SMALL ADS.

Advertisements of one inch or less, 35 cts. for first insertion, and 15 cents for each subsequent insertion, Over one inch and under two inches, double the above amount. Yearly rates on application.

Medical Directory.

DRS. JAMIESON & JAMIESON

Office and residence a short distance east of the Hahn House, on Lambton Street, Lower Town, Durham. Office hours: 2 to 5 p.m., 7 to 8 p.m., except Sundays.

J. G. HUTTON, M.D., C.M.

Office: Over A. B. Currey's office, nearly opposite the Registry Office. Residence: Second house south of Registry Office on East side of Albert Street. Office hours: 9 to 11 a.m., 2 to 4 p. m. and 7 to 9 p. m. Telephone communication between office and residence at all hours.

J. L. SMITH, M.B., M.C.P.S.O, Office and residence, Corner of Countess and Lambton Streets, opposite old post office. Office hours: 9 to 11 a.m., 1.30 to 4 p.m., 7 to 9 p.m., Sundays and Thursday afternoons excepted.

DR. BURT Late Assistant Royal London Opthalmie Hospital, England, and to Golden Square Throat and Nose Hospital. Specialist: Eye, Throat and Nose. Office: 13 Frost Street, Owen Sound.

DR. BROWN L.R.C.P., London, England. Graduate of London, New York and Chi- requested to give three days' notice. cago. Diseases of Eye, Ear, Nose and Throat. Neustadt, Ont.

Dental Directory.

DR. W. C. PICKERING, Dentist. Office: Over J. & J. Hunter's Store, Durham, Ont.

J. F. GRANT, D.D.S., L.D.S: Honor Graduate University of Toronto, Graduate Royal College Dental cheapest pump on the market. \$7.00 Surgeons of Ontario. Dentistry in all its branches. Office: Over D. C. Town's Jewellery Store.

Legal Directory

A. B. CURREY Barrister and Solicitor Durham and Hanover. Money to Loan

LUCAS & HENRY Barristers, Solicitors, Etc. Markdale, Durham and Dundalk A member of the firm will be in Durham on Tuesday of each week.
Appointments may be made with the Clerk in the office. W. D. Henry, B.A, I. B. Lucas, K.C.

Licensed Auctioneer

DAN. McLEAN Licensed Auctioneer for County of Grey. Satisfaction guaranteed. Terms reasonable. Dates of sales made at The Chronicle Office or with himself.

RESIDENCE FOR SALE

Good double house in upper town; in good repair. This property is being offered cheap to quick purchaser and is a desirable property. Apply to Mrs. A.W.H. Lauder, Durham. Ontario.

J. RAINFORD Piano Tuner Durham, Ontario.

General expert. Repairs a special-Store promptly attended to. D153m

MILK REDUCED TO 10c.

Mr. W. R. Watson, milk vendor, wishes to announce that he has reduced milk to 10c. a quart, and cream to 55c., and is prepared to supply any quantity. Wash bottles and return promptly, as they are needed in the business.

FOR SALE

Good double house and comfortable frame house in Upper Town; hardwood floors, two mantels, hot air heating; large clothes closets in bedrooms; good cistern; hen-house; onehalf acre of good garden land. Cheap to quick buyer .- R. J. Matthews, Durham.

FOR SALE

Two good building lots for sale; one on Main Street, the other on Queen Street. Apply to J. A. Brown.

FOR SALE

A good home. Apply to Joseph A. Brown, Durham.

WOOD FOR SALE

Hard and soft. Apply to Zenus Clark, Durham.

FARM FOR SALE

Lots 13 and 14, Concession 2, N.D. R., Glenelg, 100 acres. Apply to Administratrix will proceed to dis-Sarah Webber and A. H. Jackson, Executors James Webber estate.

As the months pass, flyers break fewer and fewer records and necks. A. D. 1922.

Some folks think they are getting back to the soil by joining the coun-

try club.

SPIRELLA CORSETS

Ladies-Call at once and get your goods. Intending buyers will do well to examine our large stock now on hand. Any style and size. Prices from \$4.50 up.

THE SPIRELLA PARLORS Mrs. J. C. Nichol

Nov. 28 1yr. Representative.

All Our Graduates

have been placed to date and still there are calls for more. Get your course NOW. If you do not get it you pay for it anyway in smaller earnings and lost opportunities.

