

RELIEF BEST JOB

Scarboro is trying to lift itself out of the depression by its shoe strings, for the municipal council has decided to pay laborers 50c per hour during 1935. One councillor wanted it made 55c, but perhaps Scarboro is one of those places drawing 100 per cent relief from the Ontario government. In any

event the fancy wage is sure to cause some trouble to the farming community in North Scarboro, where farm laborers will be as scarce as hen's teeth. Why, not, who will hire to a farmer at \$1 per day when they can go on relief and obtain 50c per hour.

I never look up the family tree because I know that I'm the sap.

Notes and Comments

The Town of Bowmanville has been ordered by the deputy minister of municipal affairs for Ontario to take immediate drastic action to collect its tax arrears. Out of a total of \$12 property owners no less than \$59 are in arrears, with 62 of these three or more years in arrears. The town owes the bank \$61,000 for which it holds worth while security of \$58,000, according to the deputy minister. Tax arrears total \$73,090, of which \$15,000 are doubtful. Mayor-Ross Strike says that the subject of tax arrears has given the town its greatest problem and worry. Most of the Council's time has been spent in trying to reach a solution, and while steps have been taken to make a collection every possible leniency has been shown, a kindness that has perhaps reacted against, rather than for the taxpayer.

This paper is in hearty accord with the announcement by Hon. Duncan Marshall, Minister of Agriculture, that the rate of interest by the Agricultural Development Board had been reduced from 5 to 4 p.c. This will force the paring down of loans by all mortgage companies. There are 49 millions out in government loans and farmers have found the interest payments hard to meet. In some instances it has been found necessary to offer the farms for sale for arrears by public auction. The reduced rate of interest applies to those who have had loans as well as to those who are granted loans on first mortgages. The reduction in interest on loans from the Development Board will be welcomed by the 18,000 farmers who have been at their wits' end during these days of low prices for farm produce and high taxes to meet their payments, also by those who find it necessary to take out loans, of which, we understand, there are a considerable number in this district.

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LYMAN KENNEDY MAY FACE CONVENTION

Sponsored by Birchcliff Liberal Club
The York County Post (Scarboro) is grooming the field for a special credit candidate in East York in the next Dominion election.

The suggestion of Lyman Kennedy as Liberal candidate which will meet with widespread favor is opposed by The Post as set out in an article last week, which says—

"It emerged from the meeting last week of the riding representatives of Liberal clubs that Lyman Kennedy would face the Convention for the selection of a federal candidate.

Mr. John Redmond, veteran and highly esteemed Liberal pioneer was the man whose voice most effectively induced Mr. Kennedy to face the Convention as it has been understood that Mr. Kennedy had no aspirations in that way.

Mr. Redmond spoke of Mr. Kennedy as "a man whom the office is seeking" and that sentiment seemed endorsed by a member of the Birch Cliff Club, most active in pushing Mr. Kennedy to the fore.

Asked by the Post what were Mr. Kennedy's political qualifications for the gruelling campaign of this year, Mr. Moore said that Mr. Kennedy had not expressed his views and beyond the fact that he is well known as a life long Liberal and is well liked, Mr. Moore would not go.

It happens that the Post had an interview with Mr. Kennedy shortly after the provincial election on this very matter. Mr. Kennedy, as far as we could see, reflects the best traditions of the old-time Liberal. His explanation of the present impasse in life is that "we have lived too high and piled up debts that must be paid now." According to Mr. Kennedy Douglas Social Credit, "is a lot of nonsense" and he personally has no use for either its premises or conclusions. Apparently nothing more is needed than lower tariffs on all that the farmer buys and better prices for all that the farmer sells.

In view of these facts drawn from Mr. Kennedy the Post does not feel very enthusiastic about Mr. Kennedy's possible nomination. He seems to have—signally failed to realize that our problems are basically economic, not political; nor does he seem aware that Canada's major problem is one of consumption and that "the more we work and save" the more we reduce consumption and at the same time increase production.

