

### Of Interest to Motorists

#### ONTARIO MOTOR LEAGUE ISSUES LETTER OF WARNING

With every pair of 1923 motor markers distributed throughout the Province of Ontario, the Ontario Safety League is sending a letter of warning to autoists. The letter, which is under the heading, "The Red Trail of the Automobile," is to the following effect:

Automobile accidents in Ontario increased about 30 per cent. in 1922, in comparison with 1921. Hundreds of persons have been killed unnecessarily. These people died needlessly. Do not take a chance.

Save your children from being killed or crippled by automobiles. Teach them to be careful by being careful yourself. Look both ways before crossing a street. Do not cut corners. Use the crossings. Do not hurry. Protect your children by teaching them these things.

Drive slowly where children play. Streets are the only playgrounds that many children have. Make the playgrounds safe. Children are easily confused. Give them the right of way. Make this an invariable rule. Do not force children to take a chance.

When you are walking use the street crossings. Keep your eyes open. Wait for the traffic signals. Make haste slowly. Never take a chance.

When driving an automobile, drive carefully—do not speed. Examine your brakes frequently. Do not trust the other fellow. Give trains the right of way.

Lose a minute and save a life.

#### WORKING PARTS UNDER CAR SHOULD BE INSPECTED

Lay out an old piece of carpet underneath the car and, with a handful of tools and oil can, crawl under and make a careful inspection. The bolts that hold the engine pan and splash guards can be tried for tightness, likewise the spring-clip nuts. This may eliminate some of the rattling. Clean out the clutch housing and clogged drain holes in the pan. Look over the radiator support bolts and test engine support bolts. The under part of the battery box may be corroded and can be scraped. Hammer around lightly for loose parts, clean wherever it is necessary, and lubricate thoroughly all working parts.

#### WHEN PISTON SPRINGS BREAK

Piston rings seldom break, but when one does it is not difficult to insert a new ring if the job is tackled in the right way. Remove the connecting-rod cap and pull the piston out from below. The rings may be slipped on or off the piston by inserting thin strips of sheet metal under them to prevent their dropping into the grooves until they are in their proper places. Pieces of old hack-saw blades are good for this purpose.

#### LOOK AFTER STEERING GEAR

Watch for the lost motion in the steering gear and have it attended to. Few drivers realize how much

their safety depends upon the steering gears. If the lost motion in the steering wheel is found to be increasing rapidly, one of the ball and socket joints of the drag-link is coming loose and will soon let go. Stop the car immediately and investigate. It is easily tightened with a large screwdriver. Set it up as tight as possible and secure it with a long cotter pin or piece of wire.

#### Barn Burned at Lumsden, Sask.

At an early hour on Saturday morning the barn and contents of the farm about two miles south of Mr. John Cornish's farm operated by William Kelly and owned by John Cornish were completely destroyed by fire. Mr. Kelly had been in the buildings sometime during the afternoon and there was no indication of fire at the time. He was about to vacate the farm in the spring to occupy another one which he had recently purchased. In the fire on Saturday morning he lost twelve head of horses and nine head of cattle, a quantity of feed and implements, harness, etc. Mr. Kelly had about \$3,000 insurance on his stock, etc., and Mr. Cornish \$2,500 on the building.—Lumsden News-Record.

#### CONSIDER THE EDITOR

"Consider the editor," says an exchange. "He weareth purple and fine linen. His abode is among the mansions of the rich. His wife hath her limousine and his firstborn sporteth a racing car that can hit her up to forty flat."

"Lo! All the people breaketh their neck to hand him money. A child is born unto the wife of a merchant in a bazaar. The physician getteth 25 golden plunks. The editor writeth a stick and a half and telleth the multitude that the child tippeth the beam at nine pounds. Yea, he lieth even as a centurion. And the happy father giveth him a cigar."

"Behold, the young one groweth up and graduateth. And the editor putteth in his paper a swell notice. Yea, a peach of a notice. He telleth of the wisdom of the young woman and of her exceeding comeliness. Like unto the roses of Sharon is she and her gown is played up to beat the band. And the dressmaker getteth two score and a half iron men and the editor getteth a note of thanks from the S.G.G."

