

VIEW ON MAIN STREET, HOLSTEIN

Showing Scene of this Week's Fire.

Corner of hotel building (destroyed) Smith's house (high building) damaged.

(From photo taken a number of years ago)



ADVERTISEMENT OF SALE

Under and by virtue of the powers contained in a certain mortgage of Sale, there will be offered for sale by Public Auction on Saturday, the 2nd day of April, 1938...

Let Number Forty-six in the Second Concession of the Township of Egremont, in the County of Grey, containing one hundred and twenty-three and one-half acres more or less.

On the said premises there is said to be erected a good frame house and barn.

Terms: Ten per cent. of the purchase money to be paid down at the time of sale, balance to be paid within thirty days.

For further particulars and conditions of sale, apply to KILGOUR & GRANT, Mount Forest, Ont.

Dated at Mount Forest this 21st day of March, 1938.

DROMORE

DROMORE P. Y. P. S. The regular meeting of the Y. P. S. was held at the home of Mr. and Mrs. W. Renwick on Monday evening March 28th.

The topic was given by Dorothy Taylor and special music by Bill Welsh and Russ Drimmie. Mrs. Patterson led in prayer after which Edgar Patterson gave a reading and Florence Renwick closed this part of the meeting with the benediction.

The social opened with readings by Muriel Watson and Mrs. Russ Taylor after which Marg. Harvey and Ken Leith favoured us with some music. Contests were enjoyed by all. The meeting closed with the National Anthem after which lunch was served.

The next meeting will be at the home of Mr. and Mrs. James McGilivray on Monday evening, April 4th.

Importance of agriculture to the country is officially recognized by the New Zealand Government in the issue of a postage stamp depicting a farm scene in which a 3-horse team and binder are making progress.

ALYTH'S CORNERS

Congratulations to Mr. and Mrs. Walter Park and Miss M. Wieser who were married on Saturday.

Mr. and Mrs. Basil Peel of Drayton visited with the latter's parents Mr. and Mrs. T. Park last week.

What might have proven to be a serious fire on Sunday morning occurred at the home of Mr. and Mrs. Marshall Jr. It started from an overheated stove pipe and was burning slowly underneath the flooring of an upper room when discovered. It was easily extinguished after cutting a small portion of the flooring.

Mrs. Wilfred Peter had a few of the ladies of this vicinity help her quilt last Thursday afternoon.

Mr. and Mrs. Elgin Wilton visited Mr. and Mrs. Wilfred Peter Tuesday evening.

A number from this vicinity attended the showers for Mr. and Mrs. Walter Park on Tuesday evening, at the home of the bride's parents, Mr. and Mrs. Fred Weiser.

Mr. and Mrs. Roy Campbell, Owen Sound spent Sunday with the latter's parents, Mr. and Mrs. A. McVein.

Sorry Mrs. T. Park is not enjoying the best of health.

NORTH EGREMONT

Mr. Martin Wilson spent a day in Stratford this week.

Mrs. Wm. Moore who underwent an operation in Durham Hospital last week, is improving some, we are pleased to say.

Cecil Webber has rented a farm at Allan Park and is moving his stock and implements at present.

Several members of L. O. L. 861, attended the funeral of the late Wm. Wallace in Durham last Thursday.

Mr. Clarence Moore has bought the John Legate farm.

Mr. Murray Allan spent several days in Toronto and took in the two play-off games between Toronto Maple Leafs and Boston Bruins.

Mrs. Gordon Leith received the sad news Sunday morning that her sister, Mrs. Jarvis Scott of Toronto, had died suddenly. We extend the sympathy of this community to the bereaved.

Mr. Dolphie Lawrence, with his 41 year old buzz saw cut wood for Reg. Ramage this Wednesday. Dolphie makes short work of a big pile.

Mr. Clarence Moore was in Toronto this Tuesday with Wallace Adams.

Mrs. James Mack is visiting at present at Mr. Reg. Ramage's.

FARM FOR SALE OR TO RENT

Lot 14, con. 13, Tp. of Egremont. Good buildings. Jas. F. Molaness, Holstein or Review Office, Durham

HOLSTEIN LEADER

LOCAL AND PERSONAL

Holstein Hotel Destroyed by Fire

(Continued from page 1)

Mr. and Mrs. Melvin Reid visited his mother, Mrs. H. Reid, over the end of the week.

