THE GEORGETOWN HERALD

Sixty-Sixth Year of Publication | The Georgetown Herald, Wednesday Evening, November 23rd, 1932, | $1.50 per Annum in Advance; $2.00 to U.S.A.

The Georgetown Herald
J. M. MOORE
Publisher and Proprietor
Member Canadian Weekly Newspaper Association

C.N.R. Time Table
(Standard Time)

Going East	
Passenger and Mail	10.20 a.m.
Passenger	2.39 p.m.
Passenger and Mail	6.30 p.m.
Passenger, stops for passengers going East and Toronto	9.55 p.m.
Sunday's going East	
Passenger	8.12 p.m.
Passenger	9.55 p.m.
Going West	
Passenger and Mail	7.25 a.m.
Passenger	8.54 a.m.
Passenger	2.08 p.m.
Passenger and Mail	6.35 p.m.
Passenger, Sunday	8.50 a.m.
Passenger, Sunday	10.22 p.m.
Going North	
Mail and Passenger	8.55 a.m.
Going South	
Mail and Passenger	6.28 p.m.

ARROW
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"Do you know where you are?" demanded the tourist's wife.

"No," he admitted, "I'm as lost as the average American is when he gets on the third verse of the national anthem."

Heck—"In England to 'take orders' means to enter the church."

Peck—"It's slightly different over here—you enter the church, get married and then take orders."

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"I'll tell them not to come"

The Gordons had looked forward to this evening for weeks; their Dunvale cousins were to motor over for an oldtime reunion.

Yet here was Dora in spite of her determination to see it through, fit for no place else but bed.

"Don't worry" said Harry, "they'll not have left yet. I'll telephone and tell them not to come. We'll make it next week instead".

Long Distance, for big or little emergencies or as part of the daily routine, is always easy to use, quick and dependable.

Low evening rates on Station-to-Station Calls begin at 7.00 p.m. Still lower night rates at 8.30 p.m.

SOULS FOR SALE

What is the price of your soul, may I ask?
Is it given for glitter, pewter or brass,
Flittered away in a careless procession
Of strivings and frettings for foolish possessions
Of flattery, gossiping days?

What did you get for your soul, may I ask?
When you sold it today for a pottage of graft,
And robbed your best neighbor of kindly support
When dame rumor started an evil report
In her usual prying way.

What did you get for your soul, may I ask?
When you failed to stand true to the task,
To a cause you had pledged yourself to,
You turned straightaway from the goal
When you knew you were selling your soul.
Is it worth it to squander the best of your life
In an insincere method, and bantering and strife,
When a beautiful journey, with sign posts so clear,
Is yours for the taking, and brings Heaven near?

Good deeds are the arrows pointing the way,
Kind words the pathway to lighten the day,
A flask filled with joy and companionship true;
The road is alluring and starts straight from you.

—M. G. M. F.

NATIONAL IMPORTANCE

Canadian investors and Canadian corporations have absorbed the $60,000,000 loan offered by the Government. In so doing, they have benefitted themselves and have assisted their country.

Money markets throughout the world have been vividly reminded that Canada, a country really in the initial stages of development, has been able to meet its own financial requirements. The world knows, too, that Canada has thus expressed faith in her destiny and future, and that Canadians believe their country has promise. Such advertising—if that it may be called—is the more effective in times such as these.

The repercussions from our effort towards financial self-sufficiency will be manifold. The loan should improve the credit standing of the Dominion. This means that Canada should be able to borrow on better terms with substantial savings to the taxpayer in annual interest charges. Such a demonstration of national solvency will naturally tend to increase the flow of investment funds to Canada, bringing greater development and generally easier interest rates, the first step on the road to reconstruction.

There is not an individual or an institution in the Dominion which will not benefit, directly or indirectly, from the success of the loan.

BROKEN SCHOOLDAYS

The Farmer's Advocate says that "the school fall term is now so broken with holidays, fairs, teachers' conventions, and preparation for Christmas that pupils must be clever indeed to make any substantial headway." We think that there is force in that criticism. As regards public school teachers' conventions time was when the convention was held on Saturday, Then Friday was added. Then some teachers complained about being expected to attend on Saturday, which was not a school day, and Thureday was added and Saturday released. The record is not creditable to the idea of devotion to professional duty.

