

THE TEST OF THE TIMES

During many decades of intimate association with Canada's problems, The Bank of Toronto has held a position of strength. It has contributed in building the Canada which has met the tests of the times. Through close co-operation, many of our friends have built soundly and continued to profit by the assistance given by this Bank.

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IN CANADA It's Apple-Time RIGHT NOW!

JUICY, perfectly-ripened Canadian apples are in . . . fresh from Canada's finest orchards! Plenty of them, too—those that normally would be exported overseas, as well as our own usual, generous supply. And—thanks to the higher minimum grade requirements—there are greater-than-average quantities of the finer, fancier, higher-grade eating apples.

So, all through this year's apple season, order liberal quantities of Canadian apples . . . for eating, cooking, entertaining . . . and for jellifying and preserving. You'll enjoy them immensely—and you'll be doing your country a SERVICE at the same time.

And remember, Canadian apples are Government Graded. Ask to see the grade-mark on the container when you buy!

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DOMINION DEPARTMENT OF AGRICULTURE,
OTTAWA
Honourable James G. Gardiner, Minister.



BUY BY GRADE—BUY WITH CONFIDENCE

The SNAPSHOT GUILD ABOUT FASTER LENSES



A charming snap—and you might get it with a box camera. But with a faster lens, you could use a higher shutter speed, and be sure of a sharp picture even if the subject moved. That's just one advantage of a fast lens.

EVERYONE, of course, knows that the lens of a fine camera is "faster" than the lens of an inexpensive model. But the question sometimes arises: Just how much faster . . . and what is the main value of this extra speed?

Such a question is timely now—for we are at the season of shorter days and duller weather, when a fast lens is most desirable . . . and absolutely necessary for some shots!

Here, then, are the major advantages of a fast lens. First, it helps insure clear, fully-exposed snapshots when light is poor—on dull days, cloudy-bright days, in the rain or snow. Second, in conjunction with a fast shutter, it enables you to get sharp, properly-exposed action shots. Third, it enables you to take snapshots at night with less light—sometimes just by ordinary home lighting.

Those advantages simply mean that, when you have a fast lens, you're better equipped to cope with any picture opportunity—whether conditions are good or bad. In winter or summer, day or night, fast lenses "get the picture" . . . often in situations where slower lenses would mean failure.

How fast is a "fast lens"? That can be answered only by comparison. For example, an f/7.7 anastigmat lens is four times as fast as the meniscus lens of an inexpensive box camera. An f/6.3 lens is six times as fast as the box-camera lens; an f/4.5 eleven times as fast, and an f/3.5, eighteen times as fast. And a fine f/2 lens, such as on certain de-luxe miniature cameras, is fifty-six times as speedy as the box camera lens!

In practical terms, this means that the f/7.7 lens will get good snapshots on days when box-camera snaps would be seriously underexposed. It means that with the f/6.3 you're equipped for snapshots on dull days; with the f/4.5 or f/3.5, action shots under adverse conditions; with the f/2, almost anything, day or night.

Putting it in a nutshell—the faster your lens, the wider your picture range, and the more subjects you can tackle with assurance of good results. If you're getting good pictures now with an inexpensive camera, rest assured that your next camera—if equipped with fast lens—will serve you even better.

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John van Guilder

THE RED CROSS

Owing to the fact that there is some confusion in the minds of many with regard to the functions of the Red Cross organization, the following information is of interest at the present time:

Red Cross is a permanent organization of national societies with more than 15,000,000 adult members in 65 countries, recognized under the Geneva convention and by international agreement as the sole body which comes in war time an auxiliary of the Army Medical Corps. As such, it is the agent to which requests for supplies, materials and assistance are directed by the Corps which are for the sick and wounded of the national forces.

Through a permanent international committee, with offices in Geneva, it remains in war time the communication channel through which information about missing persons, prisoners of war and other nationals in foreign belligerent states are located, identified, supplied with clothing and other supplies, and exchanged despite the severance of diplomatic relations. For instance, the Prisoners of War Department in the last war, manned by Red Cross volunteers, was officially authorized to handle and care for prisoners in Germany—after this department had been created by Red Cross and had launched the work. Another instance is that all exchanges of prisoners were negotiated through Red Cross' international office.

