

NOTICE TO CREDITORS

In the Matter of the Estate of Margaret Robb, late of the Township of Egremont, in the County of Grey, married woman, deceased.

NOTICE is hereby given that all persons having claims against the estate of MARGARET ROBB, late of the Township of Egremont, in the County of Grey, Married Woman who died on or about the First day of February, A. D. 1934, at the Township of Egremont, in the County of Grey, are hereby required to send or deliver to the under-mentioned Solicitor for the Executors full particulars of their claims duly proved on or before the Second day of April, A. D. 1934.

AFTER such date the Executors will proceed to distribute the assets of the Estate, having regard only to the claims of which they shall then have notice, and will not be liable for the said assets to any persons of whose claim notice shall not have been received at the time of such distribution.

DATED at Durham, Ontario, this Second day of March A. D. 1934.

J. H. McQUARRIE, Durham, Ontario, Solicitor for the Executors

When pains are torture from Rheumatism, Backache, Sciatica, use RUMACAPS. On sale at Calder's Drug Store.

KNOX CORNERS

No service at Dromore and Knox on Sunday, as Rev. Mr Honeyman was unable to preach. Like our other blessings we only miss them when deprived of them.

Mr. and Mrs Geo. Smallman visited Sunday with Mr. and Mrs. Mark McClymont of town.

Mr. and Mrs A. C. Marshall and children, spent Sunday with Mr and Mrs John Kerr, Varney.

Mr. and Mrs Wm. Mearns, Hampden, entertained a number from our line on Friday evening last.

Miss Susie Marshall entertained a number of girls for supper and the evening Thursday last. Glad to be invited to enjoy the pleasant time.

Miss T. E. Byers spent last Thursday with Mrs A. Picken.

Misses Margaret, Jessie and Susie Marshall spent an afternoon last week with Mrs Ronald Smith.

Mrs Porter returned Saturday from visiting with friends in town.

The W.M.S. met at the home of Mrs. Bert Barber on Wednesday afternoon, 18 ladies being present, including some visitors. Mrs C. McAlister read from the study book on "The religions of the world."

The roll call was responded to with Bible verses on "worship." Mrs. Barber served lunch at the close.

Our mailman, Mr Chas Rahn started on his afternoon route Monday. He has never missed a day this winter. Pretty good service for a winter such as this has been.

HOLSTEIN LEADER

LOCAL AND PERSONAL

Mrs Alma Leith, Toronto, is spending a few days with her folks here. Don't forget the Women's Institute At-Home, to be held on Friday, March 9th, in the Orange Hall.

We are glad to report that Mr Alex Aitken, who underwent a serious operation in Mount Forest hospital, some time ago, is home again and doing nicely.

Don't forget the social to be put on by Fidelis Vigia, C.G.I.T., of the United Church, which is to be held in the United Church, March 16.

Sorry to report that Mrs John Leith is under the Dr's care. We wish for her a speedy recovery.

Miss Margaret Christie is visiting friends in Toronto.

Mrs Christie who has been visiting Toronto friends returned home on Monday.

The Saugeen C.G.I.T. met at the home of Isabel Hastie last Thursday, when an enjoyable time was spent by all.

Mr. Clarence Calder, Hamilton, is spending a few days with his people. Relief costs in Durham

COMMUNITY CIRCLE

The weekly meeting of the Community Circle was held on Monday, with Ivan Christie in the chair. Rev. Mr Mercer led in prayer, following the singing of Hymn No. 4. The minutes were read and adopted, after which business was carried on. It was decided to invite Mount Forest young people here next Monday night — they to provide the program. A lunch com., consisting of Isabel Hastie, Lyall Mercer, Gretta Fenton and Vincent Ellis was appointed. The first topic was given by Gretta Fenton, followed by scripture reading by Jean Brown. Lyall Mercer gave the second topic, followed by the current events by Eileen Smith. The Mizpah following singing of hymn 29 and it closed this part of meeting. Community singing was led by Islay Sim. M. Alles, Elma McGuire, and Art Haas had charge of the games.

Mystery on the High Seas

A gripping new novel "Cartwright is Dead, Sir!" by Hugh Baker, will start in the American Weekly with next Sunday's Detroit Times. This is a story of love, murder and mystery on the high seas relating how a killer who left no trace was finally trapped.

VARNEY

The Women's Association will hold their meeting Wednesday next at home of Mrs Wm. Bogle.

