

WITH LOAN OR NO LOAN, FARMER MUST CONTROL OWN FARM—FORUMS

"Is there enough farm credit?" In other words "Should loans be easier to get?"

This was the topic of the Farm Forum groups had before them for discussion, and, judging by the number of reports, it proved very interesting. The article on Farm Credit in Forum Guide states that farmers need long term credit for buying and improving land, and intermediate or short term credit for buildings, equipment and farming operations. Young people who want to start farming and immigrant settlers, especially, must depend on credit. Therefore the first question was, "Do you think enough farm credit is available now?"

In three reports there was a divergence of opinion. The group felt there was enough credit, while another group in the same forum thought there was not enough. The group which thought there was enough gave as their reason, "It is not wise to get into debt too deeply"; another group stated if a young man were willing to start with horses instead of tractors, there would be enough, but if he wants to start "modern" there is not enough.

Six forums were agreed there was enough credit for a man's own good, and yet another thought more information should be available as to the means of securing loans. Four forums state there is enough, but inserted an "if." One stated there is plenty of short term credit, but not enough long term, but to get either you need backing. A young man with limited capital needs credit as stock and implements are costly even if on a rental farm.

The second question was: "Have you any suggestions to make for improving credit services for farmers?" Answers included (1) smaller rate of interest charged in long term loans; (2) a scheme similar to Veteran's Land Act for civilians as many young men now are willing to farm, but who were not of age for war services; (3) raise the loan maximum from \$6,000 to \$10,000 and 3 1/2 per cent on 25 year period with a maximum rate of 3 per cent on others; (4) first three years without principal after that compulsory annually; (5) one group pointed out it was not wise to make it too easy for young farmers, unless they were genuinely interested and proved themselves worthy of assistance.

The third question was, "It has been suggested that when large loans are made to help young farmers get started, the lending agency should supervise the farm planning. What do you think?"

All but three were opposed to assistance from lending agencies, as it tends to rob a farmer of his own initiative; (b) leads to discouragement; (c) too close supervision tends to sour a young man, whereas if he needs advice the Agricultural Representative, as well as experienced neighbors are available where one can seek advice if needed; (d) if a farmer has to have supervision he may as well work for someone else. Loan or no loan, a farmer should have full control of his own farm. Lending agencies may have men with less experience and less knowledge of farming than the men they are dictating too.



OVER 1200 READERS borrow books from the shelves of the Acton Public Library. The library's 6,500 books are housed in the ground-floor room of the Y.M.C.A. built especially for it. Librarian Mrs. Isabelle Watson has two assistants who help her dispense books to members from Acton, nearby villages and the surrounding countryside. Acton's circulation compares very favourably with other towns, Mrs. Watson reports.

\$30 FIRST EDITIONS, 1850 PAPERS HOBNOB WITH LATEST AT LIBRARY

Anyone who, after a trip to the Acton Library, settles down for a good afternoon's reading with Burphy's "In Search of the Western Sea" or "In the Wake of the 1812ers" by C. H. J. Snider will be lending one of the library's first editions, both of which are worth an estimated \$30. And both books are on the shelves among the 6500-odd others that make up the diversified store in the local library.

The books which were the most expensive when first purchased are H. G. Wells' "Outlook of History" which cost \$12, and H. G. Lawrence's "Seven Pillars of Wisdom" which was priced at \$11 when first published. Contrasting the many books purchased by the librarians and library board committee through 34 years are many which were donated by private citizens for wider reading audience. Some of these old books are still on the shelves, but many have been sold or given to the Acton Scouts in their collections of paper.

Readers are by no means a "select circle." Picture books are taken out to be read to pre-schoolers, and the public school children spend regular Monday or Wednesday afternoons looking for good stories. Books for children taken out total from 300 to 400 every week! The oldest reader is likely Robert Lowrie of Acton.

Also holding Acton library cards are many from Rockwood, Eden Mills, Ospringe and the surrounding countryside, where books are good companions on longer winter country nights. And the evenings seem longer in town in the winter, too, for librarian Mrs. Isabelle Watson said there is a marked increase in reading during the cold months.

And what do people read? Of course most allot a good percentage of their three books a trip to fiction, travel and biography, and the latest books are always in demand. For those with questions, there are dictionaries and encyclopedia volumes.

One section of the library contains useful books on photography, fishing, weaving, wood finishing, upholstery, carpentry, gardening, and house decorating. But these books fall sadly behind fiction and children's books in popularity. Mrs. Watson, who studies library reports, states that Acton has a very good circulation for a town its size. Over 16,000 books were borrowed during 1931.

Books vary from ones like "Go West, Young Man" for the children to the very latest novels just arrived (\$400 of new books is the latest addition) which includes "Dam Busters" by Paul Brickhill; "Closing the Ring" by Winston Churchill; "The Greatest Story Ever Written" by Fulton Oursler; "Up Medonte Way" by Kenneth MacNeil Wells; and the "Rise and Fall of Hermann Goering" by Willi Fruehauser.