Volunteer Organization
It is a volunteer organization, seeking to co-ordinate the efforts of all persons who undertake voluntary work, such as the manufacture of hospital supplies, the knitting of garments, the packaging of this material, and the shipment of these packages to the depots from which they are distributed to His Majesty's forces. Because of its automatic appointment to the official position of an army auxiliary by a declaration of war, it is the recipient of the official information as to needs, and of official instructions as to packaging, shipment and distribution.

Because during peace time it maintains its organization for emergency action in event of disasters, and also maintains far-flung services such as outpost hospitals, home nursing departments, etc., it possesses the ready machinery of organization and the out-break of war. So prepared, in fact, this machinery, that the Canadian Red Cross society entered the sphere of international action before Canada had declared a state of war on September 10th, 1939, by cabling \$10,000 to Britain for relief of Athens survivors, and by having ready at hand the hospital, nursing and medical facilities to meet first arrivals at Halifax. In this instance, it is now that this action followed intimation from the Canadian Government that need existed. In other words, Red Cross was the agency to which the government turned for immediate action.

A Democratic Union
Red Cross organization is erected on experience. The Geneva convention provides that a national committee be born in October, 1863.

Red Cross first came into existence when a conference of representatives of 16 nations met in October, 1863, in Geneva, and there laid down the uniform fundamental bases which have governed the organization ever since. A short and simple draft was accepted which provided for the formation of national committees in each country, to act as auxiliaries of the army medical services of their respective governments. The summoning of this conference had followed the publication of a book entitled "A Souvenir of Solferino," by Henri Dunant, after he had visited the battlefield of Solferino and seen when a dying man lay lying unattended. He outlined his ideal of "some international principle formulated in terms of a convention and recognized as inviolable, which, once agreed upon and ratified, should serve as the basis for activity of societies for the relief of the wounded in different countries in Europe." With this object in view, M. Gustave Moynier, president of the Geneve Societe d'Utilite Publique, summoned the meeting of the 16 nations.

Because the first conference was composed of persons unable to give practical effect to their recommendations, a second conference was held in 1864—this time a diplomatic conference of accredited government representatives. The result was the signing of the famous Geneva Convention, the spirit of which has been faithfully upheld in the subsequent conferences of 1906 and 1929. This conference also laid down the established basis that a red cross on a white ground should be used not only by the medical services of the various armies, but also by duly recognized relief societies constituted at this time as auxiliaries to the medical services, and that these services were to be known as Red Cross societies. Their emblem was to be recognized as the sole neutral insignia during war, the nations pledged, and to be free from attack.

A Representative Group
Among the 12 principles of the Red Cross, and to which the governments have subscribed themselves in so far as their acceptance is concerned, are that these societies "must be recognized by the governments as auxiliary to the army medical corps"; must adopt as emblem a red cross on a white ground; must be open to all nations without any distinction, particularly as regards sex, religion or political opinion; must be pledged to prepare themselves in peace time for war time work, and "must be so formed as not to exclude any appropriate branch of medical work in connection with the fighting services."

Recognized by Government
Red Cross is an efficient organization, with leading industrialists, financiers, newspapermen and members of other professions on its executive committees. It is operated in a business-like way, with every action passing under the scrutiny of these voluntary active executives. Its administrative personnel has been trained by experience, and by the very fact that this personnel functions during peace time as an efficient, competent organization.

It enlists voluntary assistance for every purpose. The offices maintained overseas during the World War were manned by volunteers, who operated numerous services such as Prisoners of War department, preparation of casualty lists, notification to relatives of men arriving in hospitals, and the supplying of these men with any needs and countless other functions apart from its primary duty of co-operating with the Army Medical Corps.