Mr. and Mrs. Jas. Leeson and Emily, Bert and Jack Smallman, were visitors recently with Mr and Mrs. Wm. Bogle.

Mrs Metcalfe returned to her home after a month's visit with her daughter, Mrs Jas. Leeson.

Mr and Mrs McCabe, Mr and Mrs. W. Blyth, and Mr and Mrs E. Rahn, spent an evening last week at home of Wm. Bogle.

The young people are holding a meeting in the church Friday night.

In last issue of Review a misprint crept into an item by mistake when it stated Mr and Mrs Richard Morrison marked their 50th wedding anniversary. It should have read that they marked their 53rd wedding day anniversary. Three years ago, Mr. and Mrs Morrison had the great pleasure of celebrating their golden wedding, when their family gathered with them and made the day a splendid event.

Mrs Harold Watson is spending a few days with her parents, Mr. and Mrs Palmer Patterson. Sorry to report Mrs. Patterson not in the best of health.

A few from the vicinity attended the Bodwell sale near Dromore.

The friends around Varney wish to congratulate Mr. and Mrs R. B. Irvine of Grenfell, Sask., on their 59th wedding anniversary. Mr Irvine is in his 84th year and Mrs Irvine in her 77th year. A number of years ago they were residents of Varney vicinity and their friends here are glad to learn they have completed so many years together. Neither Mr. or Mrs Irvine are in the best of health. We hope they will be spared to see their Diamond Wedding anniversary.

A number from here intend going to the Johns' sale at Orchard this Wednesday.

Mr. Wm. Grant, Mt. Forest, but formerly of Varney, is a patient in Mt. Forest hospital at present.

The mumps have been going the rounds among a number in Egremont and a few in Normanby.

Owing to the rain last Friday and Friday and mild weather the roads are in a bad state at present.

Mrs Cecil Barber is spending a few weeks in Toronto, assisting her sister, Mrs D. Henry. Mr Mervin Kendall, a nephew from Southampton, is assisting Mr Cecil Barber for a few weeks.

Sorry to learn Miss Marjory Caldwell is suffering from a sprained ankle, due to a fall down some steps.

ALLAN'S CORNERS

Mr Geo. Cowan, Mt. Forest, spent a few days last week with his brother-in-law, Mr. Ed. Lindsay.

A telegram from the West has been received by Mr. Jas. Lewis, of the death of his brother John, who has been a resident at Mildred, Sask. for a number of years. Sympathy is extended to the bereaved relatives.

On Sunday, about 2 a.m., a fire was noticed in Wm Gordon's home, by the family, but was under control in a short time. Luckily the damage was slight and the cause is unknown.

Mrs. Oren Peart, Zion, has been a visitor, with her parents, Mr. and Mrs Robt. Barbour.

Mr. Milford Matthews and family, have all been on the sick list. Hope to hear of their recovery soon.

HOLSTEIN SCHOOL REPORT

Junior room

Jr II—*Russell Ellis, *Islay Seaman *Jean Eccles, *Bert Long, *Jean McGuire, Jim Stevenson, Alex Aitken.

Sr I—*Francis Ellis, *Harold Gibson *Minerva Mercer, *Daisy Dyer, *Arthur Buller.

Sr I (b)—*Harold Long, *Phyllis Johnson.

Jr I—Earlma Reid, Betty McMillan Dorothy Long and Clifford Troup eq. A. J. Morrison, Doreen Eccles, Shirley Long, Harry Aitken.

Jr Pr A—Delbert Long, Fern Long Elmer Ellis.

Jr Pr. B—Royden Haas.

*Present for all exams.

Nora J. Shortt, teacher David J. Firth, Supply

FARM FOR SALE

150 acres consisting of lot 8 and south half of lot 9 on 20th concession of Egremont, Gray Co. Lot 8 has good frame house with woodshed; bank barn 54 x 58 with L. driving shed and pig pen combined. Lot 9 has a comfortable frame house and hen house. Will sell together or separately. Apply to GEO. WILSON, lot 6, con. 20, Executor for the John Wilson Estate

Ottawa Legislators Investigate Wage Conditions

Miss Macphail's Weekly Letter

Parliament was a two-ring circus this week with attention pretty well divided between a special committee set up to investigate into the spread of prices and business practice, and the discussion in the House of Commons where, banking is the chief interest.