The Farmer's Advocate further notes: Teachers' conventions and closed schools early in the fall term is a little matter that the Department of Education might consider. It requires sounder argument than any we have heard to convince ratepayers that after school gets nicely started following the long summer holidays a teachers' convention is an absolute necessity."

We regard these comments as friendly and in the real interest of teachers as well as of pupils and parents. Teachers' conventions are very useful, even necessary, but they might be so arranged as not to break into the continuity of school work.

THE BUTTERFLY GIRL

By Clara Mersom Weeks

SI KIBBE, sixteen years old, five-feet-ten and husky, slammed the doors of the Manton Motor Agency behind him and shook the handles forcibly. Only the best of locks and hinges could have withstood his onslaught. Since nothing gave way, he stamped down the wide cinder driveway to the back of the lot where a dark shape, loomed solitary just out of the glimmer of the arc lights in the street. He walked entirely round the attractive 1919-model automobile. He hadn't seen it since early morning. He squinted seachingly at each tire. To the left rear one he gave a cautious kick, then another not so cautious. Whistling in a relieved way, he got in and pushed and pulled a few things and listened. Nothing buzzed. "Out of luck," grunted Si and clambered out.

A few spins of the crank and with a roar the 1919 model asserted itself. "Ah!" said Si contentedly.

Again inside the car, he slammed and hanged expertly for a second and in a whirl of cinder dust was out of the driveway and off down the street toward home. Whew, but he was late! Then he grinned. That job was off his hands! The little old lady's boat was all ready for her in the morning; that was one sure thing. He had even brushed off the top for good measure, though it had made him the last one out of the garage. Whew! Rather cold! Si never thought of fastening his sheeplined coat.

Whew! But he was late! He glanced up at a church clock as he flew by. Quarter of seven! Whew! He rounded the last corner and swung out to turn into the narrow driveway that ran along by the house. The lights of the 1919 model, none to Brilliant, illumined the closed door of the garage. With great care he turned them off. He stopped the engine; there was a terrific roar, then silence. Si hopped out and surveyed his conveyance in the dimnees of the back yard. "Some boat, I'll say!" he muttered and ran up the steps.

The kitchen was warm and brightly lighted. "Lo, ma! What's the news? How are the eats?"

His mother turned with a smile. "You're hungry again? Well, wash up, dear. I've put your supper right here on the kitchen table, because I'm in a hurry tonight. Did I hear you drive into the yard?"

"If you're not stone deaf you did, ma! Battery's a little bit weak. If I left it out front, I'd have to keep my lights on."

Si attacked everything in sight on the table, leaving to the last the generous wedge of three-tier chocolate cake. "Say, ma, how about that shirt of mine? The one with a collar on. All clean? Got a date this evening."

"You've plenty of clean shirts in your drawer."

"Sell right, ma, but I want the one with a—any," he inquired suspiciously, "has that kid taken my shirt again tonight?"

"Why, that's too bad, Silas. Did you want that one specially? There is a supper at the church tonight for the boys, and Johnny does hate to wear a blouse under his coat. I really must get—"

"Oh, that's all right, ma. I'm not a-blaming you, but that kid's been told and—" Si gulped the last mouthful of chocolate cake and rose. "Plenty of hot water, ma?" he asked as he shed two old sweaters.

Mrs. Kibbe felt of the tall hot-water tank in the corner behind the stove. "Gallons of it. I'm going out this evening too. I thought perhaps you might come for me and bring me home."

"Sure I can. Where from?"

"There is a committee meeting down on Orchard Street, — ninety-five Orchard,—and you know there are no trolleys near there. If you could come down about ten-thirty—"

"I sure can, ma. Be there on the dot."

"Then I'll wait for you. If it wasn't quite so far away, I wouldn't bother you."

"That's all right. There's a shindig out to the Grange, but it'll be over early. Elizabeth and I'll—"

"Elizabeth? Elizabeth Deane? Are you taking her, Silas? Why—why, I thought Maidie—Oh, I know Elizabeth won't mind; she's such a sensible sort of girl. And she always has to be home by ten. Maidie is pretty and dainty, but isn't she the butterfly kind?"

"Maidie isn't in on this. Butterfly is right," muttered Si and started up the back stairs.

