



During the holiday season when the home is garlanded with colored electric lights on wreaths, mantles and the Christmas tree, informal entertaining seems to fit any occasion. Buffet meals can be most successful when planned informally. Buffet parties are easy to plan and they are probably the favorite of the men.

The buffet table should have continuity in arrangement so that the guests may wait on themselves as they move along the side of the table. If the room is small, push the table against one wall and place your flowers and candles against the wall rather than in the centre. Decorations will then provide an attractive background for your serving dishes. Stack plates in one or two piles at the end of the table and the silver in parallel of V-lines on either side of the plates. Next to these place the napkins folded in a relatively small shape. The dishes of food are arranged according to their shape and colour. However, bowls of sauce mixtures should be placed at the edge of the table for ease in serving. Many hostesses feel it lends a gracious touch to ask a friend to preside over the main dishes. In any event she will do well to designate a hostess to pour tea or coffee or serve punch from a side table.

Chronicles

Ginger Farm

Written Specially for the Acton Free Press by Gwendolyn F. Clarke

"Take it easy"—that, I am sure, would be a good New Year resolution for all of us who are over 50—and "More Thought and Less Hurry" for everyone, irrespective of age, would mean a great improvement in our way of living in 1952—if it were carried out. Hurry, hurry, hurry—that apparently has become the keynote to modern living. And what does it add up to? Nothing but inefficiency, high blood pressure and jagged nerves. There are few of us who manage to escape its influence. We may not want to be hurried but a person caught in a crowd is pushed along in spite of himself. And there you have a strange paradox—a slow-moving crowd is usually the result of too many people trying to hurry at the same time. The fact of their hurrying eventually slows up everybody. As, for instance, highway traffic... it isn't necessary for me to say anymore about that—you know what I mean.

But you can stay at home and still feel hurried—you can be so conscious of all the work ahead of you that while you are doing one job you are hurrying, thinking of the next job ahead of you waiting to be done. A bad habit but one that is hard to break. Maybe the telephone rings... you are busy but you don't like to keep anyone waiting, so you hurry to answer it. Besides that the other party may be "in a hurry" and not wait if you don't get there fast enough. So you don't stop to push the pan of frying sausages to one side—nor may be to shut off the draft from the newly-bought kitchen fire. But you have it on your mind as you answer the telephone. In a few minutes you excuse yourself, hurry back to the kitchen just in time to rescue the sizzling sausages from burning, or to stop the stovepipes catching fire. Then you hurry back to the telephone... the other party tells you that in your absence two or three other people came to the telephone and asked if the line was busy. So you hurry to finish your telephone conversation and then back to the kitchen. Open up the drafts again, push the frying pan to the front of the stove, take a quick glance at the clock... my, it can't be that time already—you'll have to hurry or dinner won't be on time!

Maybe after dinner you must go down town—can't wait too long—the bank closes at three o'clock. But it looks like rain so you must get the washing off the line before you go. You hurry to wash and change your clothes... and away goes a run in your nylon! Now you are really rushed. You finally get out to the car, hoping it will start. Being over-anxious you get too generous with the choke and flood the blessed thing. Just as you finally get started your better-half comes down from the barn and calls to you to bring back some 2 1/2-inch nails—he hasn't enough to finish the job he is doing.

You get to town—the only parking space you can find is one end of the street—and the bank is the other. Hurry, hurry, hurry! You reach the bank just as the junior clerk is closing the door—you know all along he would be hurrying to do that little job! Then comes shopping—and, of course, you left your shopping list at home. Now what was it you were especially anxious not to forget? You can't remember. You finish picking up what you want and make for the cash register—but from the other aisle comes a woman with a huge basket of groceries and gets there ahead of you. Then follows a 15-minute wait in the butcher shop—and you're through at last.

Four-fifteen—visiting hours are over and you did want to say "hello" to Mrs. Blank, who is in the hospital. Too late now—so you drive home. Your patiently waiting husband comes along for his nails. And, of course, you've forgotten them! None of the excuses you offer make sense to him so either you or he go back for the nails.

By supper time your head aches and your grey matter if you have any, seems swirling around in your head like so much batting. During the evening a neighbor phones for a friendly chat. "And what have you been doing?" she asks. That

NORTH EAST WEST SOUTH NEWS FROM ALL DIRECTIONS

Two Shilling Curiously From last week's Oakville Trafalgar Journal comes a tale that's not local—just interesting. An advertisement in a London, England newspaper read, "A book every newly married couple should read. Two shillings." And that was all. Curious couples who sent their shillings received a Bible! When the case was brought to court, the seller was promptly acquitted. Of course, every married couple should read the Bible.

Slapstick Artist A slapstick comedian had himself a rare time in a Burlington store last week. Strictly for laughs, and in a first class imitation of TV, or moving picture comes, he began tossing all the goods off the shelves—and hitting anyone who tried to stop him.

The obnoxious customer was a monkey, who had escaped from a cage in the store where he had been attracting attention by more orthodox means. The police, who were called in to help calm the Christmas spirits of the monkey, finally captured it in a smelt net. The animal was said to be of a vicious as well as playful species.