Enter any day. Write, call or phone for information.

CENTRAL BUSINESS GOLLEGE Stratford and Mount Forest

NOTICE TO FARMERS

The Durham U.F.O. Live Stock Association will ship stock from Durham on Tuesdays. Shippers are James Lawrence, Manager,

Durham, R.R. 1 Phone 606 r 3 11 27 tf.

FOR SALE

1 second-hand Gasoline Engine, 31/2 horsepower, in good running order. for \$25.00. Also Brantford Iron Pumps, the easiest working and up.-W. D. Connor, Durham, On-

TENDERS WANTED

Tenders will be received by the undersigned for the purchase of Part Lot 3 on the West side of Albert St. Durham. Tenders must be in the hands of the undersigned on or before September 25, next.

> Thomas Allan, Administrator of the Estate of James Bell, deceased.

HOUSE FOR SALE

Good brick residence in Upper Town. For particulars apply to the owner, C. L. Grant.

NOTICE TO CREDITORS

In the matter of the estate of Robert McClyment, late of the Township of Glenelg in the County of Grey Farmer, deceased.

Notce is hereby given pursuant to R.S.O. 1914, Chap. 121, Section 56, and amending Acts, that all persons having claims against the estate of Robert McClyment, late of the Township of Glenelg in the County of Grey. Farmer, deceased, who died on or about the 25th of July, 1922, are required to deliver or send by post prepaid to Lucas & Henry, Solicitors for the Administrator of the estate. on or before the 23rd day of September, 1922, their names and addresses. ty. Orders left at H. J. Snell's Music a full description of their claims in writing, and the nature of the security, if any, held by them.

> And take notice that after such last mentioned date the Administrator will proceed to distribute the assets of the said deceased among the parties entitled thereto, having regard only to the claims of which he shall then have notice, and the said Administrator shall not be liable for the said assets, or any part thereof. to any person or persons of whose claim notice shall not have been received by him at the time of such distribution.

Lucas & Henry,

Solicitors for the Administrator Dated this 30th day of August, A.D.

NOTICE TO CREDITORS

In the matter of the estate of Robert McMeeken, late of the Township of Egremont, in the County of Grey, Farmer, Deceased.

Notice is hereby given pursuant

R.S.O. 1914, Chap. 121, Sec. 56, that all persons having claims against the estate of the said Robert McMeeken. who died on or about the eighth day of May, A.D. 1922, are requested to send by post prepaid or otherwise to deliver to A. B. Currey, of the Town of Durham, solicitor for the Administratrix on or before the first day of October, 1922, 727 tf their names, addresses and descriptions, and a full statement of their claims and the nature of the security (if any) held by them, duly certified, and that after the said day the the tribute assets among the parties 824 tf entitled thereto, having regard only to the claims of which she shall then have notice.

Dated this 8th day of September,

9143

JANET MCMEEKEN.

Administratrix. by ner Solicitor, A.B. Currey

NEW ONTARIO LOANS

How the Farm Loan System Helps the Northland.

Many Settlers Need Financial Encouragement-Land Values Give Good Security - Systematic Inspection Is Practiced In Making Loans.

(Contributed by Ontario Department of Agriculture, Toronto.)

"Money is the greatest need of the whole Northern district at the present time."

This is one striking conclusion submitted to the Agricultural Development Board by one of its staff inspectors after a careful and detailed survey of two or three important sections of New Ontario early this summer.

Farm Loans Meet the Need.

Already there are many evidences to indicate that the new system of long-term loans will go a considerable distance in meeting that need. In the older settlements the great need is buildings, and large numbers of settlers are able to comply with the terms of the legislation. Having got their land from the Crown in most cases, there is no mortgage against it. Having 40, 50 or 60 acres under cultivation, they now have a substantial equity. If there are seed grain liens or mortgages they are usually small, and come under the 40 per cent. clause for removing encumbrances. Subject to individual inspection, they are, therefore, eligible for loans. There are also a number of cases where money is needed to help buy land to enable a young man to start for himself. Interest rates are higher in New Ontario. Eight and nine per cent. are quite common, while reports have been heard of 10 to 12 per cent. being charged. In the ordinary course, therefore, money for these essential development purposes is not available, or not available on terms which make its use practicable. Applications have accordingly been received from every district in the north

Not Assuming Heavy Load.

