

Need \$35,000 to Start Farming

Between \$20,000 and \$35,000 is needed to start a farm of about 150 acres nowadays. These figures were the findings of farm forums this week. The forums thought that 50 to 75 percent of this capital should be available in the form of credit.

They suggested that local sources of credit weren't good. Many would like to see the government go into the farm credit business but this would entail some sort of government supervision which most farmers do not want.

Use Credit Unions
Pearl Lake thought credit unions could be used to greater advantage instead of paying nine to 11 percent credit on machinery financing. If the government did go into the money lending business they would not mind seeing supervision by a farm management association such as is now operating in Bruce County.

Spring Lake didn't like the idea of too much government supervision and Crawford Valley said: "If we have to have a system of farming with supervision we would all get other jobs."

Birdseye Centre said: "Credit seems like a millstone around our necks. It is difficult to pay the interest, let alone the principal. We would rather favor a grant of scholarship similar to the Veterans Land Act for an ambitious man. If farmers received fair prices they could pay as they go. Government credit seems a threat to democracy and would create more bureaucracy."

Some forums thought that buying stores on credit encouraged buying more than immed-

iate needs. Some farmers said they got a "good deal" when using government credit.

Oppose Supervision
Vesta said too much dealer credit leads to careless buying. "We don't believe in supervised government credit either. If a man has not enough experience or enough money of his own to farm successfully with the credit available from Farm Loan Board, he will be better doing something else."

Cantire said government credit would be satisfactory if there were not too many technicalities involved in the supervision of a farmer's operations.

South Elderslie said local dealer and bank credit is not economical but can sometimes be used to advantage.

SS 6 Sullivan and Elderslie said VLA and junior farmer loans are the two that meet most requirements now.

Sunnybrook thought that \$5,000 to \$10,000 should be made available for operating expenses. A young man starting out would need 90 percent credit. On large loans farmers should not object too much to a certain amount of supervision.

May Solve Problems
Bethany wouldn't mind government supervision as long as it didn't amount to interference. This would put the government in closer contact with farm problems.

Rosebank said government supervision of credit would go a long way toward solving the credit problem if the two parties were reasonable.

PINE ORCHARD

(Nov. 28)
Congratulations to Mr. and Mrs. Herb. White on the birth of their baby son; a brother for Allan and Ronnie.

Mr. and Mrs. Walter Hall of Newmarket were Sunday guests with Mr. and Mrs. Howard McClure.

Mr. and Mrs. W. Johnston, Earl and Miss Jean Johnston visited their aunt, Mrs. McNeill of Uxbridge on Sunday.

Mrs. Wesley Lundy entertained on Sunday the following relatives: Mr. and Mrs. Rae McClure and children, Mrs. Byers of Penetang and Miss White of Toronto; the occasion being Mrs. Byers' birthday.

Rev. G. MacPherson will be

AUDLEY

The Rev. D. A. Clugston, a missionary on furlough from Japan, will assist at the church service next Sunday at the usual hour of 2:30 p.m.

The Baggotsville School Christmas concert will be held on Wednesday, Dec. 11, and the Audley concert on Friday, Dec. 13.

The W.A. will hold the December meeting on Dec. 4 at the home of Mrs. John Puckrin.

Miss Susan Jolliffe of Rouge Hills, and Miss Bonnie McLaren of Ajax, students of Toronto Teachers' College, are practising this week at Audley school under the supervision of Mrs. Pratt.

Mrs. George Peacock, Ruth and John left for Montreal on Wednesday to board the Sylvania ship for England where they will visit her sister and other relatives.

Congratulations to Mr. and Mrs. Geo. Izatt on the birth of their daughter Pamela Jean, on November 19 at the General Hospital at Ajax.

the speaker at the Union Church Sunday at 11.15 a.m.

Miss Lorraine Pettigrew was a guest with Mr. and Mrs. Mason last Tuesday night and accompanied the 4-H girls to the Royal Winter Fair and banquet on Wednesday. Congratulations to Rosella Duckworth on winning the lovely jewellery on the lucky draw.

Willow Workers will meet at Mrs. Roy Cody's home on Wednesday, Dec. 4 at 2 p.m.

Our community was saddened again last week by the passing of Mrs. Russell Allen, who had lived all her life in this district. Our sympathy is extended to the family.

Mrs. Cody of Western Canada is visiting Mrs. Allan Cody and son Bob.

We wish a speedy recovery to Mr. Russell Allen who has been ill the past couple of weeks with a heart condition.

