

# Money Surges Upward As Huge Sum Borrowed

**By DON PEACOCK**  
**Canadian Press Staff Writer**  
 OTTAWA (CP) — Like ocean tides, money in its various forms is constantly ebbing and flowing through Canada's economy. It surged upward recently when the federal government borrowed \$400,000,000 for five months at 2½ per cent annual interest from the chartered banks and the Bank of Canada.

To the uninitiated it sounds paradoxical to say the government, by borrowing this amount from the banking system, created \$400,000,000 in new money. But that is the effect, and there is an explanation.

To understand how borrowing money from the banking system can create money, it is necessary also to remember that money has more forms than currency—dollars and cents.

While money exists in the form of currency, it also exists in the form of bank deposits, which are literally nothing more than entries in bank books. But they are daily transferred from one person's bank account to another's through the simple means of writing out cheques.

**CREATED \$400,000,000**

In the case of the government's loan, what the banking system did, in effect, was create \$400,000,000 in bank deposits out of the air, in exchange for the government's promise to pay back this amount in five months.

Every time a bank makes a loan to anyone, new money is created in the same way. The money supply swells by the amount of the loan. The money supply drops by that much when the loan is repaid.

In other words, the government has turned over its five-month bonds to the chartered banks and the Bank of Canada, or central bank. These institutions, in return, put an entry in their books crediting the government's account with the dollar- and-cent value of the bonds.

When the government redeems these bonds five months from now, its bank account will be down by \$400,000,000. Thus the over-all supply of money in the form of bank deposits will have ebbed 'by that amount.

It's a kind of magic carried on with paper and bookkeeping entries. Yet it works because using money in its various forms is a more convenient way of exchanging goods and services than trading or bartering them.

**CONFIDENCE IN MONEY**

People also have learned that they can accept Canadian money—in bills or bank deposits represented by cheques—without fear that suddenly at any time it might become worthless.

Everyone has faith in it. Everyone accepts it.

The money created by the government's \$400,000,000 loan may be turned into dollars and cents when the government uses it to pay its bills; when it sends out your family allowance or old age pension or some other cheque.

For this conversion from bank deposits into currency to occur, of course, the government's cheque must be cashed.

If a mother merely deposits her allowance in her own bank account, money has changed hands but no one has touched any dollar bills. Money in the form of an entry in the government's bank book has been transformed into money in the form of an entry in the family bank book.

**Decide Drowning Was Accidental**

CAMPBELLTON (CP) — An inquest held with the Restigouche County coroner, Dr. J. H. M. Rice of Campbellton, presiding, found that the death of Rollie Smith June 21 was an accidental drowning. No blame was attached to anyone.

The 24-year-old Campbellton resident was drowned in Wilson's Lake eight miles from here, when his rented fishing boat overturned. Smith's companion, Maurice Parker of Campbellton, failed in rescue attempts.

**Air Hostess Is Indicted**

TOKYO (CP) — A Canadian Pacific Airlines hostess has been indicted on a charge of smuggling \$41,666 worth of jewels in a false suitcase bottom into Japan.

The Tokyo district procurator Tuesday indicted Miss Patricia Wong of Hong Kong for violating Japan's customs regulations. She was suspended from her airline job pending completion of the investigation.

Police arrested Miss Wong June 18 after she arrived from Hong Kong at Tokyo international airport. They claimed they found 800 diamonds and other gems in her suitcase.

Violation of the customs law carries a penalty of a three-year jail sentence or a 300,000 yen (\$833.33) fine or both.

Date for the trial has not been set.

**Want Better Tax Deal For Working Women**

EDMONTON (CP) — A working women's organization Friday urged the federal government to provide a maximum \$1,000 income tax exemption for women who need housekeeper services while they work to maintain their families.

The Canadian Federation of Business and Professional Women's Clubs unanimously supported the resolution at business sessions on the last day of a four-day convention here.

The resolution said many women in the labor force are wholly or partially responsible for maintenance of members of their families and frequently need to hire housekeeper services.

The exemption would apply to single as well as married women who have to work outside the home to keep the home going.

**Britain Orders Sultan Exiled**

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The Guardian — The Patriot

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Final To-night — Racing Thrills in Kentucky

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**DANCING**

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July 21st.

Sponsored by Ladies Curling Club. Music by Downtowners Quartet

**PERSONALS**

The sad news was received by Mrs. Dan M. MacDonald, Montague, of the death of her mother, Mrs. Levi B. Ings of Downey, Calif., formerly of Charlottetown, P.E.I., on July 11th. Burial was in Downey, Calif.

