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ANNUAL CROP IMPROVEMENT MEETING

The annual meeting of the Ontario County Crop Improvement Association was held in Joe Watson's Club Room, Uxbridge, on Tuesday, Dec. 11.

For the past two or three years all-day meetings have been held as it has been found impossible to fully discuss the Crop Improvement program that has been car-

ried on during the past year in half a day.

Prof. N. R. Richards, Head of the Soils Department, O.A.C., Guelph, was the guest speaker and discussed Farm Planning and Soil Fertility problems.

Ken Fallis, Crops, Seeds and Weeds Branch, Ontario Department of Agriculture was present to discuss and answer questions regarding cereal crops and pas-

tures.

The Crop Improvement program for 1952 was discussed and definite plans were made for carrying out the demonstrations selected.

The prize winners in the 50 Bushel Winter Wheat Club were presented with their prize money. This was the annual meeting and the officers and director for 1952 were appointed.

Auto Insurance Rate Up 16.2 in District Drivers Under 25 Years

"A terrifying accident record" is the reason that insurance rates on automobiles where there is a driver under 25 will be substantially increased in 1952. Records show that Ontario automobiles with drivers under 25 have had 38 per cent more accidents during the last year than those without such drivers and the accidents are not only more spectacular but also more costly.

The warning that the driving habits of the younger generation "are a menace to public safety" was contained in a statement made by the Canadian Underwriters' Association and the Independent Automobile and Casualty Insurance Conference in announcing the new auto rates for 1952.

"The public sets its own rates," authorities said. The average Ontario increase in rates for cars driven by under-25 drivers is 15.4 per cent. In the Oshawa district which is now enlarged and includes portions of the Townships of East Whitby, Pickering, Whitby and Darlington, embracing Bowmanville, Pickering, Ajax and the lake-shore industrial area, however, the increase is 16.2 per cent. The worst record in 1951 has been in the Windsor district, where rates on cars driven by the under-25 driver are increased by 27 per cent.

By and large, rates for private pleasure cars not driven by under-25 drivers remain about the same. On automobiles used for business purposes, a slight rate increase is scheduled.

Figures based on auto premiums across Canada indicate that the number of accidents has not increased greatly, but the average cost of claims has risen 11.5 per cent because of rising prices and increased cost of repairs, hospitalization, and loss of time from employment.

Effective January 1, the rate changes for the private pleasure car carrying fire and theft, \$50 deductible collision and bodily injury and property damage (minimum limits). Province of Ontario averages are as follows:

Class A—private pleasure cars driven regularly or occasionally by a driver under 25 years of age—15.4 per cent increase.

Class A-1—cars with no driver under 25—8 per cent increase.

Class B—cars used for business purposes—7.3 per cent increase.

A new automobile policy form, effective January 1, 1952, is being introduced in all provinces except Quebec and Newfoundland. The new contract, streamlined by government and insurance authorities, provides extra protection, without additional premium, and enables the owner to buy additional coverage. Object of the new form is to provide broader coverage while still maintaining premium rates at the lowest possible level.

If an automobile is used only for pleasure or business calls, public liability and property damage insurance will automatically include protection for the insured and spouse while driving borrowed cars, and extension of present coverage to a new car, or a second car, for 14 days pending notification to the insurer.

When protection is purchased against collision or fire and theft, no specific request is now required to cover car radios, other than two-way sets.

In cases where policies expire after January 1, the extensions, if appropriate to the present insurance, will automatically go into effect.

Additional coverage which the public may now buy includes medical expense incurred by passengers who meet bodily injuries caused by accident while in the insured's car or a borrowed automobile driven by the insured or spouse, and comprehensive coverage which include, in addition to fire and theft, protection against breakage of glass, loss caused by missiles, floods, vandalism, and other perils, but not collision.

Still available from the companies in fire and theft only, or fire and theft and "miscellaneous coverage," which is not as extensive as the protection provided by new comprehensive coverage.

Appreciation!

Having had ten days to recover from the shock, I now say a most hearty thank you to those supporters — 22,075 of them — who voted for me, and to the unknown people who worked to re-elect me to the Legislature. The loss of the work in which I am deeply interested is the greatest blow of all.

AGNES MACPHAIL.

THANKS!

I wish to express my sincere thanks to those who supported me in the Markham Township election.

ALF. JAMES.

My Appreciation

I wish at this time to extend my appreciation to the many ratepayers who supported me at the polls in the Markham Township municipal election, and while not successful I do say a sincere thanks to the many friends who worked hard in my behalf in the current campaign.

W. L. CLARK.

To the Electors of The Riding of North York

Please let me take this opportunity to convey my sincere thanks to all the people of the Riding and to all those who worked so faithfully to win the election.

A. A. (Lex) Mackenzie.



The Yule Tree

There it is, the Yule tree, its beauty reflected in the beaming, gleaming eyes of youngsters — and oldsters, too! It's wonderful ending to a wonderful holiday period . . . made even better by wise shopping in our store, by buying a gift here today. Shop early and you, too, can make this picture perfect.



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To the Electors of Markham Township

I wish to state here my thanks for those who worked in my behalf during the recent municipal election. I appreciate the trust placed in me in electing me to council for 1952, and will do my utmost to deserve that trust.

Chas. Hooper, Councillor.

To the Ratepayers of Pickering Township

Accept my most sincere thanks for your confidence at the polls in returning me to your 1952 Council. It is my desire to serve our municipality to the best of my ability.

Wishing you all the fullest holiday season and a happy and prosperous 1952.

Clare Balsdon, Councillor.