



Diary of a Vagabond

BY DOROTHY BARKER

Another joy, mad, exciting season has faded into the limbo of memories. Weeks of shopping, cooking, trimming the house, wrapping presents and of fun have assumed the identity of all Christmases past. The smell of puce, pine and stuffing still lingers in the draperies. Now and then the vacuum cleaner picks up a bit of broken glass from where a tree ornament was shattered by the too eager hands of the newest member of the family, or by the collie's bill, or great bushy tail which knocked it sailing into the furthest corner of the room, unnoted in the hilarity. I became aware once more of the split personality of this memorable time of the year when, after all the hubbub of preparation was over, I slipped into the last empty pew in our church and bowed my head in prayer for gratitude that another year had come and gone and bestowed on our family the blessing of peace and plenty. Stained glass windows reflected the glow from myriad candles while the pungent fragrance of cedar and pine mingled with the odor of burning tallow. Sweet, old, familiar carols, sung by this large choir of parishioners, drifted from the majesty of "Silent Night" to the halcyon jay of "Hark the Herald Angels Sing".

Only the queezy sound of overshoes on newly fallen snow had broken the silence of Christmas eve as I walked home at midnight zong our country road. I watched the gaudy coloured lights that decked every home, once in the reflection of spry snowflakes. As I trudged long, I reviewed the contents of a letter I had received which, I felt, gave purpose to my work as a columnist.

A year ago I wrote rather wrathfully about the tremendous popularity of warlike toys as reflected in a survey of purchases across Canada. At the time I made this plea to parents, I asked them to consider more constructive toys for their children rather than nurture a taste for destruction. My correspondent reminded me of this column and asked if I had heard the result of this year's toy sales survey. Guns and all manner of military toys were at the bottom of the list. Constructive toys, sewing sets, art supplies and books headed the survey. "Too bad you can never assess what good your editorial might have done to

WHAT COUNCIL DID Sixth Public School Not Expected Yet

While no new building is contemplated this year unless population should take a decided upward shift, council was reminded in a letter Monday from the public school board that a sixth building site has no services on the property. The site is between Kennedy and Harrison schools.

More classroom accommodation must be found in September to serve the anticipated enrollment, but not enough to justify consideration of a new school, said the letter.

"I've had four complaints from residents on Windsor Rd. about having their houses renumbered," said C.F. Tap Cass, who felt council should okay any renumbering by motion, so councillors could have an answer to such queries.

Mr. Cass said the renumbering is necessary and that he was casting no reflection on the assessor.

Assessment Commissioner Joseph Gibbons explained that he

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Manufacturer's Life Has a Record Year

The Manufacturers Life's new business of \$502 millions in 1960 was an all-time high for a year's operation, representing a gain of 20% over the 1959 figure. At year-end the Company's business in force amounted to \$3,544 millions.

Total payments to policyowners and beneficiaries in 1960 also set a new record with Manufacturers Life paying out \$61 millions in death claims, matured endowments, annuity payments and other policy benefits, including \$2.5 millions in dividends to policyowners. The total benefits paid since the incorporation of the Company in 1887 exceeds \$840 millions.

Assets held in trust for payment of future policy benefits now total \$964 millions. Government and other public body bonds constituted 20% of assets; while other public utility and corporation bonds totaled 32%. Mortgages and real estate held for investment made up 23%; preferred and common stock 5%; cash and other assets amounted to 10%. The net rate of interest earned increased to 5.41%.

Speaking of the large part which has been taken by non-Canadian investors in the country's expansion since the war, and the sizeable non-Canadian ownership in many of her industries, President George L. Holmes comments, "I would hope that this problem could be resolved by the enterprise and initiative of Canadians rather than by unreasonable restrictions placed on development of Canada's resources and trade to maintain a sound climate for foreign investment."

Mr. Holmes predicts that 1961 will be a favourable year for Manufacturers Life and will see the Company become a billion dollar corporation.



the one GUARANTEED investment

The graph of family life may have its ups and downs—its happy highs and occasional lows. This is the unpredictable nature of life. But the graph of family financial security, plotted wisely, need never show such an uncertain pattern. For family security can be guaranteed through Life Insurance. As so many men have found, wise investment in Life Insurance, more than any other investment, does safeguard their family's future welfare and their own carefree retirement.

