### OTHER PAPERS' OPINIONS

#### Spell Christmas Right

With November almost over, Christis fast approaching and the name of the great holiday is appearing more and more often in the advertising and news columns of the press. Can we not take a little extra time and trouble and spell the word out in full instead of using that abbreviation, "Xmas"? There are times, especially in headings and in large type in advertisements when the longer word is too long and cannot be used, but that is the only excuse for using the fourletter word .- Fergus News-Record.

#### School Tax Inequality

Government grants cut a big figure in school financing but in few sections do they bulk so largely proportionateby as in one of which Inspector J. L. Garvin told the educational gathering at the collegiate last Saturday. This particular section is in Tiny township and has an assesment of only \$35,000. Because of the small assesment the grant from the Department of Education is high and as a result the trustses of this section have not made a school levy in the last three years. This was given as an illustration of the inequality of school taxation which it is claimed the township board would remove.-Collingwood Messenger.

#### The Doctors Must Live

A doctor was severely criticized by a coroner and jury for not attending an part that the parents had not paid his bably. It's the spirit of the age. —Tara Leader.

#### Reduce The Speed Limit

A letter to the correspondenct de-Speed is given as the reason for the \$10,000.—Hanover Post.

great majority of motor accidentsspeed, in the hands of a speed maniac, drunk or sober, at the wheel. He will have to take time to die, some day. Anyhow, what is the sense of it? Most sped maniacs tear over the roads as if their lives depended upon getting somewhere in next to no time, -then dwadle about when they get there. They haven't time to view the landscape as they go. They just "ge"—that's all there is to it.

Germany fell into disrepute during the war; yet people wno have been there for any length of time often hanker for the "Es ist verbotten" (it is forbidden) of the German policemen. A Canadian who lived there for the greater part of four years told us that nearly all the "Verboten" laws in that country make for the comfort and safety of the general public. Why so much laxness in Canada?.-Chatsworth Banner.

#### Too Much Spending Money?

Do children today have too much spending money, and is that one of the reasons why youth is travelling such a fast clip? There are more ways to spend money now on amusements than was the case when present-day grown-ups were children, more picture shows, more motor cars, more dances. Dress, too, is an item that costs considerable money. Most young girls would "throw a fit" if they had to attend school in other than silk stockings. Most parents are anxious to have their children well dressed, but is too much of everything bound to make them become satiated and disinjured child until three hours after contented later on? But what are we the accident. His explanation was in going to do about it? Nothing, pro-

bill for years. The jury seemed to E. E. Gibbs, for thirty years a memthink that this was no explanation at ber of the teaching staff of London all. But doctors have to live. They public schools, declares for a stiffenbegin to earn money from their profes- ing up in home discipline and for the sion later than almost any other men restraints of religion to bring modern in any other walk of life and after an | boys and girls back to the paths their exceedingly expensive training. They parents trod. "Some homes are are splendidly responsive to the hu- as finely managed as homes ever were, manitariar calls made upon them. he said "and parents there are dis-Yet they may claim they should no charging their responsibilities in a more be expected to attend people for manner that will give the country a nothing than should a dairyman to splendid generation of citizens. But, give his milk, or a cobbler to supply unfortunately, there are other homes free shoes on demand. The jury omit- that are not doing as much. From ted to consider one point. They should these homes come children who lauge: have directed a rider against the at discipline and who have not been thousands and thousands of people given the advantages of the most who habitually leave their doctors' and necessary training. I mean religion. dentists' bills to be settled last of all. Radio and automobiles are taking the people away from church, and the result is that the home is sometimes seriously failing in its work.

"Children nowadays have too much partment of The Globe asks for a re- spending money and they are becomduction of the speed limit for auto- ing satiated with expensive amusemobiles to 15 miles in cities, towns ments. When my scholars marched and villages, and 25 miles for country away last midsummer to attend the roads. It is not an unreasonable de- annual school picnic, we made a mand. Surely no one but a doctor rough census in each classroom and hurrying to save life or relieve suffer- found they had about \$300 in their clusion that there is one law concerning, and those on similar errands of pockets. We all like prosperity and ing highway traffic that is not entirelife and death, need to go at the are glad of it, but should children be ly a fair one and that is the law that breakneck speed which the majority of educated to easy spending when in says if farm animals get out on the cars travel at over any road on which after life money may be harder to roads and any damage results from one chances to go. Cars "rip through" get? Then may come disappointment their being there, the owner of the our own village, notwithstanding our and dissatisfaction." If Mr. Gibbs' animals is fully responsible for such 20-mile sign at the rate of anywhere calculation of the spending money at damages incurred. We have arrived from 35 to 50 miles an hour. What the last school picnic should be used at the conclusion that this is unfair to chance has a little child, or a feeble as a basis for estimating the whole the farmers. No farmer wants his old person, who may chance to be- city, the school children that day animals to be on the roadside. They come confused and hesitant in the spent from \$6,000 to \$7,000 on amuse- might wander away, might be impath of one of these speed fiends? ments. Some claim it was nearer pounded and cause trouble for the

