



### Co-operation with the Farmer

**L**ONG ago The Canadian Bank of Commerce developed a form of co-operative banking service. Each branch was to be a "community bank", to serve first in the interests of the district, and, secondly, to place its customers in contact with a nationwide and world-wide service.

This modern, far-reaching banking service is of the utmost value to every progressive farmer.

### THE CANADIAN BANK OF COMMERCE

with which is amalgamated  
THE STANDARD BANK OF CANADA

#### NO BETTER ADDRESS IN TORONTO

ALWAYS HAS BEEN HIGH CLASS, QUIET, COMFORTABLE, SPICELIPLY CLEAN AND MODERN IN EVERY DETAIL.

HAS ONE OF THE FINEST DINING ROOMS IN CANADA. YOU WILL ENJOY THE TASTY INDEPENDENT FOOD.

From Depot or Wharf take Dr. Lane Taxi

Rates Single \$1.50 to \$3.00  
Double \$3.00 to \$5.00

**HOTEL WAVERLEY**  
Spadina Avenue and College Street  
• Write for folder •

**HE TOOK NO CHANCES — BUT —**

He brushed his teeth twice a day; The doctor examined him twice a year;

He wore his rubbers when it rained; He slept with the windows open;

He stuck to a diet with plenty of fresh vegetables; He relinquished his tonials and trued in several of his worn-out glands;

He golfed — but never more than 18 holes at a time;

He got at least eight hours sleep every night;

He never smoked, drank, or lost his temper;

He did his daily dozen;

He was all set to live to be a hundred;

The funeral will be next Friday. He had forgotten about trains at grade crossings.