"The daughter goeth on a journey and the editor throweth himself into the story of the farewell party. It runneth a column solid. And the fair one remembereth him from afar with a picture postcard that cost six for a jitney."

"Behold, she returneth, and the youth of the place fall down and worship. She picketh one and lo, she picketh a lemon. But the editor calleth him one of the most promising young men and getteth away with it. And they send unto him a bid to the wedding feast and behold the bids are printed by a Toronto mail order house. Flowery and long is the wedding notice the editor printeth. The minister getteth ten bones. The groom standeth the editor off with a twelve months' subscription."

"All flesh is grass and in time the wife is gathered into the silo." The minister getteth his bit. The editor printeth a death notice, two columns of obituary, three lodge notices, a cubit of poetry and a card of thanks. And he forgetteth to read proof on

the head and the darn thing cometh out: "Gone To Her Last Roasting Place."

"And all that are akin to the deceased jump on the editor with exceeding great jumps. And they pulleth out their ads. and cancellleth their subscriptions and they swing the hammer unto the third and fourth generations. "Canst thou beat it?"

#### JACKSON PLANT PROPOSITION NOW IN COMMITTEE'S HANDS

The Council met Monday night and in addition to a lot of routine business and the passing of the usual grist of accounts, went into a discussion of the Jackson property, now in a sort of unsettled condition and in the market for a suitable buyer. As we said recently, negotiations for purchase by Messrs. W. Calder and W. A. McGowan are on with the Council and an offer made the prospective buyers by the Council at a special meeting. Nothing definite has developed from the negotiations and at the last meeting a committee of the Council was appointed to confer with Mr. Harding, who recently purchased the unfinished stock of the defunct Jackson Manufacturing Company and has been working there at intervals for some time in the finishing process.

At a meeting with Mr. Harding on Tuesday night an effort was made to lease the property for a few months to Mr. Harding. Propositions were suggested for consideration, but no action can be taken till submitted to the Council at its next regular meeting or a special meeting in the interval.

#### AUSTRIA REDIVIVUS (Montreal Star.)

After four years of the blackest national despair, Austria has at last emerged from the gloom. Dawn has broken, a faint twilight only as yet, but rich with promise of gorgeous noontide to follow. The loan of 650,000,000 gold crowns has at length been guaranteed. In thanking the Council of the League of Nations, by whom the loan has been arranged, the Austrian Chancellor declared that it enabled Austria to "preserve her political independence." In short, Austria will not fall into Germany's capacious maw. The immediate effect must be an incentive to work for a despairing population, a resumption of industry, now that industry will meet with its reward, and the gradual stabilization of the country's finances.

No country has suffered more from the inept diplomacy of the Allies at Versailles and subsequent conferences. Amputated and dismembered, her seaboard confiscated, and no longer economically self-supporting, Austria became an almost trunkless metropolis and Vienna a vast capital of an insignificant country. Great distress has prevailed there for many months and the loan has been granted none too soon. It is a tardy recompense by the Allies for a great wrong, and it is hoped that the promises of favorable trade treaties will be fulfilled.

#### These Modern Days. (Detroit News.)

He—May I kiss you?  
She—Certainly not! I permit no such familiarities, but I may kiss you before the evening's over.

### SHORT TERM CREDITS

#### How the Government Co-operates With Local Associations.

Individual Farmers, the Township Council and the Government Pool Subscriptions — Managed by a Local Board — Ten Associations Already Doing Business.

(Contributed by Ontario Department of Agriculture, Toronto.)

There is one distinctive difference between the system of long-term loans and the system of short-term loans recently inaugurated in this Province. Those who have followed the preceding articles will have observed that long-term loans are made direct by the Agricultural Development Board, 5 Queen's Park, Toronto. In contrast to this, no short-term loans are made by the Board, but are made solely through local associations organized for this purpose.

