

A LOVELY NORVAL FARM



The "Lucky Farmer" picture in the May 7th issue of the Herald is the home of Mr. and Mrs. M. Guy Wilson, Norval.

The farm is situated on Lot 7 on the 10th Line, Esquimaux and consists of 150 acres. It is believed that the Crown Deed for 100 acres of this farm was secured by the James Early family. Mr. Will Campbell, now of Georgetown bought it in 1909 and sold ten years later to the late James Fiddler who retired

to Georgetown when Mr. Wilson bought it in 1923. He purchased 48 acres from the Walter Brain estate in 1928. To complete the 150 acres, Mr. Wilson bought 4 acres which Jaa. N. Nixon had sold to Hugh McAnnally in 1866.

Guy is the son of the late Mr. and Mrs. William George Wilson of Ashgrove. His wife Jennie is the daughter of the late Mr. and Mrs. John McMeekin of Mount Pleasant.

They have two children, Earl and Ruth.

The Wilsons are members of Norval United Church where Guy is an elder. Mrs. Wilson works in the W.A. W.M.S. and Sunday School, while the children are in the choir. Young People's Society and Sunday School. Earl is interested in farming and Junior Farmer activities, while Ruth goes to Milton High School and is a Junior Homemaker.

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FOURTH OF EIGHT ARTICLES ON  
**The History of Assessment and Municipal Taxation in Ontario**

Section 33 of the Assessment Act defines the rules of valuation to be used by all assessors whether it be in our largest cities or our smallest villages or townships.

This section provides that land, (which includes any buildings erected on such land) is to be assessed at its actual value. That is not 50 per cent or 75 per cent of the value as is sometimes assumed but 100 per cent of value. This section also states that when assessing land without buildings erected thereon, consideration is to be given to the following factors — location, present use, normal rental value, normal sale value and any other circumstance affecting the value. The amount to be placed for assessment purposes on the buildings is to be the amount by which they increase the value of the land.

**Assessment Example**

An example of this reasoning might be of two brothers who erected identically similar houses in the city of Brantford in 1947. One brother purchased a \$1000.00 lot in a good residential section while the other purchased a \$100.00 lot in a poor section. The replacement cost of either of the houses at 1940 values was \$5000.

In the good residential area the assessor was justified in placing the total replacement cost of the house \$5000 for assessment purposes as the house by reason of its location, rental value and sales value increased the value of the land by that amount. However, while the house on the poor lot cost just as much to erect, its poor location, lower rental and sales values, lessened its actual appreciation of the land so the assessor was quite justified in placing only \$3500.00 on the building for assessment purposes.

The same situation would develop where two similar value houses were erected one in a city and one in a village. A good brick house would cost as much to erect in the Town of Bala as in the city of Toronto but due to its location, lower rental and sales value, the property would not be as valuable.

To overcome this, assessors use various methods to bring the assessment value more in line with its actual value. Some of these methods are by allowing depreciation or location obsolescence, or by using rental capitalization, etc. While objections may be found to any of these methods, still if the system is applied fairly over the whole municipality there will be some degree of equity, not only between properties of the same type and class, but also between different types of property.

The fact that a building is old does not necessarily mean a loss in value. Residences kept in a fair state of repair and in areas which have not gone down are worth, in most cases, many times their original cost of erection. More large old homes lose value because of their over-size and their present use as single residences when their better use would be apartments than on account of their age alone.

**Use Normal Value Year**

Present day replacement costs and sales values are possibly very poor guides today in establishing assessment values. For this reason, the majority of assessors take the year 1940 as the normal value year when calculating their assessment values. This ensures that even if real estate values decline in the future that property is not assessed at over 100 per cent of value.

300 per cent over 1940 values while building costs generally have risen about 200 per cent. It will be readily seen from these figures that a person assessed on 1940 values has not much complaint unless he is inequitably assessed with his neighbours or other property in the assessing area.

