

THE GEORGETOWN HERALD
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The Editor's Corner
 FOURTH VICTORY LOAN

Monday began Canada's fourth national appeal for the borrowing of funds to finance the war. For Georgetown the objective has been set at \$250,000 and for Esqueving, Georgetown District \$160,000. This makes a grand total for Georgetown and District of \$410,000. This is an increase of roughly 82 per cent over the combined objective of \$225,000 in the last loan.

The new bonds will be issued in two maturities. Those maturing in 1957 will bear three per cent interest. A lower rate will be paid on the shorter term bonds. We are still paid for lending our money to the nation. Surely we need no cajoling to induce us to subscribe to this loan to our full ability.

As usual there are a few who ask whether the new bonds are a "sound" investment. Our national debt is mounting, they say, and maybe the country can't repay these obligations. There are many answers to this skeptical query. The first, of course, is that we would lose little if the bonds were worth nothing, if we can keep our freedom. But the prucuniary person need only look at the market price of past Dominion bond issues, which are selling at a good premium, to see that our people have confidence in the nation's ability to pay. About one-half of our war and government costs are being paid by taxes. This means that if taxes and national income were kept at present levels, each year after the war could pay for a year of war. If our peace-time budgets are not increased over those of the pre-war years, we can repay all war bonds including the forthcoming issue in four post-war years. Whether we choose to do this is another thing, but our ability to repay the bonds is beyond question.

We should realize, too, that the era of high interest-rates is passing. Ordinarily one might expect that successive Dominion loans would have to bear increasing interest-rates in order to persuade investors to lend. But there is a strong tendency in the other direction. Pure interest, or the return for lending capital, is always low, being now in the vicinity of one-half of one per cent. The larger part of market interest-rates is made up of a premium for the risk of losing the capital. As our country develops and becomes more mature, investors take less risk in lending either to our government or to individuals. This means that market rates of interest will gradually go lower and approach pure interest. So the investor in a long-term bond stands to reap a premium on his investment in future years.

What will happen after the war if a large number of persons decide to market their bonds? In the first place the holders of the bulk of the bonds will not want to cash bonds to buy consumers' articles. The banks, life insurance companies, and large investors will wish to keep their bonds for the income which they yield. And even most of us who are small investors will try to hold our bonds for times of old age and sickness. So there is no reason why there should be any flood of Dominion bonds sold on the market.

Sir Wilfred Laurier foretold that "the twentieth century will belong to Canada." It is for us to see that the twentieth century does belong to Canada and to the entire world. The bonds of the Dominion are a first charge on the entire public and private property of our nation. We need only to win this war and ensure a peaceful world. Back the attack. Subscribe at least three quarters more to the Fourth Victory Loan than you did to the Third.

CIVILIAN BLUES

With the elimination of the smaller packages of cigarettes and the dime package of pipe tobacco on April 30th; with meat rationing probably becoming effective during the early part of May; with gasoline, butter, sugar, tea, coffee rationing; and with shortages in many other lines, people may sometimes give way to something J.E.M. in "Saturday Night" calls—

"CIVILIAN BLUES"

- O Captains sheathed in icy spray,
- O Snappers, faint with ironic feat
- and our peace by night and day.
- And toil your brave, young lives away,
- Weep for us "relives" short of meat!
- O pilots neighbouring with the stars
- O ginner, cramped beneath the tail,
- Drivers of ammunition cars,
- O soldier men and gallant tars,
- Our butter has begun to fall!
- O steersman rolling on the deep,
- All in a sad, goose-pimpled state,
- Consider us, civilian sheep,
- Doomed, for the lack of oil, to keep
- Our living room at sixty-eight!

THE FARMER'S HUNDRED SKILLS

Who said that farming is unskilled labor? To farm a man has to have at least a hundred skills. He has to know as much as all the agricultural colleges' professors put together. He must know not only how to milk a cow, but how to feed her so she will give milk. He must not only know how to act as midwife to a litter of ten pigs, but also how to grow them into selects. He must have a working knowledge of machinery, from climbing 40 feet in the air to dis-assemble a windmill, to lowering himself 40 feet into the well to find out why the darned thing isn't delivering water like the trough. At ground level he must be a motor mechanic, a blacksmith, a carpenter and a good hand with the shotgun. He must fight a long line of enemies, from bacterial blight of potatoes to the coyotes, or even wolves, which want to feed on his turkeys and calves. He is expected to be able to quote the Bible, vote intelligently, serve on the council, or schoolboard, and in some cases get himself elected to parliament. We're not to be quite a man.—The Country Guide.



