Small Loan Act Now Operating

Heavy Penalties For Infringement of Rules Provided — Protects Public Against The "Loan Sharks"

A new law designed to protect the public from so-called "loan sharks" and to place the small loan business on an efficient basis became operative January 1.

This measure has been subject of long and, at times, bitter debate in the House of Commons. It was passed last regular session of Parliament, being initiated in the Senate.

Cost Must Be Made Clear

Under the new regulations for small loans—those not more than $500—the cost of the loan to the borrower must be shown plainly and must not exceed two per cent per month for a 15-month loan on the amount actually placed in the hands of the borrower.

The cost is chargeable only on the amount advanced and payable only on the amount remaining as repayments are made. The rate is reduced if the loan goes over 15 months.

Name 16 Airports For Military Use

Vancouver to Moncton Represented in Announcement

Under the Defence of Canada Act 16 dominion airports have been designed as ports for direct or indirect military use to ensuo their continued availability for such purposes.

Announcement of the designations was contained in the Canada Gazette and the move is in line with an order-in-council passed on Nov. 28 which placed complete control of all air movements in the hands of the government.

At the transport department it was said listing of the 16 airports as zones for direct or indirect military use would ensure that no tall buildings or other obstacles which might obstruct landings and take-offs would be erected on adjoining property.

Six in Ontario

Such designation, it was said, does not necessarily mean that the airports will become full-fledged training bases, but, having been so listed, it may be considered they will figure in Canada's air effort.

The list of airports:

Vancouver airport, Lethbridge airport, Calgary airport, Edmonton airport, Regina airport, Stevenson Field at Winnipeg, Fort William airport, Kapuskasing, Ont., airport, North Bay, Ont., airport, Malton airport, at Toronto, Hamilton airport, Uplands airport at Ottawa, St. Hubert airport near Montreal, St. John, N.B., airport, Halifax airport and Moncton, N.B., airport.

Man Living Here 25,000 Years Ago

Discovery In Texas of Relics Dating Back 25,000 Years Leads to Belief Humans Lived on This Continent At the Same Time As Mastodons

Discovery of relics thought to date back 20,000 to 25,000 years has added to evidence that man was contemporaneous in North America with the mastodon and other animals now extinct.

Dr. E. H. Sellards of the Texas Bureau of Economic Geology, has announced finding such relics as flint spearheads, hide scrapers and the like.

"The relics," said Dr. Sellards, "were found in terraces of a stream flowing through the E. H. Buckner ranch in Bee County, of Texas. In the same deposits were found remains of elephant, mastodon and horse.

With Other Extinct Animals

"The elephant is the Columbian elephant which was abundant in that region of Texas in relatively late geologic time; the mastodon is the American variety which in earlier time ranged widely over the continent, and the horse is related to the modern animal, but had become extinct before Europeans had come to this continent.

"The relics found on the Buckner ranch give further proof of the association of man with these animals," he said.

Baked Baby

An electric range was pressed into service when Patricia Adams, 8½ pounds, was born, last week at Hazelton, P.A.

The afternoon was cold and the doctor, fearful of a biting wind, ordered the baby wrapped in blankets and held in front of the range.

The oven switch was turned to "preheat" and Patricia baked comfortably for a half hour in the arms of her grandmother.

Commander of Canadian Forces In England Gives A Smile

Major-General A. G. L. McNaughton, commander of the Canadian forces in England, was in rare good humor when this excellent photograph was taken in England as he talked with other officers at the military depot where the Dominion's expeditionary forces are undergoing further training. The officer at the right is Lieutenant J. N. S. Buchan, son of Lord Tweedsmuir.

Sunday School Lesson . .

LESSON III
A NEW STANDARD GREATNESS
Matthew 20
Printed Text: Matt. 20 : 17-28
Golden Text: "While we were yet sinners, Chirst died for us. Rom. 5:8.

THE LESSON IN ITS SETTING

Time — All the events recorded in this lesson occurred in March, A.D. 30, the year of our Lord's crucifixion.

Place — The events of the entire narrative took place in Peraea, with the exception of the healing of the blind men recorded at the end of the chapter, which took place near Jericho.

The parable of the laborers in the vineyard, found first in our lesson, was intended primarily to apply to the rewards to be given those who serve Christ in his kingdom. It taught the disciples that however, long continued their work, abundant their labors, yet without charity to their brethren, humility before God, they are nothing. The spirit in which work is performed is the important thing in the eyes of God.

His Approaching Death

Matt. 20:17. And as Jesus was going up to Jerusalem, he took the twelve disciples apart, and on the way he said unto them, 18. Behold, we go up to Jerusalem; and the Son of man shall be delivered unto the chief priests and scribes; and they shall condemn him to death, 19. and shall deliver him unto the Gentiles to mock, and to scourge, and to crucify: and the third day he shall be raised up. Note the minute details which the Lord here foretells regarding his death. Jesus knew he came to die for our sins, and he never attempted to escape the awful sufferings and the shameful death which this holy, glorious purpose involved. But whenever our Lord speaks of his death, he also speaks of his resurrection. He did not contemplate the horror of the one without drawing encouragement from his confidence in the other.

