

Farm Mortgages Often Help Men With Small Capital to Get Land

Farmers as Bank Depositors---Three-Fourths of all Deposits said to be Made by Them---Young Men with Farms Left them Unencumbered Sometimes Let them Go Backwards while Having a Good Time---Farm Life Has Become Much Easier for Women---Girls Would Rather Live in City.

(Staff Correspondent of The Globe)

Mount Forest, Aug. 3.—Everywhere financial men, managers of banks and loan companies and merchants, who are used to steadily summing up situations not by the gloomy exceptions but by the common instance, have told me that the Ontario farmer is today in a better position financially than he has ever been. There is, of course, here and there the story of the odd man with whom things never do work out right, with whom life has been and always will be at sixes and sevens, and who is "down on his luck," but this strange perversion of fortune is to be found in every country, attaching itself almost unfailingly to the same types of men. Good farmers suffer as severely as bad ones from drought, storm, frost and insect pests, but somehow as the years go by, in spite of all setbacks, the good farmer's land has well repaid him for the labor expended upon it.

TWO MEN AND THEIR WAYS

An instance recurs to me of a farmer in Essex County who never made things pay, although he worked very hard until the farm had been sold over his head. The new farmer worked just as hard as the other, but did things as near to the exact right time to do them as circumstances would permit, and changed the crops on the land more in accordance with the nature of the soil with the result that his home, his buildings and his farm now are a treat to look at.

MORTGAGE SOMETIMES A GOOD SIGN

The majority of the farmers represent shades between these two grades, and the majority are well off. There are still mortgages on many of the farms, but their presence is not always so bad a sign for the country as many might think at first. As the manager of a prominent bank at St. Thomas said to me: "A man who is ambitious, but of small capital, often pays down a certain amount and gives a mortgage to cover the balance. It is a good sign, because it shows the opportunities before energetic poor men to go ahead in rural Ontario. There are any amount of men who rent farms till they get some money together, and then buy in this fashion. These mortgages are all worked off."

LADS WHO INHERIT FARMS

"The greatest trouble I have seen in my long experience has been in the case of the son who has been left early in life by his father with a large first-class farm, all his own, to do with as he pleases. There is often a distinct retrograde movement noticed in the condition of the stock and the farm after that. The son doesn't know the value of a dollar as well as the old man did. He buys a fast horse or two, and spends a great deal of his time away from home, depending on hired help. He wants to have a good time, and goes in for all sorts of luxuries. The man of limited means, however, is bound to pay off the mortgage, and have a fine, well kept farm of his own, and the best communities are those established by men of this type."

MOST DEPOSITS FROM FARMERS

The farmers are good depositors. They do not borrow very much. Except in the Hamilton-St. Catharines fruit belt, this was the general distum concerning the farmer. A Seaforth banker estimated that nearly three-fourths of the deposits come from the farmer, and that it is the farmer's money which finances a great proportion of the undertakings and investments of the day.

DO NOT BORROW VERY MUCH

"They do not borrow very much in this district," he said. "Some of them do borrow a little in order to get a few cattle to graze, but not half as much as they used to. Nearly always the borrowing farmer has a mortgage on his property. In the matter of expenses, sometimes a good driver is bought for the son or daughter. As a general rule, however, they are pretty sensible. Of course, they all take their daily pa-

pers, and read them carefully, too. The farmer always knows the markets when he comes into town. The telephone saves him a great deal of travel and expense. He regards it now as a necessity. Altogether, his lot is cast in pleasant places."

DOING WELL EVERYWHERE.

I said to one poor farmer, who lives in a rather poor district, and whose home and outbuildings did not indicate exceeding prosperity: "Well, you fellows have nothing to complain of at present prices for cereals and live stock."

"Well, it was coming to us," he said. "We worked for a good many years for less than our labor was worth. I think we deserve good times." The fact that he didn't think of anything to complain of clinched my belief that the farmer's prosperity is general, and this year attaches itself to all classes of the farming community.

FARMER LENDING MONEY.

"A man who had a heavy mortgage on his place when I came here twenty years ago is now lending money," said a Mount Forest banker this morning. "There is a wonderful difference in the district since then. Telephones especially have made remarkable changes in marketing conditions."

HOW ABOUT THE WOMEN?

"Machinery and railroads have been making things easier for the men on the farm," I said to a lady at St. Thomas who has been in close touch with the conditions of farm life through three decades. "Has the life been made any easier for the women?"

FARM LIFE EASIER FOR WOMEN.

