

### Home for Christmas



Mulled ale, roasted chestnuts, real English plum pudding, Tom Smith's crackers, the "wails" of the piping trawls of young card sinners, the joyous Christmas peal of the "Bells of St. Martin's," poultry shops with their rows of ha-ribboned turkeys, the home-ly fog atmosphere of England on a slightly frosty Christmas morning—and the myriad other recollections of Dickens' conception of Christmas at home are the lessons that guide many Britishers homeward in late November and early December.

From prairie farmstead, British Columbia fruit farm, the peach orchards of the Niagara Peninsula, the apple districts of Northumberland and Durham, and from the lovely country of Evangelina a steady stream heads towards Saint John, N.B. whence the Christmas ships sail.

This year five Canadian Pacific ships have been detailed for the Christmas movement—"Mianadoc" November 26, "Duchess of Atholl" Dec. 2, "Montreal" Dec. 12, "Duchess of Richmond" Dec. 14, and "Duchess of York" Dec. 18th. The last four sail from Saint John, but the "Mianadoc" as usual, crosses the Montreal season.

A large number of Canadians from the British Isles and European countries are planning on travelling to their former homes for Christmas, and already the Canadian Pacific is arranging special train services from inland points to the Christmas ships.

### BOGUS CHECKS ON INCREASE

An ebony gentleman wearing the uniform of a Pullman porter bought a purple sack suit from the Eschmoller clothing store. The price was \$35. The customer fumbled inside his coat and produced a cheque.

"Da's my pay cheque," said he, "Joe cash it and take out fo' de suit."

But the merchant looked from the honest black face to the equally frank countenance of the cheque. The name "Thomas Compnay" was printed convincingly at the top. The amount was \$65. It was payable to Robert Hart-

Robert Hartley and his cheque. The paper was a fraud.

The cashier learned that he was one victim among many. Clangs using counterfeit Pullman cheques and negroes of a guileless expression have secured \$170,000.

Such fake cheques are counterfeited in modest print shops. An operator known as the "scratcher" forges the name of the payee. The "scratcher" takes the paper and sells it for as much per cheque to the "masses" as it is worth to the merchants. Pay cheques of Bell Telephone companies and many other prominent concerns are counterfeited in this same manner.

Burgly companies class cheque frauds as the fastest growing crime in the country. Losses are estimated at \$220,000,000 every year. The increase is about 20 per cent annually. Many states are making it harder and harder for the criminal with a gun. There are smart crooks who are turning to cover frauds.

You may pass 40 bad cheques, but as long as you hold down the amount to \$10 for each you can only be tried for a misdemeanor. Again, you cannot be extradited to your home country unless the amount of a single fraudulent cheque is as much as \$100. You may pass 40 bad cheques for \$10 without that risk.

A popular variation is the counterfeit travellers' cheque. These imitations are excellently engraved, with imposing serial numbers and signatures, and are cashed after the manner of cheques issued by the American Express Company, the American Bankers' Association, or Citicorp.

If anyone presents to you a cheque of the Canadian Pacific Tourist Association and asks you to cash it, grab the bank's name and yell for the police. Half a million dollars has been paid out to such crooks. The Canadian Pacific has no such tourist association. Use the same procedure if you ever encounter the cheques of the following: The American Travellers' Association; Oriental Tourist Association; United States Tourist Association. They all look good and all are frauds.

Filling stations suffer much from the use of travellers' cheques. The man and perhaps a child will drive up and order ten gallons of gas. In payment he produces a travellers' cheque and receives the change. Many good travellers' cheques are used in this way, and fake ones get by.

Business runs on cheques. There is so much honest paper that they are used for impostures to get into the commercial stream. What is more convincing than a certified cheque? Observe how easy it is for a clever crook to make use of such paper.

A Mr. Morrison opened an account in the name of Le Moyne and drew against it five other banks. To create confidence he had the bank stamps against each account over a period of several weeks. Morrison then issued a certified cheque for \$2,000, almost his entire balance. The cheque was certified. Five exact copies were taken from the five banks. Le Moyne then drew from each bank \$2,100. He was paid without question since he had deposited certified cheques bearing signatures with which the tellers were familiar. Not satisfied with the \$10,500 which they got from the five banks, Morrison took his money to the first bank and identified him so that he could also get money on the certified cheque.

A similar racket was worked on ten institutions. The fake certification stamp and the forged cheques were cleverly executed that no one could determine which was the legitimate cheque.

To minimize the risk from fraudulent cheques observe this rule: Don't cash any cheque unless you know the holder or unless he is identified by a person you know.—Business Week.

When you have discovered what a task this is, it should be used for debt, not the principal be lost or dissipated. If you both live beyond \$5, it can be arranged for the income to be paid to you jointly.

Why for parents entitled "A Cheque in the Name of Confederation Life Insurance."

