HARVEST

Let songs arise to Thee, O God,
From every harvest field,
And may the nations praise Thy name
For what the earth doth yield.

Unto thy holy throne of grace
Our praise and thanks we bring,
And with the first fruits of the earth
Present our offering.

For Thou has in Thy goodness great
With plenty filled the land,
And we Thy blessings manifold
Receive by Thy command.

O give us grace that we may first
The heavenly kingdom seek,
In confidence that Thou for us
Do'st all our treasures keep.

Enable us to look beyond
The things of time, and see
That greater harvest, when we shall
Be gathered unto Thee.

Children's Aid Society

Report of Halton and Peel Co. Children's Aid Society for August: Applications for children 3; children involved during month 18; complaints received 4; investigations made 8; mail matter received 55; mail matter sent out 68; mileage 501; office interviews 3; phone interviews 23; court attendance 1; wards placed out 3; wards returned to shelter 1; wards visited 16; warnings given 2; one ward broke his arm, doing well; number of boys for adoption 8; number of girls for adoption 4.

W. H. Stewart, Inspector, Milton; Mrs. F. Vanderlip, Brampton.

Whiskey in Coffin

Ontario rum-runners have won the laurel wreath of bootlegging fame by landing a coffin box on the shores of Lake Huron, near Goderich, holding a funeral and burying the coffin in the cemetery. Suspicious police had the "body" exhumed—and found what they suspected—a load of liquor. It is said one of the policemen remarked, "Oh, death, where is thy sting?"—Farmer's Sun.

AUCTION SALE!
—OF—
Hardwood Bush, about Forty Cords of Wood and Potatoes

The undersigned has received instructions from

G. F. CORNELL

to sell by public auction on lot 7, 8th line, Erin Tp., on

Saturday, October 14th, 1922

Seven acres of Hardwood Bush, comprising Maple and Beech, will be sold in half acre and acre lots. Wood to be removed by March 15th, 1924 and brush must be piled in workman like manner. There will also be sold forty cords of 12 inch hardwood and 100 bags of potatoes.

TERMS—Cash. Sale at 1 o'clock.

W. HULL, Auctioneer.

Eggs Wanted

Highest price paid for fresh eggs at Forster's Grocery, corner John and Victoria streets, George town.

F. HUSTLER
NORVAL

Hardware of every description

Furnaces Ranges
Heaters
Glass Putty Etc.

All at lowest possible prices

F. HUSTLER, Norval

No Shovelling Required

STANDARD ANTHRACITE SCRANTON COAL In all Sizes

Automatically Screened and Loaded.

Coal Wood

Select Lump for Domestic and Threshing purposes. Smithing and Cannel Coal. In fact I carry everything to be found in any up-t date Coal and Wood Yard.

John McDonald
Georgetown
PHONE 12

Brown's Garage

Has now a wrecking crane and can handle all kinds of auto wrecks

Auto and General Repairs and a full line of Auto Accessories Gasoline and Oils. Service station for Presto-Light Batteries. For Service phone 300 day or night.

Free Air

Brown's Garage

Main St. North Phone 300

SHORT TERM CREDITS

How the Government Co-operates With Local Associations.

Individual Farmers, the Township Council and the Government Pool Subscriptions — Managed by a Local Board — Ten Associations Already Doing Business.

(Contributed by Ontario Department of Agriculture, Toronto.)

There is one distinctive difference between the system of long-term loans and the system of short-term loans recently inaugurated in this Province. Those who have followed the preceding articles will have observed that long-term loans are made direct by the Agricultural Development Board, 5 Queen's Park, Toronto. In contrast to this, no short-term loans are made by the Board, but are made solely through local associations organized for this purpose.

Short Time Credits Described.

The reason for this difference in method of operation lies in the difference in the nature of the security and the nature of the loan. In the matter of long-term loans, the security is a first mortgage on land, and the personality of the borrower, while important, is secondary. In the short-term loans, the security is a note or lien on chattels, and the personality of the borrower, and his reputation in the community, is one of the big determining factors. Then, too, the loan is usually a small one. With $2,000 as the maximum, the average loan will no doubt be a good deal under $1,400. It would, therefore, be physically impossible for any central office to grant and supervise loans in all the different sections of the Province for small amounts. No other system of granting short-term loans on personal or chattel security by a central office for a whole Province is in existence. Such loans may, however, be granted with reasonable safety by local committees familiar with all the circumstances.

Not So Difficult.

