

# Our Fire Sale will Continue till Saturday Night, March 19

You will have to hurry if you want to share in these Bargains. Here are a few of the Specials we are offering:

- Ladies' Silk Hose at.....39c
- Ladies' Vests & Bloomers, silk and wool, 39c ea
- Large assortment of Print to choose from 17c yd
- Yard wide Chintz 'at..... 19c per yard
- Yard wide Broadcloth..... 17c per yard
- Yard wide Flannellette..... 17c per yard
- Men's Fleece Underwear at..... 69c per garment
- Men's Work Socks..... 4 pair for \$1.00
- Men's Felt Hats, reg. 2.98 for..... 1.59
- Men's Work Boots, extra special at..... 2.39

### Grocery Specials

- 12 tins Tomatoes..... 98c
- 12 tins Peas..... 98c
- 6 bars P. & G Soap and
- 2 Kirk's Castile, all for 25c
- 24 lbs Pastry Flour..... 65c
- Tomato Juice, large tins,
- ..... 3 for 25c
- Fancy Biscuits... 2 lbs. for 33c

These Prices for Cash only

NOTICE - All past due Accounts must be settled by Cash or Note by Ap. 1

## A. A. ALJOE, Durham

### The Review to New Subscribers, to Jan. 1, 1939, only \$1.50

### Well-Conditioned Barns—As Well As Farm Houses



Farm owners take justifiable pride in keeping their buildings in good condition. If you do not have the ready cash to make needed repairs and im-

provements, you can borrow at the Bank, under the Home Improvement Plan. You can get the money at any one of our 500 branches and repay by easy instalments.

### BANK OF MONTREAL

ESTABLISHED 1817

"a bank where small accounts are welcome"

### TELEPHONE TALKS IN THE WATSON FAMILY



### This Family has no Distant Relatives

Not that the Watson family is so small. On the contrary, there are uncles, aunts, cousins, nephews, nieces and so on, scattered across the Dominion. But they never lose track of each other. Long Distance brings them together again on many anniversary and special occasions throughout the year... at surprisingly little cost.

Reductions in telephone rates—local and long distance—in 1935, '36 and '37 have effected savings to telephone users in Ontario and Quebec of nearly one million dollars yearly.

# HOLSTEIN LEADER

### LOCAL AND PERSONAL

Miss Eisle Morrison spent the week with her grandparents, Mr and Mrs. Wm. Brown, and her mother, Mrs. Mary Morrison.

Mrs. Christie and Mrs. Wm. Aitken visited friends in Toronto the last of the week.

Mr. Denzil Haas was home for a few days and has gone back to Toronto.

Mrs. Rev. Court was home for the week end.

Sympathy is extended to Mrs. Colin McMillan on the death of her brother, Mr. Moody. He visited Mrs. McMillan about two weeks ago but took a stroke shortly after. Mr. and Mrs. McMillan attended the funeral at Durham on Monday.

Miss Marjorie Moore, who has been living in Toronto, is home on a visit.

Mr. and Mrs. Bert Eccles made a business trip to Woodstock the last of the week and visited Mrs. Scott in Ingersoll.

Mr. and Mrs. Hetherington entertained a number of friends at their home Wednesday evening.

Messrs. John and James Calder made a business trip to London on Thursday.

Miss Eileen Aberdein and friend, of Hamilton, spent Sunday with her parents, Mr and Mrs. W. Aberdein.

The Womans' Institute had their March meeting at Mrs. Tuck's on Thursday, the 17th. It was the Irish meeting. All the decorations and lunch, were carried out in green.

Mr. and Mrs. Harold McPhee were recent guests with Mrs. Jas. Smith.

Miss Edwina Rawn spent the week end with her friend, Miss Lyla Smith.

Miss Lyla Smith is visiting Mr and Mrs. Milford Dowling.

Miss N. McGuire and children spent Tuesday with her daughters, Misses Aura and Elma in Guelph.

Mr. McGuire and Mr. R. J. Arnill spent the day in Toronto.

Fidler Bros. had an accident with their truck. While hauling a load of posts on the icy road near Harrison they could not make the hill and the truck slipped back into the ditch.

The boys jumped, so were not hurt but the cab of the truck was badly broken.

Congratulations to Rev. C. J. Queen who was ordained into the priesthood of the Anglican Church in London on Sunday. His parents, Mr and Mrs. John Queen, attended the ceremony and spent the day in London.

Carman was raised on the Queen farm on the 2nd con. of Egremont, and with his parents, attended St. Paul's Anglican church. He received his early education at Allan's school and Holstein Continuation school. He was made rector of Princeton, Lynden and Ayr.

### RLYTH'S CORNERS

Mr. Wilfred Peter purchased a tractor recently.

Mrs. Menno Schenk has returned to her home after spending a few weeks with her parents. Sorry her health is not much improved.

Mr. Robert Isles is helping Mr. Bert Lewis cut wood.

Mr. Andrew C. Marshall had a colt fall into the well Monday. Fortunately it was rescued without serious results before it had worked its way down to the water.

Mr. and Mrs. Peel of Drayton visited recently with the latter's parents, Mr. and Mrs. T. Park.