### COUNTER CHECK BOOKS

We supply them in any quantity at lowest prices  
Leave your order with

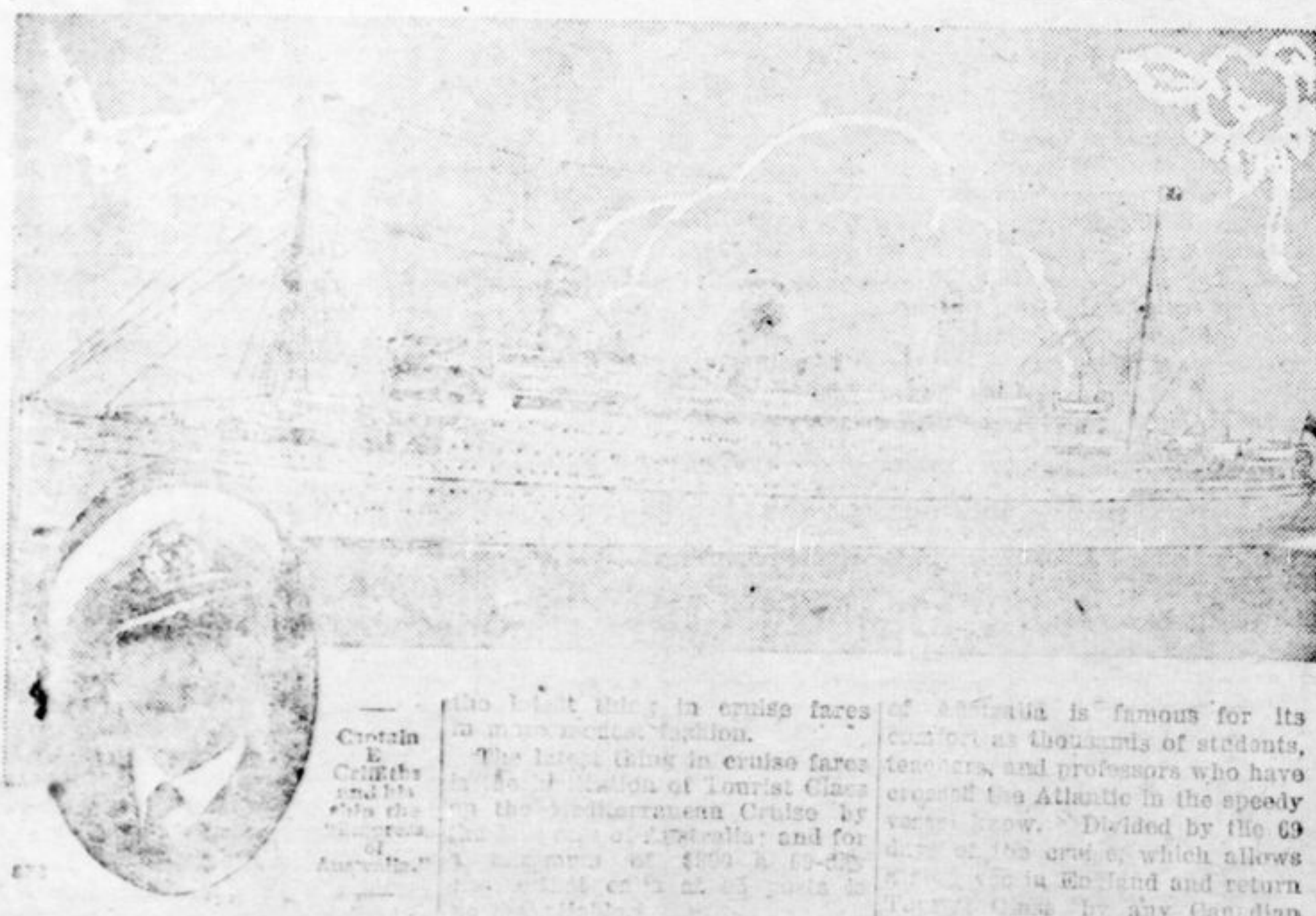
THE REVIEW, DURHAM

### But Cakes and Pastries Too

Every bite of our Delicious Bakery Goods is a fresh delight. The excellent ingredients used in every item, plus the skill of our bakers, means a world of wholesome tastiness. Fresh from our ovens daily comes a vast variety of table delicacies. The family will like 'em three times a day.

### HENDERSON'S BAKERY

### Tourist Fares Slash Cruise Rates



The most popular cruise in Canada is the Atlantic Cruise, which is a splendid and return trip. The ship is the Atlantic Empress, which was built by the Cunard Line. The cruise is a most interesting and enjoyable one, and is well worth a try. The ship is a most comfortable one, and is well equipped with all the latest facilities. The food is excellent, and the service is first-class. The cruise is a most enjoyable one, and is well worth a try.

### The Durham Review

**Sees Prosperity Returned if Gold-Standard Scrapped**  
Miss Agnes Macphail at Stouffville

At a mass meeting in Stouffville, on Saturday night last, Miss Agnes Macphail, M. P., told the farmers of that district a few things if Canada would go off the gold standard and if so forecasted return of comparative prosperity for the farmer and consequently all other trades. That is "money were issued not against gold, but against the natural wealth of Canada, the goods and services the country is capable of delivering."

"When the dollar, which is not wealth but a symbol of wealth, becomes the charge of our national life, it is time for a change," Miss Macphail declared. "Prices follow the volume of money down. If more money were issued, and the quantity of goods remained as at present, prices would go up. Since about \$20 in paper is built on the foundation of \$1 in gold, when gold is withdrawn from the country by creditor nations, a vast quantity of paper money disappears, evaporates."

"The volume of money in Canada decreased rapidly also because when the depression started, bankers tightened up, decreased their number of loans and called in as many as possible. But since the volume of goods did not decrease likewise, prices naturally came tumbling down."

"Misted by Party"

"Perhaps the farmer will not survive — he can always eat—but the depression is injuring his health and mind, worrying all the time. Do you think the present methods of the government will get Canada into the British market? It will take more than their economic conference to do it. We are blinded, misled, by the party in power, by a section of the press that is deliberately out to mislead. I am not afraid to tell you that we are going to get Canada off the gold standard."

"As a Canadian, I was extremely humiliated at the speech Mr Bennett delivered to the Conservatives in Toronto. That speech was a disgrace to Canada. Just because Mr Bennett says foolish things, however, is no reason why I should believe him. I used to think he didn't know any better, but I don't think so now. He has too much brain for that. It must be that he thinks we don't know any better."

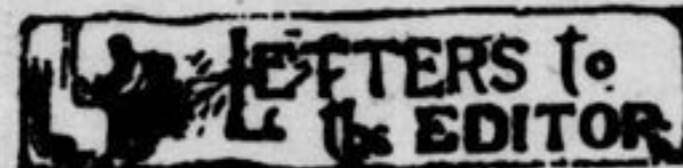
Mr Bennett says going off the gold standard would be a "calamity," but some facts do not bear out his contention. All countries have suffered of late, but those that stayed on the gold standard suffered a great deal worse than the others.

