



DOMINION OF CANADA FIRST WAR LOAN

\$200,000,000

The Bank of Canada is authorized by the Minister of Finance to receive subscriptions for a loan to be issued for cash in the following terms:

3 1/4 Per Cent Bonds

To be Redeemed by Annual Drawings by Lot

as follows:

20%	of the Loan on February 1, 1948 at 100.00
20%	" " February 1, 1949 at 100.00
20%	" " February 1, 1950 at 100.00
20%	" " February 1, 1951 at 100.50
20%	" " February 1, 1952 at 101.00

Issue Price: 100% and accrued interest.

The proceeds will be used by the Government to finance expenditures for war purposes.

Payment is to be made in full against delivery of interim certificates on or after February 1, 1940.

Principal and interest will be payable in lawful money of Canada. Interest will be payable without charge semi-annually at any branch in Canada of any chartered bank. The Bonds will be dated February 1, 1940.

Denomination of Bearer Bonds: \$50, \$100, \$500, \$1,000

The Minister of Finance may, at his discretion, authorize the Bank of Canada to accept applications to convert Dominion of Canada 3% Bonds maturing March 1, 1940, into an equal par value of additional bonds of the above issue. The 3% Bonds accepted for conversion will be valued at 100.17% and accrued interest to date of delivery.

Cash subscriptions and conversion applications may be made to the Bank of Canada, Ottawa, through any branch in Canada of any chartered bank or through any approved investment dealer or stock broker from whom copies of the official prospectus containing complete details of the issue may be obtained.

The Minister of Finance reserves the right to allot cash subscriptions in full or in part.

Subscription lists will open at 9 a.m., E.S.T., on January 15, 1940, and will remain open thereafter for not longer than two weeks, but may be closed at any time at the discretion of the Minister of Finance, with or without notice.

Ottawa, January 12, 1940

New Dominion of Canada War Loan

Will be open only a day or two longer. \$1000, \$500, \$100 and 50 bonds. Decide Now what amount you can subscribe for.

All particulars possible cheerfully furnished.

See, write, or phone to

P. RAMAGE, Local Dealer

Phone 6, Durham

A story has just come from Australia of a farmer whose home was threatened by bush fire which was sweeping across the country. There was no water at hand, and finally he had his men round up a flock of sheep and drive them around the house in an ever-widening circle. They destroyed every bit of green grass, and when the fire came there was nothing to burn. The house and buildings were saved.

The preliminary figures for 1939 for Ontario, show a greatly reduced fire loss during the year just passed. While the number of fires is practically the same as for the previous year, being a decrease of only 69 fires, to a total of 14,665 fires, the loss is down in both the total loss, and in the loss paid by the fire insurance companies. The total fire loss shows a decrease of 17.8%, being a decrease of \$1,677,000 to a total loss figure of \$7,720,000. This is the lowest figure in Ontario's history, the previous all-time low being in 1936 when it was \$7,867,000. The loss paid by the fire insurance companies shows an even greater proportionate decrease, being down by 19.4%, being a reduction by \$1,502,000 to a total insurance loss of \$6,470,000. This is just a few hundred dollars under the previous lowest insurance loss in Ontario's history which was paid in 1937. According to figures estimated by the Ontario Department of Insurance, the 1939 loss ratio will be about 32.1 cents per one dollar premium income written, as compared with 43.43 in 1938.

The Durham Review

P. RAMAGE Editor and Proprietor

An ex-Canadian, now resident in the United States returned to his old Ontario home last week for a visit. After moving about among old friends for a day or two, he began to wear a worried expression and finally burst out with this remark: "Why you'd hardly know Canada was at war!"

It turned out that this man expected to see the province teeming with soldiers in uniform; bands playing, flags flying, and everybody in a state of high excitement.

As a matter of fact, while this country is up to its neck in war effort, on a scale far greater than the 1914-1918 affair, there was plenty of justification for his observation. For the point is that Canada is doing an efficient job, and where you have the most efficiency you have the least noise.

The ten year old motor car roars along the highway at forty miles an hour, but the new 1940 model only hums at sixty-five.

What the visitor from the United States couldn't see in three days was that in a period of only four and a half months, more than fifteen thousand Canadian boys have been fitted with clothing and equipment, trained, moved across the dangerous Atlantic without the loss of one life; that these lads have already had a month of further training in England. He didn't have a chance to watch the ever increasing production in factories throughout the country, or see the never ending stream of railway traffic rushing day and night with fresh loads of war materials to ocean ports. Nor could he know about the already amazing production of aircraft in Canadian plants, the scores of flying fields being rushed to completion and the thousands of young men who have applied for admission into the R.C.A.F., ready to don a uniform just as fast as training facilities are ready for them. He couldn't realize that the coffers of the Red Cross have been filled by eager hands, hospital staffs organized; that the immediate success of the current \$2,000,000 War Loan was assured; that the agricultural workers had already geared their plans for a stupendous production of food stuffs and war materials.

