

States  
 rope  
 asks of the Peace  
 which has con-  
 greatest time and  
 the wisest plan-  
 rection in Europe  
 and it is not yet  
 w the frontiers of  
 ight well occupy  
 statements for  
 eulty of planning  
 re than four times  
 task appears al-  
 one. This is roll-  
 Europe indeed, and  
 e charges to come,  
 ide herself up in  
 yet known. Assu-  
 eily to be further  
 there may be two  
 s finally emerge  
 k earthquake in  
 Russia. But these  
 e things that the  
 ceive to be their  
 , unless it might  
 forbid the uniting  
 rmany. They have  
 eaver, to establish  
 a, Jugo-Slavia and  
 believe that the  
 wating their time  
 ic problems in try-  
 four nations upon  
 be answered that  
 e Allies is by no  
 They are impelled  
 eash motives, at  
 ical consideration  
 For instance, in the  
 y and Austria were  
 an-power estimated  
 ade up of subject  
 no more racially  
 any than are the  
 millions were Pol-  
 ys who had been  
 rned by Germany  
 generations. When  
 occurred these fore-  
 rendered in great  
 r nominal enemies,  
 racial kin, as for in-  
 Czecho-Slavs threw  
 to the Russians and  
 d for service against  
 ace. The Allies are  
 it shall be taken  
 er of Germany and  
 time to come to em-  
 as cannot foster  
 to attach them per-  
 mally, to the Allies,  
 a buffer between Ger-  
 m and Southern  
 established as a buf-  
 fer the military  
 e anarchy of Russia,  
 euple of sweet neigh-  
 the world knows, the  
 r lost their race iden-  
 r German, Russian  
 mination. They form-  
 t of about 20,000,000  
 eart of Europe. But  
 ame of drawing up  
 r frontier a grave prob-  
 lem, and that was  
 of a tier of German  
 the Baltic. These  
 millions are the most  
 rman. They shut off  
 Poland from a sea,  
 Baltic and Poland with-  
 would be in economic  
 rmany. On the other  
 the Wilson fourteen  
 to forbid the annex-  
 at a number of aliens  
 Germans by the Poles,  
 e suggestion was made  
 should be given a cor-  
 Germany to the Baltic,  
 to this course was that  
 on Poland two bound-  
 ary should not defend  
 any. So now it appears  
 decided that the Baltic  
 have to become citizens  
 state or move out. Po-  
 her Baltic coast and  
 y to the south of Po-  
 a barrier between Ger-  
 on hand, and Austria  
 on the other, is Czech  
 composed of Bohemia,  
 a and a part of Hun-  
 total population of 12,  
 an area of 53,500  
 Here, as with Poland,  
 problem constituted by  
 population along the  
 here again it was de-  
 in order that Czecho-  
 have natural boundar-  
 ens would have to be  
 the re-establishing of  
 was not difficult, since  
 as existed, and the  
 as to form a new  
 These had already been  
 the fact that adjoining  
 both Russia and Aus-  
 rge numbers of Rou-  
 racial origin. The origi-  
 had an area of 53,000  
 a and a population of  
 Under the new arrange-  
 population and her are-  
 ctically doubled by the  
 Bessarabia, Transylvania,  
 d part of Banat.  
 est problem of the map-  
 negotiators was in the  
 Jugo-Slavia, which is to  
 bia, Montenegro, Bosnia,  
 a, Croatia-Slavonia, Carni-  
 olina. The population  
 ous enough despite the  
 array of names, and is  
 e three branches of  
 a Slav family, namely  
 es, the Croats and the  
 difficulty was that while  
 the frontiers of the new  
 natural and easily de-  
 Jugo-Slavian and Italian  
 nationalities conflicted,  
 a and about Plame and  
 these were accentuated by  
 at when Italy entered the  
 as guaranteed by Britain  
 the Slav hinterland of  
 en Austrian, but now de-  
 Jugo-Slavia of which our  
 ly, Serbia, is the con-  
 rtrary. At the same time  
 tted to be serious, but  
 ed to have been amply  
 ly giving up all or most  
 imian claims in return  
 which is wholly Italian.

