

MANY MORTGAGED FARMS

Nearly Half Ontario's Agricultural Land Encumbered But Not Unduly

About 15 per cent. of the total value of the farm property in Ontario is mortgaged, according to a statement appearing in the report of the provincial Minister of Agriculture. This conclusion was arrived at as a result of a canvass undertaken by the district representatives of the Department, who found that 45 per cent. of the farms were mortgaged, and one-third would be a fair estimate of the amount of the mortgages.

This financial survey of farm conditions, as it might be called, was ascertained under the following heads: (1) The percentage of farms mortgaged, per cent. of mortgages in value of farms, and whether increasing or decreasing; (2) the extent of deposits by farmers in saving banks; (3) the extent of the demand on the part of farmers for loans; (4) rate of interest paid on both long and short-date loans; (5) whether the loans were on the purchasing of land only or for financing farm operations.

Bankers, business men, lawyers registry office officials and prominent farmers were relied on for the information gathered, and the answers are considered reasonably reliable.

There seems to be a unanimous view that mortgages are decreasing in number. A proportion of the mortgages, it was ascertained, were taken to enable speculation in western real estate.

With regard to deposits, it was stated that these have materially increased in recent years. One county estimated a 20 to 30 per cent. increase; another 70 to 90 per cent.; another 75 per cent. No accurate figures could be given of the total amount of farmers' deposits, but from estimates furnished from the different counties, it is assumed that the farmers of Ontario have one hundred million dollars at their credit and that the farm wealth of the Province is valued at \$1,405,950,940.

Eliminating Scale in Boilers

It is needless to state that the accumulation of scale on boiler heating surfaces resists the transfer of heat, and therefore acts to reduce the efficiency of steam production. Water contains two kinds of scale-forming "hardness"—temporary and permanent. The temporary hardness consists principally of the carbonate of lime and magnesia, and can be largely eliminated by raising the water to a temperature of about 190 degrees in an open vessel to allow the escape of carbonic acid gas. An open type of ed-water heater with ample depositing and filtering arrangements is often the simplest solution. For neutralization of the permanent hardness, implying the presence of sulphates in the water, it is usual to resort to chemical purification. Special apparatus are available which are capable of combining the two operations for both kinds of hardness. Permanent hardness may also be reduced by duplicating a part of the action of the boiler itself, by the use of a closed purifier in which the feed water is subjected to a high temperature under pressure. These are questions involving chemical determination together with the best advice obtainable.—Engineering Magazine.

Developing Australia

The Australian states concerned and the commonwealth have agreed on a locking and storage system for the Murray river that will open a navigable waterway 1,000 miles into the heart of producing Australia.

79 ENGLISH, SCOTCH AND IRISH REGIMENTS IN LINE

London, Aug. 31.—Irish, Scotch, and English troops make up the first British expeditionary force that was sent to France to fight the Germans. The force consists of seventy-nine regiments—six of cavalry, three of artillery—six of cavalry, three of artillery and seventy of infantry—and the Royal Flying Corps, the Royal Engineers, the Royal Medical Corps, the Army Service Corps, the Army Pay Corps and two army veterinary corps.

Here is a complete list of the regiments sent to the continent. It had to be sent by mail because the censor refused to permit its transmission by cable.

This is the first time that the strength of the British force has been revealed.

CAVALRY

Life Guards.
Royal Horse Guards.
Dragoon Horse Guards.
Dragoons.
Lancers.

ARTILLERY

Royal Horse (light).
Royal Field (heavy).
Royal Garrison (siege).