All this in a little over four months. And behind it, the one explanation—efficiency.

While there is much satisfaction for participants in an efficient organization, there is little of the spectacular that prompts rousing cheers, bubbling enthusiasm.

Certainly there will be more outward evidence of our big job during this year as hundreds of new air planes roar overhead in daily training flights and the big corps of Canadian fliers get into uniform. The daily increase in the amount of goods this country produces will also be reflected in a more brisk attitude of citizens toward their work. But if the present well-knit plans are carried out, the gigantic task being tackled will still be partially masked by the very orderliness of the undertaking.

By the same token, it will be a surprise to the well-informed politicians, if the general elections this year are not affected by the state of mind the country has entered. Three of these, when interviewed last week, agreed that there would be comparatively little bitterness during the campaign. The present government would appeal for support for the work it had done so far, and its members would stay at work while making the appeal. The opposition would not likely sponsor conscription, against which the government in power is pledged, and these opponents would in all probability be confined to a plea that they could do a better job than the one being done.

It was tremendously interesting, but very tragic, the story by a gentleman at a luncheon recently about his beloved country—Finland. He said we can form no idea—what freedom means to Finland, for centuries under foreign domination—and only released twenty-five years ago. During the reign of the late Czar many of their rights were taken away from them; and the children were taught in the schools how dreadful was the tyranny under which the country suffered. He said at that time Russians wore their shirts, with a deep belt, outside of their trousers—you all know what we call the "Russian blouse." The little boys said: "Never, never will I be a Russian, and never as long as

I live will I wear the shirt over the pants." When the news came that Russia intended to invade Finland he said: "Never, never, have I seen such crushed, unhappy people; but they are taking fresh courage, for they know they have world-wide sympathy." He said that in Finland—a Protestant country—99 per cent of the people are literate, and they are most inveterate readers. Evidently under foreign rule their education had been sadly neglected, but the Church was determined that this should be rectified, and forbade them to marry until they could read. He said he was very proud of the firm stand his country has taken, as indeed all other civilized nations are, and said in conclusion: "We are not related to Russia, we are Protestant, and cannot be assimilated with Russians."

FINLAND

Herr Emil Ludwig, banished from his native Germany, thus describes its present state: "A country where your letters are censored, your telephone tapped, reading of certain newspapers forbidden, and listening in to certain wireless stations punishable, where teachers must teach what the state prescribes, where your relatives may be dragged from home at midnight and never heard from again, where ministers of religion disappear and are never heard from, and your best friends may be robbed and assassinated because they belong to a different religion."

An Italian mill-worker in Kalamazoo, Mich., was recently left a small fortune by his father on the condition that he would live in Italy. The son refused to leave his Kalamazoo home, and will do without the fortune.

CRAWFORD

Born on Monday, Jan. 8th to Mr and Mrs Otto Kaufman, (nee Alma Fortune) a son.

Mr Harry McDougall of Toronto spent the weekend with his sister, Mrs D. A. MacDonald.

Miss Alma Anderson is spending this week with her grandparents, Mr and Mrs Alex. Anderson of Scobe.

The C. Y. P. U. held their first meeting of the year in the church on Jan. 11th with the Pres. Cameron McDougall in the chair. The scripture lesson was read by Ralph Campbell. Florence MacDonald had charge of the topic "Our Quest for Truth" and New Year readings were given by Cameron McDougall. "Each Year a Book" and by Charley Campbell "The New Year". A solo "I Love Jesus" was sung by Alma Anderson. The Y.P. benediction closed the meeting and Florence MacDonald conducted contests. The next meeting will be on January 26th at D. J. MacDonald's.

DORNOCH

Miss E. MacDonald was a weekend visitor at her home at Dundalk. Recent visitors with Mr and Mrs W. H. Smith were Mrs L. MacLean and Mr L. A. McLean, Rocky Saugeen.

The annual congregational meeting of Latona Presbyterian Church will be held on Wednesday afternoon of next week, Jan. 24th, at 2.30 p. m. Mr and Mrs Cameron of Berkeley were recent visitors with Mr and Mrs A. Robertson.

Bentinck Council

The council elect of the township of Bentinck met in the township hall on Monday, the 8th day of January, at 11 o'clock. The clerk administered the oath of office to each member—Reeve D. J. MacDonald, Deputy-Reeve Alex. Hopkins, Councillors Irwin Brown, W. N. Campbell and Herbert Livingstone.