Unless Mr. Kennedy has a very recent enlightenment, it is the forecast of the Post that he will be so badly beaten in the election, if he does secure nomination, that a steam shovel will be needed to dig him out. People of East York must have a member of the Commons who knows something about the basic facts of economic and public finance and who has a great cause at heart for which to crusade in and out of season. Mr. Kennedy has many admirable qualities as a citizen, but he apparently has no cause beyond his extreme loyalty to what he considers to still be the Liberal Party. It is in the mind of the Post that what Mr. Kennedy regards as the Liberal party died away back in the nineties, and that he is fundamentally out of touch with the big movements of the Liberal Party today, quite regardless of his life-long affiliation with a party called Liberal.

NO CASE FOR RELIEF FUNDS

It was brought to light in Markham Township the other day that a family which was receiving pension in the home amounting to \$70 per month, had also obtained relief at the expense of the farmers of the Township.

Ex-deputy-reeve Wm. Clark took Reeve Padgett to task for handing out relief to this family so well cared for by the state. The reeve's defense was that he had visited the home in question, and found it without fuel, and promptly ordered a quantity. He said he was willing to pay for it himself if the council refused to do so. He could not see children going hungry and cold.

Surely it is not the responsibility of the township relief committee to attend such cases as this at all. This family were not in need of money with \$70 per month coming in. The officers of the law, or Children's Aid Society should be called in, and the children taken from them. It is not charity to give to such people, but just an extension of waste, and all at the hands of the hard-working farmers who will register strong objections to having their money spent in this way.

It is the duty of the reeve of Markham Township to report the parents to the proper authorities charging them with non-support, or such other charge as will ensure the money they receive each month being spent on the family.

FARM DEBT ACT TRIED ON 400 CASES

Value of New Legislation Still in Doubt.

Over 400 cases have been settled under the new federal Farmers' Creditors Arrangement Act and 3,600 others have been passed along to the various provincial boards of review. In addition; according to M. A. MacPherson, Superintendent of Bankruptcy under the act there have been hundreds of cases informally settled between debtors and creditors as a result of the new legislation but not actually using the machinery provided.

Voluntary So Far
So far the cases settled have been purely on a voluntary basis. Both sides after a full explanation of the situation before one of the local receivers, mutually agreeing on a compromise. The real test of the act will come when the far larger proportion of unsettled cases come before the boards of review, whose decisions are to be regarded as final. These boards have power to scale down debts, both as to principal and interest, and their decision is to be final with no appeal. Moreover, according to Mr. MacPherson, no challenge from the mortgage or implement companies, chiefly affected by the legislation, is expected.

Hesitation Disappearing
At first, stated Mr. MacPherson, there was some hesitation on the part of both debtor and creditor to take advantage of the new legislation. Farmers were reluctant to bring their private affairs before the receivers. They regarded the debts as their own personal affairs.

There was fear that these settlements would be advertised and would later form the basis of much local gossip. However, officials enforcing the act seem to have overcome most of these difficulties. No advertisements appear except in the official government Gazette which have not any general circulation. Hearings are strictly private and the information divulged is treated confidentially. As a result there is now an indication that settlements will come forward very freely, perhaps too freely.

Snags
On the creditors' part there was also reluctance. The implement manufacturers, who already claim to have made heavy sacrifices, were loath to cut debts still farther and there was also some lack of co-operation, it is understood, on the part of mortgage holders. That too, is disappearing, it is stated, though a snag has been encountered in Ontario where the Agricultural Development Board which holds over \$50,000,000 in Ontario farm mortgages has so far refused to make any concessions. It has also refused to be represented on the boards of review or before the local receivers.

This lack of provincial co-operation uncovers perhaps the chief stumbling block of the new legislation. No debts, apparently, can be arbitrarily scaled down without the approval, and co-operation of the provincial authorities and there is friction between the two forces in many of the provinces.

Local receivers were all appointed by the federal government and the charge has been made on several occasions that this was done on a political basis. As they receive a salary of \$150 per month, naturally the job might be considered a political plum or even, a larger sort of fruit in the poorer districts where jobs and cash are scarcer. There was a suggestion at first that remuneration would be based on a flat fee for each case. This was dropped, however, on the ground that the work might be rushed in an effort to pile up income and treatment of individual cases would suffer. The receivers would be faced with the same temptation as the small town traffic policeman whose salary is paid out of motorists' fines.

