

A. C. HENDERSON
 PLUMBING AND TINSMITHING
 Thornhill, Ontario
 Hot Water Heating and
 General Repairs

**Hillcrest
 Beauty Parlor**

RUTH RUMBLE, Prop.
 PRICE LIST
 Finger Wave 40c.
 Shampoo & Finger Wave 50c.
 Marcel 40c.
 Shampoo & Marcel 50c.
 Oil Croquinole Permanent \$2.00
 Other Permanents at
 \$1.50, \$3.50 & \$5.00
 Manicure 25c.
 Hair Cut 25c.
 Child's Hair Cut 15c.
 We Invite Your Patronage
 35 Yonge Street,
 RICHMOND HILL
 (Liberal Office Building)
 Telephone 9 for Appoint-
 ments

The Jones Coal Co.
 Full Line of FUEL
 also
 Lime, Cement, Tile
 Phone 188
 Yards at Burr's Mill

SAND — GRAVEL
 WM. McDONALD
 Telephone 62 Thornhill
 From Maple Gravel Pit
 GENERAL CARTAGE
 by Truck

Phone HYland 2081 Open Evenings
 Res. Phone 9788
Johnston & Granston
 MANUFACTURERS & IMPORTERS
 OF CANADIAN & FOREIGN
 Granite Monuments
 1849 Yonge St. (east side)
 Between Mertan & Balliol Sts.

BROTHERTON'S
Steamship BOOKING OFFICE
 Special Sailings to the
 Homeland by
**Canadian Pacific, Cunard and
 Anchor-Donaldson lines at
 Lowest Rates.**
 Photos and Passports Secured
 All enquiries confidential
 We look after your wants right from
 your home.
 Phone Willowdale 63J
 Office Stop 6 Yonge St., Lansing

SHEPPARD & GILL
LUMBER CO.
 RICHMOND HILL
 Dealers in
 Lumber, Lath, Shingles
 Asphalt Roofing, Gyproc
 Telephone 27

Not Original - But Real Good
 SOME PEOPLE PAY WHEN DUE;
 SOME OVERDUE;
 SOME NEVER DO;
 HOW DO YOU DO?
LOOK AT YOUR LABEL

**NEWS AND INFORMATION FOR THE
 BUSY FARMER**

Livestock Meetings
 Dates for annual meetings in Toronto of Canadian and Ontario livestock associations have been announced by L. E. O'Neil, of the livestock branch, Ontario Department of Agriculture.

Ontario Swine Breeders' Association will hold their annual meeting February 1 and the Canadian Swine Breeders' Association the following day. Ontario Large Yorkshire Club, Ontario Berkshire Club, Ontario Tamworth Club and dual purpose Shorthorn clubs will also hold meetings February 1.

February 2, the following annual meetings will be held: Canadian Jersey Cattle Club, Canadian Shorthorn Association, Canadian Hackney Horse Association, Canadian Pony Association, and the Canadian Aberdeen-Angus Breeders' Association.

Meetings scheduled for February 3, are: Holstein-Friesian Association of Canada, Canadian National Poultry Record Association, Canadian Standard Bred Horse Society, Ontario Hereford Breeders' Association, Ontario Sheep Breeders' Association, Ontario Clydesdale Club, Canadian Thoroughbred Horse Society and Canadian Sheep Breeders' Association.

On February 4 the Canadian Shire Association, Clydesdale Horse Association of Canada, Ontario Percheron Club and Ontario Horse Breeders' Association will meet and February 5 the Ontario Cattle Breeders' Association will meet.

Winter Brooding of Chicks

The poultryman with proper equipment can handle chicks in mid-winter with as little mortality as with April chicks. He may not get as high percentage hatch as later on, but even the hatchability of eggs is being controlled by the feed. January chicks will cost more as eggs are higher priced to start with. Then it will take more fuel than with spring brooding. But there is more time for looking after the chicks; there may be less disease and mortality; broilers will catch a high market, and pullet should be laying early in the fall or even in late summer when egg prices are at their peak. Of course, if many started hatching all their chicks in January the higher prices for broilers and eggs would be wiped out, and chicks hatched at some other season would find the best market. Brooder houses unsuited for prolonged zero weather and the higher price for chicks will limit the number going in for January chicks. Nevertheless there should be good returns for the few who do, and they can prolong the use of their equipment, as those who have January chicks usually have another hatch in the spring so as to have pullets coming into production at different seasons. January chicks will go on to range early in the season, or they may be raised indoors until ready for the laying pen.

Farmers' Account Book

The Canadian farmer may be absolved from the accusation that in taking stock of his farm business at the present time he is only following the futile fashion of making good resolutions for the New Year. It just so happens that the seasons of the year when good resolutions are popularly supposed to have a special virtue coincides with that period of the year which affords the farmer the best opportunity for making a detailed survey of his business, past and future.