"Has it been made easier?" she exclaimed. "When I think of how hard farmers' wives and daughters once had to work and see them now with everything almost as handy as in the city, I can scarcely believe my own eyes sometimes. Why, the baker and the grocer and the butcher make regular deliveries, often there is a water system in the house, a telephone to order things through, and the men generally do the milking. We used to bake our own bread, do the milking and countless other things that women do not do now. Pianos are so common that the girls think nothing of them now, and there are lots of them taking lessons in painting and other accomplishments. Lots of the girls, though, do not like farm life, and would rather live in the city. They want more life and movement."

CROPS AROUND MT. FOREST.

After the big rain Sunday crops in many localities were laid flat by the storm, but today they had recovered and were standing straight again for the most part. Around the town the wheat was looking in splendid condition and I am informed by Mr. D. Murphy, cattle dealer, who has been all through the section, that winter wheat gave an immense crop everywhere. Hay is a good average crop. That on Mr. Murphy's farm will go about two tons to the acre, but this is probably better than it will go in most parts. Oats and barley, which form the great part of the crop in this district, promise an abundant yield. Peas are not far enough advanced to say with any degree of certainty how they will come out, but their condition so far is excellent, and have not been troubled with the plant lice that have infested this crop in other districts. They have attacked the turnips in other seasons, but this year they have not appeared. A flourishing crop of alfalfa was on Mr. Murphy's farm, but I did not hear of any more being grown in the neighborhood. Wheat is not grown extensively, although a little more is put in this year on account of the high prices. Most farmers have from five to ten acres.

GROW GRAIN TO FEED IT.

"At one time, when Martin built that big elevator you see 'way up the river, it wasn't large enough to hold the grain that was brought to it.

There was a continual procession of loads of grain going to it. Now a building one-eighth of the size would do. At that time they grew grain and sold it. Now they grow it to feed it. They sell a lot of stall-fed cattle here. They feed them during the winter and sell them from Christmas up to March and April, particularly the latter. Last year they sold them early because the grain was a good price. There is no corn grown here. We cannot get it in early enough in the spring, as this is a late section. We feed roots to the cattle. A lot of cattle are imported here in the summer time for feeding purposes from the west, and from different parts of Ontario, Muskoka, Barrie and even from Kent. They are mostly bought in Toronto."

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SCOTIA MAY SOON ADVANCE ITS RATE --BONUS COMING

Montreal, Aug. 5.—The recent notable advancement made by the Nova Scotia Steel and Coal Company, its ever and fast increasing business and brightening prospects are now being much commented upon in stock circles. Holders of "Scotia" are much interested to discover just now the position of the stock will be effected by the enlarged profits of the present year.

There is a rumor to the effect that, not only will the dividend be raised shortly but that a bonus will be paid later in the year, making the dividend seven per cent.

It is also stated that some Scotch financing is going to be done in England in the near future. This is somewhat vague at the moment, but it is likely that something in this way will be done.

The British interest in Scotia corporation is increasing, and the settlement of the recent disagreements has removed the greatest obstacle to the placing of stock if deemed advisable in London. The Nova Scotia Company is making excellent headway under the able management of Mr. R. E. Harris, president, and Mr. Thomas Cantly, general manager.

The value of the Wabana ore deposits in Newfoundland is now computed to be much greater than formerly, covering no less than an area of 35 miles of high grade ore.

LABOR REPORTED SCARCE

Ottawa, Aug. 4.—The scarcity of labor in the National Transcontinental Railway is becoming more and more serious, according to reports which are reaching the commissioners from all along the line. This scarcity of men is impeding construction. The relaxation of immigration restrictions helped somewhat, but not enough to cope with the situation.

The Irish Technical Instruction Congress has adopted a resolution the probable outcome of which will be the establishment of a School of Hotel-keeping in Ireland on the lines of an institution already in existence in Switzerland.

DOCTOR SWEARS HE WAS FORCED TO WED

Threatened with \$50,000 Suit and Criminal Action, He Gave House as Security

New York, Aug. 5.—A suit in which \$20 a week alimony and \$250 counsel fees was granted by Justice Ford yesterday, to Mrs. Annie Zarch, wife of Dr. Isaac Zarch, of No. 196 Rivington street, Manhattan, reveals a strange story. The action was started last Spring by Zarch, to have his marriage annulled, and he claimed in his complaint, that he was forced to marry the then Annie Elsenburg, under threats that unless he did so, a suit for \$50,000 for breach of promise would be instituted against him, and the matter would be brought also to the attention of the District Attorney.