It is not too soon to think of your

Christmas

Advertising

Use THE CHRONICLE to tell

your Customers of your won-

derful new Christmas stock of

We have a full stock of Holi-

day cuts to choose from. Use

Gift articles.

That Terrible Hydre "Mortgage"

Throughout the length and breadth of rural Ontario there is a demand for Hydro: but seldom is a new district taken into the system without a desperate struggle to get three subscribers to the mile. In some cases sparcity of rural population makes the regulation a difficult one to meet, and the situation is aggravated by the reluctance of many to "mortgage" their farms, as they express it, to the Ontario Hydro Electric Power Commission.

The contract, binding for a period of 20 years, is magnified by some into a mountain of injustice and oppression. It has been likened to a mortgage hanging over the farm; an encumbrance that would lessen the value of the property and perhaps prevent a sale.

After a rural system is once installed the property owners who refused to subscribe eventually come in, and the mortgage or encumbrance idea evaporates into thin air. It is realized that instead of an encumprance the contract and installation constitute an asset that increases the value of the farm and will promote

rather than hinder a sale. When Hydro was installed at Weldwood, "The Farmer's Advocate" farm during February, 1923, the service charge was \$66 per year. Two years later a rebate of \$50 was received and the service charge was gradually revised downward until now it is only \$28 per year. What happened? Additional subscribers and extensions have helped to lighten the burden for the established users of power, but under the equitable system of co-operative ownership and service at cost, the late comers do not derive any advantage from their delay. Those who come on the line after a system is installed and has been m operation for any period of time whatever pay their share of the original cost and maintenance to date.

If a property owner does not wish to use hydro and feels that he just cannot stand the cost of installation, ranging from \$150 to \$200, it is certainly his right to refrain. Nowadays, however, when farmers everywhere are clamoring for this power the argument against the so-called "mortgage" or "encumbrance" is without weight and substance. Hydro is installed and operated on a community basis, individualism is no part of the system; in fact individualism retards the progress of Hydro and increases the difficulties encountered in every district. Individualism is the great retarding force in agriculture today.-Farmer's Advocate.

#### Is This Law Reamy Fair?

After giving the matter very careful thought, we have arrived at the conowners. Therefore it is to his ad-

vantage to keep his animals in his fields and the farmer does that to the best of his ability. Let us give two examples from our own neighborhood. One farmer, through whose and the railway passes, turned several horses into a field. At a late hour of the night, a train coming along scared the animals and in their fright they tore into a fence and got out of the field on to the highway. The following morning the farmer learned of a car accident near his farm and found it had been caused by an autoist striking one of his horses, which was on the highway. The horse was not seriously injured, but the car, which hit the ditch, was badly smashed, although the occupants escaped. The farmer was held responsible and was forced to pay the damages. In another instance a man called on a farmer one evening, and, when leaving the place overlooked closing the gate. Some horses wandered out on to the road and a car coming along in the early hours of the morning, struck a horse and killed it, and the car was badly damaged. This farmer not only suffered the loss of a valuable horse but also had to hand the amount for repairing the car. It will be noticed that practically all these accidents caused by animals occur on the road at night. Of course, it may be said that the animals cannot be seen then. But everybody knows that at night, when the traffic is lighter, a great deal more of speeding is done on the roads and in many of these accidents the cause is just that. It isn't altogether fair to the farmer to be soaked for damages his animals may cause on the highway, when they get there through no cause or neglect on his part but for some reason beyond his control. -

#### Protection From Fire Pays A Dividend

Kincardine Review-Reporter.

