

The Markdale Standard

Published every Thursday at
The Standard Printing Office
Main Street, Markdale, Ont.



\$1.50 per year in Canada.
\$2.00 in the United States.

A. E. COLGAN & SON, Publishers

Farm Mortgage Interest

Our article last week regarding the elimination of farm mortgage interest by the Dominion Government has brought many appreciative expressions and few objections, both from interested parties. Those who look with favor on the suggestion are, of course, among those who would receive direct benefit. Those who have expressed disapproval are interested chiefly because they are holders of farm mortgages and a move such as we suggest would take from them a portion of the revenue derived from interest on such loans.

We have the information on good authority that eighty per cent. of the farms in Grey County are now mortgaged, and what is true of the farming industry here will be relatively true throughout Ontario. Our proposal, if adopted, would relieve 80 per cent. of the farmers of a load which is hampering their progress and contributing much to the continuance of the depression throughout the land. What we suggest is this: Have the Dominion Government issue on the security of the lands affected sufficient currency to take over all farm mortgages at their face value, such mortgages to continue in force but without interest charges. The only cost to the Government would be the cost of issuing the currency and making collections of principal as should be arranged for in the new mortgages issued. This proposal takes nothing away from the parties who have money invested in farm mortgages except the right to continue to collect interest from those who, in many cases, cannot afford to pay. This class would represent possibly less than two or three per cent. of the rural residents of the Dominion and the benefits resulting would come to about 80 per cent. Should not such a proposal receive favorable consideration.

According to the assessment of 1936 the farm lands of Grey County are valued at a little more than \$22,000,000. Eighty per cent. of this would be \$17,600,000 and assuming that the mortgages amount to 50 per cent. of this it would amount to \$8,800,000. The interest on this at an average of five per cent. would amount to \$440,000 per year. To eliminate this would result in great benefit to the farmers of Grey County.

Taking the adjacent townships it would mean a saving for the farmers of Artemesia of about \$25,500 per annum; Euphrasia, \$34,312; Glenelg, \$18,000; Holland, \$22,200. This represents an amount equal to about 80 per cent. of the total taxes collected in each of these townships and would result in much benefit to a large number of families. The cost to the Dominion in comparison with the benefits to its citizens, we believe, should at least justify a survey of the whole matter. If the farming community is prosperous we are all prosperous.

KIMBERLEY

Mr. and Mrs. Frank Smith and sons of Walkerville spent the week-end with Mrs. Smith's parents, Mr. and Mrs. G. A. Hutchinson.

Mr. and Mrs. Bruce Carruthers and Keith, Miss Jean Carruthers and Mr. Ellis Weber motored to Monkton on Sunday.

The Women's Institute have secured numerous entries for their amateur contest.

Mr. and Mrs. Harry Heitman of Collingwood are visiting with Mr. and Mrs. Ira Harris.

Mr. Andrew Andrews of Woodbridge called on friends here last week.

Mr. Clarke McConnell has secured a position at Singhampton.

City Alderman 'Slaps' S. Grey

Reporting a meeting of the Owen Sound City Council held on Friday evening the Sun-Times of Saturday gives the following interesting information.

"A deputation from the City Council will go to Toronto to protest to the Department of Highways that Owen Sound men are not being given employment on the highway construction work at Berkeley, the City Fathers decided Friday evening.

"Ald. Jas. Rutherford, chairman of the Relief Committee, stated that, out of 70 men employed on this job, there were only four Owen Sounders, only two of whom had been taken from the relief list of this city. The work was being given to farmer's sons, who never were on relief, he claimed.

"We should get at least 50 per cent. of the labor," Ald. Rutherford declared. "This work is being undertaken by the Government to aid the relief situation, but we are getting no help from it. I think some stop should be put to the patronage plan of giving out the work. I would suggest that we go to Toronto and present our case."

"Admitting that the work was in the South Grey riding, Ald. Rutherford declared "Most of our big families on relief have been from South Grey. If the South Grey municipalities would care to take them back, then we would not kick so much."

"Ald. H. Mason, chairman last year, stated that a similar situation had arisen when he was chairman, but had been quickly overcome when he went to Toronto about it."

