Wall Street dictates today about the same as ever.

I was amused today when I went to call upon a friend. Her husband was deeply engaged in a friendly controversy over the cause of the depression. The old worn out excuse of the opposing parties is to place the blame of it on the party which happened to be in power. That excuse is thread-bare long ago. So I listened to Bill blaming the depression in United States on Hoover and the Republicans. Then I said "Well Bill, United States and Canada are one continent and what affects one affects the other to some extent in national and world affairs." He agreed. Then I continued: "You state that the party in power in United States when the depression became a national and worldwide problem, was the party rightfully to blame. Well then let us step just across the border-line into Canada at that same time, 1929, and it was the Democrats were in power there, so if the rule works in your country it ought to work across the imaginary boundary-line in mine too". Well he didn't know just what to say. But isn't it true that the party in power when difficult times come just happens to be the unlucky party when the break comes? The goose hangs high when things roll along with a smile and money grows on bushes. But just let a universal condition or even a national one arise and the trouble is hung around the neck of the government. If this old depression were just national, then rightly so would that nation's government be responsible. It is so easy to blame instead of finding the causes which have been developing for some time past. This depression was the aftermath of the World War, though it took ten years to bring it on. Cinderella just didn't get home in time. The wild wind of speculation rode mightily on, gathering force as it went, till commonsense was lost. The nations that did not participate in the war have not suffered from the after-effects to such an extent as those countries which did.

Naturally a nation with the population, the wealth, the industry of United States would suffer to a certain extent in proportion with those things when hard and difficult times come. Naturally 127 million people are a mammoth problem to any government. And that political class which bitterly and scathingly criticizes the government, which did the best it could, would have done little better if as well.

But things will not be secure for any country till that nation learns how to protect itself from similar circumstances. The goose hung high but it didn't feed the people when the needy time came. Everybody was buying stocks and bonds and they were mounting sky high. Everyone had money to burn, it seemed after the war. The world lost its head with a buying craze. Even if you did not buy bonds directly the bank did with your sav-

ings deposits. Each and every bond investment added wind to the balloon and brought it just that much closer to the bursting point. Then you saw the day when you had to withdraw your savings from the bank. And that day marked the beginning of the depression for you. Too much money in circulation and not enough kept out of it for a rainy day was the basic cause of your financial troubles and mine today. The banks are simply loaded down today with bonds. Verily, every safety box in the banks holds bonds and stocks in some shape or form. To the individual bonds seem like wealth but look at the other side of that bond story. To the government or the corporation which sold them they are debts and they are having to pay interest or dividends on them. No nation or company can over-burden itself with debts and carry on forever. A boom and inflation of values ruins any country. Sound value is just what you can realize on something. Your property in your estimation may be worth thousands but just what you can get for it is its real value.

Money is our monetary form of payment at the time of sale of anything. To be valuable one must be able to realize on it at any time. But there is a difference in real money and that which one believes they have. Floating money which is common in the investment world is the kind which is so commonly used during a boom. One can't see it nor can they put it in their pocket. When the faith in this form of imaginary money becomes too weak then the boom breaks. Even the greater per cent. of the money in the banks is just figures in the books. The banker can call for more ready cash if he needs it by realizing on the bank's bond investments but no bank keeps much cash on hand, perhaps not more than a tenth of the total deposits. The financial world would gasp with fear, it would literally skip many heart beats, if suddenly it were forced to quit this method of carrying on business without its credit money. Big deals would be challenged in mid-air. Non-existent money through material contracts takes form and becomes a reality. But there is danger in this form of business in the hands of the populace.