Through its efforts, \$9,073,885 was raised for its purposes, in addition to \$6,250,000 for the British Red Cross. Supplies totalling a value of approximately \$20,000,000 were sent overseas, in addition to the funds which were devoted to financing hospitals, equipping and manning them, purchasing and operating ambulance units. The finest hospital in France, according to army medical authorities, was the Red Cross hospital built and equipped by Canada at Vincennes near Paris.

Goodwill and Co-operation
The record of the last war was ac-

complished only by the goodwill of the Canadian people, the willingness of other organizations to co-operate with the Red Cross and eliminate confusion, overlapping and duplication, and the generosity of donations from rich and poor. The Red Cross again faces a similar task. And this time it faces this duty with the added responsibility of a peace time program which has become an important factor in Canadian life and must be continued.

There must exist to represent it in international relations. Under this national committee, provincial divisions, self-administrative functions as a close tie-up with district committees. The latter are the clearing-houses for local or municipal branches. The whole is a democratic union, based on principles analogous to the British Commonwealth of Nations.

Within 24 hours after Canada declared war, representatives of the provincial divisions met in national council in Ottawa. Within another 24 hours, a national war council had been formed. Details were simultaneously arranged for the formation of the latter rests largely in the hands of the citizens—in other words, their willingness to co-operate. It was the desire, or objective, that all groups giving voluntary assistance along lines similar to those of the Red Cross should utilize Red Cross facilities, official position, information and experience.

Through this structure, information is being promptly disseminated to provincial divisions and local branches, and thence to the war councils. It affords a swift means of determining how materials and supplies shall be transported and distributed, because official requests can be complied with through the advices released by the national office.

RADIO SPOTLIGHT



There is a new show on the air for men—and we really think men will like it. It comes from CKOC each Sunday afternoon at 5.30. Under the title Here Comes The Band. All the well-known marches, and some new ones, played by the massed bands of the famed Brigade of Guards, British crack army unit. Then, too, there is Peter Dawson, the popular Australian baritone, along with the Gilles-Guy singers, who are heard in rousing songs of the hunt, marching songs and other favorites. So, my laddie, fill up your pipes next Sunday at 5.30, and be tuned in at 1120.

And another splendid Sunday evening program brings the vibrant cantatas by Bach known as the at seven. Under the artistry of Alfred Wallenstein, musical director for the Mutual network, a superbly blended choir presents these vital religious cantatas left to posterity by the immortal Bach. This musical offering is something worth hearing—and is a little known chapter of the great works of this composer.

If you want a real laugh—and who doesn't in these hectic days?—you should dial in Good News of 1940 any Thursday evening at nine. Fanny Brice, better known on the air as Baby Snooks, and a top-flight cast make up the hour of fun provided by this show. You can catch it on any National or CBC station.