GLEANED FROM THE PAST

As Taken from the Files of the Georgetown Herald

TWENTY YEARS AGO—When his delivery horse ran away last Saturday, Mr. J. O. Clark, milkman, was thrown from the rig and had his arm fractured. Master Jim Dobbie, who was in the rig at the time, luckily escaped injury.—Mrs. R. P. Cameron and Mrs. H. L. Hutt attended the Provincial Women's Missionary Society Convention at Windsor this week.—At a largely attended convention of Conservatives held at Milton on Saturday, Mr. George Hillmer, Reeve of Oakville, was the successful nominee and will oppose Premier Drury in the coming Provincial elections.—Two hundred delegates were present, including Hon. G. H. Ferguson.—At a Liberal Convention at the same place, the following are allowing their names to be placed before the convention as probable candidates: LeRoy Dale, mayor of Georgetown; P. L. Robertson of Milton, Charles Readhead, Nelson, and W. Robinson, Oakville. Died, at his home on Wednesday, April 27th James Moore, in his 81st year.

FIFTEEN YEARS AGO—File copy of Herald for this issue missing. Will continue next week.

TEN YEARS AGO—A number of farmers in this locality are busy seeding.—Master Elmer Burt, son of Mr. and Mrs. Lawrence Burt, has returned home from Peel Memorial Hospital after a successful operation.—On Saturday, April 22, the Baptist parsonage was the scene of a quiet wedding, when Miss Olive Isabel Emmerson was united in marriage to Mr. Albert E. Toat. Rev. Mr. Frith officiated.—Council met in special session on Tuesday to consider insurance policies with Mayor J. B. Mackenzie in the chair. Reeve Cleave and Councillors Barnes, Cummings, Gibbons, Maclaren and Parr present.—Mr. Joseph Beaumont intends leaving for England on Saturday where he will spend a couple of months.

FIVE YEARS AGO—Ernie Coles was elected President of the Georgetown Baseball team, with Herb Scott, vice-president. C. Benham, secretary-treasurer. R. McMenemy, coach, H. Walters, Jack Beaumont, Harry Woods and C. Walters on the executive.—Rev. G. W. Tebbis of Burlington addressed a meeting of the Horticultural Society, after which the organization was completed with A. Maclaren, president, N. H. Brown and Rev. F. C. Overend, vice-presidents, Ralph Ross secretary and Mrs. J. B. Mackenzie, Treasurer.—A telegram was received on Tuesday evening telling of the passing in Brandon hospital of Mrs. John T. Shanks, formerly Ida Wragglesworth, of Petapiece, Man.

JUST LAST YEAR—Hilton County was well in the foreground with 90.94 per cent of the voters replying "Yes" in the Government plebiscite vote.—Mr. C. O. Brown, Norval, was named Grand Superintendent of Wellington District, R.A.M. at the Convention of the Grand Chapter.—Jack Kemshead, son of Mr. and Mrs. J. Kemshead, has enlisted with the Canadian Navy.

MRS. J. RIDDEL SPEAKS AT KNOX W.M.S. THANK OFFERING

The W.M.S. of Knox Church held their Easter Thank Offering meeting at the Manse, Tuesday, April 29th. Mrs. Wm. Sinclair presided. The devotional part was in charge of Mrs. C. O. Cochrane and Mrs. C. Sinclair. Mrs. Cochrane gave a short report of the Provincial Easter Meeting which she attended in Quelph last week. Guest speaker for the afternoon was Mrs. John Riddel of Milton. She gave a very inspired Easter message. The theme of her talk was "Love". Mrs. Ralph Ross, in well chosen words, thanked Mrs. Riddel, Mrs. Cochrane, and all enjoyed the social hour which followed.