Captain A. A. Mosher and Mrs. Mosher, have returned to their home in Montague, after spending their holidays at the home of their sons, Robert in Dartmouth and Cecil in Halifax.

Henry Lannigan, his sister Vivian and her husband Bill Bell, left for Hamilton, Ontario, after vacationing at the home of their parents Mr. and Mrs. Nicholas Lannigan, St. Mary's Road.

Miss Margaret Lowery, Mrs. Ellsworth Ross, and Master Garnet Ross, spent some time recently in Halifax, Windsor, and Kentville, N.S. In Halifax they were the guests of Mr. and Mrs. Archie Blackburn and Mr. and Mrs. Reg. Roberts. They were accompanied back to the island by Bill Lowery, Halifax.

Mrs. John Clair, Montague, accompanied by her son Bruce, and granddaughter, Miss Gail McKean, left yesterday on a visit to Milltown, N.B., where they will visit Mrs. Clair's daughters, Harriet and Helen. They expect to return on Sunday.

Miss Florence MacDonald, Montague, left last week by plane to visit her sister, Miss Marcia MacDonald, and her brother, David, in Toronto.

Mr. and Ray Llewellyn and children, Cathie and Wendy, and Mr. Lorne Llewellyn, left on Thursday on return to Hamilton, Ontario, after spending the past two weeks at their home in Montague. They were called home because of the illness and death of their mother, Mrs. Ellsworth Llewellyn.

**SHOULD WITHDRAW**

NEW DELHI (AP) — The Indian government said today the United States and Britain should withdraw their troops from Lebanon and Jordan. In a prepared statement released after a cabinet meeting, the government said it was "against intervention by foreign forces in any country and thinks they should be withdrawn."

A foreign ministry spokesman said this referred directly to Jordan as well as Lebanon.

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**GRAVEL TRUCK IS DAMAGED**

The photo above shows the damage received by a gravel-laden 3-ton 1955 Dodge truck, driven by Raymond MacKinnon of Murray River, when it went out of control and rolled over in the ditch near Hermitage. The driver escaped with minor injuries. The truck is owned by William Millar of Murray River.

**William Farrell Dies In Ch'town**

The death of William M. Farrell of Milltown Cross in his 83rd year occurred suddenly at Beach Grove Charlottetown on Friday July 18. The late Mr. Farrell was born at Sturgeon in 1875 and was married to the former Mary Gallant who predeceased him a number of years ago. Although without the use of his sight from birth, Mr. Farrell was known throughout the Maritimes as an ardent musician, having composed many songs which native and former Islanders delighted in obtaining.

He also spent much of his time in tuning and repairing wind instruments in his many travels. He was for many years the organist in St. Paul's Church, Sturgeon.

He is survived by one daughter Lauretta (Mrs. Philip Steele Pietou, N.S.) and two sons Ignatius in Trenton N.S. and Basil at Milltown Cross.

A daughter Emely Mae (Mrs. Joseph Gattell Georgetown) and two sisters Annie (Mrs. Joseph Dunn) and Sarah Predeceased him several months ago.

The funeral will be held this morning Monday July 21, from the home of his son to St. Paul's Church, Sturgeon at 9 a.m.

Interment will be in Church cemetery.

**Haying Is Easier With New Equipment**

OTTAWA — A recent innovation known as the Hay Bale Stooker is a useful piece of haying equipment for smaller farms.

This machine consists of a platform pulled behind the hay baler and it leaves stooks of six bales. A tractor equipped with a stook loader can lift all six bales and load them on a wagon. There are also several types of field bale loaders that will pick up individual bales.

Although two men are needed to bale and stook the crop, A. I. Magee of the Central Experimental Farm points out that the same two men can later pick up the bales and store them. This, he says, reduces the size of the crew needed for the overall haying operation.

One inexpensive type of loader is an attachment for a baler. This consists of a chute at the rear of the machine that directs the bales into a trailer wagon where a man arranges the bales on the platform.

**THROWER**

Another recent development uses a bale thrower on the baler that tosses the bales into a wagon box. One man can operate the baler and load the wagon.

Both of these methods however, need a crew of men to unload the wagons and several wagons are needed if the baler is to operate continuously. Normally this can be done economically only on larger farms where a large quantity of hay is handled each year.