Startling revelations are made before the special com. by professors who have made special investigation of working conditions in certain industries and by the chairman of Minimum Wage boards of Ontario and Quebec. Even Charles Bishop, writing for the Southam Press says: "The conditions are being exposed to-day and they are not healthy."

Whether Parliamentary action will follow the investigation is, of course, not yet known, but in many cases the bringing to light of such fostering bribe in our economic life will, I think, be extremely beneficial. Gustave Franco, chairman of the Quebec Minimum Wage Board, said that piece work was at the bottom of much of the trouble in Montreal and that the Board could control hours of work and wages but it could not control piece work as it provided too many opportunities for evasion. He stated that sub-contractors in the needle trades in Montreal made boys pants at 3c a pair, or 35c a dozen pairs, and from 50c to \$1 a dozen for men's trousers. He also told of contractors in the Montreal clothing business paying 15c for the making of a woman's dress and of 150 girls working in a b'out and confectionery plant, at from \$1.50 to \$6 a week. If an attempt was made to enforce the minimum wage law, which governs the wages paid girls, they were in some cases dismissed and boys hired at \$3 a week to replace them.

Professor Cassidy of Toronto University had spent three months investigating general labour conditions and distribution methods of the men's clothing trade in Quebec and Ontario particularly in the two largest cities, Montreal and Toronto. He stated that the minimum wage laws in both provinces had been openly flouted with regard to wages, hours and sanitary conditions. And moreover that workers were afraid to complain to provincial wage authorities for fear of losing their jobs.

Mr. Cassidy filed with the committee the pay envelope of a girl for 18 weeks in 1933. She had drawn in weekly wages amounts varying from \$1.00 to \$8.00 and on her pay envelope was the following bit of good advice: "A strong team—your pay envelope and our savings accounts make a strong team that can help you to financial independence."

I should think after she had paid board and clothes, recreation, medical services, cultural advantages, she would scarcely have anything left over to deposit in the savings account, and it is hardly likely that she ate up many good steaks, eggs or vegetables, or drank many quarts of nourishing milk. At Joliette, Quebec, before the strike four workers were being paid at \$2 per week, one at \$5, and one at \$7 and in one case at \$10. Rose, Quebec, a girl had been paid at less than 4c an hour. Even before the depression, Prof. Cassidy said, conditions in the men's clothing industry in Canada were unhealthy, but since then they have become progressively worse until to-day they are disastrous. He stated that conditions were much better in union shops than non-union shops and that in Toronto the unions had agreements with the shops employing 85% to 90% of approximately 3000 workers in the men's clothing trade. Such agreements were made with the larger firms except the T. Eaton Co., the Ontario Boys' Wear, Prof. Cassidy classified the "home work shops" or the practice of the family using two or three rooms in their home as workshops, as the worst sort of sweat shop. He said the employers complained that large organizations, such as the departmental stores with their mass buying power were responsible for price-cutting. These employers declared that they would not get the business of the large buying concerns unless they met the prices of the low price shops.

Mayor O. J. Kerr, Stratford, who had much to do with the strike of furniture workers in that town, and who is himself a furniture worker, told of big buying organizations holding a big price club over the Ontario furniture manufacturers, thereby forcing down wages and costs in their zeal for sales and more sales. He stated that it took a four-weeks' strike in Stratford furniture shops before the walk-out were 8c and 10c an hour for very experienced workers. Mayor Kerr did not use names of persons, but H. H. Stevens, chairman of the com., intimated that

names and figures would be presented later. Special investigators will probe the Ontario furniture trade, the clothing industry and others, soiling books and documents for official facts.

Speaking of furniture, I have wanted some for a long time. I badly need a study to which I can repair to think and study and get over my bouts of temper and so last Saturday in Toronto, I spent some time hunting South-East Grey furniture and finally got a very nice small bookcase, desk chair and a beautiful solid walnut Governor Winthrop desk. The first two were made in Hanover, the desk I am not sure about. When I get my debts paid, and not before, I will add a good studio couch with drop-leaf tables on the end, a reading chair and some knick-knacks. It will be a great relief to the family and neighbors to hear that they can come into the living room while speeches are being prepared without having their heads snapped off.

The revision of the Bank Act is before the House. Ordinarily it is revised every ten years but last year an extension for a further year was made. Rumor about the House has it that only unimportant amendments to the Act will be made. It looked like it when at second reading on Thursday, no speeches were made by the Government or their party supporters, nor did the Opposition do more than offer a few formal remarks through their financial critic, the Hon. J. L. Ralston. The "group in the corner," led by G. C. Coote, made a vigorous attack on banking policy in Canada particularly stressing the injurious effect of the severe inflation, which policy was deliberately pursued, resulting in lowered prices of basic commodities and an increase of unemployment.

