THE CHARLOTTETOWN GUARDIAN

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SOS TO EDUCATIONISTS

An SOS call to educationalists was given by the Rev. Lawrence Clare, religious leader, philosopher and litterateur, in addressing the Canadian Club of Montreal, this call being given as the climax to his peroration after speaking on the dangers confronting democracy in an age marked by laxity of thought, attitude and action in respect of law and order. The underlying motif of his address on "The roots of Civilization" was that the sense of awe and of the sacred under lies civilization and that the only way to meet the present trend is by education, an education not for utilitarian purposes, but for the development of the mind and soul.

Civilization, asserted Mr. Clare, depends upon a right application of the sense of awe or sacredness. That implied there must be an appreciation, in particular, of the sacredness of three things: ends worth striving for; human personality, and moral values. Under the first category he placed the maintenance of civilization itself, the quest of knowledge, and the increase of the splendor of the human type. In regard to human personality "we must believe in the worth of the soul, or all our best effort will cease;" while as to moral values, the speaker commented: "It is not enough to look upon moral law as simply convenient; moral law is either sacred or it is futile, and that holds equally true of political honor."

In addition to these elements in a proper civilization, democracy also requires a love of one's country and respect for law. Democracy minimizes external compulsion, hence the greater need for that public spirit which is necessary to keep democracy alive. Without such public spirit upholding law and order democracy must descend to anarchy, and anarchy must rebound to despotism seen today in the form of dictatorships.

The risks to democracy in the present day were stressed by the speaker, risks attendant on the decay of respect for authority, for judges, universities and clergy, risks arising from mob hatred or from political indifference or from tolerance of certain conditions.

Modern literature and the screen contributed to the lowering of human values and standards, one well-known novel presenting a vision of man as a "monkey with megalomania," while the film with its gangsters seeking amusement and life without effort reflected civilization without a soul. No democracy can live on such conditions; that is the lesson of history, he declared.

How are we to meet this situation, queried Mr. Clare, who disclaimed the role of a pessimist and proceeded to explain that in the widest sense it is a problem of education. "It is with this problem of education that a wise government will concern itself as much as with the problems of politics or commerce and manufacture." Education, he held, must seize hold of the imagination, get down to the roots of action, and must convey awe. True education is not to be tested in the examination hall, but in life. Has it made good citizens, has it ministered to a fine employment of leisure, has it saved men from being 'cute,' from accepting prejudices as reasons, from fag-ends of thought, and, above all has it saved men from accepting a civilization without having the will to strive to maintain it? "Educationalists, SOS!" exclaimed the speaker, as he resumed his seat.

THE IMPERIAL CROWN

Preparations are already in full swing for the celebration of the Silver Jubilee of His Majesty King George. It is proposed to signalize the occasion by the addition of precious stones to the Crown which will be worn by the King when the anniversary of his accession to the throne arrives. The main idea back of this proposal is that the diadem, which is the symbol of regal dignity, shall also be made to represent the full scope of the vast Empire over which George V. rules, to speak befittingly the riches of this world-wide estate and the deep affection in which, along with his office, the personality of the King is held wherever the British flag floats.