THE MUTUAL LIFE OF CANADA

MUTUALITY

A Principle---Not A Name

During the past five years, four of the largest stock life insurance companies have been "reborn" making use of the larger life insurance companies in the world that are now owned entirely by policyholders and operated by them on the Mutual principle in fact as well as in theory.

This is an outstanding endorsement of the principle of Mutuality which is unquestionably the highest ideal in the insurance service, and the principle on which the Mutual Life of Canada was organized nearly a half century ago.

Five hundred healthy Canadian policy holders formed the nucleus on which the Mutual Life was organized in 1869 and their first premiums constituted the first assets of the Company. The premium income increased with the growth of the Company, and has proven more than sufficient for every necessity.

Mutuality avoids the introduction of outside Capital (Capital Stock) and assures to the policyholders absolute ownership and control of their Company, and renders impossible all conflict of interest as between Policyholders and Stockholders.

The late W. M. McCABE, LL.B., F.I.A., an eminent insurance manager, wrote:—

"The mutual principle is the only one by which the participating members of a life insurance company can receive a full equivalent for their money. It gives insurance at net cost."

D. F. AIKEN

District Agent

SIMCOE

JARVIS REPAIR and SUPPLY GARAGE

Genuine Ford Parts For Sale Here

E. W. ANDERSON--

ON THE CORNER

Mac of the C. P. R.

To the thousands who pass through the gates at Place Viger Station, Montreal, year in and year out it is hardly necessary to introduce the genial official whose photograph appears above. To those who are not fortunate enough to be acquainted with him, we beg to introduce "Mac," the ever popular and courteous station master at Place Viger, C.P.R. depot, the one dependable friend of the travelling public in a formal way. This official is recognized as "Mac," that's his name. The hundreds who spend their holidays up in the Laurentian mountains, the hundreds who have their summer cottages up the line, all know Mac and he knows them all intimately. There are lots of little things that Mac does for his travelling friends that earn their everlasting gratitude. You see, Mac is not merely a station-master, stern of aspect and official in attitude, but he is an advisor, a friend—to whom the patrons of the C.P.R. turn when they are in travelling difficulties. And they always get satisfaction. Mac is known to go out of his way to help the travelling public and it is doubtful whether any C.P.R. station official has more friends than has Mac. His temper never seems to suffer, despite the trying times he sometimes has and even the most humble traveller is assured of a courteous and kindly reception at Mr. Maguire's hands.



A Popular Man. When the trains bring back the heroes of the war pulled in, many hands were shoved through the car windows to shake hands with Mac, who, being a veteran of 1885 himself, has always had a warm spot in his heart for the "major laddies." Mr. Maguire was under fire in the fighting of 1885 and has the medal and the Saskatchewan bar. He also possesses the road conduct medal and has been thirty years in the employ of the Canadian Pacific Railway. As a station-master, Mac is ideal. His courteous, his friendliness and kind-heartedness have won for him the esteem, not alone of the travelling public, but of his superior officers. He can enforce discipline but still retain his friends—surely an excellent quality.

Here's to Mac! Long may he preside over the destinies of the travellers who go and come in the Place Viger Station—From The Montreal Standard.

Advertising Pays! TRY IT!

LOSS FROM LIGHTNING CONSERVING MOISTURE

Properly Rodded Buildings Alone Are Safe.

Rods May Be Installed by Farmer Himself Efficiently and Cheaply—Aluminum or Copper Material Should Be Used—Be Sure Rods Are Well Grounded.

(Contributed by Ontario Department of Agriculture, Toronto.)