No, Maidie wasn't in on it. "Asked her more'n a week ago, and she smiled and fluffed round and shrugged, but she didn't say she wouldn't; then the last minute up and says she can't go. Then, by berries! I says to Elizabeth, go to the Grange Thursday night, and she says yes quick. No nonsense to Elizabeth!"

Si after wallowing in soapsuds and hot water ended his ablutions with cold water and dry towel. In two leaps he was in his room, rummaging round for the kind of shirt he detested. He picked up one and eyed it disgustedly. "No collar on it! Some day that kid'll get what's coming to him!"

When his toilet was at last completed Si, very red and shining like a polished bottle and immaculate as to his clothing, flew down the front stairs. He surveyed himself critically in the hall glass.

"Say, ma," he called out, "What's that smootch on my shoulder there? Whew! If I don't have the toughest—"

His mother on her way upstairs ran her hand over the "smootch" and said comfortingly, "Just a shadow, Si."

"Eh? 'Twas, eh? All right."

Si threw back his big shoulders, gave one last backward glance into the mirror and, grabbing his hat and coat, strode through the house and out of the back door, which slammed behind him.

Cautiously he eased his ancient model backward out of the narrow driveway. Once on the street, he made for a certain cottage half a dozen blocks away. Hoped Elizabeth would be ready. Hated to crank again right in front of the house. Her brother Bill, a middle-aged fellow, twenty-four, if he's a day, was always snooping round, eyeing a fellow's automobile and saying things. Didn't have one of his own and was sore. That's all the matter with him! Just let him come 'out flat-footed—just once!

Elizabeth, always sensible, was ready at the first hoarse honk. In a long gray coat and with a soft gray hat on her smooth blond hair she trotted out and wrapped herself primly and confidently into her niche of the seat. She had big blue eyes and nice teeth, which, however, were just a bit too large for the rest of her face. She too was sixteen years old. She carefully arranged her long coat and patted her hat.

"Whew!" Why don't she get settled?" fumed Si, anxious to get away.

But before he could reach over and slam the door brother Bill politely did it for him and with a half smile minutely examined Si's panting, chattering steed. Then he turned his gaze on his sister and her escort. "Who's boss here?" he yelled above the tumult.

"Who's—what you mean?" demanded Si.

"It's all right, Si; it isn't you. You haven't a chance," said pleasant brother Bill.

The car started with a jerk.

"Aren't some men silly?" said Elizabeth.

"Hey?" inquired Si, "Silly?" He eyed the sensible Elizabeth suspiciously.

Elizabeth nodded. "I mean Billy," said she.

"You never said a truer word, believe me! But what's he mean?"

"Do you know, I don't always understand him myself," said Elizabeth confidentially.

Si with his head cocked on one side was listening, but not to her. "Whew!" he muttered. "Only three hitting."

Conversation was not brisk for a mile or two, and what there was was made by Elizabeth. Si was thinking. He'd say something later.

Suddenly Elizabeth sat up. They were rolling noisily along the well-oiled boulevard and in a moment would turn off into the country road that led to the Grange Hall. Just ahead of them at the city line stood a traffic officer talking to a party of men in a car that he had stopped.

"Oh, Si, if a cop should hold us up, I should die, simply die of fright!" squealed Elizabeth.

"Let go my arm," growled Si. "You needn't die yet. He ain't stopping us, is he?"

The car rumbled into the country road. Elizabeth looked fearfully back but almost immediately a barrage of dust hid them. "Suschew!" sneezed Elizabeth daintily.

"Anbelooshal" echoed Si and inadvertently shut off the gas.

"My goodness, Si!" Elizabeth almost leaped in her seat. "Why, what's the matter?"

"We stopped," said Si, busy at the crank.

When they were again on their way he ventured the remark that he had been trying to make since they started. "Too bad Maidie Long misses it tonight." And he whistled unconcernedly.

"Oh, she'll not miss it," replied Elizabeth.

The whistling stopped.

"Oh, she'll be there—with her father."

Si in deep gloom glared at his companion and then looked straight ahead.

"Aren't we having a lovely time, Si? And I can stay till ten-thirty tonight. Ma said I could."

But Si, listening to the heart throbs of his cherished engine, did not catch that important remark.