The English crown jewels have time and again been put into pawn either to reimburse the royal treasury or enable the king to raise funds for war. Richard Coeur de Lion, Henry IV and Henry V did this thing. Queen Bess kept the crown jewels for their proper use and lent money instead of borrowing it. When James I arrived in London he set about making an inventory of the crown jewels and was deeply incensed because the aldermen of the Old Town refused to advance him a hundred thousand pounds upon this treasure. He contrived, however, to raise sixty thousand pounds upon them in some other quarter. Charles I betook himself to the selfsame plan of relief, though the Dutch usurers expressed doubts as to the king's power to pawn his jewels without consent of his Parliament. It was managed, nevertheless; and in 1631 warrants were granted for the redemption of crown jewels held by Dutch merchants. On the eve of the Civil War, in 1642, the Cromwellian Parliament issued an order declaring that Charles had no power to pawn or sell this treasure, and that whosoever "should pay, lend, send, or bring money into the kingdom for or upon these jewels should be accounted an enemy of the State and dealt with accordingly." Yet in the same year the Commons assumed the right they had denied the king and authorized Henry Martyn to break open the royal jewel chest at Westminster and sell its contents, the "imperial crown of massy gold" into the bargain. After the Restoration took place, Charles II lost no time in trying to re-stock the jewel chest. He decorated his stirrups with three hundred and twenty diamonds. He issued a proclamation commanding all persons holding possession of any jewels or plate belonging to the Crown to restore the same. Two years afterwards a commission was appointed to "examine the accounts of the so-called trustees and contractors for the sale of the late king's goods." Nothing came of this effort, but some years afterwards the British crown, with its gems, was stolen by Colonel Blood, who came pretty near getting away with this precious booty. The "Merry Monarch" actually pensioned this rascal for life, and never rewarded the custodian of the Tower who had risked his life in defence of the treasure. An astounding story, yet but one in the romantic tradition connected with the Imperial crown. Today it is in safe hands and the lustre of its gems is only outmatched by the high esteem and deep affection in which its wearer is held by his subjects in all parts of the British Empire and throughout the whole world.

EDITORIAL NOTES

The Hauptmann jury, as well as the newspaper correspondents at Flemmington, N.J. may now rest from their labours, and the lawyers lie in unrecorded peace.

The report of the Price Spreads Commission is being waited with no less anxiety than that of the Maritime Commission. On the result of both in no small measure depends the future happiness and prosperity of our primary producers.

With Premier Bennett's government in power we can have orderly economic revolution—a change in the desired direction. With a C.C.F. government, or the C.C.F. holding the balance of power we would have the revolution, but without the order.

Eveybody, or nearly every thinking person, admits that the economic system having refused to respond to post-war conditions, demands reform, and in some respects, complete reversal. The pessimists and communists shout "away with it, let us turn the world upside down at once and be done with it, no matter what may happen to the present generation." The laissez-faire people hold up their hands and cry "do nothing, wait and see what time will bring forth." The Liberal-Conservatives say: "Reform is overdue; let us without delay proceed to bring the constitution and social conditions into line with present day economic requirements; meantime enacting temporary legislation to tide over affairs till the new social and economic policy becomes effective."

All prize birds entered in poultry contests should be slaughtered immediately after the competition, Dr. C. H. Weaver, of the Dominion Experimental Farm, Ottawa, told members of the Canadian National Poultry Record Association in convention at Toronto. "Only by such radical action can the spread of infection and contagious diseases among poultry be checked," he said. Many poultry breeders in the United States are stated to have adopted the practice of killing all birds entered in competition. But we have grave doubts if the practice would prove popular here. If good for poultry it might be good for foxes, and if good for foxes it might be applied in time to highly bred eugenic humans.

Although the West Indian oat market—which includes Trinidad, Barbados, Windward and Leeward Islands, and British Guiana—is not large, there is nevertheless a steady demand throughout the year for feed oats, writes Mr. J. C. Britton, Assistant Trade Commissioner in Port of Spain, in the Commercial Intelligence Journal. Canada supplies the bulk of the feed oats imported into this territory. The total imports into the colonies of Trinidad, Barbados, Windward Islands and Leeward Islands during the calendar year 1933 totalled 9,282,538 pounds (£34,424), of which imports from Canada amounted to 8,926,746 pounds (£32,881), or 95.5 per cent. of the total. In the preceding year total imports into the above colonies amounted to 10,619,459 pounds (£35,471), and Canada supplied 10,512,725 pounds (£35,081), or 98.9 per cent of the total. Imports of feed oats into British Guiana amounted ot 2,552,984 pounds ($40,829) in 1933 as compared with 3,009,280 pounds ($58,142) in 1932. Canada supplied imports amounting to 2,207,752 pounds ($34,464), or 84.4 per cent of the total in 1933 and 2,177,792 pounds ($40,587), or 69.8 per cent in 1932