Water State of Affairs Top topic in Milton last week was water—or lack of it. A water leak, which for some time was not discovered, depleted the town's

water supply. Some taps were completely empty; from some dribbled just a trickle of water. Town workmen covered about four and a half miles of Milton water pipe with geophones. Then a town workman heard water running near the town hall and the leak was found. The normal water pressure of 80 was reduced to an average 12. Fire Chief A. Clement was busy finding alternative water supplies in case of fire.

And what did the people do? Some imported their aqua from Toronto, some went to Toronto for a taste of it. Some even melted snow for a bit of the precious liquid. The result was reported none too good.

Proud Goldfinch The Georgetown Herald reported a goldfinch that didn't go south with all the conviction that this was a novel piece of news. And likely most readers did think that the bird was a rarity. The paper stands corrected, however, by a reader who makes a hobby of collecting birds. He tells that goldfinches never go south—they never think of it. They change into a duller coat and just stay right here. Evidently the bird reported in the Georgetown Herald was rather pleased with his bright jacket and decided to leave it on to cheer up the winter.

1951 Awards For Bank Advertising

Rated second among all banks in North America for the quality of its advertising, the Bank of Montreal has won three awards for major or public-relations productions issued during 1951.

With a wide margin over any bank in this country, the B of M has scored second place in the "Bank Ad-Views" continuing study of financial advertising on the North American Continent, leading to the "Socrates High Award of the Year." First place for 1951 was taken by the Republic National Bank of Dallas—an honor which was previously won by the Bank of Montreal in 1948, the only time for the highest award to come to a Canadian bank. The bank has consistently rated in this survey among the top banks of the continent for several years past.

The B of M also received an award in the "25 Direct-mail Leaders Contest" for the production of "Canada Today"—a 100-page illustrated brochure which the bank distributes to businessmen in all parts of the world for the purpose of developing commercial and industrial interest in Canada.

In the field of annual reporting the bank received a "Highest Merit Award" citation from the Financial World, New York, for the illustrated brochure it published for its shareholders covering the year 1950. The report—to quote citation—"was judged as among the most modern from the standpoint of content, typography and format of the 5,000 annual reports examined during 1951."

The bank's 134th annual report covering 1951 has just been published.

COLLEGE ATTENDANCE DROPS

There may be trouble ahead for Canada's rapidly expanding industrial economy, if the dip in this year's university enrollments is a trend sign.

Unlike the rising—figures for population, national output and national income enrollments are down about 5,000 at universities this year across the country.

Educators, says The Financial Post, see this as a dangerous omen for the years to come, when more and more qualified graduates will be needed by industry, business and government than ever before. Already the search for qualified scientists, doctors, engineers and university-trained technicians had to be carried outside Canada. There just aren't enough graduated by universities.

stops you! What have you been doing? Nothing special at all just an ordinary day's work. You suddenly realize you are tired, irritable and frustrated—not because of the work you've done but because you were hurried in doing it.

So there you have it, friends, do you have days like that, or don't you? If so, how can we stop this hurrying? You tell me because I can't find the answer. And so help me, I've got to get this copy in the mail—or else. "Time and tide wait for no man"—nor do newspaper offices wait for their copy!

All-Time High For Auto Accidents

A three-way pressure on automobile insurance rates makes increased rates "almost inevitable" in most parts of Canada in 1952.

Noting that insurance rates are determined by the amounts paid out in claims each year, the announcement said that preliminary figures from all parts of the country indicated that 1951 would chalk up an all-time high in claims payments arising out of automobile accidents. Final data is still being worked out and definite announcements are anticipated early in December.

"During 1950, insurance companies paid out \$52,000,000 in claims, plus servicing and adjusting costs. There is every indication that the 1951 figure will top \$60,000,000. With insurance companies paying out more and more to settle claims, it appears inevitable that rates will have to go up to cover the rising costs."

Insurance officials explained that any adjustments made in existing rates will vary widely from place to place in Canada, depending entirely on the number and size of claims arising in that area. For insurance purposes, the country is broken down into numerous "rating areas" and the rates for each area are established by the claims made by or against insured drivers in that area.

There are three reasons—operational—why insurance companies were paying out more and more in claims each year. On the technical side is the fact that the modern motor car is such a complex vehicle that it costs more to repair now than ever before, with both the cost of labor and of parts far in excess of what they once were. The result is that every accident costs more in terms of repairs to damaged vehicles.

On the legal side is the fact that court judgments for damages resulting from death or injury due to accidents have been much more generous in recent years than in the past—largely in recognition of the rising cost of living and of medical care. This means heavier claims against the liability section of insurance contracts.

On the operational side is the fact that there is a steadily rising number of accidents, with insurance companies handling thousands more claims each week. This is a cost factor which can be improved only by a reduction in the number of accidents.

CANAL LINING

Asphalt reinforced with Fiberglas is used in a new liner for irrigation canals, ditches, stock ponds and swimming pools to control seepage reports. The Financial Post You over-excavate by at least a foot, lay the liner in strips, cover the liner with about a foot of the soil you took out.

SMOKING LESS

Smokers still don't like these taxes, reports The Financial Post. Carottes released for consumption in September were down 49 per cent from same month last year; release of cigars down 63 per cent; cut tobacco down 24 per cent also shows effect of tobacco workers' strike.

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