#### Short Time Credits Described.

The reason for this difference in method of operation lies in the difference in the nature of the security and the nature of the loan. In the matter of long-term loans, the security is a first mortgage on land, and the personality of the borrower, while important, is secondary. In the short-term loans, the security is a note or lien on chattels, and the personality of the borrower, and his reputation in the community, is one of the big determining factors. Then, too, the loan is usually a small one. With \$2,000 as the maximum, the average loan will no doubt be a good deal under \$1,000. It would, therefore, be physically impossible for any central office to grant and supervise loans in all the different sections of the Province for small amounts. No other system of granting short-term loans on personal or chattel security by a central office for a whole Province is in existence. Such loans may, however, be granted with reasonable safety by local committees familiar with all the circumstances.

#### Not So Difficult.

Accordingly, a plan of organization of local farm loan associations has been devised, and this is not so difficult as might at first appear. A membership of thirty is required, and each member must take one share of stock, value \$100, and make a payment of 10 per cent., or \$10. This stock represents capital, and is held in reserve. There is little likelihood of any further payment ever being required on capital account. After the necessary membership is signed up, the township council and the Government are each asked to appoint two directors, and subscribe for one-half the amount of stock subscribed by local members; this to be added to the reserve. When these directors have been appointed, the association elects a president, vice-president and one director. These officers, with the two Government directors and the two township directors, constitute a board of seven, which, thereafter, looks after the business of the association. A secretary-treasurer is appointed, and he is the only paid officer permitted. When the association is thus formed it continues from year to year with the usual annual election of officers, and applications for loans can then be made from time to time to the secretary-treasurer, who will arrange to have them considered by the directors.

In practice, it will probably be found desirable to have meetings at stated periods for the consideration of the loans. In this way, loans may be passed without any inconvenience either to the borrower or to the directors.

#### Associations Already Formed.

Although this plan has been before the farmers of the Province for only a few months, ten associations have been formed, and are doing business, while two others have been formed, but have not yet passed on loans. Loans granted range from \$125 to \$1,800, in individual cases, and are for all manner of purposes in connection with farm work. They are repayable at the end of the year with interest at 6 1/2 per cent., but, of course, may be renewed for another year if the directors feel that such renewal is justified.

Each applicant submits to the association a detailed statement of his assets and liabilities, and also signs a promissory note. The application is then endorsed by the president and secretary of the association and sent in to the Board for approval and for issuing of cheque to cover the total amount loaned to an association. While, therefore, the subject is approached from the standpoint of helping the man on the land in carrying out his farming operations, it will be seen that due regard is paid to the question of security, and if reasonable discretion is exercised there is no reason why any of the money so loaned should go astray.

#### Well Distributed.

The number of associations now doing business is regarded as a very satisfactory start. With the new system it was not expected that such associations would spring up in a night all over the Province, nor was it regarded as desirable that such should occur. The associations now in existence are well scattered over the province. The Board of Directors selected includes some of the very best farmers in the country. Their interest in the matter and their public-spirited efforts to assist their neighbors in the matter of finance gives the associations organized a good standing in their respective communities.

The future of this plan is now in the hands of the farmers themselves. It was placed on the Statute Book as an alternative system of merit in itself, and of value as an alternative where other agencies were found inadequate or unsatisfactory.

### HEAVY RAILROAD TAXES

(E. W. Howe's Monthly.)

Do you fully realize what the increase in taxation amounts to? In 1910 the New York Central Lines paid annual taxes of a little more than nine and a half million dollars. In 1921 this had increased to more than thirty million dollars. Taxes are now far in excess of dividends. The New York Central Railroad Co.,—the parent company of the system,—is now paying three dollars in taxes to every two dollars in dividends. And taxes are rapidly increasing; new plans for collecting more taxes are heard every day.

#### WHY COAL IS DEAR

Is it any wonder coal is dear? The United States Coal Commission finds that the number of miners employed is 200,000 in excess of requirements. Working full time they could mine eight hundred million tons in a year. But of course they don't work full time or anything like it. If they did there would be no dearth of coal, and prices could not be kept up. Annual strikes are staged in which both the miners and operators win and the public lose. Sometime, perhaps, Uncle Samuel may get his dander up and put a stop to the game.