Two Came Asking Favors

20. Then came to him the mother of the sons of Zebedee with her sons, worshipping him, and asking a certain thing of him. (The mother of these two disciples is elsewhere identified as Salome). 21. And he said unto her, What wouldest thou? She saith unto him, Command that these my two sons may sit, one on thy right hand, and one on thy left hand, in thy kingdom. 22. But Jesus answered and said, Ye know not what ye ask. Are ye able to drink the cup that I am about to drink? They say unto him, we are able. John's was a refined and reserved nature, but pride was his besetting sin. In his work for Christ he believes he possesses a secret which the other disciples do not share; he criticizes their conduct from the height of his own ideal. The sons here, replying to Jesus' question, showed a loyalty and devotion to him, but also a spirit of self-seeking and of pride, which if allowed to go on would be the repudiation of the very principles which Christ by his life and death would teach.

23. He saith unto them, My cup indeed ye shall drink, but to sit on my right hand, and on my left hand, is not mine to give; but it is for them for whom it hath been prepared of my Father. 24. And when the ten heard it, they were moved with indignation concerning the two brethren. Christ meant: Not upon the basis of favor will men get into office in my kingdom; they will be put into office according to fitness, and that within the will of God. When God prepares an office for a man, he prepares the man for the office; and there is perfect fitness.

Service to Others

25. But Jesus called them unto him, and said, Ye know that the rulers of the Gentiles lord it over them, and their great ones exercise authority over them. 26. Not so shall it be among you: but whosoever would become great among you shall be your minister; 27. and whosoever would be first among you shall be your servant. The Lord does not repudiate the desire of a man to be great, but only his desire to be great if it is a selfish one, by which he would obtain a position of lordship nd power over other men. True greatness, says the Lord, — and here is one of the most revolutionary teachings of the New Testament — is to be found in serving others, not commanding others; in spending upon others, not acquiring wealth by the service of others. 28. Even as the Son of man came not to be ministered unto, but to minister, and to give his life a ransom for many. Christ came to earth to serve others; his ministrations took in all men. He is to be our pattern in this life, no matter how contrary to worldly ideals his teachings may be. In these days let us stand out firmly for the things which Christ exalted and manifested.

Teething

Not long ago Assistant Fire Chief Frank Taylor of London, Ont., was having trouble with his teeth. So he had them yanked out and got in false ones.

Last week Chief Taylor appeared on duty minus his "store teeth." He told his fellow firemen he couldn't wear them.

"A third set of teeth is growing in," he explained.

RADIO NOTES AND NEWS

By MADGE ARCHER

JANUARY PROGRAMS

In keeping with that "After New Year's" feeling, little advance news has been coming in during the last two weeks about favorite radio programs — for radio editors to write about. This much has seeped through though:

The NBC Great Play to be heard at 2 p.m. on Sunday, January 21, will date from 1830. It will be Victor Hugo's "Ruy Blas." "Rip Van Winkle" will be given the following week.

Lanny Ross, "the nighttime star who shines in the day time" will begin a new five times weekly program over the CBS network on Monday, January 22 from 2.00 to 2.15 p.m. Mr. Ross has been one of radio's outstanding singers for over a decade.

GALAXY OF STARS

The Opening gun in Eddie Cantor's "March of Dimes" campaign for the Committee for the Celebration of U. S. President Roosevelt's Birthday will get away with an hour's broadcast by a galaxy of Hollywood movie and radio stars on Saturday night, January 20, over the combined networks of the NBC, CBS and Mutual Systems. The broadcast will begin at 11 p.m. EST. Among those scheduled to entertain are:—Connie Boswell, Mickey Rooney, Meredith Willson, Bob Hope, Rudy Vallee, Burns and Allen, Frances Langford, Bob Burns, Fannie Brice, Bing Crosby and many others. Eddie Cantor will act as master of ceremonies.

Musical Americana, a new weekly half-hour musical program featuring the Westinghouse Orchestra, composed of 95 musicians selected from the Pittsburgh Symphony and KDKA Orchestras, with Deems Taylor as master of ceremonies and Raymond Paige as conductor, will be broadcast over 87 stations of the NBC-Blue network at 8 p.m. beginning Thursday, January 25.

* * *

Gay French Quebec will be presented to the rest of Canada by the CBC when the new edition of "Sur Les Boulevards" with Lucienne Delval, songstress and Jose Delaquerriere vocalist, will be heard on Friday evenings from Halifax to Vancouver.

* * *

"WHAT WOULD YOU DO?"

A new and interesting type of quizz program went on the air on Thursday evening, January 11th. This program, entitled "What Would You Do?", invites listeners to send in questions on what they would do, under certain conditions. judged by the sponsors of the program and, if accepted, are paid for and used on future programs; also there is a grand prize of a big cash award, each week.