Mr. Coote spent considerable time showing that the chartered banks create credit far in excess of any money held by them. They do it by making loans against the assets of the people and these loans are entered in their deposit. He quoted the Secretary of State, Mr. Cahan, as having said in Toronto last fall, that on Sept. 30, 1933, the total deposits shown by the banks was two billion, two hundred and sixty million dollars, and that on the same date actual money existing in bank notes was one hundred and forty one million dollars, in Dominion notes one hundred and seventy three million, one hundred and forty seven thousand, and in gold and specie forty nine million, the difference being the amount of bank loan credit issued against other people's property.

Or to quote Mr. Cahan: "In modern practice, 70 to 80% of the aggregate of all deposits in the Canadian bank returns represents in reality the amount of loans made by the banks and then outstanding. In consequence bank deposits consist largely of credit money which has been created by the banks. When a loan is repaid by the customer to the bank which made the loan the deposit created by the loan is wiped out and the aggregate of all bank deposits is thereby reduced by the sum so paid." And again: "But the check system which now prevails enables the banks, as I have stated, to create credit money at will for many hundreds of million dollars in excess of their note issues." Mr. Garland, Mr. Irvine and Mr. Coote spoke at length to show that the banks, through such power, controlled practically all the great industries in Canada. Sometimes indirectly, it is true, but none the less effectively. It was shown bank loans were depressed by \$932 million, which means that was just that much less purchasing power available.

The contention of "The Corner" over the last twelve years has always been that such power is too great to rest in the hands of a few private individuals and that it should reside with the State and be used for the benefit of the people and had it been, we would not have over a million people on relief, twelve hundred million dollars of life insurance policies cancelled, thousands of farms and homes lost through tax and mortgage sales and the standard of living of the people lowered.

The legislation for the incorporation of the Central Bank is before the House. We have wanted a Central Bank very much, but we want it to be what its name would imply it is—"The Bank of Canada." I like the name very much but I deeply regret that it is to be a privately owned corporation with a capitalization of five million dollars. Shares are to be offered to the public at \$100 each, with chartered banks as such, barred from holding stock and no one is allowed to hold more than 50 shares. The Governor, deputy-governor and 7 directors are to be chosen in the first place by the gov't, but after that they are to be elected by the shareholders. The Bank of Canada will take over gold now held by the chartered banks and the finance department, at the old rate of \$20.67.

It will have the sole right, eventually, to issue notes or currency. The note-issue privilege now enjoyed by the chartered banks will be gradually be turned over.

It is regrettable that the Central Bank is to be privately owned and that it is not made clear that the regulating of prices levels is its chief duty. We can hardly expect that the national credit will be used to the fullest extent for the purpose of establishing prosperity and happiness among our people by a privately owned bank. Yet, this is just what a central bank should do. It is worth noting that the two countries that have made the most headway in the last three years are Sweden and Australia and both have publicly owned central banks which have been used as instruments for the regulation of the price level.

AGNES MACPHAIL, House of Commons, Ottawa, March 3, '34

P. S.—Does anybody want to bet there will not be a Federal election in September? A.C.M.

SCHOOL REPORTS

S. S. NO. 13, EGREMONT

V Class—Harvey Leith. Sr IV—Percy Gordon, Carlyle Geddes, L. Eccles, Elsie Hooper, How Keith, Alex McMurdo, Dorothy McNalty. Jr IV—Muriel Watson 65%. Sr III—Charles Watson 73%, Ruth McKenzie 70%. Jr II—Kenneth Leith Colvin Geddes, Dorothy Harrison, Ethel O'Karika (abs.) Jr I—Calvin Nott, Douglas Nott, Primer—Hector McMurdo, John Harrison, Annie Dixon (abs.), Betty Taylor (abs.) *Indicates perfect attendance for February.

L. G. RIES, teacher

U.S.S. No 2, EGT and NORMANBY

(Figures donate per cent taken)

Sr IV—Agnes Dickson 86, Edith Dickson 82, Muriel Nelson 74, Lloyd Dickson 72, Carmen Dickson 44.