**Confederation Life Association**  
Head Office: TORONTO  
V. Avery  
Local Agent  
Georgetown

"Paint heart never won fair lady, said the ready-made philosopher. "That's right," answered the bashful man. "The way the ladies dress sometimes you've got to have your nerve with you to look at one long enough to feel acquainted."

**Rates of Seeding**  
In an experiment conducted at C.A. C. for a period of eight years the results show that the greatest yield per acre with the winter wheat was obtained from sowing one and three quarters bushels of seed to the acre. When the amount of seed sown per acre was taken into consideration the yield at the one and three-quarter bushels rate of seeding was only slightly greater than that obtained from sowing one and one-half bushels per acre.

**Smut in Wheat**  
It is estimated that the two smuts, stinking smut or bunt, and loose smut, damage the winter wheat crop in Ontario more than \$1,000,000 annually. Much of this loss can be prevented by the use of the more serious disease of the two, can be controlled by using formalin dustings or copper carbonate dust. Loose smut of wheat cannot be controlled by these treatments. Where the crop has been damaged, loss smut the grower should obtain seed from a crop that is free from this fungous disease.

**"Golden Age" for Hogs**  
The "Golden age" of hog production is between the third and seventh months when the weight attained should be about 220 to 250 pounds. Each month from now on, hogs are progressively more fed to produce a pound of gain. But between the third and seventh months, when the rate of gain per day and cost of gain per pound are combined, give the maximum productive efficiency. After that age the combined increasing cost due to overweight for the better grades make it unprofitable for the producer to feed hogs longer.

Canadians are Lamb-Raisers  
Canadian lamb is a marketable product which is rapidly growing in popularity. Canadian consumers of lamb eaters the year round and consequently the production, marketing and distributing of lamb must be so organized that the consumers demand will be catered to at all seasons of the year.

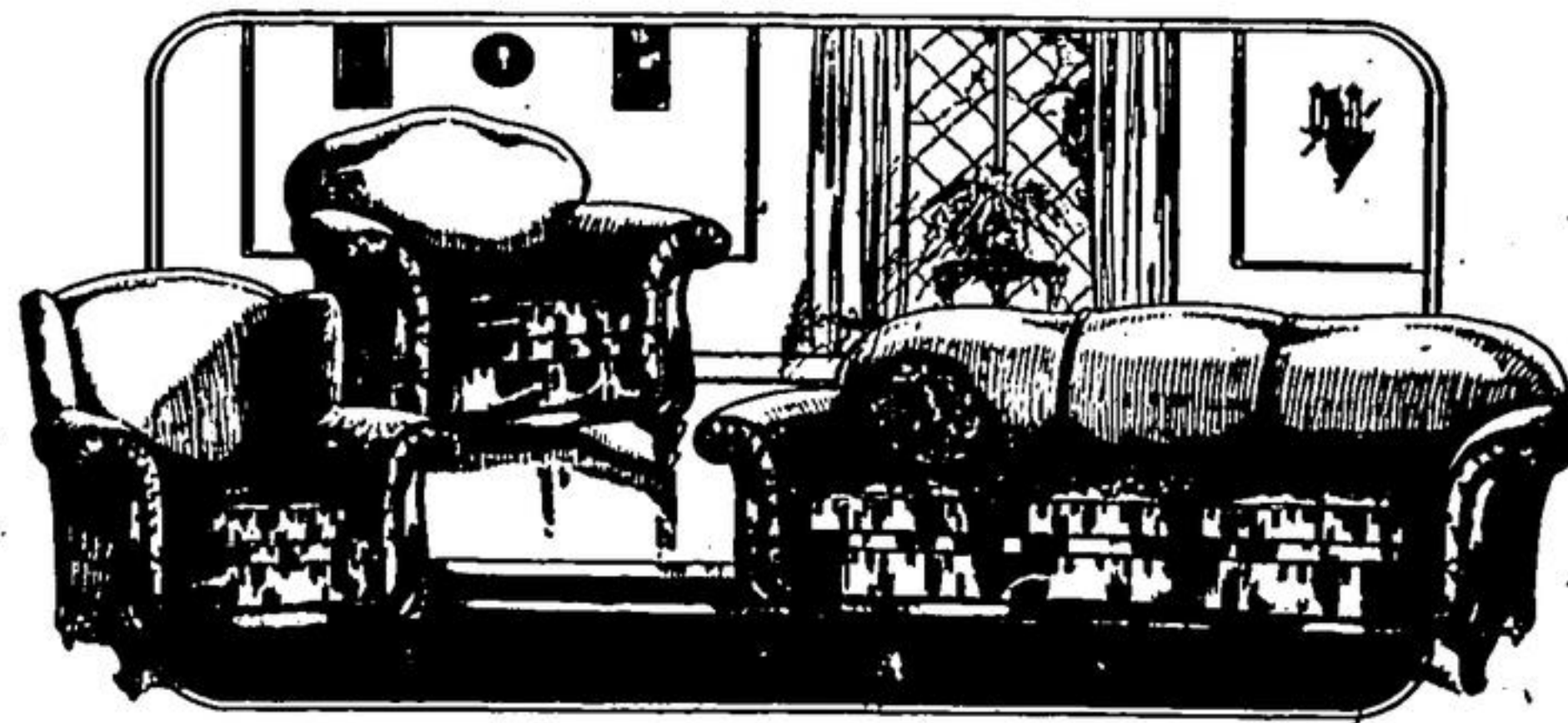
Unfortunately production and marketing are not sufficiently organized at the present time and the sheep farmer is faced with the depression of competition from imported lamb which this year has already reached a volume of over 1,000,000 pounds.