Misses Ethel McKenzie and Aura McGuire were weekend guests with the McGuire family.

Misses Elma McGuire, Irene Foster David Aitken, Vincent Ellis of Guelph and Lloyd Gibson motored up Tuesday evening to view the ruins of Holstein.

The congregation of the United Church met in the schoolroom of the church Monday night to make a presentation to the Cowan family who are leaving to make their home in Arthur village. They presented Mr. and Mrs. Cowan with an electric table lamp and an electric iron, and Blanche and Gordon with two sealed envelopes.

A little son arrived at the home of Mr. and Mrs. James Coutts on Friday of last week. Mrs. Christie is nurse in attendance.

Mr. and Mrs. Murray Walters and little daughter were week end guests with Mr. and Mrs. Norman Treavean. Miss Ruby Kerr and Mr. Flowers of Toronto were weekend guests with her mother, Mrs. Jordan and the Buller family.

Mrs. Hamilton visited her home in Mt. Forest one day last week.

The Organized Bible Class of the United Church met in the church on Monday evening and presented Mr. Wm. Nankville with a bible. He is leaving Mr. Sim, and taking a position on the College farm at Newmarket.

Mr. Wm. Arnill and friend of Owen Sound motored to Toronto on business the first of the week, and called at home for a short visit.

Mr. and Mrs. Merton Reid visited his mother Wednesday and attended the funeral of his cousin, Mrs. Jarvis Scott.

The Bob Shields family of juvenile entertainers of Chesley, will be in the Agricultural Hall, Holstein, on Friday, April 8th, at 8 p.m., under the auspices of Holstein United Church. Having been heard by many before, we know these splendid entertainers delight their audiences wherever they appear. Everybody welcome. Admission 25c.

The sympathy of the community is extended to the husband, and to the Alles family, on the death of their daughter, Mrs. Jarvis Scott. She was raised in the Alles home on the 16th con. and married Jarvis several years ago. He is a son of the late Rev. G. Scott, who was pastor in Holstein for several years. Mr. and Mrs. Jarvis Scott lived in Toronto. She leaves an infant daughter. The funeral takes place to Reid's cemetery on Wednesday afternoon from the Alles home.

VARNEY

Week end visitors were Arthur Rahn from Kitchener at his home; Miss Marjorie Kerr at her grandparents, Mr. and Mrs. W. Caldwell; Miss Dorothy Bogle, at her home, from Cedarville, and Miss Heard, teacher, at her home in Flesherton.

Visitors on Sunday were: Rev. R. Mercer at Mr. B. C. Morlock's; Mr. and Mrs. W. Blythe and Lorne at Mr. John Aldred's, Durham; Mr. Rich. McCabe, Hamilton, at the parental home; Mr. and Mrs. B. Snively and family at Mr. W. Bogle's; Mr. and Mrs. James Saunders, Mr. and Mrs. Clarence Hutchinson, at Mr. James Leeson's; Mr. and Mrs. Fred Keller and family, north of Durham, at his parents, Mr. and Mrs. J. Keller; Mrs. And. Picken at Mrs. John Bogle's.

Mrs. John Carson of Kitchener, a sister of Mr. Robt. Eden, is ill in Kitchener hospital. Her many friends wish her a speedy recovery.

Mrs. Woodley of London spent a few days last week with Mr. and Mrs. W. Bogle.

Mrs. Stewart Pinder spent a couple of days last week with her brother, Mr. Bryson Morlock.

Mr. and Mrs. Wm. Bogle entertained Mr. and Mrs. W. Blythe and Lorne, Mr. and Mrs. Murray Ritchie and Layman on Friday evening.

CARD OF THANKS Mrs. E. Smith and family of Holstein wish to thank the Fire Brigades of Durham and Mt. Forest and their many friends and neighbors for their assistance in helping to save their home from fire destruction which occurred recently.

CARD OF THANKS We desire to express our appreciation for the kindness and sympathy of our many friends and neighbors, also for the kindness received at the hospital, in the loss of our little son Earl.