To families who made this investment, Manufacturers Life paid out, in 1960, over \$61 millions.

These were important dollars for they were received when needed most, at a time when income ceased through death or retirement.

Each year, more and more men and women look to this financial security. If you, too, want guaranteed financial security for yourself and your family, why not call the Man from Manufacturers today.

HERE ARE OTHER HIGHLIGHTS OF THE YEAR'S OPERATION

New Insurance in 1960	\$ 562,656,421
Total Protection in Force	3,544,563,216
Total Assets	964,262,759

THE MANUFACTURERS INSURANCE LIFE COMPANY
HEAD OFFICE (EST. 1887) TORONTO, CANADA

A. J. (Art) NORRIS DISTRICT REPRESENTATIVE
42 King St., Georgetown, TR. 7-4388

Question, Answer Panel For Crop, Soil Meeting

By J. A. F.

At the annual meeting of the Halton Soil and Crop Improvement Association held on January 24th in Union Hall, Milton, Sam Finnie Sr. was elected President for 1961.

The day's session concluded with a Panel Discussion on "Profitable Crop Production in Halton". A new approach was used to the panel discussion in the form of a challenge panel.

This involved two panels—a question panel, composed of ten of Halton's farmers, and an answer panel of five crop specialists.

Those on the panel included: Johnston Neelands, Bob Alexander, J. H. Taylor, Jas. Mackay, Chas. Greig, Fred Nurse, Brock Harris, Norman Bird, Sam Finnie, Pete McArthur. The answer panel included: Herb Watson, Ontario Pasture Competition Winner, 1960; T. H. Lane, Soils Department, Ontario Agricultural College, Guelph; Howard Henry, Field Crops Branch, Ontario Department of Agriculture; Ross Milne, Engineering Specialist, Extension Branch, Ontario Department of Agriculture; and Earle Muir, Fruit and Vegetable Specialist, Extension Branch, Ontario Department of Agriculture, Milton.

Considerable discussion in the panel centred around pasture management, possible specialized crops, soils management, drainage, and irrigation.

Directors elected to the Association are as follows:
President — Sam Finnie Sr., Campbellville
Vice-President — Fred Bell, Burlington
Secretary — Treasurer — J. A. Francis, Milton

Directors:
Trafalgar — Hugh Beaty, Milton; Johnston Neelands, Hornby; Clarence Ford, Jr., Milton; Colin Marshall, Milton.
Essex — R. C. Alexander, Georgetown; James Mackay, Georgetown; Fred Nurse, Georgetown; Sam Harrop, Milton.
Burlington — Fred Bell, Burlington; Brock Harris, Milton; Craig Reid, Milton.
Nassagaweya — Russell Hurren, Campbellville; A. R. Service, Milton; Sam Finnie Sr., Campbellville.
Acton — Calvin Aitken, Acton.

Safety Council Will Hold First Aid Course

By J. A. F.

J. H. Taylor, Burlington, was elected chairman of the Halton Farm Safety Council for 1961. The Council, formed in 1960, is responsible for planning recommended Safety programmes for the rural organizations in Halton. The project that will be used as the main programme by the Council in 1961, will be the formation of First Aid courses for farm people in Halton.

Based on the Farm Accident Survey conducted by the Halton Women's Institutes last year, approximately 70 people require first aid treatment on farms each year.

Linda and Patsy Wilson were hostesses for the last meeting of the Hornby Slumberettes 411 Homemaking Club. The 411 pledge was repeated and the secretary read the minutes. The leader, Mrs. May checked the girls' record books and sleeping garments. The garments to be used for Achievement Day were selected. Plans for the Achievement Day exhibit were made. Strawberry shortcake and juice was served to the girls.

Church Group Will Buy New Prayer Books

At their first meeting of the new year on Monday evening, the Daughters of St. George's passed a resolution to purchase fifty of the new edition of the Anglican prayer book for use in the church.