Grandma and Grandpa Shropshire are all smiles—it's another wee grandson—born to Mr. and Mrs. Don Sheridan of Burlington.

Mrs. Douglas Hope and family entertained her brother, Robt. Dennis and family Thursday night.

ONT. COUNTY FED. SEEK TO DELAY HOG VOTE

The Ontario County Federation of Agriculture held its regular monthly meeting in the Lakeview Restaurant at Beaverton. Mr. Rodd, president, chaired the meeting.

A letter from W. P. Watson regarding Brucellosis Free Areas was read. Mr. Watson pointed out that nothing could be done under the present legislation but it was expected that amendments would soon be made which would allow free areas to be set up. Dairy farmers in Ontario county are very much concerned that unless progress is made in this regard they will lose their very good export market in the United States as many whole states in USA are already prohibited from buying except from a Brucellosis Free Area.

It was moved that the Rural Co-operator bill be paid, this \$477 pays for subscriptions for the south end of the county and Scott township. There was much discussion regarding the stopping of the paper in the north end of the county. The reason was that various complaints came in regarding duplications and omissions in the list of subscriptions and so it was decided that now lists should be made out. This cost over fifty dollars for the south end of the county and Scott but was contributed to by all the co-operatives. Medical services and all of the townships, the total cost was over \$500, including the subscriptions. In the north end of the county Beaverton co-operative participated, felt the project very worthwhile and contributed, but sufficient money was not available to carry on the "every farmer" subscription list. After much discussion the secretary was instructed to contact the clerks of the townships to ask for lists and the problem will be discussed again at the next meeting.

Mr. Colville contacted Mr. Moore of the Farmers Union to ask that that organization cooperate with the Federation of Agriculture in the wheat vote. The two groups set a date to meet in Uxbridge.

Mr. Windatt spoke to the meeting regarding the last Hog Producer's meeting in Toronto. Mr. Duncan Wallace added to his comments pointing out the complete dissatisfaction of the farmers with regards to the rules and regulation of the vote.

A resolution was drafted to be sent to Mr. Dymond, asking that our representative in government act in our behalf to have the vote delayed until 1959 so that a fair trial could be given the plan, also asking that changes be made in the percent-

CEDAR GROVE

(Nov. 28)

This has been a busy week in Cedar Grove. If you did everything there was to do, you saw little of home. On Tuesday night our speaker from the west held his audience in the well known 'pin-drop' silence while he told of the early history of Saskatchewan; the mingling of peoples from all over the world; the animals and farming methods of his province and the recent oil discoveries. His talk was illustrated with slides, all of which showed Saskatchewan in its vast, open beauty. Mr. Melville-Ness lingered afterwards to chat and answer questions over older and cookier and he seemed to have an interested circle around him for some time.

Saturday night's dance was a great success with over 114 attending. The Sod-Busters gave forth with their usual gay music and both round and square dances were popular. Agincourt Hall is big enough to hold a good crowd and, although the floor was filled, there was lots of room for the usual pranks that our enthusiastic dancers enjoy.

The Community Club met on Monday night at the Petrie's with most of the business revolving around the Turkey Supper. Euchres are over until after Christmas.

Congratulations to Lorna Harrington whose grade ten standing at Markham High School last year was excellent. It was recognized by receiving the prize in Home Ec donated by the Women's Institute. And to Allan McIntosh, whose close affiliation with Cedar Grove gives us special interest in his career. Allan won a prize for the highest standing in Grade 12.

We are sorry to say Mr. and Mrs. Irving Haines left the village this week to take up residence in Oshawa. Mrs. Haines is progressing fairly well but will hardly be up to the shovel treatment; she used to wield on this lane in the winter. It was an unwished-for break to leave here but we hope the comparatively easy life of the city will help her to regain her health completely.

The WMS will hold their December meeting at the home of Mrs. Les Beare on Dec. 4 at 2:30 p.m.

The lampshade making project was such a popular venture, for the mother's Club that they are adding an extra meeting or two this month to help those who began shades, to finish them. On Friday, the 29th, Elsie Reesor will be hostess and you are asked to make sure you have the following requirements—rings and tape measure, scissors, pencil and ruler marked in 16th.

age of yes votes required. Every absentee qualified voter is counted as a vote against the Hog Marketing plan and the percentage of the vote cast works out to such a startling majority required that it presents the most extreme difficulties. The farmers felt that the present regulations showed the most tremendous advantages to those business interests which are in opposition to this plan.

It was stressed that everyone is invited to the annual meeting to be held following the dinner in the Greenbank United church on December 4 at eight o'clock.

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