Medium weight carcasses weighing from 25 to 40 pounds with a preference for the lighter weight, what the market wants to-day. Such carcasses are produced from lambs weighing 40 to 100 pounds at the farm. Finish, too, is important. Grain feeding in Canada is essential if choice, well finished carcasses are to be produced in volume.

## We offer you a wide choice of Christmas Home Gifts

### ENTIRELY NEW

The very first showing of this three piece Suite. Upholstered in genuine La France Mohairs. This or any Suite can be purchased on our easy deferred payment plan.



Of course it's Sani-Bilt

## SMOKERS

JUST THE THING for Big Brother, Father, Husband or Sweetheart. They will be pleased to get one of these useful handy gifts, priced from \$1.75 to \$15.00

## CUSHIONS

ARE YOU WONDERING what would be useful and attractive to that dear friend. Why not give a cushion? They come in many styles and shades made up of Silk Taffeta, Rayons, Brocaded Silks and Repps, \$2.25 to \$7.50

## COMFORTERS

THEY ALWAYS PROVE such an acceptable gift, especially when it is a Down-filled Comforter. The coverings are so attractive too, showing old Paisley and floral designs in blue, rose, green, pink and gold combinations. They are all down-filled at prices from \$10. and up, varying to the size and quality of covering.

## LAMPS

THIS SEASON WE OFFER a more complete range than ever before, for there are so many novel, yet inexpensive designs to be had both in table and floor styles. Boudoir lamps from \$3.00 to \$4.50 Table Lamps \$4.00 to \$12.50 and Bridge and Junior styles ranging from as low as \$3.19 to \$20.00. It will be well worth your while to come in and see these before deciding on that gift.

## ANTIQUE BRASS

YOU KNOW IT IS quite the rage this season, so artistic and quaint and the many useful and ornamental designs. They add so much to the decorative scheme of your living room. Just an odd piece here and there gives your home that old world effect which is so pleasing to the eye of every homelover. These pieces are all of solid brass, hand wrought in far off China, and are very reasonably priced.

## TOYS! TOYS!

WHAT LITTLE BOY OR GIRL would not marvel at having Santa leave one of these Kiddie Kars, Doll Carriages, Wagons, or a snappy car or truck in their home on Xmas morning. These articles will prove their worth the whole year round, for they are well constructed to stand the every day wear and tear to which they are subject. Doll carriages \$1.95 to 9.75 Kiddie Kars \$3.00 to \$3.50 Autos and trucks \$10.50

## Our special Xmas Radio Offer



A Small Down Payment installs any one of our Marconi or Freshman-Earl Electric Sets in your home before Christmas. Then you have 12 months to pay the balance. Special trade-in allowances from now until Xmas. Ask about our free demonstration in your home and without obligation to you. Our sets complete, installed to your aerial and ground, in console models for as low as \$188.00, (tubes included).



**Harold C. McClure**  
The Home Furnishing Store  
Phone 54 Main St. Georgetown



... if one slips ... the call fails

THERE are three people to every telephone call. If any one of them makes a mistake the call fails. It may be the operator, it may be the person calling, it may be the person called.

There are over one million local calls in Ontario and Quebec every day which fail—"Line's Busy"—"No Answer"—"No one on the line now, sir"—"Wrong Number".

These uncompleted calls are a serious matter. They mean two million minutes a day wasted—congestion of traffic—constant irritation—a handicap to efficient service.

Some of these cannot be avoided and some of them are due to our own errors, and many of them are due to lack of co-operation by the other two parties.

We are constantly reducing our own errors and we are constantly striving to give the best possible telephone service at lowest possible cost. As part of this effort we are now giving publicity to common faults in telephone usage in the hope that there may be mutual endeavor to secure and maintain maximum efficiency.

It takes three people to complete a call—if one makes a mistake, the call fails.

It is costing more than \$27,000,000 this year to extend and improve telephone service in Ontario and Quebec.