Accordingly, a plan of organization of local farm loan associations has been devised, and this is not so difficult as might at first appear. A membership of thirty is required, and each member must take one share of stock, value $100, and make a payment of 10 per cent. or $10. This stock represents capital, and is held in reserve. There is little likelihood of any farther payment ever being required on capital account. After the necessary membership is signed up, the township council and the Government are each asked to appoint two directors, and subscribe for one-half the amount of stock subscribed by local members; this to be added to the reserve. When these directors have been appointed, the association elects a president, vice president and one director. These officers, with the two Government directors and the two township directors, constitute a board of seven, which, thereafter looks after the business of the association. A secretary-treasurer is appointed, and he is the only paid officer permitted. When the association is thus formed it continues from year to year with the usual annual election of officers, and applications for loans can then be made from time to time to the secretary-treasurer, who will arrange to have them considered by the directors.

In practice, it will probably be found desirable to have meetings at stated periods for the consideration of the loans. In this way, loans may be passed without any inconvenience either to the borrower or to the directors.

Associations Already Formed.

Although this plan has been before the farmers of the Province for only a few month, ten associations have been formed, and are doing business, while two others have been formed, but have not yet passed on loans. Loans granted range from $125 to $1,800, in individual cases, and are for all manner of purposes in connection with farm work. They are repayable at the end of the year with interest at 6½ per cent., but, of course, may be renewed for another year if the directors feel that such renewal is justified.

Each applicant submits to the association a detailed statement of his assets and liabilities, and also signs a promissory note. The application is then endorsed by the president and secretary of the association and sent in to the Board for approval and for issuing of cheque to cover the total amount loaned to an association. While, therefore, the subject is approached from the standpoint of helping the man on the land in carrying out his farming operations, it will be seen that due regard is paid to the question of security, and if reasonable discretion is exercised there is no reason why any of the money so loaned should go astray.

Well Distributed.

The number of associations now doing business is regarded as a very satisfactory start. With the new system it was not expected that such associations would spring up in a night all over the Province, nor was it regarded as desirable that such should occur. The associations now in existence are well scattered over the province. The Board of Directors selected includes some of the very best farmers in the country. Their interest in the matter and their public-spirited efforts to assist their neighbors in the matter of finance gives the associations organized a good standing in their respective communities.

The future of this plan is now in the hands of the farmers themselves. It was placed on the Statute Book as an alternative system of merit in itself, and of value as an alternative where other agencies were found inadequate or unsatisfactory.

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Also Hides and Poultry.

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ESQUESING

FALL FAIR!

GEORGETOWN

October 6th and 7th

Special Prizes

HORSES

1 Single High Stepper, LeRoy Dale	$6 00	$4 00
2 Single Turnout (Road) Provincial Paper Mills	6 00	4 00
3 Best Team eligible in Classes I, II, III, by W. McMillan, E. McWhirter and Joe Gibbens	6 00	4 00
4 Best Heavy Draft Team by W. J. Campbell Ltd., Norval	5 00	
5 General Purpose Team by W. J. Campbell Ltd., Norval, 98 lbs "Kings Choice" flour	4 50	
6 Best Lady Driver by H. Wright, Exchange Hotel, Georgetown	6 00	4 00
7 Best Agricultural Team by Bank of Nova Scotia, Norval	5 00	
8 Best Express Horse, 1st by W. J. L. Hampshire, Deputy Reeve, 2nd by C. K. Turner, Milton	5 00	3 00
9 Best Farmer's Turnout (Single) by R. K. Anderson, M.P.	6 00	4 00
10 Best Combinanation horse, ride and drive, to be shown under saddle	5 00	4 00

CATTLE

1 Best Dairy Herd, 1 male and 3 females, 1st by Georgetown Coated Paper Co., 2nd by R. H. Thompson & Co.	10 00	5 00
2 Best Dairy Cow, by John Irving, Milton	3 00	2 00
3 Best Registered Short Horn female under 2 yrs., Col. G. Q. Brown	5 00	
4 Best Holstein cow by T. L. Leslie	5 00	
5 Best Calf (not necessarily registered) shown by boy or girl, (this prize to be given each year by Dr. Marcellus)	5 00	

SHEEP

1 Best Fat Lamb, by T. H. Smith, Milton	3 00	

POULTRY

1 Best Bird in Show	1 00	
2 Best Young Pair in Show	1 00	
3 Best Old Pair in Show	1 00	
4 Best Pen in Show	1 00	
5 Best Display Rabbits (no entry fee or membership required)	1 00	