**Exporters Suffer**

"Every exporter from Canada loses \$1.21 on every English pound, Argentine, Australia and Denmark all went off the gold standard with England. Canada is the only stupid one of the lot. If those other countries only valued the pound at \$3.65 it would be alright, but they value it from \$4.86 to \$6. Canada exports goods to Great Britain, gets 10 pound say. That is, the Canadian exporter receives \$36.50 for the same goods the Argentine would receive \$60."

"It is the financial men who want to keep as near as possible to New York money, who make the exchange what it is. Through the government they get the people to pay for it. I'm asking you if you like it. Well, you put the government in: I wonder often at how passively people are

standing this artificial depression. Truth wins, and if either Mackenzie King or the prime minister stands in the way of truth. It is just too bad for them. The government could bring Canadian money to parity with English money in a month, and increase by 25 per cent the income of farmers."



Farmers, Grey County:

For the past three weeks, by radio message and press articles, there has been an appeal made to farmers on behalf of the Bacon Hog Industry. May I be permitted to add my support to such an appeal?

True, prices are not remunerative. That fact cannot and is not denied. But as the night is darkest before the dawn, so are hog prices at the lowest ebb before the markets—demoralized by heavy shipments from every country in the world to Great Britain—will take an upward turn.

Through the foresight of the Canadian Government and the generosity of the British delegates to the Imperial Conference a quota of 250,000,000 pounds of bacon is guaranteed. Therefore a regulated market is assured for a period of five years. I appeal on your behalf, to accept the challenge to supply that demand.

To do this, plan to start now. Future production is determined by the quiet sense action in the present. Nothing more need be said, Grey County is one of the largest bacon producers in Ontario. Moreover, the quality is almost as high as any other country. Through times are discouraging let us hold steady. Stock must be the basis of our industry. Let us maintain and consolidate our position in the British market by maintaining a steady supply of the highest quality hogs in sufficient volume to establish our industry in the British market. Stay with the hog.

Thanking you, Mr Editor, for your valuable space, I am,  
Yours very truly,  
T. Stewart Cooper,  
Representative, Grey County

The new President of United States may be a fifth cousin of the famous "Theodore," but his name is pronounced different. It goes something like "Tos-a-velt."

Premier Bennett suggests the possibility of a Dominion election next September. Premier Henry also hints a provincial election around the same time. So 1932 is going to provide some hot air. It's a pity the hot air was not set for January. It might warm the atmosphere.

Given sixty acres of land and a hundred dollars for seed and tools, the unemployed of Kitchener produced 1,700 bags of potatoes and 10,000 head of cabbage. Altogether, 189 families will reap the benefit of this venture.

The Bruce Telephone System has reduced its rates to shareholders to \$15 from \$17 a year. Renters have been reduced from \$19 to \$18. Bruce system is said to be the biggest system, outside the Bell, in Ontario. It includes Kincardine town, Port Elgin, Paisley and Tiverton villages and four townships.

Mrs Rodgers, mother of Mrs A. J. Collins, of Walkerton, died in Walkerton hospital, as a result of injuries sustained in a motor car accident at Hanover. The collision with another car, hurled Mrs Rodgers, who was about 90 years of age, against the seat with such force that it fractured her collar bone and several ribs, one of which is believed to have pierced her lungs.

In a spirited defence of the smaller hospitals, which, it points out, are the pride of their communities, established by the philanthropy of citizens and maintained seemingly from many small sources the Collingwood Enterprise-Bulletin says:

"People in and around towns and villages become fit, same as in the larger centres and it is well that the goodness of heart of the communities is so open as to maintain the many institutions now operating. In these days, when there is so much talk of health preservation and public welfare, the thought of that instead of curtailing the assistance rendered by the hospitals, especially those in the smaller places, the provincial department might lend a stronger helping hand. Instead of making it more difficult to carry on, instead of curbing the ambition of young women to enter the profession of nursing, the provincial department might show greater liberality, and afford greater encouragement. The hospitals are a necessary need of the people and could the cost of their operation be reduced or the income augmented, it would be to the great advantage of the public. After all, healthy people are an asset that is beyond value. Closing hospitals would not tend in that direction."

**AUCTION SALE**  
of Farm Stock and Implements  
At Lot 32 on E. Bentinck, on Friday, Nov. 18th  
Mrs Julia Swensen, Chas. Shewell, Proprietors Auctioneer

### ROCKY SAUGEEN

Miss Marjorie Koenigs entertained a few of her young friends to a social evening last Thursday and all had a pleasant time.

