

**THE LIBERAL**

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THURSDAY, MARCH 3, 1927.

I pray Almighty God that the words I write in this house may be pure and honest—that they be dictated by no personal spite, unworthy motive or unjust greed for gain; that they may tell the truth as far as I know it—and tend to promote love and peace—amongst men.  
—William Makepeace Thackeray.

**GOOD ROADS**

The matter of good roads is one of the big problems facing our legislators to-day whether they be municipal or provincial. It commands a good deal of the time of our public representatives and represents a good share of our public expenditures. It is there fore a matter which should command a good deal of thought and consideration from the average citizen who foots the bill.

In a recent issue in this column we pointed out that if road building was carried on as it should be the farmers benefit both directly and indirectly and that wherever possible the work on the roads should be done by farmers. We have always advocated that money spent at home worked for the development of the community and we still contend that a road policy which employs as much local labor as possible in township road building tends to greatly increase the prosperity of the average rural community. We do not advocate however, that the policy be carried to an extreme and carried out at the sacrifice of efficiency or economy. Wherever there is a substantial difference in cost between the use of teams and the use of trucks we fail to see how any municipal representative with any conception of his duty as a public servant could hesitate in deciding the course of action. The township business is the business of every ratepayer and it is in the interests of every citizen that the public business be transacted in such a manner as to get for the greatest number the greatest good.

We feel sure that the large majority of our readers will agree with us that it is very desirable that as much of the public money as possible should be spent with the citizens of the home municipality. But whether or not such a policy is practicable or not depends to a large extent on the situation of the community, the amount of road building material which is easy of access in all parts of the community and to a considerable extent on the farmers themselves. Times change and methods in every line of endeavor whether it be manufacturing, farming, or road building have been revolutionized in the past few years. Machinery has made possible volume and quality of work which was thought impossible a few years ago. This is the type of competition which the farmer has to meet in road construction. If the farmers can meet this competition the work is theirs. We do not think that there is a municipal council anywhere out would prefer to have the road work done by the ratepayers of the township if it could be done for an amount even near the price required to do it by the use of motor trucks. Whether we like it or not, it is nevertheless a fact which is driven home with force by comparative figures on file in the Department of Highways that except in cases where gravel of good quality is very easy of access the majority of gravel hauling in the future will be done by truck. There are cases, however, where the haul is short and good gravel is available where the work should be done by the local residents. Every individual job should be considered on its individual merits and wherever possible the farmers given the benefit of every reasonable doubt in handing out the work.

The provincial department must, however, be reckoned with and their stipulations are quite clear. They demand that value be received for every dollar spent or else the provincial grant on the work will not be forthcoming, which is after all a common sense policy and in the best interests of every ratepayer. In personal business the average ratepayer insists on one hundred cents value for every dollar spent. The same principle should apply in the transaction of our public business. The duty of every municipal representative who has in his charge the spending of public funds should spend the money judiciously and in the best interests of all the ratepayers. There is therefore an apparent danger that the policy of using teams for roadwork could be carried on to a degree which would be entirely unfair to the great majority. A rough estimate would be that at the most twenty per cent. of the ratepayers of any municipality could accept employment on the roads. If the work is carried on thus, at a greater expense and with a sacrifice of efficiency it is quite apparent that it is a burden on the other eighty per cent.

A good example of a comparison between the two methods could be supplied by the township of Vaughan. In the past couple of years considerable travelling has been done by the hiring of trucks and in all cases substantial savings have been made. Now the 1927 council is considering the purchase of a truck to do the work which was formerly done by an outside contractor. This seems like a step in the right direction as it would overcome the objection of annually paying out large sums for the hire of outside trucks. It would be available for township work at all times and more work can be accomplished and it looks like a good investment for a township faced with the amount of roadwork which is yet to be done in Vaughan.