Notes By The Way

As a formative influence the school can hardly be expected to approach the weight of the home. But in relation to other influences its weight is heavy. If from the time that he starts to school he spends an hour and a half weekly in church, at the theatre, at the athletic stadium, reading the daily press, or listening to the radio, the young Canadian of today will have to live to the age of ninety years in order to spend as much time with any one of these as he spends in school. Moreover, the time in school, like the time in his parental home, is concentrated in his earlier and more impressionable years.

If the Imperial press conference can manage to impress on all governments the benefit that will be mined by cheap press cable rates within the Empire it will be a tremendous achievement. As pointed out, Canada would be enabled to avail herself much more freely of the news that is gathered in London were the rate reduced. It need imply no disparagement of the New York news supply to point out that a British dominion naturally prefers news of British origin and impressed with the British viewpoint.

And so passes into history New England's coldest January in fifteen years! The coldest January 30 in sixty-two years! Yet it wasn't more than a few weeks ago that bewhiskered weather prophets glanced at the nutcrackers and woodpussies and with an eye cast toward the blue sky announced to the waiting world that the winter would be a mild one! Yes, sir! The old grey mare's hair was thin, the squirrels were not storing up so many nuts, the woodchucks weren't digging in so deep and the intelligent beaver was building his home on low ground and higher in the water. Cold weather? Not a chance! The weather official with charts, thermometers, balloons and whatnots, and after using figures from conditions over the last twenty-five years, said, with caution, that perhaps the winter wouldn't be so bad!—Christian Science Monitor.

Edna Ferber, well known author, who is reporting the Hauptmann trial for the New York Times, wrote an extremely vivid account of the deplorable way in which spectators have behaved and added: "We sit and stare hungrily like vultures perched on trees, watching a living thing writhe yet a while. It was horrible and sickening and depressing and wonderful, and it made you want to resign as a member of the human race and cable Hitler, saying, "Well, Butch, you win.' There is not much to add to that comment.

It's the use that we put things and ourselves to that measures worth. It is better to wear out than to rust out! The useful life is the busy one—the one that keeps doing worthwhile things and to a purpose. Idle things and idle people are of no use whatsoever. It is a sad fact that only a very small part of our abilities and our brains are put to their possible value in use. Our minds are kept keen by keeping up to date with the affairs of the world and with ideas that shape the future actions of men and women. The mind that is kept alert is the one ready for quick decisions and useful ends.—Ex.

It is a recognized rule of members of the British Royal Family to refuse gifts from anyone except relatives, personal friends or public bodies. In accordance with this custom packers have been busy at St. James Palace returning wedding presents to all quarters of the Empire, and even from other lands, which were sent to the newly wedded Duke and Duchess of Kent. Among these was a hand-embroidered teacloth "sent by an aged woman in Canada" but even for so touching a gift it was felt that there could be no exception and she will receive a polite message of regret along with the others.

One of the significant developments of the last half century has been the rapid extension of education. Universal education has become recognized as a necessary ideal in all nations. The search for knowledge has become a consuming passion. Russia has lifted its people out of stolid illiteracy. Turkey has been shaking off its static ignorance. Japan is one of the most literate nations of the world. Underneath the unrest and turmoil of China education is pressing steadily on. India is full of students and Africa is beginning to show that its sons and daughters have both the capacity and the thirst for knowledge. In all lands of democratic government education is counted practically essential to the nation's life.—Ex.