Harry "Red" Foster, is Master of Ceremonies.

A group of stations is being used for this program, which is being sponsored by The Canada Starch Company Limited, manufacturers of Crown Brand Corn Syrup.

Parents Don't Always Know

Average Parent Not Competent to Advise Son on Career — He Should Choose

The average parent is not competent to judge the future prospects of his son or to advise him on his career, Dr. Cameron chairman of the Railways Department Staff Board, told the Commercial Educational Society of Australia.

He arrived at this conclusion, he said, after interviewing hundreds of youths who told him they were forced by their parents to attent courses for which they had no inclination or were quite unfitted.

FARM... COLUMN

RAISE MORE LIVESTOCK

Increased livestock production in wartime was recommended by Hon. P. M. Dewan, Ontario minister of agriculture, in an address to 750 students taking short courses of study at the Ontario Agricultural College.

"I venture the statement that whether or not a farmer succeeds over the next decade will depend almost exclusively on the farm setup or program which he adopts and develops during the next two years," Mr. Dewan said.

"It is safe to advise the greater production of livestock and livestock products. I refer especially to hogs, sheep and cattle."

"PURE-BRED" IN AGRICULTURE

The pure-bred in agriculture represents the efficient animal machine. It is the result of generations of the most careful selection and breeding. The pure-bred is the cumulative result of improvement. In the pure-bred we find the present source of highly developed qualities in domestic animals. From no other source may we expect so great improvement in so short a time. The more widely the blood of pure-bred animals can be distributed and mingled with the common blood of the country, the more profitable will be all live stock operations.

British Army's Mystery P.O.

Somewhere in England is a secret post office which serves the British Army and Air Force at home and abroad. This mysterious "Army Post Office" is a converted garage. To it letters to the men of the British Expeditionary Force and various home units are addressed.

Sentinels keep guard outside and plainclothes men watch civilians who enter the sorting office. From labels on a mailbag a spy might learn the whereabouts of nearly every unit of the Forces. Thousands of letters, packages and parcels are sorted and sent away every day, according to the postal chiefs in London.

See Canadians Getting Taller

Upper Canada College Has to Buy Longer Beds for Students

Recording of weight and measuring machines in Toronto schools where 90,000 children were examined, show that Canadian youths are growing taller and heavier, says the Kitchener Record. Toronto is so large a city and has such a representative population that the result of the survey may be taken as typical of the whole country.

Upper Canada College provides practical proof of this upward trend. It has replaced the usual six-foot bed by a seven-footer because the boys feet were hanging over the ends. In a college dormitory protruding feet can give rise to a "ticklish" situation.

Due To Better Diet

The Toronto report states that, due to proper feeding, good general care and preventive medicine, children have developed two or three years beyond the currently accepted average. A university professor credits the increased robustness of youth to the "more widespread and liberal use of milk, cheese, fruits and vegetables."

It is fairly common nowadays to see some taller and bigger than their fathers. It was not so common in the last generation.

The average height of mankind a few years ago was estimated by the statisticians at five feet five inches. Probably it is a little more now.

THIS CURIOUS WORLD

By William Ferguson

THE first rigid airship built by Schwarz collapsed during the process of inflation. He then constructed a second one, but was afraid to trust his own life in it. He hired another man to try it out, and a flight of four miles was made before leaking hydrogen forced a descent.

NEXT: Do hens lay eggs?

STAR SKATER

HORIZONTAL

1,8 Pictured skater.
5 Flatfish.
13 Olive shrub.
14 Helmet-shaped part.
16 Pertaining to air.
17 Insane.
18 Greaser.
19 Blood money.
20 Exhibitions.
22 Pipes for drawing off liquids.
25 Musical note.
26 To long.
30 Resounded.
34 Genus of apple trees.
35 Covered with tile.
36 Life principle.
37 Small pool.
38 Railroad.
39 Aromatic oil of coffee.
45 Insects, order Coleoptera.
49 Fish eggs.
50 Recipient.
52 Rowing tool.
53 She is the most famous —— skater.
55 Her native land.
58 Civet.
59 Pig pen.
60 Company.

VERTICAL

1 Therefore.
2 Salamanders.
3 Tidy.
4 Green stone.
5 Platform.
6 Every.
7 Honey gatherers.
9 All, distributively.
10 Roman emperor.
11 To press.
12 East India.
14 Obtained.
15 To ascend.
20 She was an —— skating champion.
21 Unsound.
23 She is now a —— star.
24 Grieves.
27 Organ of hearing.
28 Wing.
29 To hie.
31 Secreted
32 Ancient.
33 Snaky fish.
37 To primp.
40 Opera melody
41 Hazes.
42 Feudal fees.
43 Poem.
44 Behold.
45 To exist.
46 A bull.
47 Legal rules.
48 Epochs.
51 Almond.
53 French.
54 Musical note.
56 Opus.
57 You.

Answer to Previous Puzzle

POP—Let It Blow — By J. MILLAR WATT

ONTARIO ARCHIVES
TORONTO