The road problem of to-day is so vastly different from a few short years ago that it is difficult for the average ratepayer to keep pace with the rapid strides that have been made and even the members of our municipal councils must give a great deal of time to the question if they are to keep abreast of the times. Road policies like all public policies are framed to meet the demands of the people. People to-day demand good and still better roads. The highways department and our municipal councils are endeavoring to give these roads to the people with the greatest possible speed and yet in such a way as not to add too seriously to the already heavy tax burden of the ratepayers.

In order to give the province a more efficient and uniform road policy, statute labor which had served a good purpose in its day but which had apparently outgrown its usefulness has been practically abolished. To-day the majority of townships employ a road superintendent and his is a very important position. On his shoulders rests a great deal of responsibility for the success or failure of a townships road program. He is responsible for the efficient and economic work on the roads. He looks after the hiring of all help and supervises all construction whether it be day labor or contract. The council decides the policy, the amount of money to be spent and where it will be spent after a tour of inspection of all the roads as early as possible in the spring. In other words the council directs, and the superintendent manages.

Such a road policy can be a success only if it is carried out in the spirit of co-operation and harmony. The council must co-operate with the road superintendent, and the ratepayers of the township must co-operate with both the council and the superintendent. The people must be reasonable in their demands and charitable in their criticism. Let us all be big enough to look at the road problem in the spirit of the Golden Rule. Let us put ourselves in the position

of the other fellow, and look at it from his standpoint before being too harsh in criticism of those who administer our affairs. If such a spirit of co-operation and good will in regards to our road and municipal affairs can prevail during the next few years, we have no hesitation in predicting that this banner province will experience an era of progress in road construction hitherto unequalled and which we thought impossible even in our dreams. And when that day arrives and the history of our municipalities is finally written those men who through a deep sense of public duty in the face of many difficulties accentuated oftentimes by the selfishness and criticism of fellow-men, should receive the heartfelt thanks of the generation which they served. The men who give the leadership in our municipal affairs will have, and deserve a place in the "Temple of Fame," which need not be recorded in history or in letters of gold since it will be in the hearts of the people and manifest in the works which will live after them.

**A GOOD REPORT**

Net profits of \$821,886.71—the highest in the history of the Institution—were reported at the fifty-second annual meeting of the Standard Bank of Canada held at the Head Office on Wednesday, February the 23rd.

Deposits showed an increase of approximately \$3,700,000 and now stand at \$72,148,588.13. Assets immediately available are \$43,808,121.11 or slightly over 55% of the Bank's liabilities to the public. The improvement in general business conditions throughout Canada is reflected in an increase in current loans of \$1,243,000 which now amount to \$39,493,951.95.

The report should prove very gratifying to the shareholders. It indicates that this Bank is doing its full share in the development of Canadian Industry and Canadian Agriculture, and during the year just closed, it has been able to attract to itself a considerable volume of new and profitable business.

**Letters From The People.**

**Notes From California**

To The Liberal,  
Dear Mr. Editor:—

A few notes from me at this time may be of interest to my home friends, I am still enjoying the beautiful climate of this country, among the oranges, lemons and grape-fruit and the beautiful flowers which abound the year through and I can hardly realize it is February.

We have had no frost for some time now, and no snow since Christmas when we had a few flurries.

We have had several nice rains which they appreciate very much this time of the year. Last week we had a rainfall of over twelve inches which caused quite a flood and did considerable damage to fruit, etc. Orange picking has been somewhat delayed on account of the wet weather and some damage to the fruit is reported. It was my privilege to drive a Ford Coupe for a few weeks and I have spent several hours driving. I travelled in different directions including in my travels the City of Los Angeles and never before realized there was so much fruit grown in this country.

They tell me they ship yearly from one packing house from this city, six hundred cars of oranges, eleven hundred cars of lemons and thirty cars of grape fruit and there are a great many houses in southern California. It was also my privilege to attend the yearly orange show at San Bernardino and must say the display of fruit was a marvel and can hardly realize that a country which fifty years ago was almost a barren waste could now show such wonderful products.