The lights of the Grange buildings came into view. The car rolled grandly up to the big door, and Elizabeth hopped out and joined a group of laughing boys and girls. Si did not park his car with the others on the grounds, but drove under a big apple tree some distance off so that he could get away without undue trouble. As he entered the building a fluffy little maid, wearing a kilted white serge skirt and a pale pink sweater was tripping along the hall with a bevy of girls. Her bright eyes were everywhere.

"Halloo, Si," she called with a flip of her bobbed head.

Si walked straight up to her, and the other girls moved away. "Lo, Maidie. You're here."

"Yes, I come with pa. Mother was better, so we could both come. I couldn't make any plans." She eyed the sober boy out of the corner of her eye.

So that was it, thought Si remorsefully. "Well, so long," and he moved slowly toward the foot of the stairs where Elizabeth was hovering.

"Oh, Si," called Maidie softly, "you're staying to the dancing after the play, aren't you?"

"No, going at ten," replied Si, pausing and half-turning.

"O-oh," drawled the frivolous Maidie "Best part of the evening, don't you think so?"

"Mmh," said Si slowly, "but my mother's way down to the south end, and I'm going to fetch her home at ten-thirty. She'll be waiting. Got to be there So long," and Si sauntered toward Elisabeth.

"Oh, all right," said Maidie airily and ran off, calling gayly to the girls as she went.

"Butterfly sort, that's what she is, all right," thought Si gloomily.

During the entertainment in the big Garnge Hall Si slouched beside the sensible Elizabeth. He applauded the amateur artists and guffawed at the right times, but always a fluffy bobbed head seemed to be in his line of vision.

"Oh, Si, isn't it cute?" cried Elizabeth with her gaze on the platform.

"It sure is," agreed Si, craning his neck to follow a fluffy head moving toward the door. When it was out of sight he glanced at the clock on the wall. Whew! Most ten! He nudged the sensible Elizabeth. "Say, most ten. Ready to go?"

"Go!" Elizabeth looked at him in amazement. "Why, Si Kibbe, I told you my mother said I could stay till ten-thirty tonight. Go now? Why, the idea!"

"Well, your ma guessed wrong. I've got a ma of my own," said Si, "and I'm going to be at the South End to get her at ten thirty. I'll be getting out the car while you find your coat."

He started toward the door. Elisabeth, with her mouth shut tight in a straight line, followed im out of the assembly room. At the big door she skipped in front of him.

"Si Kibbe," said she with her eyes flashing, "my mother said I could stay, and I'm going to. You needn't hurry to get your car. You can't go till ten-thirty."

Si looked down at the angry girl as a Great Dane might look at a dashshund. And he had called her the sensible kind! Whew! "Now see here," said he grimly. "You understand how 'tis. I've promised my mother, and a feller must keep his promise." Then then Si thought he saw a gleam of pale pink somewhere round. He lifted his head, but there was no one in sight. "You've always had to be home sharp at ten, and that's what I planned on. Sorry. Now go get your duds," and again Si started toward the steps.

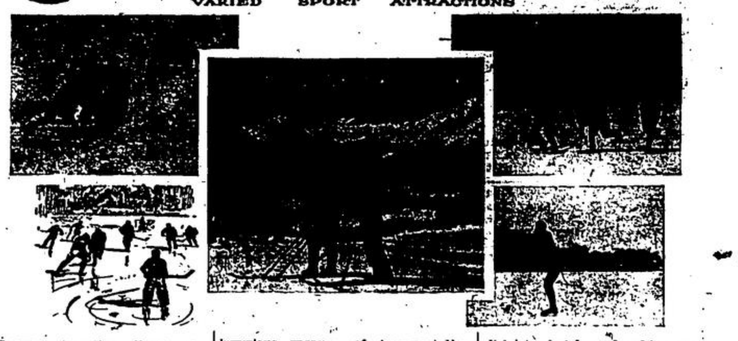
"I will not!" said Elizabeth.

"Course you will," said Si, and out he went.

Under the old apple tree Si walked completely round his car and examined each tire; then he stood whistling softly in the semidarkness. "Whew!" said he, watching the brightly lighted doorway of the hall "We'll have to travel to get to Orchard Street by

(Continued on Page 4)

CANADA The WINTER PLAYGROUND
VARIED SPORT ATTRACTIONS



THE invigorating climate of a typical Canadian winter, now regarded as an advantage rather than a hardship, owing to the unusual variety of healthful and appealing sports is attracting increasing numbers of visitors to the Dominion.