To-day, farming is more of a business proposition than ever before, and the farmer who does not know the exact state of how he stands with reference to every item connected with the farm is at a disadvantage with the farmer who does. Somewhat more than a rough and ready method is necessary.

A record of each department of the farm business should be kept because it is the only way of finding out which part of the farming pays

and which does not. To assist the farmer in this very important matter, the Dominion Department of Agriculture issues a very simple and useful little account book which may be obtained from the King's Printer at a nominal price of 10 cents. No special knowledge of accounting is necessary and a record of transactions can often be made in less than one hour per week.

**MARKET REPORT ON CLOVER
 AND GRASS SEEDS
 Eastern, Northern and Central
 Ontario**

Prices: Red clover 18 to 22c per pound for No. 1 grade, 13 to 18c for country run. Alfalfa 16 to 18c per pound for No. 1 grade, 10 to 15c for country run. Alsike 17c per pound for No. 1 grade, 10 to 15c for country run. Timothy 6 to 7c per pound for No. 1 grade, No. 1 (sealed) 6 1/2 to 7c, 4 to 5c for country run. Sweet clover 6c per pound for No. 1 grade, country run 4 to 5c. Timothy-alsike mixtures (50% alsike) 6 1/2c per lb. for country run seed.

Supply: 224,000 lbs. of red clover scattered throughout district but main supply in Ottawa Valley; 97,000 lbs. of alfalfa mainly in St. Lawrence counties and Kingston to Oshawa district; 150,000 lbs. of alsike almost entirely in the Kingston to Oshawa district; 1,682,890 lbs. of timothy in Prescott and Russell counties and St. Lawrence sub-district; 105,000 lbs. of sweet clover confined almost entirely to St. Lawrence sub-district and Kingston to Oshawa area and 100,000 lbs. of Timothy-alsike mixtures in Northern Ontario.

Demand: A very keen demand has developed for red clover. Shipments are going forward to the United States and in some instances farmer buyers are bringing trucks and cars over to do business direct with Canadian farmers. It is expected that the entire available supply of red clover will soon be out of farmers' hands.

Very little information available in regard to the demand for alfalfa. Timothy is moving more freely than at any time during this crop year. Alsike continues to move but the best quality of seed is already gone. Sweet clover has received very little attention to date but seed is now moving to the seed cleaning plants to be cleaned.

Western and Southern Ontario

Prices: Red clover 21c per pound for No. 1 grade, 15 1/4 to 17c for country run. Alfalfa 17c for No. 1 grade, 11 to 14c for country run. Alsike 16c for No. 1 grade, 8 1/4 to 13 1/2c for country run. Sweet clover 7 1/2c for No. 1 grade, 4 to 6c for country run. Timothy 6c for No. 1 grade, 3 to 5c for country run, and Canadian blue grass 8c for No. 1 grade.

Supply: Red clover 318,750 lbs.; Alsike 387,000 lbs.; Timothy 1,156,100 lbs.; Alfalfa 425,375 lbs.; Sweet clover 153,225 lbs.; Canadian blue grass nil. It is estimated that there are some 450,000 lbs. of alfalfa seed more than reported previously.

Demand: The buying by our merchants for their spring requirements and for their export trading is resulting in a good demand for the three clovers and alfalfas at good prices. Very little interest is being shown in regard to Timothy. Red clover and alsike are in brisk demand, while alfalfa has softened somewhat in comparison with last month.

LATE SENATOR WHITE

Richard Smeaton White, member of the Canadian Senate since 1917 was born at Hamilton in 1865 and was a son of the late Richard White. He never sat in the House of Commons but was appointed to the Senate by Sir Robert Borden on July 30th, 1917. He was president of the Montreal Daily Gazette. Deceased was a nephew of Hon. Thomas White, member for Cardwell 1878-88 and a cousin of Robert S. White, who was twice elected in Cardwell, (in a by-election in 1888 and in the general election of 1891), and who is at present member for St. Antoine-Westmount in the House of Commons. Robert S. White is in his 81st year and enjoys good health. The publisher received a Christmas card from him a few days before Christmas. When the death of Senator White was announced some people in this district took him for the White that formerly represented Cardwell, no doubt for the reason that their initials were the same. The old riding of Cardwell was comprised of the four townships, Albion, Caledon, Mona and Adjala and the village of Bolton. It disappeared in the redistribution of 1901. Robert Johnston of Caledon was the last member, sitting from 1900 to 1904.