And for those who'd like some interesting old reading, there are all the editions of the Illustrated News from 1850 until 1902. These were given to the library by Harold Nash Farmer.

It was he, too, who donated the nine busts that give the library a literary air. At least the models of seven who were famous writers provide the air—Morse, Schiller, Dante, Dickens, Shakespeare, Longfellow and Goethe. King Edward VII and Lord Salisbury don't look out of place among the writers and poets though.

On April Fool's Day of 1898 a group of gentlemen proved themselves no fools as they held the first meeting of the Acton Library Board. Rev. J. A. McLachlin, Rev. J. K. Godden, H. A. MacPherson, Reeve Pearson, John Cameron, T. P. Moore and H. P. Moore borrowed \$200 for books from the town.

Quite an experience was the moving of the library to the Y.M.C.A. in 1934, where a room had been built especially for it. With cartons of books to be placed alphabetically, Mrs. Watson worked "day and night."

Several new shelves have been added since then, and the whole room was recently housecleaned. And there's nothing in sight but progress at the library, where the present membership, matching the quantity and quality of books, is the best ever. For the 6500 books, there are over 1200 library members—over a third of the town's population!

Passing along a culinary shortcut: Scatter a few peppermint particles over a freshly-baked cake and return it to a warm oven for a few minutes until the patties melt and form an icing over the cake.

Poet's Corner THE ANNIVERSARY OF ROBERT BURNS

Once more comes round the glad-sounding hour When all who feel the wholesome power Of Scotland's most beloved son, Who passed o'er life was well begun.

Yet left for all succeeding time An heritage, supremely fine, Of literary gems and truths For ripened ages and ardent youth.

When Scottish people near and far Pay homage to their nation's star, His rhymes are read, his songs are sung Where'er is heard the mother tongue.

Though lowly born and humbly bred, His name to Scot and Scotland brings A greater honor than is shed By all the grandeur of her Kings.

The genius of his great desire, To fan the spark of nature's fire, Inspired in men, loved freedom's gleam, Craved only friendship's high esteem.

He wrote and sang of common things— Of love and life and worshiping: His muse, with all engaging art, Finds echo in each noble heart.

Those songs I heard at mother's knee, Still linger in my memory; Enchanted still, my thought returns To eun the rhymes of Robert Burns.

Thus Scotia's sons, where'er they fare, By eastern palm or western pine, Once more will fondly think of Auld Scotland's song of "Auld Lang Syne."

—Murray McCheyne Coles, Acton.

FARMS NEED CAPITAL, TOO

That's Why So Many Farmers Have Saving Accounts at the B of M

Farming is a business it's wise not to prophesy about. You can't look ahead and say, "This is going to be a good year," or "This won't be so good." The weather and market conditions and many other factors influence the farmer's profit right up to the last.

That's why the far-sighted farmer plans his finances as carefully as he plans his crops. When things are going well he sets aside as much as he can of his profits, with which to buy in due course more livestock or better equipment, and modernize his farm. Or he keeps the money as a reserve fund against emergencies.

that farming needs capital, too. One of the best ways to build such capital is to establish a savings account at the Bank of Montreal. When produce cheques are not needed for immediate expenses, there's no better place for them than a B of M savings account. Pay a call upon our Gordon Oeder, manager of the local branch. From his many years' experience, he can give you helpful advice on the best way to go about your farm financing.

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BOOKS Stationery Supplies **TOYS**

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Manufacturers in Canada earn less than 7 per cent on the sale price of their goods.

MAJORITY AGAINST PRODUCTION INCREASE ON CANADIAN FARMS

Farm Radio Forum re-opened the 1932 season with the topic for discussion being "Should we increase production?" The Guide introduced the topic by suggesting we go on a trip around the world in a rocket ship. He said you would be shocked to see that most of the people in the world are poor, they do not have enough food to eat, or enough clothes to wear. You would see there is much suffering and sickness because of lack of enough food and the other necessities of life.

land opens up it will increase our home demand.

Six reports stated that increased production would not be a good thing for the Canadian farmer and their reasons: It would create a greater surplus in this country and we are not able to export the surplus we now have. We first need a better means of distribution. The marketing conditions of farm produce are not up to a high enough standard in Canada to compete with countries of high population where wages are low.

The first question was: "Do you think increased production of food and manufactured goods in all parts of the world, would be a good thing or not for the Canadian farmer? Give reasons."

Two reports were in favour of increased production providing we can have a guaranteed market either for cash or trade, but unless we do we need not produce more as our markets here in Canada are full. Farmers need a reasonable margin for their labour and this cannot be assured without a dependable international market. Teaching backward countries to produce more would help the world food situation.

Four reports signified they were in favour of increased production as they claimed what helps one nation helps all, raises the morals of the people, tends to promote world peace, increases trade among nations, raises the standard of living and provides more purchasing power.