#### STATESMANSHIP?

(Hamilton Herald.)  
We Canadians poke fun at our Senate; but it is safe to assert that there is not one Canadian senator who would be capable of such idiocy as that uttered in the United States Senate by one of its members on Thursday. In the debate on the re-funding of the British war debt, Senator McKellar made some caustic remarks about Britain. When asked why he attacked Britain, he replied, "I attack Great Britain because one of her emissaries (Stanley Baldwin) attacked this body." There's statesmanship for you!

#### He Deserves It. (Hamilton Herald.)

Unto the third and fourth generations of those who must pay the world's war debts the name of William Hohenzollern will be execrated.

#### No Signs of It. (Toronto Telegram.)

Who says the cost of living is dropping? In some cases it is not even sagging at the knees.

#### COW AT O.A.C., GUELPH, GAVE BIRTH TO TRIPLETS

A four-year-old cow belonging to the splendid Holstein herd at the Ontario Agricultural College, Guelph gave birth to three vigorous calves on Saturday which at the time of birth made a combined weight of

200 lbs. Although the triplets are all thriving and apparently are very healthy, the cow died shortly after the calves were born.

#### SERIOUS TEA SHORTAGE

It is estimated that the world's production of tea last year only amounted to 620,000,000 lbs., and as the normal annual consumption is approximately 700,000,000 lbs., this shortage has caused quite a panic in tea circles. All indications point, Tea Men feel, to higher retail prices in the near future.

### Special Sale of Sweater Yarns

2 BALLS for 25c.

This is First Quality 4-ply Yarn and makes excellent Sweaters, Scarfs, Etc. We have all shades.

#### Special This Week

China Cups and Saucers, good shapes and patterns. Reduced to \$1.59 half doz. Half-dozen White Cups 60c.

Don't Miss These Specials AT The Variety Store



In most homes the old guess-work baking days are gone, never to return. Then it was a matter of anxious conjecture as to whether or not that batch of bread would rise properly. All of our baking is a scientific success. Our bread should be one of your standard family foods.



### Now for Bargains for Thrifty Buyers

January finds us with many broken lines in all Merchandise and we consider it business policy to clear such lines at cost if necessary and clean up our stock. Hence the Bargains:

- Women's fine wool Hosiery, black, sizes 8 1/2, 9, 9 1/2, 10 for 75c. pr.
  - Women's black rib wool Hosiery, sizes 8 1/2, 9, 9 1/2, 10, 10 1/2 65c. pr.
  - Women's black cashmere Hose, sizes 8 1/2, 9, 9 1/2, 10, for... 60c. pr.
  - Boys' extra heavy rib wool Hosiery, sizes 9, 9 1/2, for... 75c. pr.
  - Lumberman's heavy wool Socks, reg. \$1.75, for... \$1.30
- About Felt Boots and Slippers, we cannot enumerate all the kinds and prices, but we clear these lines regardless of profit.

(The Cash Shoe Store)

J. S. McIlraith, Durham, Ont

### FREE SILVERWARE

We are inaugurating a Profit-sharing plan whereby every customer will benefit

This is Not a Game where you have to have the Lucky Number to win.

Every customer who makes a Cash purchase of 5c. or more receives a coupon representing the amount of the purchase. These coupons will be redeemed by us, when we will give away

ABSOLUTELY FREE

Silver Knives, Forks, Spoons, Etc.

made by Driad Community Silverware Co., in the Newest Chautauqua Design and Absolutely First Quality Goods.

Why not plan to do your shopping here and receive absolutely free this Beautiful Silverware. A chance of a lifetime to gather a complete set of Community Silverware ABSOLUTELY FREE

H. Morlock & Sons

# MONSTER ICE CARNIVAL

Durham Rink

Wednesday

February 21

See Bills and further announcement Next Week.