From the Bar River section of the Algoma district came a request for a loan of \$5,000 to build a dairy barn. This looked like a pretty substantial dairy barn, but it was shown the farm included 90 acres of exceptionally rich soil, 20 acres of which two years ago produced oats which averaged 100 bushels to the acre and stood five to six feet all over the field. Similar stories come from Sudbury, Timiskaming, Rainy River, Dryden and Thunder Bay, but many are for small loans of \$1,000 or less, and the average will, therefore, be between \$2,000 and \$3,000. This will mean an annual repayment of around \$200. So it will be seen settlers are not rushing to assume

impossible burdens. Staff inspectors spent several weeks going over the different districts, and are of opinion that in the old settled sections of New Ontario loans may be placed with as great a sense of security as in Old Ontario. They found, in fact, that sections such as Algoma, New Liskeard, Dryden, Rainy River and Thunder Bay, where settlement has been in progress for twenty-five years or more, development is taking place very similiar to that of Old Ontario. In the Sudbury district good agricultural progress is being made. About 90 per cent. of the population is French-Canadian, the balance being made up of Finlanders, Polacks from Central Europe, and a few of Scottish and English descent.

Land Values High.

Reports from all quarters indicate that land values in the older settled sections already mentioned are high. Prices up to \$100 per acre for land, with only moderate buildings, are very common. This is due to several factors. In some sections the land is in pockets between the rocks. Such land is limited in area but very rich in fertility.

Then, too, there are growing cities, substantial towns, or lumber or mining camps adjacent to all the agricultural districts, and these offer a ready market for hay, oats and potatoes, which are the three crops most generally grown. Old Ontario prices, plus transportation costs, which means an advance of 10 to 15 per cent., are paid. These markets would absorb more live stock and live stock products than are produced, and making available money for buildings essential to the wintering of stock will help in developing agriculture along stable lines.

Whether present land values will be maintained is problematical, and the inspectors recommend a maximum of \$60 per acre as far as loans by the board are concerned. It is probable the average valuation will not exceed half that figure.

Systematic Inspection Necessary.

Some requests have been received for loans for clearing land, but these do not come under the act and therefore must be excluded. Many of the applications will be for amounts under \$2,000. Inspection involves considerable expense and it is evident some plan will have to be adopted so that inspection may be made systematically without covering the same ground too often. No inspection can be made when snow is on the ground. Little building is done in the winter, though timber for building purposes is often taken out. It is, therefore, probable that a plan will be adopted by which two inspections per year will be made for loans for building purposes, one in the spring and one in the fall. Applications will be received up to a certain date and loans passed upon at a certain date. These dates will be fixed so as to accord with the plans and convenience of the settlers as far as possible.

Railway News

Montreal. - On August · 23rd, George H. Ham, "the Grand Old Man of the Canadian Pacific," celebrated his seventy-fifth birthday and received congratulations from all over Canada.

Vancouver .- Railways in Canada are in an excellent position to handle the bumper grain crop of the prairie provinces. There are also 10,000 cars in the western division of the C.P.R. ready to handle grain moving westward from the prairie grain fields, officials of the railway state.

C. A. Cotterell, assistant general superintendent of the C.P.R. western lines, stated that heavy shipments will be made to the Orient through this port.

Toronto.-American tourists last year spent \$75,000,000 in Canada, according to an estimate made in an official report of the Dominion Government's Parks Department.

Last year more than 100,000 tourist motor cars entered Canada; that would mean upward of half a million tourists. This year the number will be much greater, for the tide is growing rapidly. The railways are having a very busy season.

Winnipeg.-After a careful sur-

vey of reports received from C.P.R. agents throughout the West, it is estimated that this year's crop will approximate 317,000,000 bushels, according to the weekly crop report of the C.P.R. agricultural department issued here. Reports indicate that the Western

crop generally is turning out well. Even in areas where poor yields were looked for, the conditions have proved better than anticipated.

Vernon.-Present indications are that the 1922 British Columbia apple crop will total about 2700 or 5000 cars.

Last season was the province's big crop year, when approximately 3500 cars were packed out.

The C.P.R. has made many provisions to take care of the valley's transportation demands. On nearly every side between here and Calgary refrigerator cars are waiting to be shunted to the packing houses. while houses are well stocked.