Mrs. Ken Ewles was appointed convener for the girls' choir banquet to be held February 2nd. Plans were discussed for the annual pancake supper which will be held in February.

Mrs. Stan Finlay, the treasurer, reports a very successful year financially. The last project for 1960, making and sale of shoe bags, contributed substantially to this.

Mrs. Wilfred Duns, Mrs. William McNis and Mrs. Larry Maughan served cookies and tea at the close of the meeting.

Notice To Creditors

In the Estate of THOMAS J. FISHER, Gentleman, Deceased.

All persons having claims against the Estate of Thomas J. Fisher, late of the Town of Georgetown, Gentleman, who died on or about the 29th day of October, 1960, are hereby notified to send particulars of same to the undersigned on or before the 11th day of February, 1961, after which date the Estate will be distributed with regard only to the claims of which the undersigned shall then have notice, and the undersigned will not be liable to any person of whose claim they shall not then have notice.

Dated at Georgetown, this 10th day of January, A. D. 1961.

Lillian Agnes Fisher, Arthur Lloyd Fisher and Reta Lillian Hunter, Executors of the Estate of Thomas J. Fisher, by their solicitors, Dale, Bennett, Latimer & Baines, 23 Mill Street, Georgetown, Ontario. 1-26

Opportunity Sale is Planned for Hospital

The January meeting of the Georgetown Memorial Hospital Women's Auxiliary, was held on January 14th at Georgetown High School, Mrs. Jack Inglis presiding.

The minutes were read and approved and then Mrs. Irwin Noble gave the treasurer's report. Mrs. Thomas Ferguson next discussed the Opportunity Sale which she is convening. It is to be held on Saturday, Feb. 4th in the Drex Hall from 10 until 5 p.m. There will be clothing, books, rick-a-brack and jewellery on sale.

King's Clearens have kindly offered to clean up to 2 or 3 dozen items of clothing for the Auxiliary free of charge. All clothing will be cleaned before being offered for sale.

After Mrs. William Hamilton spoke on the progress of the hospital, Mrs. Robert Burns then gave a report on the Round table discussion of Gift Shop Planning and Management which was held at the Hospital Auxiliary principal convention in October.

Mrs. John Inglis told the members that the Georgetown Citizens Band had offered to help the Auxiliary by giving a concert or participating in any project where their musical talents could be employed. This kind offer was much appreciated by the Auxiliary.



Portrait of a POOR MAN

He has just paid for another load of fuel for his old-fashioned, wasteful furnace and he is feeling broke. What to do? With a new, scientifically designed, economical SMART'S Furnace he could save money by saving fuel, pay for his new furnace and enjoy himself. Be wise; see your SMART'S dealer now and get full particulars.

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WITH A HOME IMPROVEMENT LOAN
Home Improvement Loans are available through your bank under the National Housing Act for alterations and repairs to the exterior or interior of a home and for a wide variety of other improvements. You may borrow up to \$4,000 with up to ten years to repay. These loans are also available to the owners of rental properties.

WITH A FARM IMPROVEMENT LOAN
Farm Improvement Loans, backed by the Dominion Government are available from your bank—up to \$7,500 at five per cent simple interest and up to ten years to repay. These loans cover the purchase of all types of farm equipment and improvement to the farm house and farm buildings.

WITH A SMALL BUSINESS LOAN
Enquire about Government-backed loans for improvements to small business establishments through the chartered banks—up to \$25,000 and up to ten years to repay.

Why Wait for Spring?

FOR ADVICE AND ASSISTANCE, CALL YOUR LOCAL NATIONAL EMPLOYMENT OFFICE
INSURED BY AUTHORITY OF THE MINISTER OF LABOUR, CANADA

THE RIGHT IDEA — AND THE RIGHT PLACE

A glance at her bank book and there's a smile of satisfaction and reassurance—the money is there when she needs it.

Like so many others, she has learned the value of regular saving... the safety, convenience and usefulness of a bank account.

There are millions of Canadians like her. They maintain 12 million deposit accounts in the chartered banks, 10 million of them personal savings accounts.

But a chartered bank is more than the best place to keep your savings. It's the only place offering a full range of banking services. It's the right place to do all your banking.

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