We were not aware that the work was being undertaken by the Government to aid the relief situation, until the announcement was made by the Owen Sound Alderman. We understood the pavement was being constructed in order to make improved roads for the motorists. Then it is also news to find that "most of our big families on relief have come from South Grey." That, coming from a man who is supposed to be a city alderman makes South Grey residents wonder whether Owen Sound is the whole works or just an isolated municipality adjoining the County of Grey. It is not surprising the feeling is growing among the County Councillors that the County's headquarters should be moved to some centre within the county.

WODEHOUSE

Mr. and Mrs. James Kirkpatrick and family of Kimberley visited with friends here on Sunday.

At the musical festival held in Owen Sound last week the pupils who comprised the junior chorus from our school won the second prize and Glenn Kirkpatrick third prize for boy's solo. Congratulations to the young singers and to their trainer, Mr. Perry of Rocklyn.

Mr. and Mrs. Geo. Cairns and family and Mrs. Wilcock of Flesher-ton visited with Mr. and Mrs. Willard Wiley and family.

The meeting to arrange for the annual Sunday School garden party was held last Wednesday evening. The date was set for June 30th. Committees were selected to look after the arrangements. The programme committee have commenced work. A good time is expected.

Miss Elsie Wiley visited on Monday with friends in Toronto.

Visitors for the week-end with Mr. and Mrs. Jack Elford were: Mr. and Mrs. Wilfred Vamplew, accompanied by the latter's mother and sister of Fort Erie, and Mr. and Mrs. Ralph White of Epping.

Mr. Bill Parker of Flesher-ton accompanied his sister and pupils to the musical festival in Owen Sound.

Mrs. Gordon Wiley is spending a day or two with friends in Markdale.

Mr. and Mrs. Aaron Thompson spent an evening last week with Mr. and Mrs. James Wiley at Griersville.

Mr. Robert Brown and daughter, Ruby, attended the musical festival in Owen Sound.

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Religious Forum

PRAYER

Prayer is the simplest and most universal expression of religion in the human heart. It transcends language, race and creed. Its origin is to be found in the strangely complex organism of our being. When the first man found himself alone in a universe that he could not understand, the voiceless longing of his heart was the first human prayer.

The example of our Saviour during the short time that He lived among us on earth is very helpful. With all the perfection of His character, in which the centuries have been able to find no sign of weakness, He still felt the necessity of prayer. He spent His days in the busy marts of men, but His simple biographers almost accidentally reveal to us that there were times when He wished to withdraw from those whom He loved, to enter into communion with the Being whom He called Father.

A little story which Jesus told throws some light on the character of a good prayer. He describes two men who came to the temple to pray. Apparently it was not at a public service, but they came like ships that pass in the night, from different points of the compass, into the cathedral of their race. One was an imposing person, and he stood before the Holy Place and proceeded to tell God how good he was, forgetting that God is not dependent on the information which we give Him about ourselves in our prayers. The other, the poor outcast, stood in some dark spot where he would not be seen. It may have been the first time that he ever climbed those marble steps, and, having no knowledge of the technique of worship, he simply said over and over again, "God be merciful to me a sinner." In the opinion of One who knew, the second of these men made the better prayer. Evidently eloquence is not essential.

We are living in a scientific age, and the awe of the stars and mountains of Palestine has not the same effect on us as it had on simple people in earlier times. The greatest objection to prayer in the minds of some comes from our conception of the universe, with its great impersonal, passionless forces, which makes the spectacle of an insect on one of the minor planets asking that the Laws of Eternity should be changed to suit him almost ludicrous. But those who think this forget that there is a perfect relationship between each human soul and the Universal Spirit. From one point of view the spirit of man is greater than the macrocosm of the Milky Way, because without his spirit these things have no significance. We do not know what effect may come from a simple prayer to the unseen God. It is possible that the doctrine of special Providence may have been overlooked by our forefathers. It is easy for us to remember friends of ours, godly men and women, who are persuaded that they have experienced miraculous dispensations of Providence on their behalf, but it is well for us to remember that Christ told us that God's answer to prayer would be according to His own judgment—not ours. We do not know what is best for us.

The writer can remember a man years ago in the Far North, rough, ignorant and passionate, whose greatest virtue was his love for his only child. The boy became sick of a terrible disease, almost always fatal, and the doctor gently tried to tell the parents that it would be better if the child did not live. The poor man knelt down, and in a prayer that was half blasphemy challenged the Almighty to give him his son under whatever conditions. It so happened that the illness was not fatal, but the child was a mental and physical cripple for years. Sometimes we know not what we ask.