INFANTRY

Foot Guards.
Royal Irish Regiment.
Connaught Rangers.
Leinster Regiment.
Royal Munster Fusiliers.
Royal Inniskilling Fusiliers.
Royal Irish Rifles.
Royal Irish Fusiliers.
Royal Dublin Fusiliers.
Devonshire Regiment.
Somersetshire Light Infantry.
Duke of Cornwall Light Infantry.
Hampshire Regiment.
Dorsetshire Regiment.
Wiltshire Regiment.
Royal Scots.
Royal Scots Fusiliers.
King's Own Scottish Borderers.
Scottish Rifles.
Highland Light Infantry.
Royal West Surrey Regiment.
East Kent Regiment.
Royal Fusiliers.
East Surrey Regiment.
Royal Sussex Regiment.
Royal West Kent Regiment.
Middlesex Regiment.
Lincolnshire Regiment.
Leicestershire Regiment.
South Staffordshire Regiment.
Nottinghamshire and Derbyshire Regiment.
North Staffordshire Regiment.
Royal Highlanders.
Seaforth Highlanders.
Gordon Highlanders.
Cameron Highlanders.
Argyll and Sutherland Highlanders.
Royal Lancaster Regiment.
Liverpool Regiment.
Lancashire Fusiliers.
East Lancashire Regiment.
Border Regiment.
Manchester Regiment.
Cheshire Regiment.
Royal Welsh Fusiliers.
South Wales Borderers.
South Lancashire Regiment.
Welsh Regiment.
Shropshire Light Infantry.
Norfolk Regiment.

Suffolk Regiment.
Bedfordshire Regiment.
Essex Regiment.
Northampton Regiment.
Royal Warwickshire Regiment.
Gloucestershire Regiment.
Oxfordshire and Buckinghamshire Light Infantry.
Royal Berkshire Regiment.
King's Royal Rifle Corps.
Rifle Brigade.
Northumberland Fusiliers.
Royal Yorkshire Regiment.
East Yorkshire Regiment.
West Riding Regiment.
Yorkshire Light Infantry.
York and Lancaster Regiment.
Durham Light Infantry.

Fable of a Land-Tiller

Once there lived a farmer who worked so hard he was too tired to go to church on Sunday. His hired men refused to stand for the first and last call to breakfast at 3.45 a.m. and left before the end of the week. His wife milked the cows and hoed the garden because help was so hard to keep. The farmer voted against hard roads, and when he was elected to the School Board hired for teacher a young girl just out of High School, because she would take the job for thirty dollars a month. In short, he squeezed the dollars so hard the eagle screamed. He would steal acorns from a blind pig.

When the farmer was fifty he had a half section of good black land in the corn belt and money in the bank. He moved to town to enjoy a hard-earned rest. But his stomach was so tired of corn bread and bacon that it went on strike, and the farmer ate milk toast. He could predict a storm before the first cloud appeared, by the creaking of his joints, and he had to call for help to turn over in bed. One day his doctor said he had made enough money to buy a new touring car, and the farmer died of heart disease.

Moral: It's a losing proposition to make a human barometer of yourself.

ROYAL CANADIANS MAY GO TO THE FRONT

Halifax, Sept. 1.—The Royal Canadian Regiment, eight hundred strong is now concentrated in Wellington Barracks awaiting the order which sends it forth on foreign, and every man in the barracks hopes active, service. The detachments which have been doing outmost duty at Omsk and Cape Breton, as well as the company at Fredericton, are now all in the city, and not for some years has the whole strength of the regiment been so concentrated. There was a general idea at first that the regiment was to go to Bermuda to relieve the 1st Colonials there, but now there is a strong belief that there is a chance for them to go to the front, and from the colonel down to the youngest bugler, there is a most fervent hope that the latter report is true. While the R. C. R. are stationed at Wellington, the 63rd and 66th which have been occupying these barracks have been sent on outpost duty, and are manning the forts, etc.



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BIG WARS CAUSED BY MINOR AFFAIRS

Events, Trifling in Themselves, Have Sent Nations Armed Against Nations in Conflict

A Mexican's refusal to fire a salute of twenty-one guns seems an absurd trifle to sacrifice human life for, but that affair provided but another illustration of the manner in which little sparks sometimes bring about big international blazes. The war in which Great Britain lost the United States, for example, began because the citizens of Boston emptied a number of tea chests into Boston harbor. They objected to having their tea taxed for the benefit of England, and showed their resentment by tipping it into the sea. The result was that hostilities began at once.