The second question—Experience in the past has shown that food surplus develops from time to time. How do you think the problem of surplus could be solved?

The Lord makes us stewards of the land, and it is our duty to do our best with it, health and weather permitting. We do not think Canada will ever have to export any great amount of Agricultural products. As our great north-

Along with increased production should go measures to improve marketing and distribution methods, trade restrictions, such as tariffs should be reduced, more international commodity agreements, like the International Wheat agreement, be drawn up to ensure markets for basic commodities and an international commodity clearing house be set up whereby surpluses could be moved when and where needed.



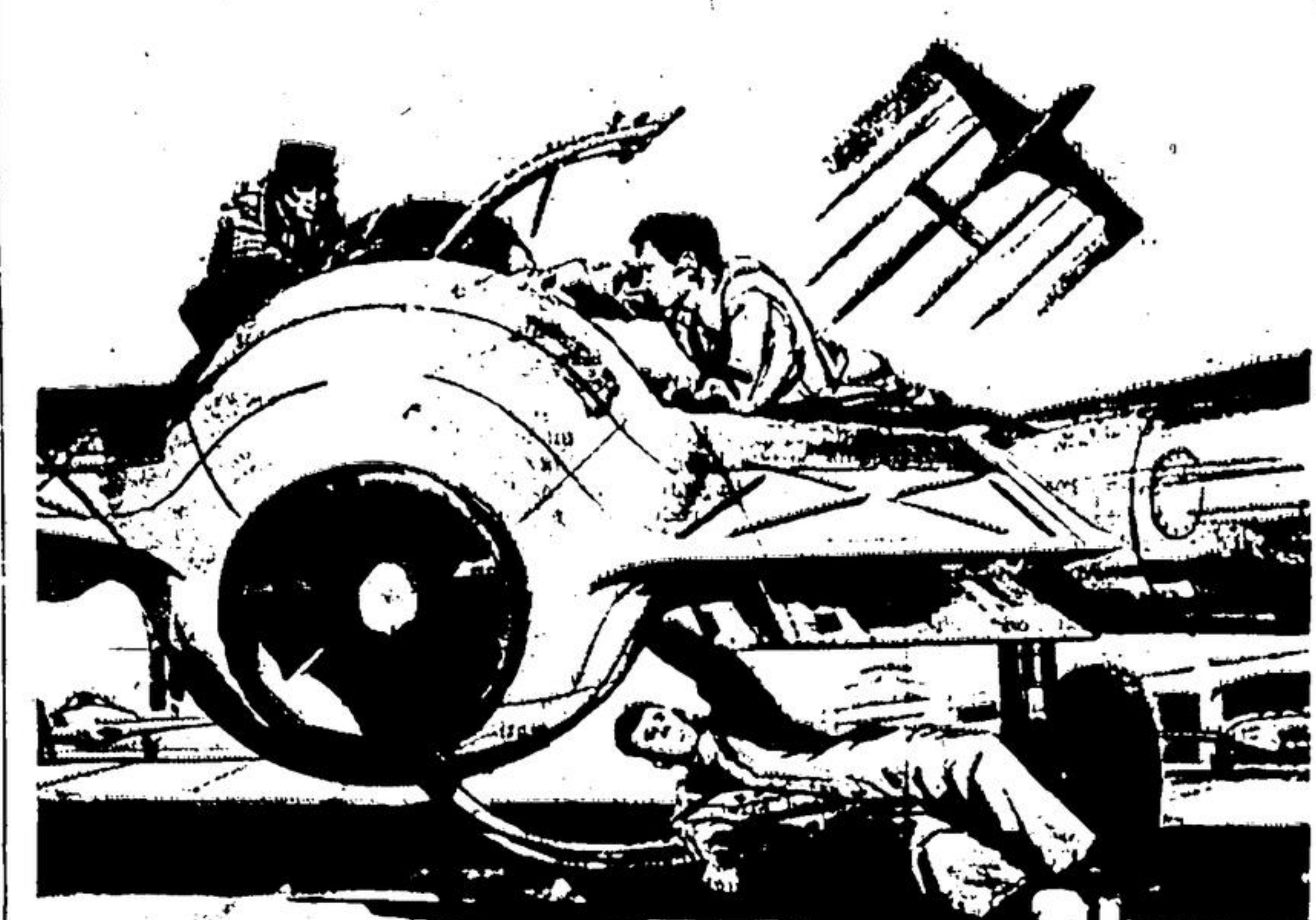
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It was suggested that the quantity of war material being supplied gratis to certain countries be reduced and that food be sent instead. Communists get a foothold in countries where the people are hungry and the standard of living is low. A world food bank to distribute surpluses to needy countries, was suggested.

During busy shopping days prepare foods ahead of time. A gelatine containing cubed cooked meat, grated carrots and cabbage may be served as a main course. A can of hot soup makes a fine first course.

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