Jesus has taught us that it is right for us to ask in our prayers. It is a good thing for the child to feel that he can ask his Father and tell Him his needs, and it may be a good thing for the Father, too. The greatest blessing of prayer is that it brings the soul into tune with the Infinite. No one who has ever prayed simply from the heart can fail to

Recipes for Standard's Cook Book

BANANA CAKE

3 bananas mashed well
add 1 1/2 teaspoons baking powder
1/2 cup butter or shortening
1 small cup sugar and 1/2 cup butter or shortening creamed together
1 egg
3 tablespoons cold water
1 1/2 cups flour
pinch of salt
Cook in slow oven 1 hour, putting bananas and soda in last of all.
5 cents worth of walnuts will add greatly to the quality of the cake.
Mrs. Geo. Benson, Markdale

DATE CAKE

2 cups oatmeal
2 cups flour
1 teaspoon soda
a pinch of salt
1 teaspoon baking powder
3/4 cup shortening
1/2 cup sugar.
Mix with sour milk till a soft dough. Roll out and put half in bottom of pan and then put a layer of cooked dates. Place rest of the dough on top and bake.
Mrs. Chas. Williams, Markdale

APPLE SAUCE CAKE

1 1/2 cups apple sauce, sweetened.
Add one teaspoon soda
1 teaspoon cinnamon
1 teaspoon allspice
1 cup raisins of dates
1 egg
1/2 cup shortening
1 cup sugar
2 cups flour with 1 teaspoon baking powder added.
Mrs. W. P. Stephenson, Markdale

CHOCOLATE LAYER CAKE

2 cups sifted cake flour
1 teaspoon soda
1/2 cup butter or other shortening
1 1/4 cups of brown sugar firmly packed
2 unbeaten eggs
3 squares cooking chocolate melted
1 1/4 cups sweet milk
1 teaspoon vanilla
Sift flour once and measure; add soda and sift together three times. Cream butter thoroughly; add sugar gradually and cream together until light and fluffy. Add eggs one at a time, and beat well. Add flour alternately with milk, small amount at a time. Beat after each addition until smooth. Add vanilla. Bake in two greased 10-inch or three 9-inch layer pans in moderate oven, about 325 d. F., for 30 minutes. Spread with icing to choice.
Angeline G. Brodie, R. R. 6, Markdale

experience the sense of peace and happiness that it brings to a mind disturbed. Whatever the objective result may be, there is no question that God's promise is fulfilled. "Ye shall seek Me and shall find Me when you search for Me with all your heart."

The Lord's Prayer is, of course, a pattern of all true prayer. There is no selfishness in it. We speak of "Our Father." We pray for God's kingdom on earth as well as in heaven, and the material requests take their proper secondary place among the petitions.

Our anxious, nerve-wrecked modern world may well say, like the disciples of old: "Lord, teach us to pray."

SHOP IN MARKDALE.

Business Directory

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WALTER E. HARRIS, Barrister and Solicitor, Etc. Office on Main St., Markdale.

DENTISTRY

L. G. CAMPBELL, L.D.S., D.D.S., Dental Surgeon, Graduate of Ontario College of Dentistry and University of Toronto. Office over the Post Office. Office hours 9 a.m. to 5 p.m. Appointments made by phone.

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FRATERNAL

L. O. L.—Markdale L.O.L. No. 1045 meets in the Orange Hall, Markdale, at 8 o'clock p.m., the first Thursday in each month. Visiting brethren cordially invited. Clifford Hutchinson, W.M.; L. E. Turner, Rec.-Sec.

A. F. & A. M.—Hiram Lodge No. 490, G.R.C., Markdale, meets in the Masonic Hall, Reburn Block, at 8 o'clock p.m., on the second Thursday in each month. Visiting brethren cordially invited. W. H. Harris, W.M.; A. E. Colgan, Sec.

R. B. K.—Victoria Preceptory No. 282 meets in the Orange Hall, Markdale, at 8 o'clock p.m., the third Thursday in each month. Visiting brethren always cordially welcome. G. W. Littlejohns, W. P.; A. E. Colgan, Registrar.

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