Gray Coach Lines Time-Table Northbound: 12.50 P. M. 6.30 P. M. Sundays and holidays, extra, at 10 P. M. Southbound: 9.31 A. M. 3.55 P. M. Sundays and holidays, extra, 6.46 P. M.

Egremont Enterprise

FARM CREDIT BY HARVEY A. MACDOUGALL

This is the last of our talks on farm credit. In this we shall consider the question of how a credit union operates.

Let us suppose that the people of Egremont township, after several weeks of discussion and study, decided that a co-operative bank was possible and desirable. How would they go about setting up and operating?

At a general meeting of all interested three committees or boards would be elected: (1) a board of directors (2) a credit committee and (3) a supervisory (auditing) committee. The board of directors would then, from among its own number, elect a president, vice-president, treasurer (manager) and secretary.

The Board of Directors choose the chartered bank in which the funds are to be deposited, set rates of interest on deposits and loans, decide amount of bond for the treasurer, etc. The credit committee passes on all loans. The supervisory committee audits the books and is in a position to call special meetings if considered necessary.

Credit unions should start small so that the officers, directors and committees may learn about the routine connected with their work before there is any appreciable business.

You might have your credit union office open a half day a week at some centrally located place. You would probably not buy an office — you might arrange to use the corner of some store or use some room in a house conveniently situated. You might appoint sub-treasurers to receive deposits at other points than the main office.

Each person is provided with a pass book in which deposits, withdrawals and loans are entered. Loans are usually made as soon as sufficient money is on hand. In a credit union of which I am secretary, we have been operating about two months only but in that time seven loans have been made, — loans ranging in amount from \$20 to \$50 and for purposes as varied as paying for medical insurance and buying spring clothes. These loans are small because our funds are still low. But in Quebec where some 300 credit unions operate for the most part among farmers loans in 1935 averaged \$230. Over 12,000 loans were made, totalling nearly \$3,000,000.

Let us suppose you are a member and need a loan. You apply to the treasurer stating how much you want and for what purpose. This loan application is then passed on to the loan committee for consideration. If approved the treasurer would then issue a cheque in your favor. You would then pay interest on this loan at the rate set by the board.

Space will not allow of further going into the matter of credit union operation. If you are interested you should get a copy of "Credit Unions" by McIsaac, a 32 page pamphlet selling for 15c, or, if you want the most complete and detailed information, you should get the book (290 pp) CUNA Emerges by Bergengren.

CO-OPERATIVE MEDICINE

Associated Medical Services, Incorporated by J. A. HANNAM, B. A., M. D. After careful consideration of all forms of socialized medicine, the organized profession in the Province of Ontario decided to try co-operative medicine as represented by Associated Medical Services, Incorporated and advanced funds, in cooperation with Civil Service Association of Ontario for purposes of organization; the Ontario Government granted office space from which to carry on, truly a cooperation of representative interested parties.

In its earliest conception, Associated Medical Services, Inc., was based on cooperation of the profession and the Civil Service Association. The latter organization working with the Toronto Academy of Medicine, on the principle that an organization should be set up which could collect regular monthly payments from the public which would be available to pay the costs of medical care for those subscribing to the plan.

It was felt that the whole liability of the cost of medical care should be covered. It is not enough to provide against hospital or medical costs alone since any one of the items involved in good medical care can seriously affect the financial position of anyone. The worry of the entire problem should be removed. We have been told that it is a great feeling of relief to come home from hospital and find that all accounts are looked after and the patient can proceed with his daily task, free from debt or further obligation.

The charter taken out was not profit so that all monies collected must be used for the purpose of the incorporation. No dividends are paid to anyone and the profit motive is replaced by service.

During the organization period, expenses are naturally higher than they will be when once in full operation. As the numbers grow, the costs will come down.

The services included are: — Attendance in the home, or office by the physician of choice if he will co-operate; consulting and specialists' services; hospitalization and special nursing care; X-ray and other diagnostic services. These services are of course for conditions not present at the time of acceptance. Institutionalized mental disease and tuberculosis are not included nor is venereal disease. All these services are provided for the sum of 53c per day per average person.