The weather this winter has been ideal the thermometer ranging from about 40 to 5 degrees now for the past six weeks which seems strange to people from Canada.

I must thank you Mr. Editor for mailing the Liberal to me which comes regularly and which I look veer with interest and keeps me posted about happenings around home. And must congratulate the Victoria Square Sunday School that so many attended fifty Sundays during 1926. February 22nd was George Washington's birthday and it was my privilege to listen in on the radio and to hear the President's address from Washington, D. C. a distance of three thousand miles, telling of the advancement the country has made in the last two hundred years.

Thanking you Mr. Editor for this space and hoping to see you all again as soon as you will guarantee warm weather, I remain,

Yours truly,  
L. B. HEISE,

Upland, Cal.

NOTE:—We are very glad to publish the above interesting letter from Mr. Heise which was sent to us via air mail from Uplands. It bore the date stamp of February 24, 2 p.m. and it reached our office, Saturday, February 26 at 6 p.m.—Editor.

York Mills,

Editor Liberal,

Dear Sir:—

Why can't the Boards of Health in the towns and cities drop the milk controversy for a while and turn their attention to the water supply. Just as many cases of typhoid can be traced to contaminated water as to dirty milk. Toronto draws her drinking water from the same lake into which she empties her sewage. Then the water has to be treated with chlorine to kill the bacteria. Surely if they don't mind dead germs in their drinking water they shouldn't mind a few dead ones in their milk supply—and then claim that pasteurization kills them.

However, it would be a costly business to obtain absolutely clean water. Therefore they try to keep attention on the milk supply and are all the time making more stringent rules for the producers to carry out. This costs the taxpayers nothing and gives the Board of Health something to boast about.

This is the Toronto Board of Health I mean, Mr. Editor I know nothing of Richmond Hill conditions beyond what I have seen in your valuable paper. Ask any dairy farmer who sends milk to the city and see what he has to say about the inspectors. The farmer is everybody's football.

Yours truly,  
A. SHIPPER.



LEOPOLD MACAULAY, M. P. P.  
The newly elected member for the new riding of South York who has introduced in the Ontario Legislature a Bill to amend the Housing Act.

**Yonge Street Poultry Farm**

Opposite Orange Orphanage  
Phone, King 16 r 26. H. G. MECREY R. R. 1, Richmond Hill, Ont.

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**B ARRED ROCKS and S. C. WHITE LEGHORNS**

Guaranteed pure bred chicks for sale Hatches off every week.  
All eggs used by Mammoth Buckeye Incubator will be from the flocks of the well-known breeder, Mr. Walter Rose.

PRICES { March, April and May . . . . .25c. each.  
June . . . . .20c. each.  
July . . . . .18c. each.

10% reduction on above prices in lots of 125 or more.  
100% live arrival guaranteed.

**Eggs for Hatching**

(White Leghorn Only)

Large Fertile Eggs From Our Own Flock. 80% Fertility Guaranteed.  
Setting of 13 eggs . . . . . \$1.00 Setting of 50 eggs . . . . . 3.75  
Setting of 100 eggs . . . . . 7.00

TERMS:—Chicks and Eggs 10% with order, balance before delivery.  
ORDER EARLY AND AVOID DISAPPOINTMENT.

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**Richmond Hill Shoe Repairing**

GOLOHES and RUBBER BOOTS RE-SOLED  
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THE  
**STANDARD BANK**  
OF CANADA