announced that they are making a re- endeavors to help young people to duction in the rates charged for insur- adopt honest methods of gaining a ance in Toronto, Ottawa and some livelihood by equipping them with a other municipalities that are described certain amount of education and as "the better protected places". Their knowledge of a trade and by keeping secretary, Mr. A. W. Goddard, has said in touch with them after their release that in these places the rates, as a from the institutions. Furthermore, general rule, would be reduced ten it was asserted at the time of the per cent., but that, owing to changes twenty-first anniversary of the foundintroduced in types of construction, ation of the first Borstal institution the charges for insurance on a large that up to that date the system had number of dwellings would be decreased from fifteen per cent. to twenty per the cases to which it had been applied. One thing Mr. Goddard noted that

is worth emphasizing. The statement was that the lowering of fire insurance rates was due entirely to a reduction in fire losses of late. Such authorities as Fire Marshal Heaton of Ontario have long been preaching the desirability of efforts, on the part of municipalities and private citizens, for the avoidance of heavy fire losses. These authorities have shown that in the not very distant past fire losses have been much higher in Canada in proportion to population than in Great Britain and other European countries. Fire losses, speakers and writers on the subject have pointed out, are not borne whomy by the insurance companies. Destruction of property by fire necessitates expenditure of money and labor in reconstruction and, by so doing, diverts money from investment in new productive enterprises and labor from employment on new construction. Furthermore, insurance premiums must inevitably be influenced by the amount of insurance companies' disbursements to cover losses.

Protection against heavy fire losses may take a variety of forms. It may be furnished in part by an efficient and well-equipped fire brigade aided by an abundant water supply. It may be given by laws governing the character of buildings that may be erected in particular localities. It is provided by the adoption of types of construction that lessen the risks of fire. Finally, protection may be afforded by individual citizens and their children in their use or disposition of matches, cigars, cigarettes and materials that may cause fires. That such protection may pay a dividend in the form of a reduction of fire insurance rates, the action of the Canadian Underwriters has shown.—Toronto Mail & Empire.

#### Aim of System is to Reform Erring Youths

Special courts have been established in a number of places in Ontario for the trial of juveniles who are accused of violations of the law. Special institutions, to which juveniles convicted of lawbreaking can be committed, and where they may receive reformative rather than punitive treatment have also been provided in the Province. Among these institutions are industrial schools, and the newest of them is the Bowmanville Boys' Farm, modelled to a large extent upon the Shawbridge School for Boys in the Province of Quebec.

To these institutions youths and young women over the age of sixteen years are not sent and, for that reason, Hon. W. H. Price, the Attorney-General of Ontario, nas been considering the possibility of improving the methods in use in the Province of treating delinquents from sixteen to twenty-one years of age. Mr. Price has asked the Commissioner of the Provincial Police, now in Gerat Britain, to make a study of the Borstal institutions in that country. In 1902 a plan for segregation of young oifenders from old ones, "under such discipline and moral influences and with such industrial and other instructions as would conduce to their reformation and the prevention of crime," was inaugurated at the convict prison at Borstal, England. Since then several institutions both for young men and young women have been opened in England and Wales. Prior to 1902, offenders who had passed the age of fifteen years could not be committed to the existing reformatories for boys and girls and had to be incarcerated in prisons and jails along with older and habitual criminals. The founders of the Borstal system felt that in such surroundings and company, youths and young women at the most impressionable period of their lives would have but a slender chance of reformation. The founders recognized also that young offenders were often victims of circumstances and that many might

leaves.

Fresh from the Garden

tirely banished from the Borstal inbe saved from lives of crime. For this reason, prison rules were almost enstitutions and were replaced by educational methods. Inmates are committed to those institutions for two to three years. They are kept constantly busy at something during that period. They are required to attend regular classes in the subjects of an elementary school education, and in the work of some handicraft, are given physical training, both in the gymnasium and in games, are allowed time for reading and recreation any are rewarded for progress in their work and studies. On their release employment is found for them by the Borstal Association, which endeavors to assist them to lead honest, useful,

The Borstal system saves offenders between the ages of 16 and 21 years from contact with hardened criminals in penal institutions, where, it has been said, criminal associations are Canadian Fire Underwriters have frequently formed. The system, too, achieved its object in 60 per cent. of -Toronto Mail and Empire.

> "On what grounds are you seeking a divorce from your wife?" "Misrepresentation. When I asked her to marry me she said she was agreeable."

When a woman says she hasn't any-

thing to wear, that is, of course, an ex-

aggeration, but not much of one.

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