If the old saying of "an apple a day, will keep the doctor away" had any virtue, surely there is much more in the adage that "a nickel a day will serve for the doctor's pay."

KNOX CORNERS

Mr. Manning a student had charge of the service at Knox on Sunday, and gave a very interesting and helpful message from the story of Zachaeus who was rich but despised by his fellowmen for the way he had got his wealth. After meeting with Jesus he was completely changed and so will we be when we allow him to come into our hearts and cleanse the hearts of sinful men. Mr. Manning's parents accompanied him and attended the service.

Mr. and Mrs. Hubert McDougall and children of Holstein were visitors on Sunday with Mr. and Mrs. Bert Watson.

Mrs. Harry Caldwell and Milton, are visiting with relatives in Hanover.

Mr. and Mrs. R. Noble of Bentinck spent Friday with Mr. and Mrs. Albert Marshall and assisted at the wood-bee.

Mr. and Mrs. Alex Aberdein of Flesherton, Mr. and Mrs. James Marshall of Kincardine and Mr. and Mrs. Irwin Ferguson of Egremont with their families visited on Sunday with Mr. and Mrs. David Marshall.

Mr. John Marshall came nearly leaving a serious fire at his home on Sunday, but with the help of neighbors it was under control before any great damage was done.

Mrs. Smallman returned home on Saturday evening after helping Mrs. Watson in the home for some time. Mrs. Patterson and Mrs. Caldwell visited with Mrs. Harold Watson on Monday while the men were busy at a wood-bee. Glad to spend the day with them.

Miss Margaret Marshall came home from Toronto to attend her uncle's funeral and had a brief visit at the parental home.

Mr. Edgar Patterson, Egremont is assisting Mr. William Porter with farm work at present.

Mrs. A. Picken spent Tuesday evening with Miss T. Byers.

Mrs. McAllister, Sr., is attending the funeral of her cousin, of Galt this Wednesday p. m.

Mrs. A. Picken visited Sunday with Mrs. A. Boyle at Varney.

There was no public spirit more than John A. G. tensely interested and ever lent movement for the spiritual benefit.

ROXY MOUNT FOREST

R. C. A. SOUND Phone 59 Evening Shows at 7 and 9 o'clock Matinee Wed. at 4.15. Saturday 2.30

Register your name by Sat. Apr. 2 for free ticket on your birthday each year

Bingo!

\$5 Voucher, good in stores of Mount Forest, or nearby towns, every Now—Tues., Thurs., Sat. events only Also Jack-Pot, \$5.00 or more

Now Playing THURS., FRI., SAT., Mar. 31, AP. 1, 2

DOUBLE BILL Hopalong Cassidy in 'Partners of the Plains' also Kenny Baker in 'Mr. Dodds Takes the Air'

MON., TUES., WED., APR. 4, 5, 6 'Goldiggers of 1937' with Dick Powell Also Andy Clyde in 'Grace at the Bat'

\$5.00 every Tues., Thurs., Sat. Even's

Round Trip Rail Bargain April 8th from DURHAM Equally Low Fares from all adjacent C. N. R. Stations. To all towns on lines of T. & N.O. Railway, Nipissing Central R.R., and beyond Cochrane on C. N. Rly s. to Kapuskasing and Hearst. Fares, Train Service and Information from Agents. T88A

CANADIAN NATIONAL BORROWING AT THE BANK to meet increased demand Retail Stores, subject to the caprices of style and taste, frequently find it necessary to buy certain goods which have caught the fancy of the shoppers, despite the shelves and windows full of necessary, staple supplies. Wholesale Houses, dependent upon retailers' orders for popular goods, often have to place increased orders with the manufacturer. Manufacturers, called upon to increase their output of popular goods, must buy new supplies of raw material, hire more workers. The Bank of Montreal welcomes applications for loans with such constructive objects. BANK OF MONTREAL ESTABLISHED 1817 "a bank where small accounts are welcome" Mount Forest Branch: E. B. YULE, Manager Holstein (Sub-Agency): Open Monday and Friday. MODERN, EXPERIENCED BANKING SERVICE ... the Outcome of 120 Years' Successful Operation