The use of sealing wax on letters is a very ancient custom, but it by no means follows that it is entirely suitable to present day uses. The postal employes wax angry at its present day use on the back of letters because of the danger from flying fragments of hardened wax to the eyes of the employes. The post office authorities, however, have ruled that "the department knows of no justifiable reason for requesting the public to forego the use of a sealing material which has been in use from time immemorial, and which, as far as the department is aware, has no substitute.—Moncton Transcript.

In spite of all the educational work that has been undertaken during recent years, many people persist in the idea that when winter arrives, it is time to shut doors and windows and to keep them hermetically sealed until spring has returned. And the occupants of such habitations perhaps wonder why they suffer from repeated colds, if not more serious ailments, and why they never feel quite so strong or vigorous during the winter as they do during the remainder of the year. It was never intended that people should shut themselves up in breathless, super-heated interiors for the duration of the winter season. There is scarcely a house that may not be suitably ventilated daily. People who persist in violating a canon of health by continuing to seal themselves in such interiors for the winter need not be surprised if they suffer for it.—Brockville Recorded and Times.

That Body of Yours

By James W. Barton, M.D.

IMPORTANCE OF ABDOMINAL MUSCLES

One of the little jokes some of the professional wrestlers and boxers like to play is to make the large muscle on the left side of the chest work rapidly when the examining physician is listening to the heart. The heart is apparently beating 100 or more to the minute. Most examining physicians are aware of this ability on the part of these well developed athletes. Such is the nervous and muscular control of these men that they can make any muscle or group of muscles work or dance at will.

Such control of the muscles of the body is of course excellent, but for the average individual it is not absolutely necessary. Nevertheless I often feel that if as a race we were to spend just five to ten minutes a day on the development and control of the abdominal muscles we would not only have a better posture or carriage but the general health of the nation would be greatly improved.

The abdominal muscles which cover the surface of the abdomen not only bend the body upwards and sideways, but serve to hold the abdominal organs in their proper positions.

We are apt to think of the abdomen as a sort of covering for the organs inside but Dr. D. Salkin, Howell, Michigan, reminds us that this wall is very important to the proper working of the organs within. The abdominal wall — made of muscle — is able to "accommodate" the organs or hold them snugly in position.

This "accommodation" to the organs on the part of the abdominal wall is made possible by the elasticity of the muscles forming the wall and by the nervous system which controls the muscles. Thus the muscles and nerves working well together permit the abdominal organs to do their work properly whether there is much or little pressure about them.

A fair amount of development and control of these abdominal muscles can usually be obtained in a few months by 6 to 8 minutes exercise twice a day.

Exercises such as lying on the floor and raising legs with knees straight; sitting up from a lying down position; bending over and trying to touch toes with knees straight, will all give development and control of the abdominal muscles. And this development will give good carriage, good digestion, and regular intestinal movements.

The Poets' Corner

POETS AND CRITICS

This thing, that thing is the rage,
Helter-skelter runs the age;
Minds on this round earth of ours
Vary like the leaves and flowers,
Fashioned after certain laws;
Sing thou low or loud or sweet
All at all points thou canst not meet,
Some will pass and some will pause.

What is true at last will tell:
Few at first will place thee well;
Some too high—no fault of thine—shine,
Some too low—no fault of thine—
Hold thine own and work thy will!
Year will graze the heel of year,
But seldom comes the poet here,
And the Critic's rarer still.

—Tennyson.

The Commercial Aspect of the Tourist Industry

(This is Mr. Hemming's second letter on the Tourist possibilities of the Island. The third letter will appear in our Saturday issue.—Editor Guardian.)

Will not some professor, learned in languages, invent some new word or expression to denote the art, or science if you will, of developing the bringing together and caring for vacationists and others who year by year leave their homes and go abroad for a period in search of a change of some nature. Touristism or Touristology simply won't do. On the other hand, the expressions now in vogue, "Tourist Traffic," "Tourist Business," "Tourist Trade" all appear too commonplace. They seem also to commercialize the idea to the limit, and leave the impression that we are dealing in every day common merchandise, instead of with the higher instincts of living men and women. If we must use expressions of this kind "Tourist Industry" would seem to be at least a slight improvement.