Mr. Nelson Halliday has been drawing wood to the Holstein and Orchard schools.

A number from this vicinity attended the dance in Orchard Friday evening.

Mr. Alfred Brown is helping Wm. Lewis cut wood.

Mr. Wm. Park cut five hundred posts and thirty-two cords of wood for Mr. Michael Morrison. The past week or so Mr. Wm. Park has been driving a truck.

(Too late for last week)

Miss M. Foerster visited with Mrs. Wilfred Peter last Friday afternoon.

Several of the women from this vicinity attended the World's Day of Prayer at Knox Church.

Mr. and Mrs. Roy Campbell spent Sunday with the latter's parents, Mr. and Mrs. McVean.

Mr. William Park saved wood for Mr. Nelson Halliday last week.

A number of the men attended Mr. Fred Kroff's sale last Friday.

Mr. James Blyth is putting in a supply of ice the past few days.

Mr. and Mrs. S. Habermehl, Holstein visited with Mr. and Mrs. J. A. McVean on Sunday.

### KNOX CORNERS

Mr. Knox had charge of the service again on Sunday, and gave an earnest message from the words of Paul: "I beseech you therefore brethren, by the mercies of God that ye present your bodies a living sacrifice, holy acceptable unto God which is your reasonable service"; Romans 12:1. We notice in this passage that our bodies as well as our souls are to be consecrated to God, for they are the temples of the Holy Spirit. He spoke of election and predestination. We may be one of the elect or not as we choose, and he also said that if we should eventually find ourselves in hell, it will be because we have trampled under foot the shed blood of Jesus and His wonderful atonement for our sin.

The W. M. S. met in the church on Wednesday afternoon of last week with an attendance of 15. The meeting was opened by hymn 86 after which all united in the 23rd Psalm followed by the Lord's prayer. Mr. McAlister Sr. read the scripture lesson from Isaiah 55th chapter and Mrs. Smallman led in prayer. Mrs. Geo. Stuart read the study book showing how helpful the missionaries are to those in health-lands in temporal things as well as spiritual. Mrs. C. McAlister gave a reading "Missions and World Peace." Love to God and to our fellowmen is the cure for the world's strife and unrest. Mrs. Dawson Marshall read of a mission school in Western Canada. Mrs. Ronald Smith gave interesting current events of missions. The minutes of the last meeting were read and the roll call answered by scripture verses on "Watch." Hymn 544 was sung and the meeting was closed with the benediction.

Congratulations to Mr. and Mrs. Wm. Porter on the birth of a son on Saturday of last week.

Mrs. Geo. Smallman is visiting Mrs. Bert Watson in the home at present.

Mr. and Mrs. Geo. Hooper and son Gordon of Egremont, visited on Sunday at the Porter home.

Mr. and Mrs. Harry Smallman visited recently with Mr. and Mrs. Albert Morrison of Egremont.

Mr. and Mrs. Eno Bauer and Mrs. Bauer Sr. visited on Sunday with Mr. and Mrs. James Picken.

### HOLD CROKINOLE SOCIAL

A Ladies' Aid group of Varney United Church society were sponsors for a progressive crokinole social in the home of Mr. and Mrs. Mansfield Leeson when fifteen tables of players completed ten games. The prizes were won by Miss Eva Haskell and Caldwell Kerr. A bountiful lunch was served by the ladies.

When gathering premium cards from cigarette packages, a young Brampton man discovered that smoking had cost him no less than \$140 last year.

The Grand River Valley Conservation Commission will begin work about May 1st on the erection of a large storage dam about 12 miles east of Fergus.

### ROXY MOUNT FOREST

R. C. A. SOUND Phone 39

Evening Shows at 7 and 9 o'clock

Matinee Wed. at 4.15. Saturday 2.30

### Bingo!

EVERY NITE!

Four Games - Jack Pot, \$5 or More Now \$6.00

### Now Playing

THURS, FRI, SAT, MAR. 17, 18, 19

SHOWN HERE BEFORE TORONTO

'Sally, Irene and Mary'

Alice Faye, Tony Martin, Fred Allen

Added: "Mickey Mouse."

### EXTRA! EXTRA!

SAT., MARCH 19TH ONLY

Extra Jack Pot of \$5 - will play till this is won Sat. Both Jack Pots may be won! First Canadian Show ing of 'Sally, Irene and Mary.' Don't Fail to Be Here!

MON, TUES, WED, MAR. 21, 22, 23

Lily Pons, Jack Oakie in 'Hitting a New High'

Also Leon Errol in 'Rated Rent'

### Egremont Enterprise

#### FARM CREDIT BY HARVEY A. MACDUGALL

Let us this week consider our sources of local credit.

The banks should, it would seem to me, take care of all the credit needs of the community. But banks do not and possibly cannot.

Government intervention on behalf of farmers in danger of losing their land through inability to meet mortgage and other obligations, and uncertainty as to what additional legislation may be passed has made the banks, as well as private money lenders, very unwilling to make long term mortgage loans. It has made the banks very cautious, too, in making loans to farmers carrying government loans. In this, surely, the banks cannot be blamed.

