

The Stouffville Tribune

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Notes and Comments

The Business of Fire Insurance

The fire insurance business has a certain fascination for those who pay large premiums and seldom have any fires. The city of Toronto, or its officials, have considered carrying their own insurance for a stated amount and allowing the insurance companies to take care of losses that are very large.

Suppose the idea was applied to our townships, just how would it work out? No doubt in the township of Whitchurch there are many thousands of dollars paid out in premiums, and the losses are not very great. If the premiums were pooled could they not be reduced substantially within a few years.

Suppose we take the village of Stouffville, with some 300 fire insurance policies. If the premiums were pooled we might soon have a substantial amount of money, that would warrant greatly reduced rates since we have few fires. However, we would have to be lucky until a substantial fund accumulated, and if the accumulated premiums were not carefully handled, the money might be lost. It would have to be invested in a way that would leave it readily available in case the cash was required.

Notwithstanding the difficulties in establishing pooled fire insurance, it has worked successfully in small instances. The business men of Stouffville have demonstrated that it pays in their case, at least, to carry their own plate glass insurance. Plate windows along Main street are not covered in regular policies, so the merchants all have pooled their liability. The premium was very small, and when there is enough to replace several windows no further premiums are demanded. A period of five and six years has elapsed without a call, and every broken plate has been replaced. Hundreds of dollars have been saved the merchants by establishing their own fund, instead of relying on the regular fire insurance companies. Of course, it would be pointed out that if half or the whole of the street were wiped out there would be no funds to meet the loss. That is the risk the merchants must carry, and they are willing to do it.

The Mennonite Aid is another instance of privately carried fire insurance, which gives those who are eligible a rate of insurance far below tariff quotations and they have always paid their losses promptly. This insurance has been carefully handled and has no losses from "fire bugs" such as regular line companies have to contend.

Ready for Fall Plowing

Farmers welcome the September showers because they make the parched earth more suitable for fall plowing which was retarded owing to the lack of moisture. The dryness was not so severe around Stouffville as we noted it to be in the Hamilton-St. Catharines area a few weeks ago, but rain was needed everywhere, and the heavy downpours were a blessing.

It has made the ground ready for plowing matches that will be held shortly. With the war at an end these competitions may take on added interest. Plowing is an art to be cultivated. The best plowmen today began as lads years ago in these local competitions. It gave them added interest in the effort, and this interest has been intensified over the years. With the coming of the tractor plow, the work has been speeded up where it is found necessary, although team plowing is still the most popular method by which to till the soil, and in most instances the cheapest perhaps.

Oil Lamp Dying Out

A generation ago the kerosene oil lamp was the principal means of illuminating our homes, as it is in many homes even yet. It superseded the candle for general use, until kerosene itself was displaced by gas, to be followed by electric light.

It is perhaps not generally known that a Canadian geologist invented and developed the process for making kerosene, or coal oil as most of us call it. The discoverer was Abraham Gesener, who was born at Cornwallis, N.S., in 1797. He made his discovery in 1852 at the age of 55.

The 1941 census showed that 69.1 per cent of all occupied dwellings in the Dominion were lighted by electricity, 30.5 per cent by kerosene or gasoline and 4 per cent by gas. The proportion of homes without electric light was considerably higher in farm communities than in urban

duction not unlike 1943 and 1944. In other words, it has been considered by some legislators that the policy of increasing wheat prices and not keeping cattle or hog prices on a parity was not a wise move since wheat was not as badly required as meat. In fact, it is felt that meat rationing would not have been necessary under a different far-sighted policy.

Moreover, it is reported in Ottawa now that there is no intention at present on the part of the Government to consider any revision of the ceiling price of beef or pork in Canada in order to bring about an increase, though it has been claimed that this might have been a good move to help in checking the current downward trend in hog and cattle population.

Though there are now inevitable dislocations and considerable uneasiness amongst a great many Canadian workers, resulting from abrupt cancellations of war contracts, including the sudden cancellations within a past month of about \$50,000,000 in war orders and

centres.

Applications in Markham and Whitchurch Townships for electric current on the farm are pouring in to the Hydro, and it will not be long until the proportion of farm homes electrically lighted in these two municipalities will be equal to those lighted by coal oil.

The English Language

While this newspaper has no quarrel with the teaching of French in our schools, we do deplore the fact that all schools in Canada are not compelled to teach English. Canada, in our opinion, never contributed to national unity when it allowed the dual language on our bills and coins and when it bows to the French script as it does in so many things. One language makes for unity, two makes for disunity.