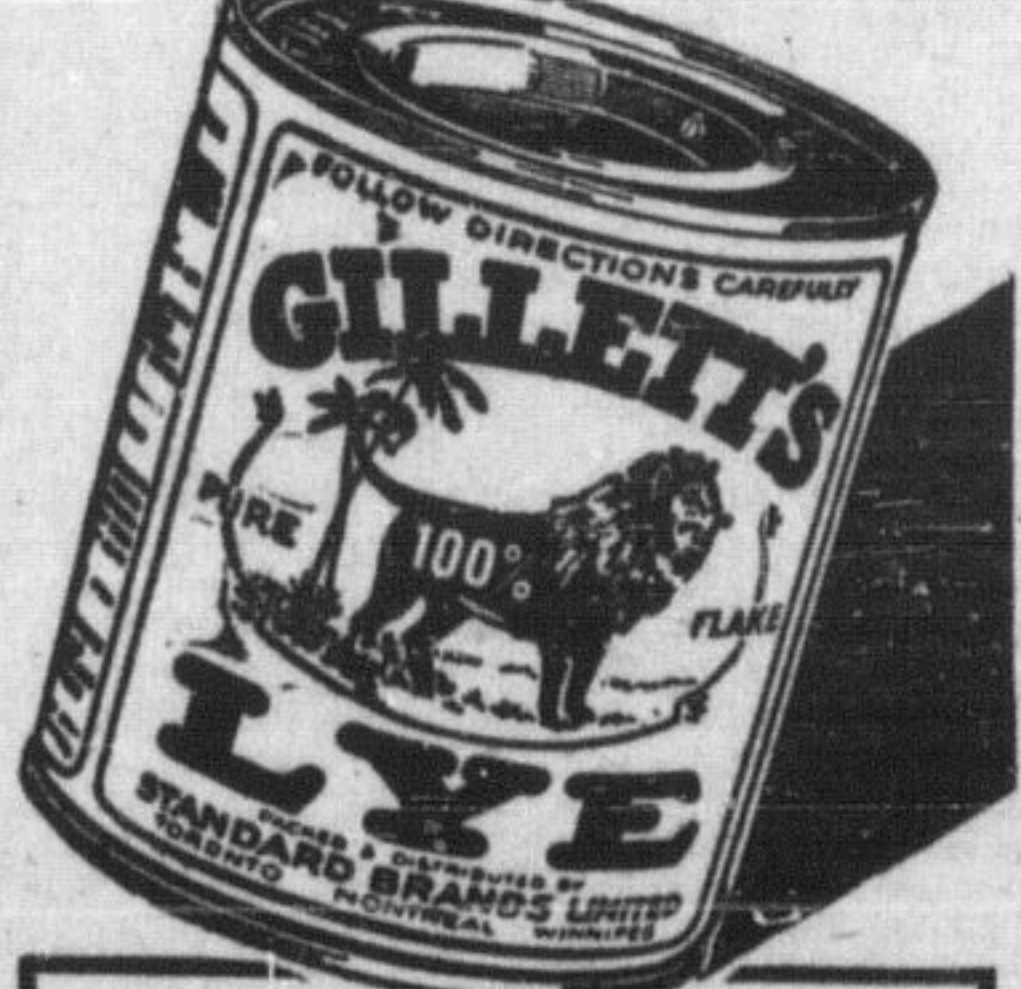
There's always the worry wart to make life just a little worse for the folks who bring you your radio shows. The other evening we were in a radio studio when a news broadcast was being presented by one of the most able newscasters in Canada. Suddenly the telephone in the news room tinkled. A breathless listener pointed out that the newscaster had just pronounced the capital of Uruguay, Montevideo, wrong. The weary editor tried to explain that the pronunciation given by the newscaster was correct—but the smug fellow would not have any. It was wrong—that was all there was to it.

The news editor thumbed through several dictionaries to make sure the given pronunciation was correct—and then went out for his nightly coffee, at least we imagine it was coffee. But these little things are what turn radio men grey at an early age. The truth of the matter is that the pronunciation is mispronounced by 95 per cent of the people—and this complainer thought that was the correct answer. Radio stations go to considerable expense and trouble to have the most reliable dictionaries, encyclopaedia and pronouncing gazettes—and they will seldom be wrong. Of course on occasion they will be—but if you are going to complain, first make sure you are right.