### Is Your Wife your Business Manager?

If you can answer "yes" to that question, you are fortunate. But if you cannot answer "yes," you ought to spend three or four evenings thinking over your family's financial position in the event of your death. Then you should send your instructions regarding the conduct of the family's affairs, should necessarily compel her to assume the burden.

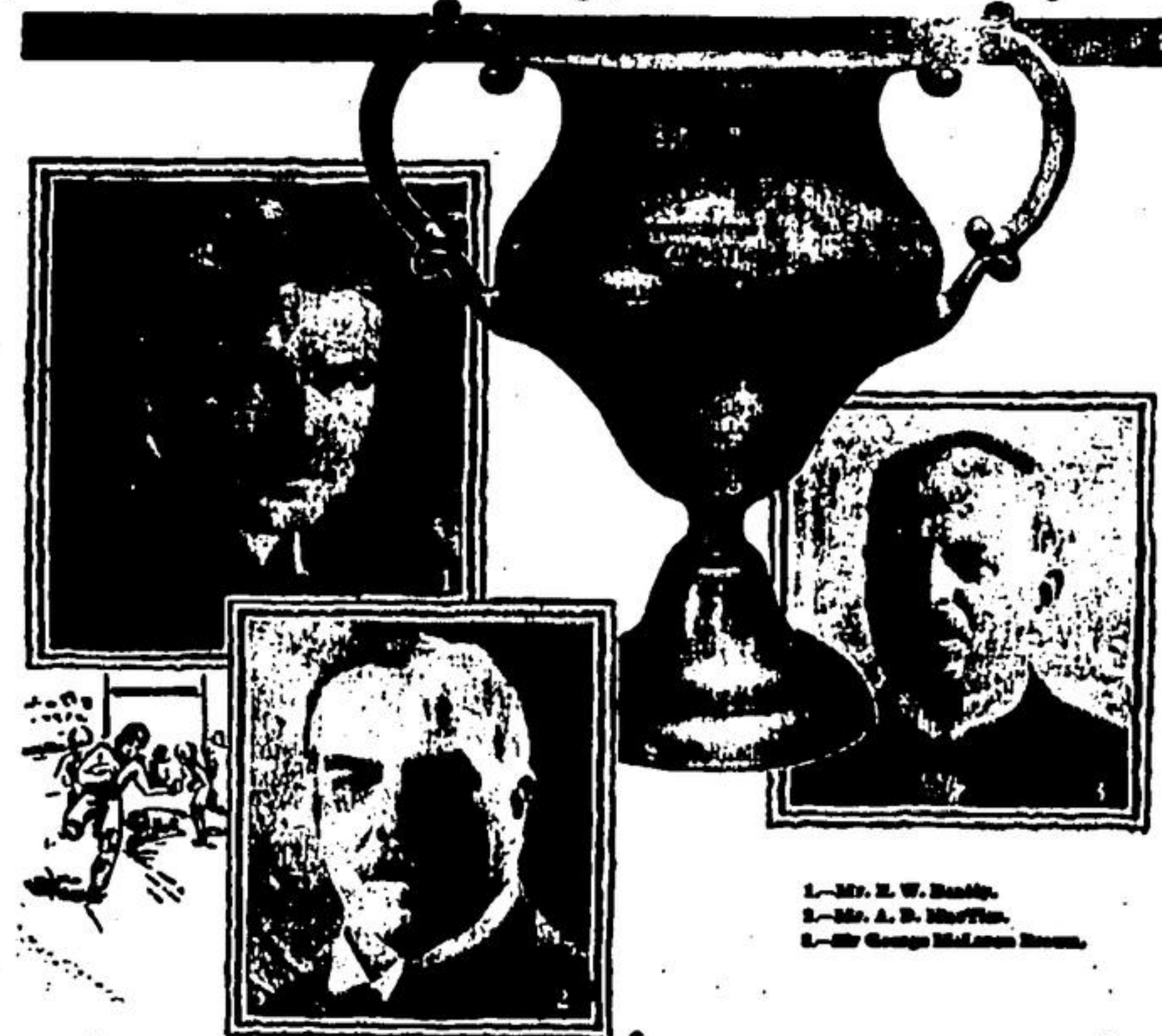
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### Rail Heads Aid Amateur Sport



Included among a number of prominent Canadians who are supporting the move to popularize British Rugby football in the Dominion are E. W. Beatty, chairman and president of the Canadian Pacific Railway, and honorary president of the newly formed British Rugby Union of Canada; A. D. MacTier, vice-president of the Dominion Railway, and honorary vice-president of the Union; and George McLaughlin, president of the newly formed British Rugby Union of Canada; A. D. MacTier, vice-president of the Dominion Railway, and honorary vice-president of the Union; and George McLaughlin, president of the newly formed British Rugby Union of Canada.

### Patronize Herald Advertisers