

Chronicles of Ginger Farm

Written Specially for the Acton Free Press by Gwendoline P. Clarke

I wonder how many farmers, in how many farm homes last Saturday, were either late with their chores or else hurrying to get them done ahead of time so as to be in the house to watch or listen to the Grey Cup finals. Personally I am not interested in the game itself but like most people I was very interested in the final score. Not only that but it is nice to know so many people are enthusiastic over a common interest. Partner and I had been following the game with close attention. Joy and I found it was hardly safe to speak so we retired to another room where we could talk in peace.

It was surely a great day for Vancouver visitors obviously were well entertained and must have been quite impressed with the western type of hospitality. Every year Canada is increasing her reputation as a sports-minded country, which includes the farming population from east to west. No doubt radio and news television has added to it. I wonder if people were as interested in the nominations for municipal office that were held in many centres the night before. Certainly the city papers did not show too much concern for out-of-town news. There were nominations in several parts of our county the same night. We were very anxious to know the result which we naturally expected to find in our morning paper. There wasn't a line! We bought two evening papers. One of them did mention the fact that it is the county town a woman was nominated for council. Beyond that not a word. Thank goodness we have our weekly paper to look forward to. Without it how would we ever get our local news?

Which raises a question - what exactly is local news? At one time it was mostly a column devoted to births, marriages and deaths, or a detailed write-up of church concerts, bazaars and the annual election of officers of various organizations. During municipal, provincial or federal campaigns there were long-winded letters, usually far from complimentary, from public-spirited citizens.

Now local news is much wider in scope. It concerns super-highways, large land deals, labor unions and health insurance. General news is like an octopus with tentacles that reach out to every village and farm so that general news inevitably becomes to a great extent, local news. For this reason farm folk now need an awareness of public affairs that was not actually necessary a decade ago. Unless we cultivate this awareness, we may find ourselves left out in schemes in which we should be included.

Referring again to the recently suggested Health Insurance Delegates of the Provincial Federation of Labor are putting on the heat for the early formation of some kind of health plan. And remember, labor usually gets what it wants. So, if a health plan comes into being for organized labor, where does that leave the farmer? Isn't this something that should be investigated by the Federation of Agriculture, by the Women's Institute and by Farm Forums across Ontario? Who needs to be included in a government-sponsored health insurance plan more than the farmer?

Farming is a hazardous occupation. On very few farms are farm employees insured under the Workmen's Compensation Act and if the



CLUB TROPHY WINNERS at the third annual 4-H Awards Night held at Milton high school Friday are shown, left to right, Don Moffat holding the Katherine Merry trophy which he won for being the outstanding exhibitor in the Beef and Dual Purpose Club. Mary Lawrence, holding the Walter Duffray trophy for Holstein exhibition and the ideal Holst in statuette, George Greenlee, with the Halton Greensey Call Club trophy, Nora Beatty with the McKendrick Jersey trophy and the ideal Jersey statuette, Lynn Coulter with the Premier 4-H Club trophy which was won by the Swine Club.

farmer himself is involved in an accident, about all he can claim is the cost of hospitalization that is if he has contributed to some such scheme. If not, the must bear the entire cost of his accident, plus the expense of extra help while he is laid up. For this reason, we certainly hope that if, and when, a Health Plan is organized, the farmer will not be the Forgotten Man. Before it is too late, the Voice of the Farmer should be heard across Ontario through an organized group of society of which he is a member. And now supposing we continue in a lighter vein. I wonder how many of you read an article a few days ago in a Toronto paper written by a woman who DID NOT own a television set. Just in case you missed it, the writer called on some friends, asking them to make up a TV program. They agreed to her in a hushed voice, murmuring her to a chair and there she sat trying to pick up the gist of the play. One drama followed another and then the news, with an interlude of conversation during the advertising. The guest had to leave fairly early and said her farewells with her hostess looking sideways at the TV screen. There had been no chance for the guest to talk over the main purpose of her visit.

It is that sort of thing that makes me dubious about us getting a set. It would be easy to become so enthused over a program one would forget to be courteous. And yet TV must be very nice to watch in your own home when you are too tired to be bothered with anything else. And there is much that is relaxing and educational. As for Partner, I know he would go for the sports telecasts. However, we are still sitting on the fence. Shall we or shall we not?

UNUSED ASSET - PEAT
As Canadians we know little about peat as fuel, less than nothing about what is required to fit it to our needs. And this despite the fact there are 30,000,000 acres of it compared to 20,000,000 acres in the United States and less than 3,000,000 in Ireland, where peat is the main source of fuel - Pembroke (Ont.) Standard-Observer

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B. of M. Reports Loans, Deposits Investments Highest in History

Providing strong evidence of widespread participation of its branches in the development of Canadian business from coast to coast, the Bank of Montreal reports the highest figures in its history for loans, deposits and investments for the 12 months ended October 31 last. Resources have increased by a quarter of a billion dollars to the unprecedented figure of \$2,796,174,064, according to the 138th annual statement issued this week by B of M manager W. G. Davey.

Maintaining its traditionally strong liquid pattern, the B of M reported quick assets of \$1,220 million which is equal to 45 per cent of all its public liabilities. Contributing heavily to this total is the large investment portfolio valued at \$124 million which, notwithstanding the enlarged demand for credit, shows an increase of \$44 million over the total for investments a year ago. The very substantial increase in loans is noteworthy, inasmuch as total advances have now passed the billion dollar mark. Commercial and other loans rose \$134 million and mortgage loans under the N.H.A. were up from 10 to 51 million dol-

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at the Facts behind the Figures

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For it is *your* money, together with the savings of millions of other Canadians across the country, that helps turn the wheels of our industries and our commerce. The B of M puts your savings to work, in the form of loans and investments, so that Canadian enterprise can have the day-to-day financing it needs to build, to employ, and to produce. Only with such financial assistance are Canadians able to enjoy the benefits of a high standard of living.

Clearly, the facts behind the figures in the B of M's 1955 annual report show that the dollars you save work hard and long to secure not only your own future, but also the future of our nation...

THE MONEY YOU DEPOSIT: At the end of the Bank's year, October 31, 1955, over two million Canadians had on deposit at the B of M the sum of \$2,591,326,311—the highest year-end total on record. Although much of this money belongs to institutions and business firms, more than half of these deposits represent the personal savings of Canadians in every walk of life... savings that are bringing benefits to you and to Canada.

THE MONEY WE INVEST: At the close of the year, the B of M had \$975,361,319 invested in high-grade government bonds and other public securities which have a ready market. This money is helping to finance government projects for the betterment of the country and the welfare of Canadians at large. Other securities held by the Bank—which include a diversified list of high-quality short-term industrial issues—bring total investments to \$1,214,559,875.

THE MONEY WE LEND: The money you save at the B of M is helping to ensure our country's expansion and progress—in the form of loans to Canadian farmers, miners, fishermen, oil men, lumbermen and ranchers; to industrial and business enterprises; to Provincial and Municipal Governments; and to salaried people

My bank has just completed its 138th year with resources amounting to \$2,796,174,064—the highest figure in its history. The B of M's growth is part of the growth of this community and of all Canada, and I am proud of the part my customers have in this story of progress.

W. G. Davey
W. G. Davey, Manager
Acton Branch,
Bank of Montreal

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