Across Canada there are many beautiful and attractive snow-clad mountains, hills and valleys, which offer exceptional opporunities for enjoying a wide variety of outdoor winter sports. The principal activities throughout the country are skiing, snowshoeing, skating, tobogganing, curling, hockey, bob-sledding and dog derbies, all of which may be thoroughly enjoyed, under ideal conditions. With the exception of an occasional day during mid-winter, the temperature is not cold for participating in outdoor sports.

While motor travel is not general during the winter season, there are many long stretches of highway which are kept conditioned throughout the winter months. The traveller will always find train service a modern and luxurious means of transportation. Hotels at many of the leading summer resorts remain open the year round, providing good accommodation for those wishing to participate in local winter events.

Wide Range of Sports in Every Province

Each province possesses winter attractions more or less peculiar to its own particular surroundings. Practically all forms of winter sport are available in the Maritime Provinces, but a preference is shown for hockey and curling. In the province of Quebec the major sport events centre in and around Montreal, Quebec City, Murray Bay and the Laurentian mountains. Lovers of winter sports will find vast territories in Ontario which are ideal in location and in scenic beauty. Ottawa, the federal capital, is adjacent to some of the finest skiing country on the continent, while the best of ice-yachting may be enjoyed in Toronto bay and along the waterfront of Lake Ontario. In the Muskoka and Algonquin Park districts, hotels and cabins are open for the accommodation of winter visitors. In Manitoba the Winnipeg bonspiel, also the winter carnival held at The Pas, are annual events of international interest, while Banff, situated in the scenic Canadian Rockies in Alberta, is one of the most important centres for winter sports. Record performances in ski-jumping have been witnessed at Revelstoke. The islands and mainland of the southwestern part of British Columbia offer golf, tennis and other summer sports, for the winter visitor.

Government Bureau Information Service

Information concerning winter sports in Canada may be obtained from the National Development Bureau, Department of the Interior, at Ottawa. Those who desire such information should state, if possible, the particular district or districts in which they ser interested, in order that the most complete data may be supplied.

JUDGES AT GUELPH WINTER FAIR

The Guelph Winter Fair celebrating its fiftieth anniversary on December 6th, 7th and 8th again promises to be one of the most successful shows in its history. Notwithstanding reduction in Government grants the prize lits has been maintained at a very high level and compares favourably with the leading shows throughout Canada and the United States.

The following judges have consented to act for the 1932 show:

Clydesdales—Prof. W. J. Bell, Kemptville.

Percherons—E. C. H. Tisdale, Beaverton.

Heavy Draughts—Prof. W. J. Bell and E. C. H. Tisdale

Light Horses—A. J. Bain, Hamilton, and Lieut.-Col. Timmis, Toronto.

Shorthorns—E. Robson, Denfield.

Herefords—W. H. Hunter, Orangeville.

Aberdeen-Angus—Prof. J. C. Steckley, O.A.C. Guelph.

Market Cattle—J. M. Gardhouse, Weston.

Dorsets—John Robertson, Acton.

Oxfords—D. McTaggart, Appin.

Hampshires—A. McPherson, Woodville.

Shropshires—Robt. Young, Glanford Station. (Res.) David Kelly, Shakespeare.

Southdowns—H. N. Gibson, Komoka.

Leicesters—David Kelly, Shakespeare. (Res.) H. Snell, Clinton.

Suffolks—T. L. Patrick, Ilderton. (Res.) Stuart Hall, Little Britain

Lincolns—A. Stanley Gardhouse, Weston.

Cotswolds—Everett Mark, Little Britain.

Cheviots—R. Charter, Blackwater.

Yorkshires—J. J. E. McCague, Alliston.

Berkshires—Prof. R. G. Knox, O.A.C, Guelph.

Tamworths—John Buck, Port Credit. Credit. (Res.) W. F. Wright, Glanworth.

Grains and Corn—Prof. W. J. Squirrel, O.A.C., Guelph, and W. J. W. Lennox, Toronto.

Clovers and Grasses—A. E. Whiteside, O.A.C., Guelph.

Potatoes—Prof. A. W. Mason, O.A.C., Guelph.