The world may never have a universal language, but the long standing peaceful relationship between the English-speaking nations is an example of what might be done in the establishment of world peace. The teaching of even Basic English among the people of Germany and Japan would perhaps do more to bring about a common understanding and peaceful relationship than all the peace terms, charters or atomic bombs combined. This is neither lingual or national egotism, for the English language is not merely a national tongue, a mixture of Scandinavian, German, French, Italian, Greek, Celtic, and numerous words adopted from almost every other nation in the world. It is a living, growing language, with roots striking deep into the past and spreading over the surface of the earth. The natives of the British colonies and of China speak some form of pidgin English, and they have contributed many words to the language.

With all due tribute to the heroic stand of the Russian people, if it had not been for the united powers and co-operation of the English-speaking peoples of the world Germany and Japan would now have dominated the earth. But the war has been won and peace has returned, and the Union Jack and the Stars and Stripes float victorious in the breeze. It was under those flags that the men of the English-speaking world have fought — and long may they wave over a world at peace!

Cutting Restrictions for Wood Lots

Provincial regulation of cutting on private woodlots in Ontario has been considered by the York County Council. The government at Queen's Park is enacting legislation empowering townships to regulate tree cutting. The proposal would limit the amount of wood that might be taken from a woodlot during a specified period of time to the amount of growth in the same period.

There is much to recommend this suggestion. The community has a profound interest in forest land, quite apart from its value as a source of wood. Wooded land often is vital in maintaining an even flow of water, preserving creeks that would otherwise go dry in summer. It reduces the tendency to erosion, and makes productive much land that could not be farmed economically. As wood is such a slow-growing product, the community also has an interest in preserving the heritage of posterity, by preventing reckless waste of resources that must be replaced so slowly, or at great expense.

Such an interference with the right of an owner to treat his woodland as he likes is widely recognized as public policy in most of Europe. Forest laws there make the possession of forest land conditional on the acceptance of restricted and selective cutting. The theory is that only the increment may be regarded as the property of the owner. The life of the forest itself is perpetual, and must not be destroyed.

In Ontario ten acres in every hundred may be made tax free if reforested and fenced.

It is obvious that overcutting of woodlots, while temporarily increasing the income of the owner, actually impoverishes both himself and the community. A cut tree cannot grow larger. If immature trees are cut to take advantage of price conditions, there will be none left to maintain the necessary flow of wood to the market in later years. Reforestation is a slow and often expensive process, which usually falls to government agencies on account of the long period before returns may be expected. The cost of this work comes out of taxation, so the farmer who overcuts his woodlot is not only reducing the value of his own property, but contriving to increase his own or his children's taxes at the same time.

The Globe and Mail says that those who show no sense of responsibility in this matter should be restrained in the interest of the community, a statement that would not go over very well with the lumber man who buys woodlots and cuts them off for profit. Others who overcut unwittingly would benefit from the expert supervision of trained forestry experts. Provided only that allowance be made for the inevitable exceptions, every argument is in favor of the York County proposal.

the steady mustering out of the armed forces of thousands of men as well as women, yet Canada's Minister of Munitions and Supply and Minister of Reconstruction, Hon. C.D. Howe, has cautioned in no uncertain language that even in these testing times for reconversion plans there is absolutely no real cause for alarm over the employment situation in this nation as a whole. As the authorities on Parliament Hill proceed to put into execution a carefully arranged reconstruction scheme already outlined in an official "white paper" issued in Ottawa over one and a half years ago and disclosed in greater details at the last Dominion-Provincial Conference in Ottawa, "One thing that is abundantly clear is that there are at this moment two jobs for each and every applicant for a job," said in part this Minister. "Surely, this is not an unhealthy situation under the circumstances."

A hint has been dropped in the House of Commons in Ottawa by Prime Minister King that the trial of Japanese war criminals is even

at this time under consideration by the powers which had taken part in the war against the Japanese. In addition, it has become known in this capital that Canada, like the United States and Britain, has moved towards the preparation of cases for actual action in accordance with military procedure as well as the laws and usages of war by naming as head of a war crimes section at Canadian Military Headquarters in London, Lt.-Col. C.H.S. Macdonald, with this being done for the purpose of ultimate action against all accused of crimes committed against Canadian servicemen or civilians in World War II.