Miss Evelyn Henderson left last Wednesday for London, where she has secured a position for the winter months.

The gravel trucks that have been so busy distributing gravel, from Albert Kraft's gravel pit, along our roads the past week finished up Saturday evening.

Miss Margaret Watson, Ferguson, visited with Miss Nellie Anderson, a few days.

Remembrance Day was very quietly spent in this part.

The Byers family spent Saturday in Moorefield visiting with Mr and Mrs W. B. Smith and family.

Mrs N. Boddy and daughter returned to her home after visiting with friends at Dunkeld and Glamis the past three weeks.

Mr and Mrs John Henry visited among friends in this locality last Tuesday afternoon.

Mr Bert Byers motored to Kitchen on Monday.

The root crop is pretty well garnered in and the farmers are busy plowing.

### HAMPDEN

The monthly meeting of the Rocky Saugeen U.F.W.O. Club met at the home of Mrs Thos. Young. The president opened the meeting with community singing followed by the creed in unison. The roll call was answered by "Why I am a member." After the usual order of business was transacted, Mrs Wm Weir gave a splendid paper on "Good form in public places." Then the Glenzie ladies treated us to some nice music. This was the business meeting for year, so election of officers resulted as follows: Pres., Mrs Robt. Lawson; vice pres., Mrs Herb Atkinson; sec'y treasurer, Mrs T. Turnbull; Flower Con. Mrs T. Lander and Mrs Thos. Young; Recording sec'y, Mrs A. Edger; Organist, Mrs Stewart McArthur and Mrs M. Ritchie; Directors, Mrs A. McArthur, Mrs L. McLean and Mrs T. Lander; Visiting Con. Mrs Wm Weir, Mrs Nell McLean and Mrs A. McArthur; auditor, Mrs Murray Ritchie. At the last meeting it was arranged to hold a social meeting at the home of Mrs Angus McArthur, on Monday night, but owing to sickness in the family, it was held at home of Robt. Lawson. Progressive euchre was played and all appeared to have a nice time. The prizes were won by Mrs M. Ritchie and Mr T. Turnbull. Thanks were tendered Mr and Mrs Lawson for their home.

### CRAWFORD

Miss Jessie McCaslin, Toronto, spent Sunday with her parents here, Mr and Mrs Jas McDougall spent Friday with Mr and Mrs Russel Fiddes, Brant.

Miss Edith Anderson, Owen Sound, spent the last of week with her mother, Mrs N. Anderson.

Mrs John Dolphin, Tara, spent the week end with her daughter, Mrs. Kilne McCaslin.

Mrs Andrew Hastie and Dougald, with Mrs Mary Brown and sons J. D. and Alex of Owen Sound, spent Sunday in Toronto.

The Y.P.S. meeting in the church last Thursday was largely attended. The pres., Mr Eric Ashton was in the chair. The devotional part was opened with a hymn and prayer by Wilbur Anderson. Mr Edward MacIsaac read the scripture lesson. Mr Jas. Stinson presided over the program, which was in charge of the church committee. The topic "Do be- liefs matter" was taken by Miss Mary McMillivray. Mrs A. MacDonald gave a splendid paper on "Remembrance Day." Misses Lyle Fisher and Mildred Henderson contributed suitable recitations. The choir

### MULOCK

The Ladies' Aid of Mulock Baptist Church, held a pleasant social evening at home of Mrs and Mrs Joe Reay. Notwithstanding the cold and stormy evening a large number gathered and enjoyed an excellent program and the daily refreshments that followed. The pastor, Rev J. Galloway, officiated as chairman. Interesting readings were given by Mary Hopkins, Sarah McLean, Vina Baker. Instrumental music by Messrs Adam and Counts; duet by Misses Marjorie and Ethel Chittick; solo by Mrs F. Torry. Rev and Mrs Galloway and Mr and Mrs Galloway, Sr., of Niagara, sang two beautiful numbers which were greatly appreciated. Two contests were held, given by Lenore Reay and Sarah McLean, which tested the mental capabilities of the competitors. A vote of thanks was extended to host and hostesses and all others who had assisted in making the evening a success.

Mr and Mrs Luther Torry and son Jack, Markdale, visited at homes of Mr and Mrs Thos Torry and Mr and Mrs Clark Torry, Sunday.