Mediterranean Breeds—George Robertson, Ottawa.

Cornish; Games; Game Bantams; Bantams Booted, Japanese, Polish, Millefleur, and A.O.V.—A.W. Tyson, Guelph.

Rode Island Reds; Javas; Jersey Giants; French; Dorkings; Sussex; Red Caps; and Miscellaneous—Wm. Londesboro.

Orpingtons (except white): Wyandottes (except white, silver and partridge); and Asiatics—W. J. Roberts, Hamilton.

Bantams, Sebright, Rose Comb, Cochin and Brahma; White Orpingtons Polands and Hamburgs—T. J. Kelly, London.

Rocks, White, Silver and Partridge Wyandottes—Wm. Cadman, London.

Utility Pens—Prof. W. R. Graham, O.A.C., Guelph.

Turkeys and Water Fowl—A. G. Taylor, Ottawa.

Pigeons—Leslie Rikler, Guelph.

Ornamentals, Rabbits and Cavies—W. J. Teale, Guelph.

THOSE EMPTY FRONT PEWS

Rev. D. N. Morden, pastor of First Presbyterian United Church, Walkerville, discussed an interesting subject recently, namely, the tendency of congregations everywhere to occupy the rear pews and leave those at the front vacant.

It is strange, but true, as Mr. Morden pointed out that people will pay an extra fee to secure a front cushion in a theatre, but will shun the same kind of a seat in church. The pastor finds a number of reasons. There are, he says, suspicious souls who are afraid to have anyone else sit behind them. Then there are the curious ones who do not wish to miss anything and figure that there chances are better when sitting at the rear. The timid souls and the sensitive souls are those who follow the usher for a few feet and then slip into the nearest pew. In the meantime the usher goes ahead, finally stops and turns to point to a seat—only to find himself in an embarrassing position.

We really believe that the curious souls are the most numerous—the ones who like to sit at the back so that they may see everyone else coming in. Aad then, too, there are not a few persons, nearly all men, who like to catch the odd wink while the sermon is being preached. Behind a pillar or away in the rear, they can get away with this.

However, why should Mr. Morden worry about a few empty pews in front? The main thing is to get the people into the church at all in this modern day when there are so many counter-attractions. — Border Cities Star.

MANY BOLD ESCAPADES LAID AT DOOR OF NOTED BUCCANEER

If and when Captain Kidd, bold buccaneer, buried Spanish doubloons and pieces of eight on Oak Island in Chester Basin, he laid the foundations of a lot of grief for moderns. Now, according to the latest marine information, he has been responsible for the wreck of a scow and the narrow escape of two men aboard that vessel. Not only that the scow carried some $3,000 worth of material to be used in the newest attempt to locate the bold captain's pieces of eight and it is only a hope that all this valuable material may be recovered from Davy Jones Locker The scow sank a week ago and a Halifax diver has located one of the electric pumps and other material which was aboard the sunken scow. Many earlier attempts have been made to find this alleged buried treasure but all have been balked when water has flooded the diggings. This water is presumed to come through some hidden channel, dug by the pirates who buried the treasure. Drills which have been used have brought up fragments of planking, matting, parchment and metal but so far as is known, no treasure has yet been discovered, though many attempts have been made to find it. Oak Island, where the treasure is reputed to have been buried, is in Mahone Bay and is a favored spot for visits by tourists who spend their summer vacations here and at other points on the Canadian National Railways south shore of Nova Scotia.

Young husband—"Do you know, my dear, there's something wrong with the cake. It doesn't taste right."

Young bride (triumphantly)—"That is all your imagination, for it says in my new cookery book that it is delicious."

Teacher—Willie, what is an embassy?

Willie—A place where transatlantic fliers change their clothes.

WANTED — A MAN

What we lack and sorely need,
For want of which we bleed, and bleed,
Is men of a more Godly breed—
Honest men in highest places;
Men with single aims and faces;
Men whose nobler thought outpaces
Thought of self, or power, or pelf;
Men whose axes need no grinding;
Men who are not always minding
Their souls' eyes to larger things,
First their own concerns, and blinding
Men of wide and godly vision;
Men of quick and wise decision;
Men who shrink not at derision;
Men whose souls have wings.
Oh, for one such man among us—
One among the mobs that throng us,
And for self-advancement wrong us!
Him we would acclaim—
Hold in highest estimation,
Reverence with consecration,
As the saviour of the nation,
Dower him with fame.
Lord, now raise us such a man—
Patriot, not partisan—
And complete Thy mighty plan!