The two things we have heard most about the last few years is taxes and debts. But a nation can't very well go bankrupt if it owes only itself. I hear much talk about United States having learned its lesson by meddling in a European War, the World War. But prior to that war she was in debt billions of dollars. Then came the war and United States loaned money and sold everything that she could produce. Granted it was for the sake of big business and investments that the country went in debt to other countries. But her harvest day came and the markings in the book were reversed. Instead of debts and figures in the red the national books showed billions of dollars in loans made to the Allies. No need to solely blame the depression in U. S. on the direct Government in power during the last term nor solely that this nation directly participated in the war becoming one of the Allies, for she would have felt the depression anyhow through her investments and her buying fad. It is a variation of good times and bad times that brings on a depression. In the good times we do not prepare for the lean years.

So now United States faces another election and no more bitter one has ever taken place inside its borders. We try to gamble as to the returns but a few weeks will tell. Let us hope that what ever happens it will be for the good of the nation. True Americanism is what is needed, not so many "isms" conflicting the loyalty of citizens. Confliction means divided forces and that means weakness where there should be strength.

Don't get the feeling that the whole world has completely forgotten your existence. The tax collector hasn't forgotten.

## IN DAYS OF YORE

[Continued from page three.]

Mr. Frank Grant has returned from the North West.

### West Back Line

Our new school opened after vacation with a fair attendance. Miss McClocklin of Durham is teaching and giving general satisfaction.

Mrs. Wm. Kinney, accompanied by her daughters, visited in Owen Sound.

Mrs. Symes, sr., has returned after a two months' visit with her daughters in the west. Miss Pearl, who had been spending the summer in the West, returned with her mother.

### Kimberley

Mr. and Mrs. Jas. McCallum of Vancouver, B.C., were visitors at Mr. J. M. Fawcett's last week.

Mr. Sylvester Rowe of Barrie paid a short visit with friends here one day last week.

Miss Ethel Fawcett is visiting friends at Duncan.

Mr. and Mrs. Joseph Galbraith and family of Owen Sound were the guests of Mr. and Mrs. Geo. Mundle.

Misses Ina McGee and Tressa Culham are visiting friends in Toronto this week.

Mr. George Cornfield, sr., leaves this week for an extended visit with friends in Uncle Sam's domain.

Master Frank Hutchinson visited Meaford friends on Sunday last.

### Cherry Grove

Mr. R. Broach took a trip to the county town recently.

Miss Florence Hill of Shelburne enjoyed Thanksgiving holidays with her cousin, Miss Ethel Bradey.

Mr. Wm. Myers has commenced work on the farm leased from Mr. J. Penelton.

Mr. Carter Irwin of Owen Sound left a few days ago for the Queen City.

Mr. W. E. Bradey has recently had a substantial addition built to his barn.

### Wandby

Miss Mary J. Young left for Toronto where she will spend the winter months.

Misses Amy and Olive Kerney have returned from Markdale where they had been engaged with Mr. Frank Maher, of the Revere House.

Miss S. F. McArthur spent a pleasant two weeks visiting relatives

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in Paisley.

Mr. Archie and Miss May McArthur and Miss F. McGuire of Priceville spent Sunday here.

Mrs. Alex. Auburn of Toronto is spending a few holidays with her parents, Mr. and Mrs. Jos. Young.

Miss Minnie Livingstone of Priceville is visiting her sister, Mrs. Joe McNally.

### Rocklyn

Mr. and Mrs. Tilson, Mrs. McKay and little son, also Tena and Weldon Morrison, all of Owen Sound, recently visited their parents, Mr. and Mrs. J. Williamson, Euphrasia.

Mr. Roger Nilson is going into the livery business at Chatsworth.

Mr. T. Wright is home from the West.

Mrs. W. Walter of Chatham township is home on an extended visit.

### Pomona

Miss Kate Black has returned to Toronto.

Miss Nellie Doyle of Paris is visiting her sisters, Mrs. P. O'Neil and Mrs. M. Burke.

Mrs. D. McCormick and Mrs. John McVicar spent Thanksgiving with their sister in Brampton.

Mr. M. Burke and family have moved into their new brick house.

### Flesherton

Mrs. Irwin, sr., east of the village, slipped and fell some days ago breaking her arm at wrist. The old lady is over 80 years of age. Her son, Samuel, with whom she resides, has purchased from his brother, Charles, the 50-acre farm on which the latter has lived for about 35 years.