Calgary .- While Calvin Coolidge Vice-President of the United States. was not inclined to talk about trade relations, tariffs or anything of that nature when he arrived here on the Trans-Canada train of the Canadian Pacific Railway, he waxed most eloquent in his praises of Banff and Lake Louise and of the Canadian Rockies along the route by which he had travelled.

"No wonder you Canadians are proud of your mountains," he asserted; "they are magnificent." The Vice-President spent some time in conversation with J. M. Cameron, general superintendent of the Alberta Division of the C.P.R.

Montreal .- According to a joint circular issued by the Canadian Pacific Railway and Canadian Pacific Steamships Limited, Mr. Allan Cameron is appointed Oriental manager, with office at Hong Kong, effective October 1.

It is understood that Mr. Cameron will be in charge of both traffic and operating departments. The extensive growth in recent years of Canadian Pacific activities in the Orient, with enlarged fleets and services which have added Manila to the ports of call, has involved also the transfer of the administrative headquarters from Yokohama to Hong Kong. Mr Cameron is familiar with Hong Kong, as from January, 1901, to September, 1905, he was located there as general agent of the Asiatic business of the Oregon Railway and Navigation

Company's line of steamers. Mr. Cameron's first connection with the Canadian Pacific Railway was at Winnipeg as clerk of the local freight office in 1887.

Moose Jaw .- D. C. Coleman, vicepresident of the Canadian Pacific Railway Company, was a visitor in the city for a few hours, while en

route to Victoria. Mr. Celeman made the announcement that the Canadian Pacific Railway Company had leased the last of its terminal elevators at the head of the Great Lakes, on a long term lease, to the Consolidated Elevator Co. interests. The capacity of the elevator is eight million bushels. the lessees will assume possession September 1.

The leasing of the elevator is in conformity with the announced intention of the railway executives to go out of the terminal elevator

business. Asked as to the completion of the Assiniboia-Lethbridge line gap, Mr. Coleman stated that it was anticipated that the gap would be completed late this fall. Much, however, would depend on whether the contractor would be able to hold his men during the harvest season.

Relative to the grading on the line from Consul, east, Mr. Coleman stated that the first thirty miles had been completed and the conractor was now working on the - d thirty miles.

Have you Rheumatism or Neuritis. Sciatica, Lumbago? Now is the time to get rid of it. Nature is doing all she can for you. Just help things along. Get a box of Templeton's Rheumatic Capsules from your Druggist and you will soon be fit and well again.

Sold in Durham by S. MacBETH.

THINKS GRAVEL ROADS ARE BEST

(Arthur Enterprise-News.) Mr. Duncan Gillies, who returned home last week from Michigan, after

having motored over several hundred miles of country roads states that he is a firmer believer than ever that no road for automobile traffic is equal to a good gravel highway.

claims, are good gravel roads, and in will be the case on our Ontario Pro- strong reasoning people. Do we vincial highways, a patrol repair reason to-day? gang is kept constantly on duty. An improved style of drag is used and every day, where required, a little fresh gravel is put on to fill up ruts and keep the surface perfectly level. summons to police court would be Many of these roads are in such good necessary to teach parents not to condition that motorists prefer them leave children alone in the home. Yet to pavement. With the macadam, such a case came before the Oshawa Mr. Gillies states, it has been found police magistrate recently when that the first cost for construction is parents were charged with leaving very high and that it is impossible their two children, one of them 11 to keep the macadam free from ruts months old, alone in the house until after building except by using dress- after midnight. They had gone out ings of tarvia and sand, or some- to a dance. After being severely lecthing similar, which is also expen- tured by the magistrate, the offenders sive and not too satisfactory.

roads adopted across the line, Mr. recognizance for their future good Gillies informed us, is somewhat dif- behavior. ferent to that followed here. The centre of the road is scraped out and left with a gradual slope upwards to either side. This sort of trough is then filled with gravel which cannot be crowded off into the ditches. He was interested in observing some sections of road that were built near Bad Axe many years ago when he was interested in municipal affairs in that district. He found them in perfect condition still, thanks largely to the patrol maintenance system.

NOTICE TO CREDITORS

In the matter of the estate of Edwin Johnson, late of the Village of Holstein, in the County of Grey. Retired Farmer, Deceased.