**Favors Reduction
 In Interest Rates**

This is a sad story. It might begin like this: "Once upon a time there were some men called bondholders. When the golden haze of prosperity hung over the land, these men invested their wealth and derived much profit therefrom. But when bad times swept over the land and the borrowers found it impossible to pay the lenders the high rates of interest gladly agreed upon when the tidal wave of wealth filled the pockets of all, then the bondholders rent their clothes and tore their hair at having to take less interest."

Yes, it is a sad, sad story. Imagine the plight of these poor bondholders. They invested their money in municipal bonds at five and six per cent interest. Then came the blow. No, they didn't lose their bonds, nor was the interest wiped out. They were asked to accept lower rates. They said, nothing doing. We want everything to which we are entitled, or nearly everything.

Take the case of Windsor. In the good old days when everybody was making a fortune, this progressive city got a bad attack of growing pains and started to spend lavishly. They mortgaged the future pretty heavily. What happened after 1929 is an old story. The bondholders formed a protective association. They dickered with the city officials through high-priced legal representatives and finally the province stepped in, amalgamated Windsor, Sandwich and Walkerville and made it into one city. It was a sound move, though not exactly popular with the holders of the municipality's bonds. Then the Ontario Municipal Board entered into the picture and for many long weary days the question of how much interest Windsor could and should pay, was discussed, along with many other intricate matters.

The plan submitted called for payment of indebtedness over a period of forty years at three per cent interest.

The Municipal Board approved the plan after amending it somewhat, but the bondholders refused to accept the terms and filed objections which automatically washed up the whole business, leaving it where it was before.

In the January second issue of the Financial Post, the bondholders set up a cry of "robbery." Six paragraphs are spent in argument as to why the plan is unfair and unjust, and then at the bottom, in black-face type, are these words:

"THE MAN RESPONSIBLE IS HON. DAVID CROLL, FORMER MAYOR OF WINDSOR, AND NOW MINISTER OF MUNICIPAL AFFAIRS OF ONTARIO."

And there you have the villain of the piece. The Hon. David has incurred the wrath of the bondholders because, first of all, he put municipal government on a practical basis

by eliminating unnecessary overhead, and secondly, because he was responsible to a large degree in sponsoring the much-maligned plan for settlement of Windsor's financial troubles. Mr. Croll has the peculiar viewpoint that in these days, when most persons have had to sacrifice heavily, it would not be a bad idea if the holders of bonds, persons who have a surplus invested in interest-bearing securities, were to tighten their own belts a little, too. After all, three per cent interest is pretty fair these days, what with banks paying about one and a half, and provincial bonds being floated for very little more.

Also it must not be overlooked that there was a provision in the proposed settlement plan for a review of the terms every five years, so that if conditions in Windsor showed marked improvement in the future, the bondholders would get more.

So it is a sad, sad story, all in all. The average citizen, particularly the farmer, is going to weep in sympathy for the bondholders, those unfortunate victims of "this robber, Croll."

DR. BRYCE CELEBRATES TWICE

New Year's Eve was occasion for a duel celebration for Right Rev. Dr. Peter Bryce, D.D., moderator of the United Church of Canada. Not only was the last night of the old year a tradition cherished by a Canadian born in Blantyre, Scotland, but Dr. Bryce was also receiving birthday greetings from friends "first footing" the moderator's home at midnight.

THE SAFEST INSURANCE AGAINST BATTERY FAILURE an Exide because

WHEN IT'S AN YOU START

COPYRIGHT BY THE ELECTRIC STORAGE BATTERY CO.

**Cities Service
 Garage**

ROSE & HERMAN
 HARRY R. ROSE LOUIS HERMAN
 40 Yonge St., Richmond Hill Telephone 133
 BARRISTERS-AT-LAW
 Office Hours—Every Monday and Thursday Afternoon
 and by appointment
 Toronto Office: 100 Adelaide Street West

I'VE FOUND WHERE TO GET THE BIGGEST TON OF COAL IN TOWN!

Yes, Sir!... The biggest ton of coal I've ever bought, and here's why: 'blue coal' gives greater heating satisfaction, dollar for dollar, than ordinary fuels. It sends more useful heat to the rooms—less waste heat up the chimney. For the utmost in economical, dependable heat, order 'blue coal' from

I.D. Ramer & Son
 Phone 10 Richmond Hill

**Your Subscription
 Please ?**

This is the time of year a great many of subscriptions come due. We wish most sincerely to thank the many who have responded so far this year, and to remind those who have not done so that prompt payment of subscriptions is very necessary to a newspaper.

LOOK AT YOUR LABEL. It shows the date your subscription expires.

THE LIBERAL
 'The Home Paper of the District Since 1878'
 RICHMOND HILL ONTARIO