

YOUR HOUSE OF HAPPINESS

Take what God gives, O heart of mine. And build your house of happiness. Perchance some have been given more; But many have been given less. The treasure lying at your feet, Whose value you but faintly guess, Another builder, looking on, Would barter heaven to possess. Have you heard work that you can do? Is there a heart that loves you best? Is there a spot somewhere called home, Where, spent and worn, your soul may rest. A friendly tree? A book? A song? A dog that loves your hand's caress? A store of health to meet life's needs? Oh, build your house of happiness. Trust not tomorrow's dawn to bring The dreamed-of joy for which you wait; You have enough of pleasant things To house your soul in goodly state; Tomorrow Time's relentless stream May bear what now you have away; Take what God gives, O heart, and build Your home of happiness today! —B. Y. Williams.

CONTROL OF DIPHTHERIA

Toronto's organized effort to control diphtheria is of interest throughout Canada as showing the results of securing widespread immunization of young children. During the 1938 Torold Week, which commenced April 24, Mr. J. P. Patterson, Chairman of the Toronto Diphtheria Committee of the Health League of Canada, presented the annual report showing that for the second time, Toronto had a full year without a single death from diphtheria. Just eight years before, 64 children died of diphtheria in one year. This year's Torold Week proved the most successful in the City's history, almost twice as many children being immunized at the City's welfare-centres than in the same week in the previous year, thus setting a new high record in diphtheria prevention. Torold campaigns have been held annually since 1931 and a few years prior to that, the City's Department of Public Health introduced free administration of Toroid. As it took a few years of immunization to show results in the vital statistics, the Committee gives a report covering two five year periods. During that period, commencing in 1929, 2,789 cases of diphtheria were reported. This incident dropped to 200 for the five years ending December 31st, 1937. The deaths during the first period were 174 or 6.2 per cent of the cases and during the second, 15 or 7.2 per cent of actual cases. The conclusion of the Committee, from these figures is that "while Toroid prevented 2500 children getting diphtheria in the last five years, the disease among the comparatively few who had been neglected and who became infected, was even more fatal than before." Emphasis has been placed during the 1938 campaign on the importance of protecting children of the preschool age Toronto's experience showing that over half of the actual cases were among children under six years of age. It has been already commencing operations. The method of inspection is to set up on suitable streets complete safety testing equipment. Items tested are brakes, lights, steering, tires, horn, wiper, mirror, stop light and windshield glass. The equipment is to be used for the inspection of modern approved equipment. The testing is done by certified mechanics from member garages. A minimum crew of mechanics working at one time is six. It takes less than five minutes with this modern equipment and trained staff to inspect a car fully. As several cars are undergoing different inspections at the same time, they can inspect 800 cars for a twelve hour day, inspection work going on continuously from 9 a.m. until 9 p.m. The method of operation is that motorists voluntarily drive in for inspection. If items checked are O.K. approval sticker is placed on windshield. If not O.K., defective items are indicated on inspection report. The motorist is told what is wrong and he gets the necessary adjustments made, comes back for re-inspection and certificate is issued. Motorists are not required to take their cars to one of the member garages for adjustments to get O.K. stickers. They are at liberty to have adjustments made where they wish. The inspection is free and voluntary. This action should go a long way to make driving more safe, and deserves every encouragement. Halton branch of the association are co-operating. This decision was reached at a meeting held at Bronte on Friday evening.

COMMENDABLE WORK FOR SAFETY DRIVING

The Garage Operator's association are to be commended in their efforts to promote safe driving on our highways. During the past year they conducted free motor vehicle inspection campaigns in many of the larger centres. They are continuing the work this season and have already commenced operations. The method of inspection is to set up on suitable streets complete safety testing equipment. Items tested are brakes, lights, steering, tires, horn, wiper, mirror, stop light and windshield glass. The equipment is to be used for the inspection of modern approved equipment. The testing is done by certified mechanics from member garages. A minimum crew of mechanics working at one time is six. It takes less than five minutes with this modern equipment and trained staff to inspect a car fully. As several cars are undergoing different inspections at the same time, they can inspect 800 cars for a twelve hour day, inspection work going on continuously from 9 a.m. until 9 p.m. The method of operation is that motorists voluntarily drive in for inspection. If items checked are O.K. approval sticker is placed on windshield. If not O.K., defective items are indicated on inspection report. The motorist is told what is wrong and he gets the necessary adjustments made, comes back for re-inspection and certificate is issued. Motorists are not required to take their cars to one of the member garages for adjustments to get O.K. stickers. They are at liberty to have adjustments made where they wish. The inspection is free and voluntary. This action should go a long way to make driving more safe, and deserves every encouragement. Halton branch of the association are co-operating. This decision was reached at a meeting held at Bronte on Friday evening.

Explained "Sambo, I don't understand how you can do all your work so quickly and so well." "I'll tell you how 'is, boss. I sticks do match of enthusiasm to do his ob' ergary—and jest, natchually explodes, I does."

College Days The boy was broke, so he wandered over to the gas station where a fraternity brother had a job washing cars.

"Hey," queried the boy, "how about lending me five dollars?" "Lend you five dollars—do you realize that I'd have to wash six more cars in order to lend you five dollars?" "Well, go ahead, but make it snappy!"