While, however, complaining of these terms, it must not be supposed that any portion of the work connected with tourists can be conducted on other than the highest known business principles and methods. Tourists do not simply come, like manna from Heaven, and ask us as a favour kindly to supply them with board and lodging of a nature such as we may happen to have, and incidentally to relieve them of all their available wealth; nor are they willing to remain with us or return another year unless we are able to satisfy them in the matters of service, cuisine, house comforts, amusements and so forth.

We must realize that there is no industry in which competition is so keen as in that of attracting and serving tourists. There is scarcely a nation in any part of the world that is not today putting forth keen efforts to induce travellers from other countries to visit them, partly—in fact mainly—because of the money that the travellers spend and partly because most governments want their own countries to be known and understood by the people of other nations.

Another point, and an important one, is that every dollar received from tourists is just as much a part of the export trade of a community as is the money obtained from other countries or districts in payment of merchandise shipped abroad, for all the money spent by tourists is brought into the visited country from outside. Moreover in the matter of profits there is simply no comparison between the two classes of business. As we in Prince Edward Island know to our cost, goods that are exported are subject to competition from many sources and have to be sold at the lowest market prices, frequently below cost of production. In addition there are all the troubles incidental to selling, credit, banking, foreign exchange, packing, transportation, customs, insurance, and so forth, while the tourist, on the other hand brings his money with him and not only pays cash for everything he buys, but is charged the full retail prices, and the difference in this latter respect is so great as to be almost beyond comprehension. Compare for example the export price of a bushel of potatoes and the price charged for a single potato as a portion of a hotel dinner.

An important feature too is the fact that, as the whole business world is suffering today from over production and under-consumption, one of our chief troubles in this Province, the tourist should be particularly welcome, for he produces nothing at all and consumes one thing after another from the minute that he arrives until he returns home. By consumption is of course meant purchasing, and this directly and indirectly covers almost every phase of life on the Island. The farmer, the fisherman and importers and dealers supply food, the hotel employees receive wages as do those in the shops, the garage owners, who buy from the oil and other Companies, sell gasoline, oil and sundries and are paid for a variety of services. The building trades earn money in erecting new hotels, and adding to and repairing old ones. The retail shops, particularly dry goods and footwear, reap large harvests from the visitors, and so it is that people in all stations in life, including also those of the medical and dental professions, are benefited.

Of all the Canadian Provinces there is none that needs the advantages obtainable from the tourist industry so greatly as does Prince Edward Island, because of the fact that we have so few factories giving employment to our young people. This is particularly the case at the present time for, prior to the depression, it was to a large extent customary for those of the rising generation to migrate, either to the United States or to other parts of Canada, to make a start in life. Today the former is prohibited, while the large numbers who are idle in the Canadian cities and towns renders it practically impossible for Islanders to obtain work. If, therefore, there were no other reason for promoting the Island tourist industry than to assist our young people, this alone should be incentive sufficient to make every Islander do all in his or her power to work hard in hand with our Island Travel Bureau, Judge Arsenault, and other public spirited men associated with him, as also with the summer hotels and boarding houses that are supplying the required housing and comforts to our visitors.

My next article will be devoted to a discussion of the superiority of the Island's attractions from the summer visitors point of view.

H. K. S. HEMMING,
Charlottetown, P.E.I.

PUBLIC FORUM

This column is open for the discussion by correspondents of questions of interest. The Charlottetown Guardian does not necessarily endorse the opinions of correspondents.

FREE TRADE

Sir,—For sixty years Liberals have kept up an interminable harrangue about free trade. They are still talking it. They are going to make world markets buy our products, which they do not want, by having free trade in Canada. That is only their bluff, for they have never yet voted as they talked on this question.