Lifts Grease OFF POTS AND PANS

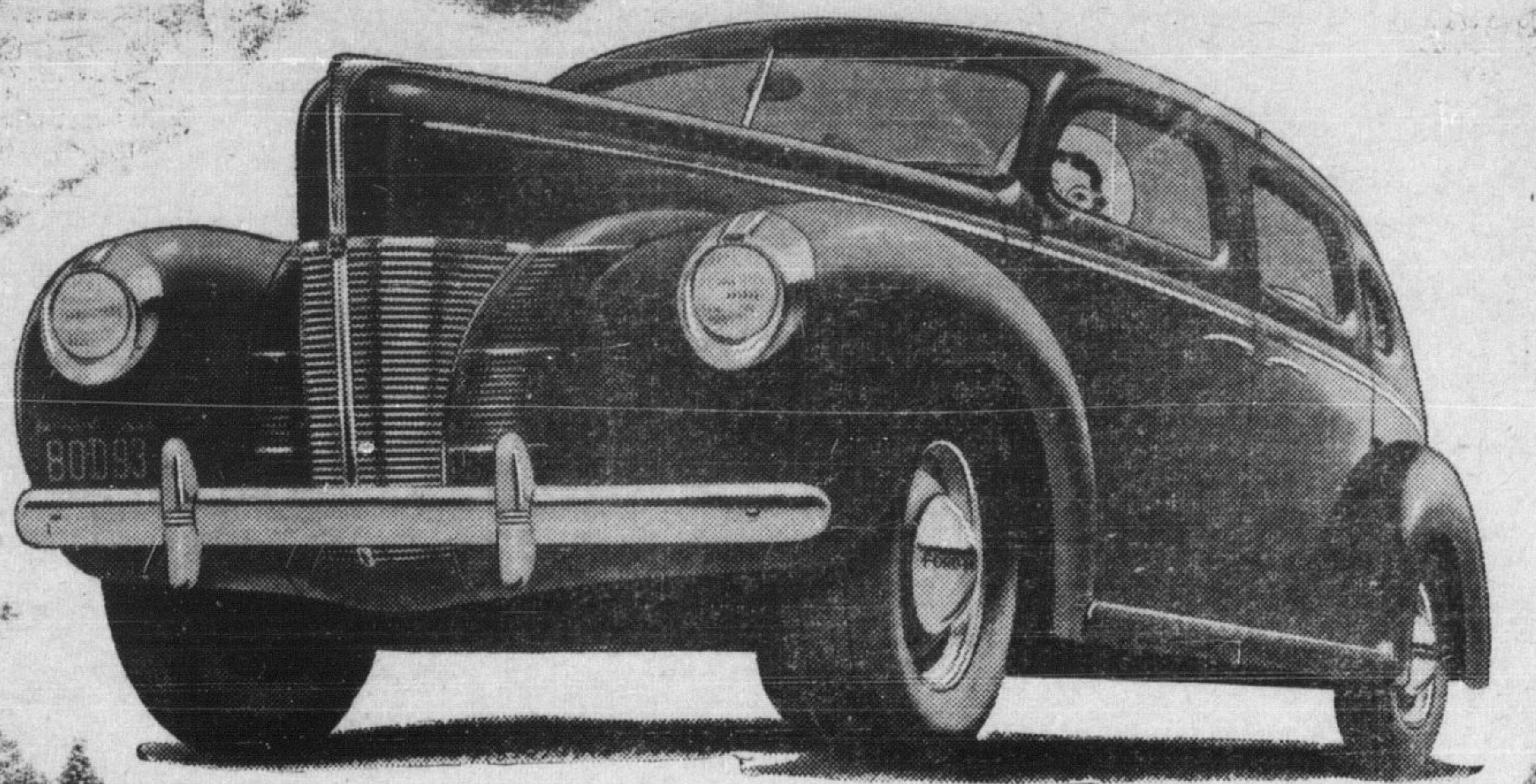
No need to scrape and scrub in slimy water. A solution* of Gillett's Pure Flake Lye just lifts off grease layers . . . loosens hard-baked food . . . takes the drudgery out of washing up. Keep a tin always handy!

*Never dissolve lye in hot water. The action of the lye itself heats the water.



FREE BOOKLET—The Gillett's Lye Booklet tells how this powerful cleanser clears clogged drains, keeps out-houses clean and odorless by destroying the contents of the closet . . . how it performs dozens of tasks. Send for a free copy to Standard Brands Ltd., Fraser Ave. and Liberty Street, Toronto, Ont.

Announcing THE NEW FORD CARS FOR 1940



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WHAT do the Ford cars for 1940 offer to match their brilliant new beauty? New comfort, convenience, quiet, safety—and the roomiest, richest interiors ever designed for a Ford car.

They have a host of interesting new features. There is a finger-tip Gearshift conveniently located on the steering post. An improved transmission is unusually easy to shift. New Controlled Ventilation. Improved shock absorbers. Improved spring suspension and a new ride-stabilizer.

A combination of new features makes the new cars quieter in operation. They have big, powerful hydraulic brakes. They have new Sealed-Beam Headlamps that are safer, stronger and stay bright longer. They have the famous 35-hp. Ford V-8 engine—which blends 8-cylinder smoothness with economy.