For the reasonably well-to-do farmers, for the average business man and merchant, the bank provides a good loan service at rates which should not be considered exorbitant. For most farmers a short term loan service is available, for productive purposes or farm financing. The "crop" may be wheat or cattle or a batch of hogs. The loan is to finance operations until the product is marketed. But while this loan service is "available" it is not readily available. Often farmers of my acquaintance have complained that getting a loan especially if one is having a struggle to make ends meet, involves considerable difficulty. It would be interesting to know what percentage of the farmers of Ontario, or Egremont township could go to their banks tomorrow and get loans of \$200 each, without much trouble. Such a survey would reveal, I think, that a great mass of the people (I would include all people of adult age whether or not they were home owners) would be found to be bankless.

But inability to secure bank credit does not mean that credit is denied. The merchants in villages and towns play an important part in this credit business, much as they do not desire to. The giving of groceries and supplies on credit, the occasional loaning of \$5 or \$10 until "next week" is not done because the merchants desire it. It is done because of the keen competition and the struggle for sales. Only part of the community takes advantage of this credit. It is unfair to the merchants and to the one who pays cash.

Then, too, certain large firms regularly sell their goods on the time payment plan. Farm machinery, automobiles, tractors, washing machines, and so on come under this. It proves very dear credit, usually.

Few rural people take the advantage of the instalment buying plans offered on clothing, furniture and small household goods.

If our survey were complete, I think we would find that many, many of our people are not only bankless but almost creditless. For most of the credit given is based on proprietorship. If I should take a few shares of certain Northern Ontario gold mines into your bank I could get cash quite readily. But if a young man of twenty from your township, healthy, honest and willing to work were to ask for a few hundred dollars on his own signature, he'd be wasting his time. Gold is the most useless of our prominent minerals—the honesty and industry of our people the most valuable.

I am not suggesting that we blame the banks; it is not their fault if our whole conception of what is most valuable needs some changing. But an interesting development has been going on in United States and part of Canada in providing credit for the masses. It may provide a partial solution to this great problem.

### COMMERCIAL MEDICINE

by J. A. HANNAM, B. A., M. D.

Any commercial enterprise based on the assumption of profits from the misfortunes of fellow men is basically wrong, and sooner or later will meet with the failure it deserves.

Providing profits from the misfortunes of mankind is entirely different from paying those who render service under these circumstances. Such services are worthy of fair compensation.

Commercial medicine destroys the fine sense of responsibility which the patient and physician feel toward each other. There is a tendency to make money the important factor to the detriment of the welfare of the patient.

Again commercial organizations, having the profit motive, tend to cut down on expense wherever possible. On the other hand the patient and physician have as much right to make profit as the organization and there is a triangle of conflicting interests with a tendency to neglect good service which is the most important need of the patient. It is human nature to respond to any project in its own method. Who of us have not known of the convalescent insured patient remaining on the sick list in order to get back some of the money they feel they have spent for nothing over a number of years while they were well.

Such an organization cannot check these abuses as can be done in a co-operative system. The tendency is to regard both the physician and the injured as being unfavourably disposed toward the Company. Such an attitude is never conducive to good service or satisfaction.

In order to overcome this tendency, whether real or suspected, the cost must be stepped up and so the service becomes very expensive.

The most satisfactory method of control is internal among the people who give and receive the service. Both physician and layman must be so placed that any "chiselling" will reflect on themselves and they must be responsible for its control. If these factors are properly worked out a great deal of satisfaction can result from a co-operative method of handling the problem such as is represented by Associated Medical Services Incorporated.

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At this juncture, Mr. King asked him if the government put an embargo on war material into Japan, but received no answer.

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As Mr. Bishop, writing in Zen, says, the power export "comes on and goes off" about it. In the second of the Bill, transferring the from the Governor-in-Council cabinet) to Parliament, to censure for the export of interesting statement was the Prime Minister. He said this Bill passed and a private based on it was introduced a Bill from a province request right to export power. Liberals are to be free to please. "I shall ask the they think is right, to get together of what view I may know what position I am take; there has been no my mind all along as to the Prime Minister made that he has kept his opinion self in order not to affect of members of his party. me. If on matters as serious export of a vital natural like electric power, member be allowed to vote on the the question, why can they ways vote on the merits of con? It would make much more useful.

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**CALDER'S DRUG**

### VOL. LX, NO.

### Members Should Vote Merits of a

MISS MAC PHAIL'S WEEKLY

In Parliament—the Senate House of Commons—many have been talked of, named of legislation advanced a committees have sat offices the increasingly business has been carried wherever members met, the corridors, the cafeteria not of these they talked, growing gravity of the situation. The strain is felt one. We live in an atmosphere of foreboding, and in the with millions dying in Asia, and with the threat of ter destruction, efforts and our daily tasks insignif The Prime Minister, in statement, spoke of the happenings in Europe and said:

"Canada is a part of the of North America. Unless desire to have it appear country is anxious to part these events and to become to or a part of what is has it is desirable that all position of authority and dity in this country, who thing to do with the moulding of public opinion in Parliament or in the refrain from taking any making any representation would appear to have a aim or purpose."

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