The provisions of Section 33 of the Act detailed at the beginning of this article governs the method of making the assessment for all types and classes of property in all parts of Ontario with exception of railway, telephone and telegraph properties, etc., and buildings used in connection with the production or storage of minerals. Mining buildings used for this purpose are not assessable as a share of the profits of the mine is paid to the municipalities in lieu thereof.

(Next week's article will detail more about your local assessment and its application.)

**FARM NEWS**  
**ELIMINATE BOARDERS IN CATTLE HERDS**

Last week we suggested that this should be a good time to replace some of our boarder dairy cattle with some well bred types in calf heifers. That we have some 'boarders' even in Halton is substantiated by some figures which came to our attention today. In our three Dairy Herd Improvement Groups in Halton there are 78 herds enrolled. These represent better than average herds in Halton. Yet we will find even in these herds that 32 per cent failed to qualify. The standards set for qualification in our opinion are low — here they are for the 305 day milking period:

- 2 yrs. old—200 lbs. butterfat
- 3 yr. olds—250 lbs. butter fat
- 4 yr. olds—300 lbs. butter fat
- Mature—350 lbs. butter fat

Halton DIFA groups rate high in Ontario, and yet 32 per cent of the cattle enrolled in Halton failed to qualify — what must the picture be over Ontario. More than ever we feel that it would be good business to send some of the 'boarders' to the stock yards and replace with good fall freshening heifers. Such heifers, of top blood lines can now be purchased for \$100 per head less than a few months ago.

**SUNDAY SERVICE AT ST. JOHN'S CHURCH**

At St. John's United Church on Sunday morning, the theme of the service was: "The pattern of our Stewardship." Rev. John M. Smith used as his Scripture Lesson, the parable of Jesus regarding the use of our talents, the right use bringing the rewards of greater opportunity; the non-use resulting in them being taken away from us. His text was: "Launch Out Into the Deep" and as the fishermen obeyed this command of Jesus, they not only received a great catch of fish, but greater still they discerned that here was someone greater than man, recognized His divine authority, with the final results that "they forsook all and followed Him." Down through the Ages, from the example of Jesus; and Peter, to the present time, the pattern has been the same, not just the giving up of this and that, but also the launching out into greater things, giving more and more of our ability, time, talents and possessions for God and His cause. To be worth

a realization of the great need there is that others everywhere should know of Him and have a share in His Love and Blessing. If we want to preserve our world and our Christianity, we must not be afraid to "Launch out into the Deep" and if necessary, even to forsake all and follow Him.

The anthem was "O Love that will not let me go" with Mrs. Bishop taking the solo part, the Junior choir singing "Saviour teach me day by day" with Sandra Scott, taking the solo verse.

In the afternoon, Infant Baptism was observed for Judith Ann, John William, James Robert and Janet Lee, children of Mr. and Mrs. William Isley, and for Robert Dale Knight, son of Mr. and Mrs. B. Knight.

At the evening service, the sound film "Thy word giveth Light" was shown, telling quite graphically of the Bible Society, through its work with the scripture in Braille.

Let us remember:  
Brotherhood is not a dream,  
It is a law, as yet unfulfilled.

She (awkward dancer) — This dance floor is certainly slippery.  
He — It isn't just the dance floor. I just had my shoes shined.

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**an appeal to All citizens**

**TO KEEP MAY 24th WEEK-END FREE OF ACCIDENTS**

Holiday week-ends bring unusual traffic hazards to Ontario. More drivers and pedestrians use the streets and highways. More miles are travelled. More time is spent out of doors, and thousands of children are released from school. All these factors swell the normal traffic volume and increase the danger of accidents.

I earnestly urge all citizens, and all leaders in community and municipal life, to encourage widespread awareness of the need for safer driving and safer walking.

The traffic accident record can be kept down — if each of us does his part.

The Department of Highways is conducting a planned attack on accidents. Let us all work together to keep the approaching holiday period free of accidents.

**GEO. H. DOUCETT**  
MINISTER.