The agreement, which covers three typewritten pages, was produced in court by Dr. Zarch. It shows that on June 16, 1909, the physician promised to marry the young woman within four days, and as security he had deeded made out to Henry L. Rupert and Isaac Tchmal (the former the girl's lawyer) for his house, No. 192 East Third Street, valued at \$10,000, which, in the event of his not fulfilling the agreement, was to be sold and the money turned over to the girl.

PROPERTY DEEDED BACK TO HIM

Subsequently, after the Doctor had married the girl the property was deeded back to him.

The complainant goes on to relate: "I conveyed my premises and within four days entered into a pretended and compulsory submission of a marriage ceremony with this girl. I later learned that she had falsely represented that she had instituted a suit for \$50,000 for alleged breach of promise."

In the third and last allegation in the complaint the Doctor swears: "I was induced to marry by false representations and by threats made by the defendant and her father. The ceremony was performed without my real consent."

In another affidavit Dr. Zarch swears that Henry L. Rupert, attorney for Mrs. Zarch, was paid \$1,000 by him. He swears that Rupert demanded the \$1,000. In his decision Justice Ford has this to say relative to this transaction:

INQUIRY BY BAR ASSOCIATION.

"I shall ask the Bar Association to inquire into the circumstances surrounding the payment of \$1,000 counsel fee by the plaintiff to the defendant's lawyers." In his affidavit the doctor says:

"I was instructed by the lawyer to bring \$1,000 in cash the day of the conference, and unless I agreed to sign the agreement on June 16 no time would be lost in having me arrested and the matter taken before the District Attorney. Fearing that my reputation would be ruined by criminal proceedings, I agreed."

Mr. Rupert, in an affidavit claims the \$1,000 was the counsel fee due for work done for the doctor's wife. He says that the girl's father was unable to pay the fee demanded, and that the doctor after first asking time to think it over and consult his lawyer, paid it.

Abraham Greenburg, attorney for Dr. Zarch, said yesterday the order for alimony probably would be filed today and he would take the appeal. He declared the doctor never took the girl to his home. It seems that there was a stipulation that the marriage was to be kept secret a year, during which time the girl would live at her home and ask no support. He sued for annulment before the year was out.

It's the experience of every man that he wants a lot he doesn't get and gets a lot he doesn't want.

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No. 323—Suburban for Gibson and Marysville, 16.20.
No. 301—Express for Loggieville, Chatham, Campbellton, Quebec, Montreal, etc., 18.30.
No. 327—Suburban for Gibson and Marysville, 18.40.
No. 329—Suburban for Gibson and Marysville, 22.00.

ARRIVALS

No. 306—Suburban from Marysville 7.45.
No. 302—Express from Loggieville, Chatham Junction 11.25.
No. 308—Suburban from Marysville 13.30.
No. 304—Mixed from Loggieville and Chatham Junction, 16.00.
No. 310—Suburban from Marysville 19.15.
No. 316—Suburban from Marysville 21.55.

CANADIAN PACIFIC DEPARTURES

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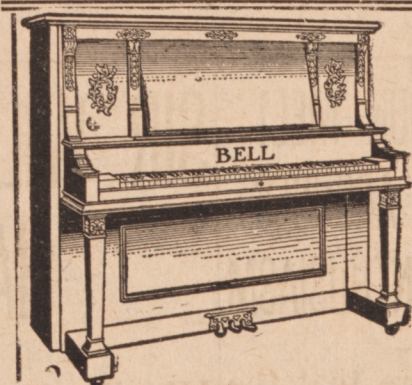
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PROBATE COURT

COUNTY OF SUNBURY

Wednesday, the Sixth Day of July, A. D. 1910.

In the matter of the Estate of Henry Nevers, late of the Parish of Lincoln, in the County of Sunbury, Farmer, Deceased.
Let the heirs, next of kin, creditors, and all others interested in the Estate of the said late Henry Nevers, deceased, be cited to appear before me at the Court of Probate to be held at my office in Oromocto, in the County of Sunbury, within and for the said County of Sunbury, on Wednesday, the fourteenth day of September next, at eleven o'clock, in the forenoon, to show cause, if any they have, why license should not be granted to Martha True, Administratrix of the Estate of the said late Henry Nevers, deceased, to sell such of the real estate of the said deceased as may be necessary for the payment of the debts of the said Estate.
Given under my hand and seal of the said Probate Court, this sixth day of July, A. D. 1910.
(Sd.) JOHN W. GILMOR, Judge of Probates County of Sunbury.
(Sd.) EMMA E. ESTABROOKS, Registrar of Probates in and for the County of Sunbury.
GREGORY & WINSLOW, Proctors for Petitioner.

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