Mr. Wm. Trimble has purchased his father's stock of store goods.

A quiet marriage took place at the Manse on Tuesday of last week when Rev. L. W. Thom joined in wedlock, Mr. Charles McDonald of Bruce township and Miss Christina McPhail of Glenelg township.

Rev. J. B. Wass and family are

moving this week to Toronto.

Messrs. Geo. Mitchell, Mark Wilson and John Wright of this place; Sam Pedlar and John McKee, 4th Line; P. Munshaw and Mr. McDonald, Eugenia; Thos. Lockhart, Dundalk, are a hunting party off this week to Muskoka. Messrs. W. H. Thurston and Geo. Stuart of this place joined another party to Parry Sound.

Messrs. Geo. and Ed. Jamieson and G. Magee returned on Friday from spending the past six months in Alberta.

Mrs. J. W. Armstrong is leaving this week to spend some time with her daughters in Toronto and Ottawa.

Mrs. W. A. Armstrong and daughter, Lillian, are spending a few days in Toronto this week.

Mrs. Ayers and daughters, Mrs. (Dr.) Henderson of Toronto and Mrs. Crawford of Sarnia, are visiting the latter's sister, Mrs. Blackburn.

Mrs. James Jamieson is moving into Mrs. Charles Stewart's residence vacated by Mr. Douglass.

## MAXWELL

Mr. Miles Heron and two daughters of Buffalo are visiting their cousin, Mr. Charles Heron, and other friends here.

Miss Mildred McPherson, Guelph, is staying with Mrs. Em. Wright.

Mr. and Mrs. Wes. Douglas and daughter, Rena, Mr. and Mrs. Loren Douglas of Markdale visited on Sunday with Mr. and Mrs. Leslie Adams.

Mr. and Mrs. Geo. Long visited in Owen Sound on Sunday.

Mr. and Mrs. Jones and family and Mr. and Mrs. Ren. Acheson and family of Cheltenham visited with Mr. and Mrs. Geo. Ross.

Miss Mabel Ross has returned home after spending the summer months at Grimsby Beach.

Mr. Garfield McLeod left last week for the northern woods.

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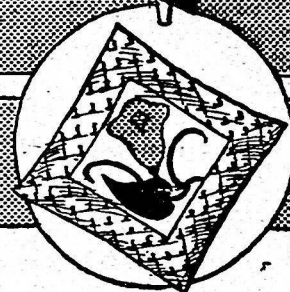
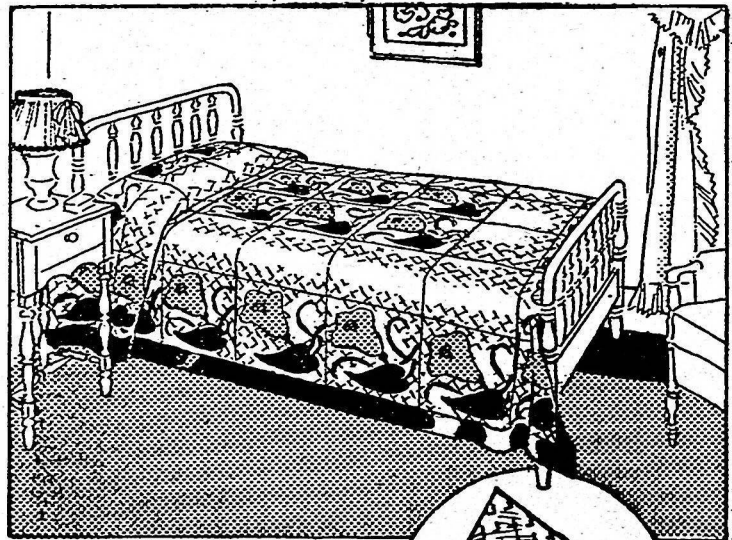
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