You've never seen cars with so much performance, style and comfort at such a low price. Get acquainted. You'll enjoy the experience!



22 IMPORTANT FORD IMPROVEMENTS

- FOR COMFORT**—More room inside. New Controlled Ventilation. New torsion bar ride-stabilizer. Improved spring suspension. Self-sealing shock absorbers. Two-way adjustable driver's seat. New-type resilient front seat backs. New "Floating-Edge" seat cushions.
- FOR CONVENIENCE**—New Finger-Tip Gearshift. Engine more accessible. Two-spoke steering wheel. Light switch on instrument panel.
- FOR STYLE**—New exterior beauty. New interior luxury. New instrument panel.
- FOR SILENCE**—Improved soundproofing. "Easy Shift" transmission. Curved disc wheels.
- FOR SAFETY**—Sealed-Beam Headlamps. Dual windshield wipers at base of windshield. Larger battery and generator. Headlight Beam Indicator in driver's direct vision.

PLUS THE FUNDAMENTAL FORD FEATURES

First Woman Payroller

In the spring of 1862 Mr. F. E. Spinner, treasurer of the United States, prevailed upon Secretary Chase to permit him to appoint a woman to cut and trim United States currency. This work was then being done with shears in the hands of men. He appointed Miss Jennie Douglas, and as he afterward expressed it, "her first day's work settled the matter in her and in woman's favor." On October 9, 1862, the following women employees were appointed: Miss Fannie L. Halstead, Miss Annie York, Miss Belle S. Tracy, Miss Elizabeth Stoner and Miss Mary Burke. They were the first women for whom congress regularly made an appropriation.

Push and Pull

A sad story comes from Victoria, British Columbia—the story of a two-tailed goldfish which was found splashing aimlessly in a park pool, never getting anywhere because one tail tried to propel him forward and the other tried to drive him backward.

We have a fellow-feeling for that goldfish. It seems to us, in fact, full of people who are full of progress and the push of longing to retreat to what seemed simpler times and ways, are getting nowhere in their little pools.—New York World-Telegram.

Beautiful Words

The words which Sir Walter Scott puts in the mouth of Jeanie Deans, in her memorable address to the queen, are true as they are beautiful: "When the hour of trouble comes, and seldom may it visit your deathship—and when the hour of lethargy comes, that comes to high and low—lang and late may it be yours. O my leddy!—It is not what we have done for ourselves, but what we have done for others, that we think on most pleasantly."

'Watering the Ropes'

In 1561 in Rome, during the erection of the obelisk in St. Peter's square, a sailor named Bresca shouted to the workmen to "water the ropes" and thus saved the giant shaft from crashing to the ground. Although he had disobeyed the order of Pope Sixtus V for complete silence during the ceremony, Bresca was rewarded with the perpetual right to supply palms to St. Peter's on Palm Sunday. And his posterity carries on the custom, says Collier's Weekly.

Lavender Favorite Perfume
Lavender is one of the favorite perfumes the world over and enormous quantities of the dried flowers are used annually to make the perfume and other lavender products. The yield of oil varies from year to year depending on the weather and the age of the bushes. The plants are very tender to any frost the oil has to be stored from three to five years before it is sufficiently matured for use in the perfumery and other trades.



BUILDERS OF CANADA



Louis Hébert
Louis Hébert, Canada's first practical farmer, was a member of that little colony at Port Royal (Annapolis Royal) who, in 1605, first attempted to cultivate Canadian soil. Later, in 1616, he settled in Quebec, made a clearing on the heights of Cape Diamond, cultivated it with his own hands, acquired a fief and became, except for Champlain, the leading citizen of Quebec. Above is depicted a monument to his memory which today stands in the City of Quebec.

SEED TIME and HARVEST

IN those far-off days Louis Hébert had no bank to give him assistance or encouragement. Today it is different. This Century-old Bank, actuated by a genuine desire to promote Canada's basic industry, always welcomes opportunities to serve the agricultural community.

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