The officials of the township are as follows with their salaries as stated: Clerk, J. H. Chittick, \$360 and registration fees; treasurer, W. J. Adlam, \$150; auditors, D. G. Voelzing and Mark Mervyn, \$17.50 each; medical officer of health, Dr. H. E. Peart, \$125; resident member of board, Alex. Wilson; road superintendent, Henry Patterson, 40c hour; School attendance officer, A. C. MacDonald, \$1, per call; weed inspector, W. S. Willis, \$2 per day and 5c per mile; assessor to be appointed, salary \$90; sheep valuator, Fletcher Riddell, John McKenzie, John Purvis and Wilfred Wright, \$1.50 each valuation; fence viewers John Corlett, Donald McLean, Edgar Boyce, Geo. C. Torry, John Grierson, Robt. Hopkins, Frank Schmitt, W. S. Willis, Henry Patterson, Thos H. Dedsforth, Peter Krauter, Adolph Meyer; pound keeper, Percy Ledingham, James McDougall, George McDougall, George Chapman, George Webber, James Hopkins, Fred Haas, Sol Hillgartner, Dan Kobe, Fred Koester, George Hastie and Charles Wilkinson.

A change in system of road accounting is now in operation and will affect patrolmen and laborers. Each laborer will receive payment by cheque from the treasurer. Further information will be given by Mr. Patterson. Ratepayers are requested to comply with their instructions and to have all accounts or time sheets at his address, R. R. 3 Hanover, three days before date of meeting. Scale of wages for 1940: man and team gravelling, 40c; man and team, per hour, large, grader, 50c.; team graders per hour, 40c; operator of grader, 25c; patrolmen, per hour, 20c; laborers, per hour, 20c; man & team, winter work, hour 40c; man, winter work, per hour 15c.

Campbell—Hopkins: That all accounts, including Voucher No. 1, be passed and paid.—Carried.

Livingstone—Brown: That petition for statutory grant on the amount of the expenditure on township roads for year 1939 of \$12,956.20 be passed and forms completed and forwarded to the district engineer.—Carried.

Campbell—Livingstone: That applications for the office of assessor be received until noon, the 5th day of February, salary \$90, the assessment roll to be completed by the 30th day of April.—Carried.

Hopkins—Livingstone: That by-law be introduced to authorize the reeve and treasurer to secure a loan from the Royal Bank, Elmwood, as required to meet the current expenditures of the township. By-law No. 217.—Carried.

Hopkins—Brown: That By-law No. 217 be read a first and second time.—Carried.

Campbell—Hopkins: That By-law No. 217 be read a third time and finally passed. Carried.

Relief Accounts—John Cloutson, \$16; Pat Hogan, \$4.33; John Sandlos, \$7.88; Cash relief, \$10.

General Accounts—F. W. Fisher, collector's bonds, \$3; J. H. Chittick, registration fees, \$14; Department of Health, insulin, \$1.88; John P. Vasey, balance school levy, \$4.22; J. C. Mercer, half county levy, \$7,480.56; W. J. Adlam, stamps, \$6; Irwin Brown, com., \$1; Dan G. Voelzing, auditing \$17.50; Mark Mervyn, auditing, \$17.50; council fees, \$12.70.

Voucher No. 1—W. A. Patterson, \$2; C. McDougall, \$6.10; C. Campbell, \$5.20; E. Anderson, \$6.40; M. Krauter, \$4.80; E. Boyce, \$8; E. Ashton, \$6c; R. McDonald, \$3.20; D. Hastie, \$3.20; F. Twamley, \$3.20; D. A. Campbell, \$1.20; William Wright, \$25.75; Val Kaufman, \$1.80; Wilbur Anderson, \$6c; Henry Patterson, \$28; J. C. Mercer, power grader, \$99.75; Pedlar People, snow fence, \$51.75; W. J. McNaughton, tile, \$115.80.

Council adjourned to meet on Monday, the 5th day of February, at 10 o'clock.

J. H. Chittick, Clerk.

Small Ad

BENTINCK FARM
Containing 100 acres west of Durham. Good house, large barn in good condition. Close to No. 4 Highway. Bentinck. Apply to Mrs. Walter.

AGENT WANT
Honest, aggressive man assist trained representative security house in introducing 5-1/2% investment to clients. Investment has ends for years. Has assets, and is guaranteed from war hazards.

ONTARIO GOVERNMENT
Stock and Grain Exchange. Twenty year No farm sold without cash payment. Please requirements fully. Apply W. H. HUNT, Varney, Ont. Tel. 16.

NOTICE TO CREDITORS
TAKE NOTICE that having claims against Mary Grady, late of the Bentinck, deceased, are file the same with the Solicitor for the estate, the First day of February, 1940.

W. D. HESLOP, Solicitor for the estate.

START WORK ON ENGLISHTOWN HYDRO PLANT
Work has commenced on the enlargement of the Ontario Commission plant, just over, whereby another power will be made by this section of Georgian Bay. The system at Kitchener, Ontario, are now employed in the some buildings being back on the lot to make new building to be erected will double the capacity. Men on relief were given the preference for this class of work stand construction will be during the winter.

Every little Hospital for more than 100 children of imaginary trouble in Good Condition.

For more information, contact them, and become better informed. Now, more have a greater "Good Condition." Advanced and greatly the