Without so far fixing a definite number for these recruitments, nor the size of the force in any of the three armed services, it has been revealed in Ottawa that it has been authorized that recruiting in all three services shall be carried out for the creation of a so-called interim Canadian force. The term of enlistment is said to be for a period expiring on September 30, 1947 and these enlistments are be-

Markham FAIR



Oct. 4-5-6 Thursday Friday Saturday

FRIDAY, OCTOBER 5th

BLACK and WHITE SHOW

York County Holstein Club

JUDGING CONTESTS BY JR. FARMERS

RACES

2.28 and 2.20 Trot or Pace PONY RACE

SATURDAY, OCTOBER 6th

RED and WHITE SHOW

District Ayrshire Breeders

HORSE SHOEING CONTEST

Judging Horses and Cattle. Judging Sheep, Swine and Poultry

RACES

2.24 and Free-For-All. Running Race

Big Midway

Markham Citizens Band

Olde Tyme DANCE

IN THE ARENA SATURDAY NIGHT

Admission 35c. Autos 35c. Children Free. W. L. Clark, Pres. R. H. Crosby, Secretary.

ing taken from those who are now in the services, with one of the principal reasons for this latter arrangement; it is frankly suggested, being to give those who are now in the services an assurance that for the next two years after the war these persons would have a definite engagement and they would be able to decide whether they had wanted or not to remain in the services after the conditions as well as size of the permanent forces became known to all. Then again, those who enlisted for this special term would receive particular consideration for enlistment in the permanent forces of Canada.

At the same time as information in Ottawa has shown that Canada's national defence and demobilization expenses this year will go as far as \$3,385,000,000 compared with \$4,450,000,000 last year for war and mutual aid expenditures, together with the civilian expenditures of \$1,020,000,000 last year, it should be understood that the Minister of Finance, Hon. J.L. Ilsey, has stressed in no uncertain language in the House of Commons that expenditures as a result of the war as well as demobilization are still in too fluid a state to offer any desired, itemized report. In other words, under the circumstances, it should be noted carefully that some of these statistics in government finances are not estimates in the strictest sense of the word or in the same exact sense of civilian statistics on finances, being nothing short of a guess with relative certainty only because it is absolutely essential to leave such expenditures in a fluid condition to be used as conditions warrant.

Though the Indians of Canada seem to have considerable division amongst themselves since information in this capital has shown that there is now a "North American Indian Brotherhood" as well as a "National Indian Government" speaking for them to the officials, yet extensive provisions have been made in Ottawa for their benefits, including 5,500,000 acres of land at their disposal, 15 hospitals for them, family allowances, 75 schools, and an rehabilitation of the Indians throughout Canada in the near future. Right under the nose of the

legislators in Ottawa and just a few hundred yards from Parliament Hill, farmers in this nation's capital have threatened not to bring any more meat to this city's market because they cannot see the need for the rationing meat policy during peacetime, holding that there was plenty of meat and no buyers with the necessary coupons, packing up their meat supplies on one occasion and leaving in disgust. "Training for one year or two years will be a good thing for young men," said in part Capt. Fernand Viau, M.P., for St. Boniface, a veteran of the war, urging the Government to maintain a permanent force in Canada during peacetime, and claiming that "if a full military set-up in peacetime existed, it would make for better citizenship and avoid some incidents which occurred during the recent war."

At the end of the previous month, 33,001 former servicemen and women of World War II or their dependents were getting disability pensions and the total annual liability from these amounted to about \$17,000,000. "The sooner the war psychology of official Ottawa disappears the better it will be for the country," declared a Senator in the Red Chamber in Ottawa, telling the other Senators that "a very large staff was still operating in this capital and he could not see much change in their numbers since the end of the war. Though the present session is in its early stages, yet it is not uncommon to hear complaints about the poor acoustics in the House of Commons where some speakers can hardly be heard at relatively short distances so that the introduction of a loud speaker system would meet with general approval, especially in the public galleries." Donald Gordon, one of the most publicized names in Ottawa during the war and at the present time as chairman of the Wartime Prices and Trade Board, has been re-appointed for another seven years term as Deputy Governor of the Bank of Canada.

OLD HORSES \$15. We will pay you \$15.00 for your old horse at your farm. Phone Stouffville 6308 CHAS. CABELL, Agincourt, R.R.2

OUR CAPITAL CORRESPONDENT

Written expressly for The Stouffville Tribune by Dean Wilson

Contrary to popular impressions across this country, inquiries backstage in this capital have disclosed that rationing of food is still very much the principal topic of conversation amongst the nation's legislature, with a strong reaction remaining as a result of the confused situation which accompanied meat rationing. Indeed, in opposition to the meat rationing plan, it has been stated in Ottawa by some legislators that the confusion was due, in part, at least, to the policy of a year ago in raising the floor price of wheat from 90 to \$1.25 per bushel, though allowing cattle and hog prices to remain at lower levels so that livestock producers in recent times had turned their efforts more to wheat production than hog or cattle pro-