—John Oxenham.

THE NEWSPAPER HABIT

That if it were not for the newspapers a lot of people would stop thinking for lack of things to think about, says an exchange.

How do you feel—and act—when you happen to miss your newspaper, or its delivery is delayed a few minutes?—Lost!

Then how would you feel if you didn't have any newspaper at all?

While you are getting your news from your newspaper—the information on which you base every action of eating and drinking and wearing clothes and doing business and having pleasure—stop to think what you would—could—do without it.

That's why business men—who have the goods to satisfy your wants and needs and desires and hopes—tell their story in the newspapers.

DISLIKE IS DUE TO IGNORANCE

Dislike is very frequently the result of ignorance. The misanthrope the man who dislikes his fellow beings, is merely an ignoramus. He sees all that is bad in his kind, and none that is good.

If there is an acquaintance you dislike thoroughly, make a study of him. Very often the disagreeable traits are superficial. Sometimes shy young persons put on arrogant airs to keep others from suspecting their timidity. People who do not know how to say no, frequently try to appear hard-hearted as a matter of self-protection. As a general rule, those you dislike most, you know least. Almost anyone on close acquaintance will show traits that call out your admiration.—Ex.

EFFECT OF 4% COUPON

The successful conclusion of the 1932 Government Loan should produce beneficial results. Although the yield on the bonds is 4½ per cent, the Department of Finance has floated an issue with a 4 per cent coupon rate, the lowest coupon with which the Dominion has offered on a long term issue in many years.

The establishment of a 4 per cent. coupon rate is a gain of immeasurable benefit to all borrowers, particularly to all bodies having outstanding funded obligations. In Canada the average price of commodities has dropped virtually to pre-war levels. This has increased the burden on the shoulders of all debtors. Even with no diminution in the turnover, lower prices bring lower profits.

The only fashion in which debtors, such as municipalities and corporations, can reduce the load is by replacing capital bearing interest at high rates with capital on which the lender will accept a lower annual return. Thus the lower coupon rate of the 1932 loan will ultimately have benign effects on Canadian business generally by establishing the precedent which will lead to lower interest rates.

On the conversion of the British 5 per cent. loan of £2,065,000,000 into securities bearing 3 per cent. interest, the London Times makes these comments which apply with almost equal force to the recent Canadian Loan:

"The gain to industry and commerce will be no less marked than to Governments. It will, for instance, enable companies with dear securities to refund them on a cheaper basis, and the resultant savings would insure to the advantage of equity holders upon whom has fallen, quite properly, of course, the full weight of the depression in trade and in earnings. This, however, does not exhaust the benefits of conversion. Capital values hav been restored by it to the tune of hundreds of millions and the practical and psychological effects of this appreciation of securities, though difficult to measure, are unquestionably very great. It helps, for instance, to recreate reserves which last year had to be encroached upon to make good depreciation in securities, and to improve the balance-sheet of every company holding investments. The fact that an investor's securities are rising instead of falling pre-disposes him to spend and to invest afresh."

A WORD FOR WEEKLIES

Bruce M. Bruer, prominent writer of world affairs, has a good word for the weekly newspapers when he says:

"Editors of small town weeklies are more modest than you think. Here they are, with what advertising men concede is the best read publication in the world, and they make no great hullabaloo about it.

"News about people, is the most interesting news there is. That's the kind of news your weekly prints. Big city newspaper editors would shout with glee if they could even approach the readability of the country weekly. They can't. Every pair of eyes that looks at the front page of the weekly goes up and down every news column of every page. How happy a city newspaperman would be if he could tell that to his advertisers.

"Alongside these, columns of news are columns of opportunity. Who knows their value? Usually not the local merchants, and yet they should for they know how well the weekly is read. No, the ones who know the value of these columns are city advertising men, miles and miles away. They know, and I'll be darned if I don't believe they know it better than the weekly editors!

"City merchants just couldn't believe it if newspaper men offered them all this: Every column of interest to everyone; every reader living nearby; limited competition from other advertisers; no waste circulation; low rate.

"Yes, weekly editors must be modest."