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**William Farrell Dies In Ch'town**

The death of William M. Farrell of Milltown Cross in his 83rd year occurred suddenly at Beach Grove Charlottetown on Friday July 18. The late Mr. Farrell was born at Sturgeon in 1875 and was married to the former Mary Gallant who predeceased him a number of years ago. Although without the use of his sight from birth, Mr. Farrell was known throughout the Maritimes as an ardent musician, having composed many songs which native and former Islanders delighted in obtaining.

He also spent much of his time in tuning and repairing wind instruments in his many travels. He was for many years the organist in St. Paul's Church, Sturgeon.

He is survived by one daughter Lauretta (Mrs. Philip Steele Pietou, N.S.) and two sons Ignatius in Trenton N.S. and Basil at Milltown Cross.

A daughter Emely Mae (Mrs. Joseph Gattell Georgetown) and two sisters Annie (Mrs. Joseph Dunn) and Sarah Predeceased him several months ago.

The funeral will be held this morning Monday July 21, from the home of his son to St. Paul's Church, Sturgeon at 9 a.m.

Interment will be in Church cemetery.

**Haying Is Easier With New Equipment**

OTTAWA — A recent innovation known as the Hay Bale Stooker is a useful piece of haying equipment for smaller farms.

This machine consists of a platform pulled behind the hay baler and it leaves stooks of six bales. A tractor equipped with a stook loader can lift all six bales and load them on a wagon. There are also several types of field bale loaders that will pick up individual bales.

Although two men are needed to bale and stook the crop, A. I. Magee of the Central Experimental Farm points out that the same two men can later pick up the bales and store them. This, he says, reduces the size of the crew needed for the overall haying operation.

One inexpensive type of loader is an attachment for a baler. This consists of a chute at the rear of the machine that directs the bales into a trailer wagon where a man arranges the bales on the platform.

**THROWER**

Another recent development uses a bale thrower on the baler that tosses the bales into a wagon box. One man can operate the baler and load the wagon.

Both of these methods however, need a crew of men to unload the wagons and several wagons are needed if the baler is to operate continuously. Normally this can be done economically only on larger farms where a large quantity of hay is handled each year.

**Liberal Launch All Out Offensive**

DRUMMONDVILLE, Que. (CP) — Hon. Jean Lesage, leader of the Quebec Liberal party, said Sunday Liberals throughout the province have launched an all-out offensive against Premier Duplessis' Union Nationale government and stand ready for a provincial election.

Mr. Lesage told more than 1,000 persons in the Canadian Legion hall of this industrial centre 63 miles southeast of Montreal that the provincial Liberal organization is being revamped at the local and regional as well as the provincial levels.

Conventions to nominate candidates for the next election were to be held during the next few weeks.

The Liberal chief spoke following the first nomination convention organized by the party since he asked the premier to either establish a royal commission inquiry into a provincial gas transaction or call an election.

Mr. Lesage made that request to the premier following a series of articles by the Montreal newspaper Le Devoir about the sale of Quebec Natural Gas Corporation.

The paper said a \$20,000,000 stock market coup marked the transaction, but the corporation stated there was nothing irregular in the deal.

**Songwriter Quits Job Is Too Tough**

TORONTO (CP) — Eddie Foley, a Toronto songwriter for 50 years, has retired with a parting note of advice to aspiring young Canadian tunesmiths: "Don't do it."

Author of more than 100 songs, Mr. Foley said Saturday he is quitting the field because: "It takes too much effort; too much expense."

He said there is no market for a songwriter in Canada because the country's top entertainers prefer United States hit songs.

Mr. Foley admits, however, that his career was not unsuccessfull financially. Although he kept on his job as a meat jobber he says songwriting gave him a fairly good income.

**Commons Will Speed Up Work**

OTTAWA (CP) — The government, seeking to speed up Commons work, plans to extend Commons sittings starting next week by meeting on Friday evenings and on Saturdays, it was learned authoritatively Friday.

The Commons, which now meets a total of 25½ hours a week, would add 7½ hours for a total of 33 hours. Notice of the government's intention is to be given today.

The additional sittings are aimed at speeding up sessional work with the aim of finishing sometime in August. Virtually all of the estimates, some of which now are before committees, and the bulk of the government's legislative program still remain to be passed.

The session started May 12.

**Lebanese Gov't Takes Village**

BEIRUT, Lebanon (AP) — Pro-government forces counter-attacked in the hills above Beirut Thursday and recaptured Ainab village.

The anti-rebel move was mounted by 150 national police and vigilantes in the presence of four neutral Irishmen serving as United Nations observers.

The Irish officers happened on the battle staging area just before the counter-attack and were pinned down until it was over. They watched from behind walls.

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