MISCELLANEOUS

1 Best Display in Hall by Merchant or Manufacturer, to be placed 1st day, by Bank of Montreal	5 00	4 00
2 Best Display of articles "Made in Georgetown", by J. H. Bingham	5 00	
x3 Best 10 lbs. butter in 1 lb. prints, J. M. Buck	5 00	
x4 Best Pair of Dressed Ducks, Millar & Co.	5 00	
x5 Best Pair of Dressed Chickens, Erwin & Goldham	5 00	
x6 Best Pair of Dressed Chickens, H. J. Fox	5 00	
x7 Best Dressed Goose, A. M. Grandy.	5 00	
x8 Best Pair Dressed Chickens, W. R. Watson	5 00	
x9 Best Layer Cake, by Sproat & Lott	3 00	
x10 Best Dressed Goose, E. Barnhill	5 00	
x11 Best Pair Dressed Chickens, T. E. Hewson	5 00	
12 Best Display of Plants and Flowers, by John H. Bingham	5 00	
13 By J. M. Moore:—		
xBest half dozen buns, Herald one year	1 50	
xLargest 1/2 doz fresh hen eggs "	1 50	
xBest and neatest 1 lb butter "	1 50	
xLargest half dozen onions "	1 50	
xBest bag of white onions, cash	5 00	
14 By The T. Eaton Co., Limited, Toronto:— For the best two pairs of dressed chickens exhibited by an individual owner and raiser who has not won an Eaton prize at any Fair since 1919, the choice of the following: table (parlor), scales, clock, case of knives and forks. Value from $6.25 to	7 00	
x15 Best five lbs. Butter in crock, by R. J. Hynds, Insurance broker	5 00	
16 Best 6 lbs. butter, 1 lb. prints, by Robert Simpson Co., Toronto, case of silver, value	6 00	
x17 Best Barrel of Northern Spies, by A. Norrington	5 00	

x Articles to be delivered to donor

W. W. FISHER, Pres. J. A. TRACY, Sec'y

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GEORGETOWN

Special Notice SHOE REPAIRS

The only fair way to do any kind of a job is by (piece work price) so in the future I will charge so much for the material used and a reasonable price for the time it takes to do the work, this will cause my prices to vary, but in shoe repairing charging a customer who wears a 5½ shoe the same price as the one who wears a 10 or 11, is not really the proper thing to do, as the party with small feet is helping to pay for the one with the larger. I range my prices according to the size of the sole or heel used not the size of shoes. A soleing and heeling will range from 75c to $2.00. Whole soles, new heels, repairing welts, sewing, toe caps, etc. will cost extra. I don't repair while you wait, as this is not a proper or paying system. I have the experience, tools, machinery also the largest trade for repairing in this section of the county. All repairs receive the very best and prompt attention. Shoes called for and delivered.

J. A. Ballantine

Repair Factory Corner of King and Queen St., near G. T. R. Station.
Hours 8 a.m. to 6.10 daily,
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Work called for and delivered. Cash system. Box 546. Phone 256w.
27 years experience

FOR SALE

7 room frame house, electric lights and water inside, hen house and good garden, must every kind of fruit, the house is nicely decorated and is located nicely, the price is $2200 and will be sold on easy terms I have a number of other good bargains on my list. Come and look them over if you want to buy right. E. A. Benham, Real Estate Agent, box 185, Georgetown, phone 168.

GEORGETOWN

Fall Fair Races

—ON—

Saturday, October 7

1922

$450 IN PURSES $450

2.17 Trot or Pace $250
2.30 Trot or Pace $200

Canadian National Rules to govern. Mile Heats 3 in 5. Five to enter, four to start.

J. R. TRACY, Secretary

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Charm per pkg	15
Lux, 2 pkgs.	25
Pearline 3 pkgs	25
Ivory Gloss Starch, 2 pkgs.	25
St. Lawrence Co. Starch 2 pkgs	25
Royal Gold Corn Starch 3 pkgs	25
Old Dutch 2 tins	25
Bonnie Bright Cleanser 3 tins	25
Corn Flakes, 3 pkgs.	25
Post Toasties 2 pkgs	25
Corn Meal 6 lbs	25
Imperial Jelly Powder 3 pkgs	25
Aylmer Corn and Peas per tin	15
Old Arm Chair corn 2 tins	25
Atlas brand Peas 2 tins	25
Early June Peas new pkg. tin	20
Magic Baking Powder 1 lb. tin	35
Black tea per lb. 45c, 3 lbs. for	1 25
Black tea per lb. 50c, 3 lbs. for	1 40

A. M. Grandy

PHONE 75

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Look for this Trade Mark when You Buy Kitchen Utensils

Would you buy a can of salmon if it had no label? Or a bag of flour? No, certainly not! Then be just as careful when you are buying kitchen utensils. Purchase only those articles of Enameled Ware carrying the SMP trade-mark. It is your safeguard and your guarantee of quality. Ask for

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Diamond Ware is a three-coated enameled steel, sky blue and white outside with a snowy white lining. Pearl Ware is a two-coated enameled steel, pearl grey dull white inside and out.

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