Get Fresh Start

The Farmers' Creditors Arrangement Act was designed not only to adjust burdensome debts but also to give the farmer a fresh start. Thus when the debts had been consolidated and written down to a point where there was some hope of repayment, it was often found that the farmer lacked working capital and even with his reduced overhead was in no position to go ahead. There might be no really serviceable implements, or no cash for livestock, seed or other necessities. In this case it was hoped that the Provincial Farm Loan Boards would come forward and make a cash loan up to two-thirds the present value of the farm; but Ontario and Saskatchewan the two most important farm provinces, lack such boards at present.

Proceedings Simple

So far the working of the legislation is simple. The farmer notifies the authorities that he wants to make a settlement and a stay of sixty days is provided to allow creditors and debtors to get together. Then the local receiver calls a meeting with all creditors invited to meet the debtor. The whole case is reviewed, debts are classified and totalled and an estimate, based on past performance over a period of years, is made of the earning power of the property. In the case of secured debts, any scaling down by the receiver must be on a purely voluntary basis. The

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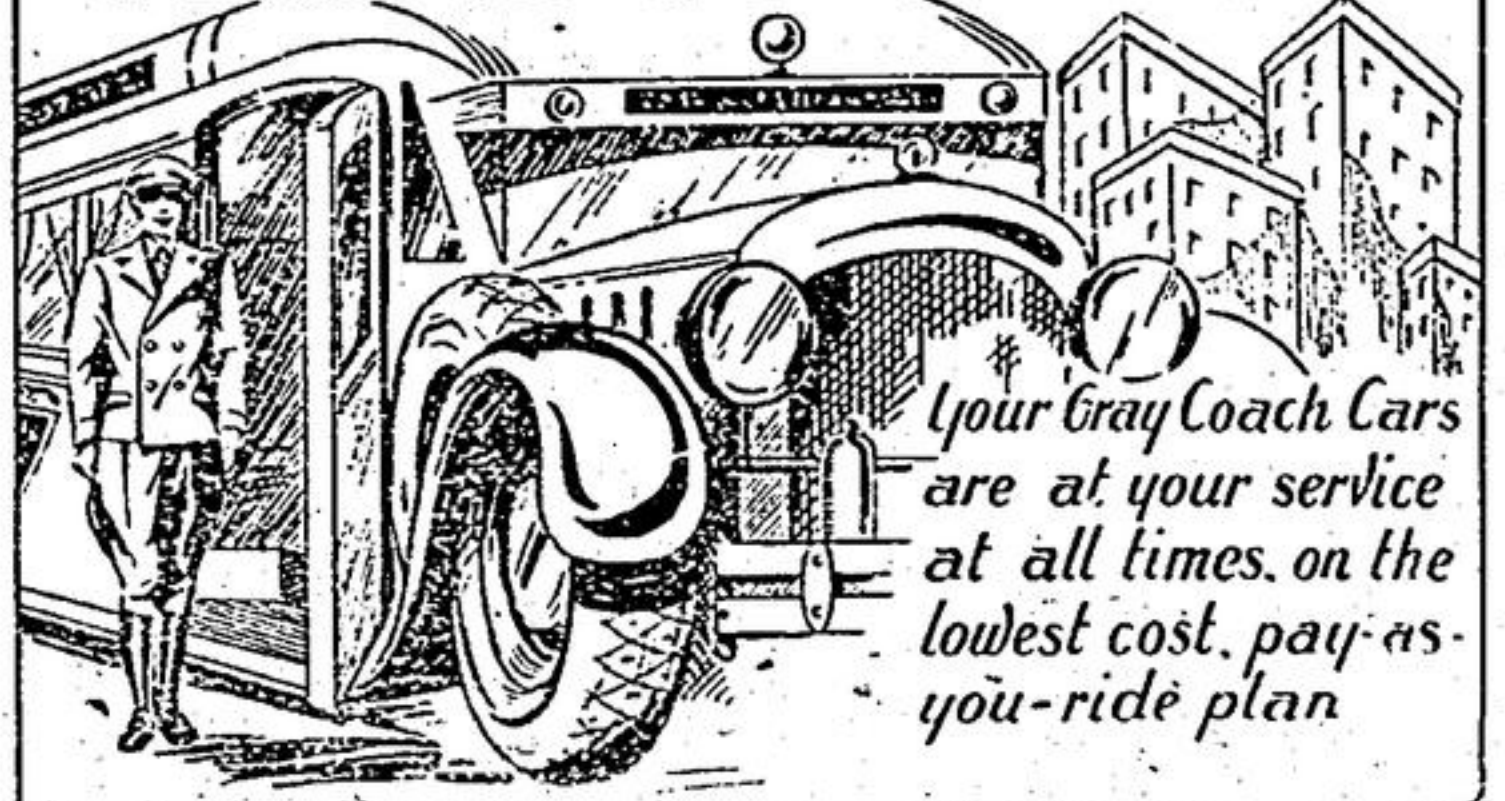