High Lights of Alberta 1938 Legislation

By F. D. L. Smith, Toronto By a combination of new enactments, the provisions of which are closely inter-related, the Alberta Government, at its last session, in reality provided for debt-cancellation upon a grand scale; it effectually deprived creditors of their rights in the courts; it arbitrarily provided for the total cancellation of certain mortgages, undermined the security upon which thousands of life insurance policies is based, and endangered the invested savings of people in Canada and elsewhere.

The legislation is embodied mainly in three statutes, with other lesser enactments of similar character. The three main measures are: Bill No. 84—The Securities Tax Act, 1938. Bill No. 74—The Home Owners Security Act. Bill No. 115—The Limitation of Actions Act, 1938 Amendment Act, 1938. The Securities Tax Act (Bill No. 84), imposes a tax of 2 per cent on the principal sum owing on mortgages, even including those owned by the Canadian Farm Loan Board which is operated by the Dominion Government. The effect is to place the tax upon the lenders—and, surprisingly, it is indicated in returns published in the Canada Year Book that individuals, rather than corporations, own the largest number of mortgages on Alberta property.

Notwithstanding any provision in any mortgage to the contrary, the tax cannot be passed on to the mortgagor. The tax is payable June 1st, 1938. Falling payment by that date, a penalty is provided, of 5 per cent per month—60 per cent per annum. In addition, all owners of mortgages touching land in Alberta—except though the Alberta holdings may be but an insignificant part of the whole covered by the mortgage, must file returns by June 1st, 1938, in elaborate and detailed form, giving particulars of all mortgages touching Alberta land—and a penalty of a fine of \$10 per day in respect of each mortgage. If any mortgagor omits to file a return, the penalty he thus incurs amounts to \$10 per day, or \$3,650 a year, in the case of each mortgage so omitted.

More than 20,000 Alberta mortgages are owned by corporations and, according to Canada Year Book returns more than that number are owned by individuals. Failure to make these elaborately-detailed returns by June 1st, 1938—which is a physical impossibility—renders the holders of the 20,000 mortgages aforesaid, liable to penalties (at the rate of \$10 per mortgage), aggregating the preposterous figure of \$73,000,000 a year. This is intended to operate—and does operate—as an effective barrier against the lender's testing his rights in the courts. To make such a test it would be necessary to refuse to pay the tax or make the return, whereupon the Provincial Treasurer would sue to collect, and the mortgagee would resist the Provincial Treasurer's claim in the courts. That would take time—with the penalties steadily mounting. To get a final decision from the Privy Council would take at least one year. No lender can lightly face such fantastic and unconscionable penalties as an adverse court decision under such circumstances would entail.

These harsh and arbitrary provisions, and the short time allowed for their fulfillment, effectively shut mortgagees out of the courts and deprive them of their legal rights as citizens. Much of the money lent on mortgages in Alberta represents investments held by Life Insurance Companies to secure the payment of life insurance policies all over the Dominion. Other sums represent the savings of individuals here and in Great Britain. Still other sums represent investments of estates funds by Trust Companies.

The Home Owners Security Act (Bill No. 74): Under this Act no mortgage creditor may foreclose on an urban home, in town or village, without making a present of \$2,000 to the person whose home is foreclosed, regardless of the value of the property involved. An instance follows:—If a man has purchased, say, a property worth \$1,000, on which he has paid perhaps \$100 and declines to pay any more, the mortgage cannot be foreclosed for the \$900, except by paying \$2,000 into court—to be paid over by the court to the debtor, if the foreclosure is granted.

This act also exempts what is known as the "home quarter-section" of any farm from foreclosure—virtually carves it out of the mortgage. Thus, if one man farms a quarter-section only (160 acres), which he bought for \$3,000, paying \$300 and giving a mortgage for the 2,700—the act, in effect, makes him the outright owner of the 160 acres without paying another single cent. If another man farms a whole section or more, the 160 acres on which his farm buildings stand is exempt from foreclosure. The best and most valuable part of the mortgagee's security is removed arbitrarily from the mortgage, and action permanently barred.

The Limitation of Actions Act 1938 Amendment Act 1938 (Bill No. 115): In the operation of this act, action to realize on any debt incurred prior to 1936 must be taken before July 1st, 1940. Thus, if a loan were made, or any debt incurred, secured or otherwise prior to 1936, not matured until say 1946 (or any time after mid-1940), the debt would be statute-barred and extinguished by July 1st, 1940. The effect of the statute is to force creditors to seek renewals before 1940 arrives; and if the debtor is wise enough to sit tight and refuse to make a renewal agreement, the creditor has no recourse except to go to the Debt Adjustment Board of Alberta—a government creature—for a permit to commence proceedings prior to July 1st, 1940. No such proceedings can be initiated without such permit from said Board. Experience indicates that unless the creditor reduced the debt to a point that will be satisfactory to the Alberta Government, such permit would not be granted.

Even the Canadian Farm Loans Board—operated by the Dominion Government, is not excepted from this Act. The above indicates the startling character of the legislation which, really, constitutes a wholesale cancellation or repudiation of debts. Its effect upon individual, corporate, provincial and national credit cannot be profound if such legislation can be permitted to prevail in Alberta and is copied by other provinces, all debt-morality goes by the board and the national credit must inevitably be impaired. Other legislation, the effect of which is to bolster the enactments detailed above, include the following 1938 measures of the Alberta legislature: The Debt Proceedings Suspension Act, Chapter 25. The Debt Adjustment Act Amendment Act, Chapter 27. These contain provisions and sanctions ancillary to the three main measures mentioned in the preceding paragraphs.

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GRAY COACH LINES

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