They never ran an election, without free trade as their trump election card. And after election, when they were in power, they out-Heroded Herod in high protection. Since Sir John Macdonald introduced the National Policy, Liberals have been the high taxation, high tariff party, and, like the burglar with the swag, shouting himself hoarse crying "stop thief" they try to saddle their sins upon their opponents.

Every Liberal, so called free trade, government left office with a higher tariff than its predecessor. Laurier increased the Conservative N. P. in his fifteen year term. But the biggest tax and tariff jumper was the Rt. Hon. Mackenzie King. Just read this, and ask,—What does this champion promise breaker mean by his present free trade bluff? When the King Government assumed office the average ad valorem duty was 20.5%. When he left office it was 25.5%, an increase of over 20%.

High tariff destroying trade. Whose high tariff? The people asked free trade: they asked for free trade bread, they were given the high tariff stone. By whom? Mackenzie King. Thousands of times Liberal spouters have promised free trade. And the millions who were looking for it, received from those promisers another dose of higher duties.

He who runs may read.

I am, Sir, etc.,
FENCE VIEWER.

THAT "SCRAP OF PAPER"

Sir, — The "No Policy", shadow chasing, organ has got back to its old "scrap of paper" friendship. It takes Germany this time—save the mark—as its pattern. It is keen to follow the Hun example, and it even tries to inveigle Premier MacMillan into its friendship for the aggressor alien.

"It says,—"We do not know", (and no one will dispute that), "whether Premier Bennett promised" etc. Of course in stuffing straw dummies it doesn't need to know, it doesn't affect the straw or chaff in any way, and any old bubble suits the Patriot's wind-mill Don Quixote artist.

And not knowing, and caring less, whether "the scrap of paper" of its dreams exists or not, it wants to know, if "The Provincial Government will be a party to the tearing up of the scrap of paper."

And so on, with the zeal and valor of the fabled Knight protector of mythical damsels, it beats the air in heroic combat with its home made dummy of straw.

We presume Premier MacMillan and his colleagues are amused at these antics. Such a holy show as it is making over its shadow pictures would amuse even the most sedate. We have heard of older people joining the kids in the game of blind man's buff, but only in hours of recreation, and not in business hours. For the Government to organize a search party, equipped with dark lantern's and flash lights, ferreting into corner and crevice, in search of the will-o-the-wisp shadows of the Patriot's imagination would be too much to expect.

That "scrap of paper", and those mirage promises never had any existence except in the fevered brain of the Liberal fabricator. But something real does exist, something not hard to find, it is not on a small scrap of paper, but on a great many pages of the account books of the Province. It is the enormous debt, the stupendous overdraft of $1,300,000, of the Lea Government. This is no shadow, but a grim reality. Taxpayers are sweating under the load, and nothing to show for it. Suppose our valiant knight of the soap bubbles attack these. Or has its local leader put the muzzle on with the command, "Lie down Towser; no more of this? Stop your barking."

I am, Sir, etc.,
SEARCHLIGHT.

"Oldest City In The World"

(Exchange)

The "oldest city in the world" has lost its title to a newcomer in the eyes of men—a 6,000-year-old veteran of civilization infant days, says a Philadelphia press despatch. Its name unknown, the ancient town has been unearthed beneath the streets of the former titleholder in Tepe Gawra, a prehistoric mound in Northen Mesopotamia.

At least 1,000 more years are expected to be added to the story of man in further digging by the joint archaelogical expedition from the American School of Oriental Research and the Museum of the University of Pennsylvania.

Twelve "layers" of civilization—the last few beneath the silt blanket archaeologists believe was left by the flood of Noah's day—have already been exposed, and trial excavations give evidence of as many more, indicating to the expedition's satisfaction that eventually the outer wall of civilization will be pushed back to 5,000 or 6,000 years before Christ.