ALL automobile finishes become dull and faded when they are exposed to the weather for a few months. The ultra-violet rays of the sun gradually disintegrate the film-forming ingredients in the finish, causing the loosening of tiny particles of pigment. Commonly called chalking or weathering, this results in the roughening of the originally smooth and glossy finish. These tiny particles of pigment, together with an accumulation of dust and dirt gather on the surface of the car, forming a thin hard coating which we call "traffic film."

It is a mistake to believe, however, that when this film has formed over the finish causing it to appear dull and faded, that the only thing that will bring it back is re-finishing. Of course, if the weathering has been permitted to progress, until it has penetrated through to the undercoats, re-finishing is necessary, but just as long as there is a layer of the original finish on the car, it can be restored by polishing. Most cars just need the removal of the traffic film, and the application of a correctly formulated polish, to renew the lustre of the finish.

Next: "Selecting The Right Polish"

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unsecured bills owing to the butcher, the baker and the doctor have not as good a chance and usually must depend upon the goodwill and good name of the debtor.

Individual Settlements

Settlements are on an individual basis. Each debtor is considered separately and each item of debt is also considered separately. If an automobile is involved and the farmer can get along without it, the simplest course will be to let the car go back to the original owner but if it is a case of a farm implement and the earning value of the property would be affected, provision is usually made for the farmer to retain it.

Then again in the case of land, the board may decide that the farmer is trying to handle too much. Many farmers expanded their holdings during the era of \$2 wheat and \$24 hogs. Some debts represent real cash and others merely a land sale at what is now considered an inflated value.

The practice of individual settlements, it was pointed out to officials in charge of the legislation, might result in much apparently uneven treatment, which in turn might leave a trail of criticism when the debtors got together afterwards and compared notes.

RURAL SCHOOL TEACHER AN IMPORTANT PERSONAGE

The rural school ma'am does not always get her just due. Now and again the story goes that she has fallen out with a couple of the trustees and must go and in many cases does go. But after all she has a fine place in the community and in the place in the community. Let us illustrate the latter statement by quoting Editor Hugh Templin of the Fergus News-Record. He knows and goes on to tell that "the news from the rural districts has recently contained many stories of presentations to school teachers, who are leaving to teach in other schools or "to enter the holy bonds of matrimony" (as the presentation address puts it.) We note not only the presentations and the fine gifts that have been handed to many of the teachers, but we also read with particular interest the addresses prepared for such occasion.

Obviously, the rural school teacher occupies a very important place in the community. She may become just about the most important person in it, though, financially, some of the landowners completely over-

shadow her. But the teacher has an influence which few others possess. It isn't only that she teaches the young. That is only a smart part of the rural teacher's work. She has a good education. She ranks with the minister when it comes to looking after the local library or the more important entertainment such as amateur plays. She has the energy to organize all kinds of local amusements, including the annual Christmas concert and the June picnic. In fact, so numerous are her duties, that it's a wonder she finds time to teach at all, and yet, in spite of these handicaps, she manages six or eight different classes, covering all the work from the primer to the entrance class, and not infrequently, her brighter scholars stand up with the best from the town schools when they pass the entrance tests.

It is no wonder the country teacher leaves a big vacant spot when she leaves the section, and that's why she is presented with complimentary addresses and floor lamps or library tables or sets of Shakespeare's works, and other things befitting highly educated persons.



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