A pleasant evening was spent at home of Spence Hopkins, when a number of friends gathered in honor of Miss Isabel's birthday and presented her with many gifts.

Mr Gerald Brunt, accompanied by Mrs John Pickering and Miss Lollaighton, motored up from Toronto Thursday and spent the week end at their different homes here.

Recent guests at home of Mr and Mrs A. C. McDonald were Mr and Mrs Percy Ledingham and daughters Doreen and Betty Lou of Welbeck, and Mr John McDonald of McMaster University, Hamilton.

Miss Hazel Torry, Hanover, was a welcome guest at her home here over the week end.

Mr and Mrs Galloway and Miss Christena and friend, of Niagara Falls, were guests at the Baptist Parsonage over the week end. Mrs Galloway, Sr and Miss Christena, rendered a beautiful duet at the service Sunday morning.

Date of Christmas Tree has been set for Friday evening, Dec. 23.

The members of the Women's Missionary Society of the Presbyterian Church met on Thursday afternoon last, at the home of Mrs T. M. McFadden, with Mrs S. Patterson presiding. Mrs Jas. Heppburn read the Bible lesson: Mrs W. G. Firth told of the Mission work in India: Mrs J. H. McFadden read a story of Indian work at the School of Missions in Mistawaks in Western Canada: Mrs W. J. McFadden the work in Formosa and Mrs B. D. Armstrong thoughts on Prayer. There was a good attend-

### DORNOCH

The Women's Institute was held at Mrs Robt Mortley's home on Nov. 8th, fourteen members and seven visitors being present. Mrs Mcraith of Durham, gave a splendid talk on Institute work, which was appreciated by all.

Mr and Mrs Lorne McIntosh, J. Lowe, were visitors with the Dargavel's and McIntosh's over the week end and returned Tuesday morning to the Falls.

Mr J. E. Picard, Owen Sound, spent a night at their summer home. It is rather a lonely place just now, since Mrs H. J. Picard and family left for the city, where they expect to remain for the future.

Mr Cameron McInosh spent a couple of days with his brother and sister. He also visited the old school, where his brother Angus is teaching and spoke a few words of encouragement to the children and was also invited to visit the Separate School, which he did, also saying a few words. He told them to be true to their schools, teachers and country.

A quilting bee was held at the home of Mrs J. Crutcheley Thursday, which will be sent to some of the needy in the West.

Mr O'Neill had a sale on Saturday afternoon of young cattle and stock food, and many other articles. Some things went for near nothing, while others went fairly well.

Mrs E. Dargavel spent a few days with her daughter, Mrs E. McIntosh, plucking fowl, which is not a pleasant task. But it must be done as the farmer's wife must do her best in trying to make both ends meet, as well as the men.

### WILL LIVE IN TORONTO

The Chesley Enterprise tells last week in its columns, that George Tolchard, who has been a resident of Bentinck Township for 50 years, and is well and favorably known, has left for Toronto, where he will make his home with his sister, Mrs. Innes, Tuesday previous to his departure. Tolchard, gathered at the Tolchard home to bid him good-bye and make suitable presentations to one who had been a good citizen.

### The World Owes Much To Advertisers

ALLOFUS would be poorer if there were no advertisements in our newspapers, poorer in pocket, mind, comfort and culture.

Advertisements have been called the "Poor Man's University," for they are wonderful teachers — wonderful mirrors of the world's scientific and cultural development.

Advertisements which keep us informed about what is being accomplished by the world's great inventors, chemists, research workers and technicians in every field of human endeavor in the realms of radio, motor car and tire manufacturing, food preparation, remedial preparations, domestic and personal hygiene, building materials and construction, and agricultural economy, home ornaments and beautification.

If there were no advertisements in our newspapers and magazines, we would all slip back — back to the levels of life fifty and one hundred years ago. We'd read less, move about less, lower our living standards, be content with poorer machines, eat coarser foods and wear coarser clothing, live in unattractive homes, do a vast amount of distasteful labor, wear ill-fitting shoes, see ugliness everywhere, have more itches and our stores would be very dull places indeed.

To blot out advertisements would be like blotting out the sun—the source of light and energy.

Be grateful to advertisers, and show your gratitude by buying what they bring so faithfully to your attention—in this and other newspapers.

And always remember that advertisers are the world's civilizers and your true friends.

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Fine Stationery  
Statement Papers  
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Invitation Forms  
Checks  
Auction Sales  
Envelopes  
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