A SPRING TONIC

The Victory Loan Committee's Contest launched by the National War Finance Committee should prove to be a good spring tonic for the Fourth Victory Loan Campaign. Most of us carry around a fair share of enthusiasm for Canada's war job. But the trouble with most of us is that we keep it bottled up in a placid form. We don't shake it up often enough and allow it to influence our actions as it should.

Let's take a homely illustration to amplify the point. Common experience tells us that the less physical effort we make, as a rule, the less we want to make. The less we use our muscles, the weaker they become. But when we begin to walk into town to church, or to put new vigor into the physical part of our day's work, we stir up our latent store of physical energy and we feel inclined to do more and more.

The mental approach to our duties as citizens in war time is governed by similar conditions. The more we think and feel about things we should do to hurry our victory against oppressors and to bring our boys back home as soon as possible, the greater our urge to increase and strengthen our personal part of the job. When we express our feelings through public gatherings in our communities during the Victory Loan Campaign, converting our thoughts into action and words, we are bound to feel like buying more Victory Bonds than we did before.

There is no patent on ideas held by any particular group of citizens or by any one community in the country. The Victory Loan Contest should encourage the production of excellent campaign promises in every section of every province and it would not be surprising if the grand trophy were won by one of the many small towns of Canada where ingenuity grows as abundantly as in any large city.

NEW REGULATIONS FOR DEPENDENTS' ALLOWANCES

Usual Payments Will Be Continued for Six Months After a Member of Armed Services is Reported Missing or Killed.

National Defence Headquarters at Ottawa has just announced important new regulations affecting payments of dependents' allowances. When a member of the armed forces is reported "missing" or "killed", his dependents who were receiving the usual Dependents' Allowance and Assigned Pay will continue to receive approximately the same amount for a period of six months. There will be no reduction of these payments while efforts are being made to discover, in the case of a man reported missing, whether he is still alive, or if confirmed that he died, while adjustments are proceeding to settle his estate, and decision is being reached as to his dependents' entitlement to pension. Commencing from the month following that in which the casualty is reported, the usual amount of the dependents' allowance and the assigned pay then being valid up to a maximum of 15 days of rank will continue for six months, but if the regular monthly pension rate would be higher than these monthly payments then the pension rate will be paid. Should, however, a pension be awarded during the six months period and this be less than the monthly dependents' allowance and assigned pay, the difference for the remainder of the six months will be made up in a lump sum.

Should an officer or man reported "missing" subsequently be found to be living, payment of the former amounts of dependents allowance and assigned pay will be resumed and his account will be adjusted as may be necessary. These new regulations are designed to give dependents a period of not less than six months in which to make financial adjustments made necessary by casualties.

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TO TORONTO	
7:04 a.m.	6:44 p.m.
9:24 a.m.	9:24 p.m.
2:24 p.m.	b 10:50 p.m.
TO LONDON	
y 10:35 a.m.	a 7:15 p.m.
y 2:20 p.m.	b 9:10 p.m.
4:50 p.m.	x b 11:35 p.m.
b—Sun. and Holidays only.	
x—To Quelph daily, to Kitchener Sat. Sun. and Hol.	
y—To Kitchener.	
z—To Stratford.	
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Every Cent Counts
 No amount you can lend your country is too small. Steel helmets cost \$2.50 but are not complete without a small threaded washer costing one cent. Two cents will pay for a case for anti-gas eye-shields; three cents for a large C.W. A.O. button; four cents for a comb. And so it goes, right up to 97 cents for a belt; 98 cents for a two-quart coffee pot; 99 cents for three pairs of anti-gas sweaters; and \$1 for a Wren's shirt.

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 Daylight Saving Time
 Going East

Passenger and Mail	7:01 a.m.
Passenger and Mail	10:03 a.m.
Passenger and Mail	6:54 p.m.
Passenger, Sunday only	9:24 p.m.
This train was formerly the flyer but now stops.	
Going West	
Passenger and Mail	2:58 a.m.
Passenger, Sat. only	2:15 p.m.
Passenger daily except Saturday	6:34 p.m.
Daily except Sunday	7:08 p.m.
Passenger, Sundays only	11:50 p.m.
Daily Except Sunday	12:55 a.m.
Going South	
Passenger and Mail	8:45 a.m.
Going North	
Passenger and Mail	7:10 p.m.
Depot Ticket Office—Phone 30w	