Among the ruins were discovered the walls of a temple and of private houses, household pottery, spindles and loom weights for weaving, hammer-stones, hones, knives and scrapers for such local industries as leather-working and basket-making, combs, mortars for ointment, receptacles for the kohl which women used as a beauty preparation, and other remains of the domestic life of the people.

With the ruins of the city were discovered a number of unified tombs of the same period

The Farmer And His Debts

Address by
M. A. MacPHERSON, K. C.
(Dominion Department of Finance)

May I say here, from my own knowledge of Western Canada, my own acquaintance with the difficulties of the Western farmer, that perhaps the most important and the most necessary relief that he can obtain is to have the cost of money reduced. The rate which he so generally has contracted to pay is, to my mind, placing on him a burden which in these days of low prices he is inviting disaster in attempting to pay.

Reports from meetings of creditors are cheering for this reason as well: the farmer may have gone to that meeting with a feeling that his creditors were all opposed to him. They sit down around a common table, they discuss their mutual problems, the farmer finds that he is not alone in difficulties and finds that all his creditors wish to help him. Good advice is given, advice which the farmer feels in many instances he can follow, and when the meeting adjourns—in so high a percentage of the meetings that it is most heartening—the farmer indicates that he has taken on a new lease of life and that his attitude towards life, as a result of the meeting, of concessions made and expressions of opinion uttered, has resulted in his returning to his home with hope and a spirit of contentment which is more important than anything else.

As a complementary measure to the Farmers' Creditors Arrangement Act certain amendments to the Canadian Farm Loan Act were passed at the last session of Parliament. The Canadian Farm Loan Board has been operating in Canada since 1929 and in that time has advanced over $8,000,000 in rural credits. Under the amendments of last session legislative provision is made for the advance of a total of $40,000,000 including what has been advanced by the Farm Loan Board. Actually $10,000,000 has recently been placed by the Treasury of Canada at the disposal of the Farm Loan Board.

The amendments to this Act increase the credit facilities of the Board, enable it to advance up to $7,500 in any one case, enable it further, in the proper case, to advance up to 65 per cent of the value of the land, taking in such cases a second mortgage where the amount is over 50 per cent and taking chattel security as well, this being done for the purpose of consolidating the indebtedness of the farmer and for the purpose of putting him in a position where with cash in hand he can treat with these various creditors and secure concessions from them. It has also provided for a method of intermediate credits by the hypothecation to the Farm Loan Board by the mortgagee of his mortgage where advances can be made for current expenses to the farmer.

It will be seen readily that the Farm Loan Board cannot of itself begin to take care of the agricultural indebtedness of Canada, but it can also be seen that it will make a substantial contribution towards rehabilitation.

The rate of interest charged on first morgages is 5 1-2 per cent and on second mortgages 6 1-2 per cent. The first mortgage advances are to be paid in one or two years, being regarded as intermediate credits.

The Farm Loan Board can now function in six of the Provinces of Canada. In three of the Provinces—Ontario, Saskatchewan and Prince Edward Island—it will be necessary for the Legislatures of these Provinces to enact enabling legislation before the Board can operate, and further, in the Province of Quebec, it will be necessary for the Legislature to enact legislation providing for chattel security before money can be advanced by the Board on the second mortgage plan.

(To be Continued)

"Did you receive many Christmas cards, Miss Brown?" asked the mean young man.

"Oh, yes—quite a lot," replied the young lady, "and there was an unsigned one which I thought particularly dainty and artistic. I'm sure it came from you."

"Indeed!" he exclaimed, delighted and highly flattered, "and what makes you think that?"

"Because I sent it to you last year."

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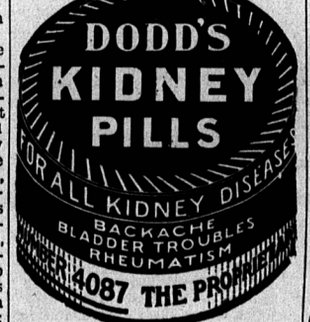

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