FIFTY-SECOND ANNUAL STATEMENT FOR  
THE YEAR ENDING 31st JANUARY, 1927

PROFIT AND LOSS ACCOUNT

Cr.		
Balance brought forward, February 1st, 1926		\$207,892.00
Profits for the year ended January 31st, 1927, after deducting expenses, interest accrued on deposits, rebate for interest on unmatured bills, Provincial and Municipal taxes and making provision for bad and doubtful debts.		821,886.71
		<b>\$1,029,778.77</b>
Dr.		
Dividend No. 142 paid, May 1st, 1926	\$ 144,702.00	
Dividend No. 143 paid, August 1st, 1926	144,702.00	
Dividend No. 144 paid, November 1st, 1926	144,702.00	
Dividend No. 145 payable, February 1st, 1927	48,234.00	
War Tax on Note Circulation	50,000.00	
Reserve for Dominion Income Tax	85,000.00	
Contributed to Officers' Pension Fund	317,736.77	
Balance carried forward		<b>\$1,029,778.77</b>

GENERAL STATEMENT

31st January, 1927

LIABILITIES		
Notes of the Bank in circulation		\$ 5,828,130.00
Deposits bearing interest (including interest to date)	\$57,822,829.01	
Deposits not bearing interest	14,325,759.12	
		<b>72,148,588.13</b>
Deposits made by other Banks in Canada		1,017,644.17
Balances due to other Banks in Canada		97,388.20
Balances due to Banks and Banking Correspondents elsewhere than in Canada		2,433,256.34
Letters of Credit outstanding		483,460.63
Liabilities not included in the foregoing		244,404.09
Dividend No. 145, payable 1st February, 1927		144,702.00
Former Dividends unclaimed		977.50
Capital Stock paid in		4,823,400.00
Reserve Fund		2,900,000.00
Balance of Profit and Loss Account carried forward		317,736.77
		<b>\$90,439,637.83</b>
ASSETS		
Current coin held by the Bank		\$ 518,153.81
Dominion Notes held		8,530,917.00
Deposits in the Central Gold Reserves		1,400,000.00
Deposit with the Minister for the purposes of the Circulation Fund		250,000.00
Notes of other Banks		509,248.00
United States and other Foreign Currencies		47,432.67
Cheques on other Banks		5,705,556.19
Balances due by Banks and Banking Correspondents elsewhere than in Canada		885,264.07
		<b>\$17,936,631.74</b>
Dominion and Provincial Government Securities, not exceeding market value	\$10,308,466.45	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value	2,858,536.61	
Railway and other Bonds, Debentures and Stocks, not exceeding market value	2,875,648.15	
		<b>16,042,651.21</b>
Call and Short (not exceeding thirty days) Loans in Canada on Bonds, Debentures and Stocks or other securities of a sufficient marketable value to cover		9,828,838.16
		<b>\$43,808,121.11</b>
Loans to Cities, Towns, Municipalities and School Districts		1,717,589.57
Other Current Loans and discounts in Canada (less rebate of interest) after making full provision for all bad and doubtful debts		39,493,951.95
Non-Current Loans, estimated loss provided for		263,870.08
Mortgages on Real Estate sold by the Bank		315,552.93
Real Estate other than Bank Premises		483,460.63
Liabilities of Customers under Letters of Credit as per contra		3,712,934.31
Bank Premises, at more than cost, less amounts written off		159,356.51
Other Assets not included in the foregoing		
		<b>\$90,439,637.83</b>

A. F. WHITE,  
President

N. L. McLEOD,  
General Manager

AUDITORS' REPORT TO THE SHAREHOLDERS

We have examined the books and accounts of The Standard Bank of Canada at its Head Office, for the year ended January 31st, 1927, and have been furnished with certified returns from the branches. We have obtained all the information and explanations we have required, and in our opinion all transactions of the Bank which have come under our notice have been within the powers of the Bank.

The Bank's investments and cash on hand at its chief office and certain of its principal branches, were verified by us as at January 31st, 1927.

We certify that, in our opinion, the above general statement of Liabilities and Assets at January 31st, 1927, discloses the true condition of the Bank, and is in accordance with the books of the Bank.

Toronto, February 10th, 1927

D. McK. McCLELLAND, F.C.A.,  
of Price, Waterhouse & Co.  
A. B. SHEPHERD, C.A.  
of Peat, Marwick, Mitchell & Co.