Jr IV—Velma Lewis 81, Beatrice Carmount 64, Ilyene Dickson 75, Victor Kirby 51. Sr. III—Eddie Dickson 75, Myrtle Westervelt 72, Verna Carmount 64, Raymond Ball 50, F. Pinder (unable to try examinations).

Sr II—Lorna Kirby 79, K. Dickson 78, Gerald Pinder 77, Thelma Brown 75, Lawson Lewis 72, Irwin Nelson 66, Earl Nelson 50. I—Mildred Johns Grant Dickson, Ray Nelson. Sr Pr—Dorothy Brown. Jr Pr—Audrey Carmount.

Jean Ledingham, teacher

S. S. NO 8, NORMANBY

IV—Beth Byers, Gertrude Hartman, Nellie Byers, Lottie Fritz, Anderson Byers, Reta Selim, Jean Henderson, Clarence Fidler, Leslie Ball. Sr III Betty Henderson, Irene Pfeiffer, Nelson Widmeyer, Georgina Ball, Ivan Fidler. Jr III—Marion Byers, Albert Ball. II—Billy Sharp, Shirley Davis, Florence Gerhardt, Mildred Gerhardt, James O'Brien, Beatrice Ball, Clayton Fidler (abs.) I—Violet Schenck, Lulu Widmeyer, Howard Kraft.

Sr Pr—Marie Henderson. Pr B—Bernard Garvey. Jr Pr—Willard Rahn, Reta Garvey, Lloyd Allensen, Edward Fidler (abs.)

No. on roll 33: av. att'ee 26.3 Beth Hineks, teacher

If you have something you are not using, why not sell it? A small ad in the Review may find a buyer.

TAKE NOTICE

We, the undersigned, will accept tenders up to March 15, 1934, for the Buttermilk from our Creamery at Holstein, Ont.

Conditions of sale for Tender: Amount per ton of Butter—Cash every 30 days. Vendors agree to give Contract for same for three years. Highest Tender that is made in actual figures accepted, subject to approved credit.

COCKBURN BROS. CREAMERY, HOLSTEIN

NO BETTER ADDRESS IN TORONTO

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

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

From Depot or Wharf take De Luxe Taxi 25c

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

HOTEL WAVERLEY Spadina Avenue and College Street

MONTREAL \$8.00 From Durham AND RETURN (Bargain) To Quebec City and Return, \$3.25 additional. Excursion Tickets also on sale at all other principal stations. GOING—March 16. Returning—up to midnight Sunday, Mar. 18. Consult local Agents re train service from any station. See handbills. CANADIAN NATIONAL

An Order Placed with JOHN HARRISON & SONS CO. LTD. SAW & PLANING MILLS OWEN SOUND Assures Satisfaction Everything in Lumber, Timber and Millwork WINDOWS DOORS STAIRWORK Combination Storm and Screen Doors SUPERIOR QUALITY HARDWOOD FLOORING Gyproc and Donnacona Wallboard Please ask for Prices. No order too small nor too large for prompt and careful attention.

BANKING CREDIT IS AVAILABLE Commercial loans in Canada, it is sometimes suggested, have shown a declining trend through restriction of credit by the chartered banks. The truth is that more banking credit is available than those directing sound enterprises are able or willing to employ. This bank has not in the past, and does not today, withhold credit for legitimate and sound purposes. It has had, and it has today, ample resources from which it is prepared to make loans. Enquiries are invited at any one of its 364 offices throughout Canada. BANK OF MONTREAL Established 1817 TOTAL ASSETS IN EXCESS OF \$750,000,000 Holstein (Sub-Agency): Open Monday, Wednesday and Friday.

VOL. I Special C.P. Durham to Holstein to Egremont Going this Friday Tickets at Mt. Forest H. Mount Forest in team, girls and boys Durham H. S. night. The girls battle, while the Durham 10-0 victory. MYSTERIOUS PA COMES TO On Friday last, left a large crowd Mr. Thos. E. Brown was addressed to Durham. Beyond was nothing on the where it came from Mrs. Brown are responsible for it and to the best of their son Allan H. Township, had give have anything sent home for him. How only wait and see. Mr. and Mrs Brown the opportunity of Shortly after, the correct gentleman Brown's door and a package left the "Mr. A. Brown" in the affirmative. It was for him and it. Mr. Brown did not ter, but the package elink to it, as well being the word "John" it certainly smacks. But why so much days of the sunlight red Act? CARD OF Many kind friends to loving kindness shown in the recent movement of our Mrs. Wm. Ritchie.