And it was really because a few people lost their heads in the excitement of the moment that South Carolina began the war between North and South in the sixties. While negotiations regarding the slavery question were in progress the North sent a ship to reinforce the garrison at Fort Sumter. The South Carolina secessionists saw the ship arriving and got into a fever of excitement. They thought it was a sign that hostilities had begun, with the consequence that they fired at the ship, bombarded the garrison, and took all the men in the fort prisoners, for the garrison was quite unprepared. It was this little affair which which precipitated matters, set the North ablaze, and resulted in the war which cost the States \$10,000,000,000 and the lives of 600,000 men.

Religion and War

The question of the guardianship of the Holy Sepulchre really led to disastrous Crimean War. France had it; Russia wanted it; and Great Britain sent a messenger to ask Russia to withdraw. But the messenger was ultimately informed that the Russian Emperor had nothing to reply, and a few days later an enormous crowd gathered in front of the Royal Exchange in London to hear war declared.

It was quite a trifling affair which led to the conflict between Russia and Turkey in 1877, a war which was really originated by the blow of a blacksmith's hammer. In the 'seventies the province of Bosnia and Herzegovina, long under Turkish rule, but now under the administration of Austria-Hungary, was groaning under the excessive taxation levied by the Turks. In some parts of the province all persons over the age of sixteen had to pay a poll tax.

One day a collector went to a small mountain village to collect the tax, when a dispute arose between him and the village blacksmith concerning the age of the latter's daughter. The blacksmith insisted that she was a minor, and when the tax-collector made some insulting remark about her the smith brained him with his hammer. The blow of that hammer was heard in every Court in Europe for the smith fled to the mountains, taking his daughter with him, gathered a band of malcontents, and began an insurrection which set the whole province in a blaze. The war spread to Serbia, and ultimately Russia became involved.

"Jenkins's Ear"

An extraordinary affair, which descended in history as that of "Jenkins's ear," led to the war between Britain and Spain in 1739. At that time the Spaniards, encouraged by a secret compact with France, began to exercise with great severity their right to search English vessels on the high seas. In 1731 an English merchant vessel was boarded by the Spanish guardship and the captain, named Robert Jenkins, was cruelly used. After his release Captain Jenkins made his way to England, where the story of his torture by the Spaniards, and the tearing off of one of both of his ears, aroused general anger. Seven years later he was called before Parliament, and, standing at the Bar of the House, retold his narrative to the assembled members. His story caused a thrill of indignation to run through England and war ensued.—Tit-Bits.

A Democratic Statesman

M. Giolitti, former Prime Minister of Italy, is a statesman who follows the simple life. He has lived for twenty years in the same modest house, and neither he nor Mme. Giolitti ever goes into society. When Mme. Giolitti needs a change of air she takes a room in an unpretentious country "pension" which charges only \$1.70 a day; and when M. Giolitti joins her for the week-end he never fails to invite the local doctor and the local schoolmaster to join him in a rubber of whist.

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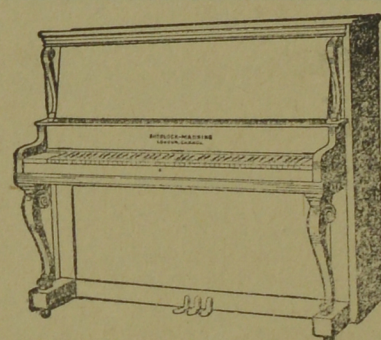
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The War

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Canada will prosper at the expense of Continental Europe. This is not a time in Canada for repining on the part of the business man. We must be careful, even frugal, but we must also be bold.

Victory is to him who has courage

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