Notice is hereby given pursuant R.S.O. 1914, Chap. 121, Sec. 56, that all persons having claims against the estate of the said Edwin Johnson, who died on or about the twentyeighth day of August, A.D. 1922, are requested to send by post prepaid or otherwise to deliver to A. B Currey, of the Town of Durham, solicitor for the Executors, on or before the first day of October, 1922. their names, addresses and descriptions, and a full statement of their claims and the nature of the security (if any) held by them, duly certified and that after the said day the Executors will proceed to distribute the assets of among the parties estate entitled thereto, having regard only to the claims of which they shall

then have notice. Dated this 8th day of September, A. D. 1922.

JAMES JOHNSON, JOSEPH LENNOX.

Executors. by their Solicitor, A.B. Currey.

CLERK'S NOTICE OF FIRST POSTING OF VOTERS' LIST

Voters' List, 1922, Municipality of the Town of Durham, County of

Notice is given that I have transmitted or delivered to the persons mentioned in Section 9 of The Ontario Voters' List Act, the copies required by said Sections to be so transmitted or delivered of the List, made pursuant to said Act, of all persons appearing by the last Revised Assessment Roll of the said Municipality to be entitled to vote in the said Municipality at elections for members of the Legislative Assembly and at Municipal elections, and that the said List was first posted up in my office on the 30th day of August, 1922 and remains there for inspection.

And I hereby call upon all voters to take immediate proceedings to have any errors or omissions corrected according to law.

Dated this 30th day of August, 1922.

W. B. VOLLET, Town Clerk, Durham.

How Do People Read? (Kincardine Reporter.)

How do people read these days? We often wonder when we hear comments made on matters that have been in the newspapers whether the reader has given the question one honest moment's consideration, When you see book after book de-The finest roads in Michigan, he voured you cannot help but think that the readers of to-day do not stop that State, after a fair trial, the to digest or analyse what they read. macadam road has been tabooed and Quiet meditation helps one greatly little if any macadam is now being to sift the wheat from the chaff. In built. The initial cost-is much less, olden days when books were not so and after the gravel road has been numerous, and one of the family completed, it is a more simple mat- read to the others, here was an opter to keep it in repair. On many of portunity to discuss the writer's the leading roads in Michigan, as ideas and meaning. This gave us. a

Carelessness Punished.

(Barrie Examiner.)

One would scarcely think that a were let go on suspended sentence The method of building the gravel upon payment of costs and giving

Children and Cocoanuts.

In Rarotonga, the most populous of the Cook Islands, in the Pacific Ocean, it is provided by law that the head of each family shall plant and cultivate a cocoanut tree for each year of a child's age until the child is old enough to plant trees for himself. It is almost needless to add that the island is noted for the abundance of its fine cocoanuts.

NOTICE TO CREDITORS

In the matter of the estate of Jane Bell, late of the Town of Durham, in the County of Grey, Spinster, Deceased.

Notice is hereby given pursuant R.S.O. 1914, Chap. 121, Sec. 56, that all persons having claims against the estate of the said Jane Bell, who died on or about the twelfth day of August, A. D. 1922, are requested to send by post prepaid or otherwise to deliver to A. B. Currey, of the Town of Durham, solicitor for the Administrator, on or before the first day of October, 1922, their names, addresses and descriptions, and a full statement of their claims and the nature of the security (if any) held by them, duly certified, and that after the said day the Administrator will proceed to distribute the assets estate among the parties entitled thereto, having regard only to the claims of which he shail then have notice.

Dated this 12th day of September, A. D. 1922.

THOMAS ALLAN.

Administrator. by his Solicitor, A.B. Currey. 9143

Silver Black Foxes

A limited number of shares for sale in

Priceville Fox Co.,

Priceville. Ont. at \$100. Par Value

All registered pure bred stock. Low capitalization. All comon stock. Absolutely no watered stock. Ten years experience breeding.

Stock from P.E.I. Write for further particulars to PRICEVILLE FOX CO., Limited

PRICEVILLE, ONT.

GRANT'S AD.

New Homespuns 60 inches wide. Per yd., \$2.25 Trico Tweed (circular) Skirt length, \$2.75

Radium Lace per yd., \$2.25 Panama Cloth 54 inches wide, per yd., \$1.00 Plaids

6oc. to \$1.00 yd.

C. L. GRANT,

DURHAM