ACCOMPANYING the heated summer days are the numerous thundersstorms which infest the temperate regions of our continent, and it is then we need the proper answer to the question of practicability of lightning rods. Contemporaneous with this usually come the lightning rod agents and again a knowledge of the subject is necessary. To answer the question we can do no better than rely on the statistics of insurance companies. Reports from these in 1913 show that 26 per cent of their risks were on rodless buildings. The total number of claims paid were 193, which amounted to \$40,904.63; of these eight were rodless and damage done only \$57.64. If the rods were no good then 26 per cent of strokes should have been on rodless buildings, or, roughly, 50 strokes. In that year the insurance companies figured an efficiency of 99.5 per cent. In Iowa the efficiency runs 98.7 per cent, and in Michigan, where the rodding is inspected the efficiency is 99.9 per cent. From these we are forced to agree that lightning rods are a protection, and we must now consider where and how to rod.

During the year 1900 in U. S. A. the number of persons killed by lightning was 713, of which 291 were killed in the open, 158 in houses, 57 under trees, and 56 in barns, of the remainder the circumstances were unknown. From this it appears that it is more dangerous in the open than anywhere else. The reason of this probably is that the house, tree, etc., act as conductors and carry the charge directly to the ground without harming the occupants. Of ten rods in the open the most were raised above their surroundings, on horse-back, a load of hay or an agricultural implement. In Schleswig-Holstein, for the years 1874 to 1883 summary reports show that yearly out of every million buildings, 549 ordinary buildings (houses, barns), 6,277 churches, 8,524 windmills, and 206 factories were struck. Naturally the total number of churches in that country are less than any other type of building and yet they were more often struck, which is due to their height and especially of their spire. Thus all high or projecting objects are more liable to be struck and hence should be rodless.

A lightning rod is merely a metallic rod sunk in damp earth and terminating in a point or points above a projecting structure. Now unlike charge of electricity attract, thus the charge of the cloud attracts the oppositely charged charge on the earth up through the rod to the point where it slowly leaks off into the air about it and thus ionizes it. This ionized or charged air now exists within a field of electrical force which causes a current of electricity to travel slowly through the atmosphere to the cloud which tends to move toward the point where the cloud above the building and hence prevents a discharge. However, the discharge is not always prevented as lightning sometimes acts with a "freak nature" and a discharge occurs between the clouds and the lightning rod. This is due to a reversed condition, the lightning rod is brought about by induction and the slow transfer of electricity through the air has not time to discharge the cloud before the flash takes place. It is now that improper installation proves disastrous. Hence careful inspection by the owner at the time of installation is most essential.

Rods should preferably be aluminum or copper, as these do not rust easily, and weight about three ounces per running foot. There should be a continuous rod starting in moist earth about eight to ten feet below the surface and running up the corner of the building to the eave, hence along the slant edge of the roof to the peak and along the ridge to the other end, and down the opposite slant side again to the eave, and thence to damp ground. This conductor should be fastened firmly to the structure by metallic fasteners and not insulated from it. It should also be protected to a height of eight or ten feet above ground by nailing a board over it to prevent cattle from disturbing it in any way. Metallic nickel pointed uprights about five feet high are soldered and braced firmly to the conducting rod running along the ridge and placed about 20 or 30 feet apart.

In the case of a house, an upright should extend a short way above each chimney and should be bent in, so that the point would project above the centre of the flue to prevent a discharge passing down the chimney by the fairly good conductors, the heated air and soot. On a barn a rod also should extend above each ventilator outlet. All weather vanes, finials, ridge ironwork, eavetroughs, metal hay-tracks, and even litter carrier tracks, if close to the conductor, should be soldered to the conductor. In fact, all masses of metal of any size should be connected to the rod or grounded well, as in these induced currents may be set up by a discharge, which in jumping from one piece to another may come in contact with some inflammable material.

Good lightning rods bought from a reliable firm properly installed will not only decrease your insurance premiums, but insure you against an enormous danger and expense.—R. C. Moffat, B.S.A., O. A. College, Guelph.

Many Valuable Crops Saved by Mulching.

This Season Especially Trying to Crops Producers—Great Losses Prevented by Cooling Cream During Hot Weather in Properly Constructed Tank.

(Contributed by Ontario Department of Agriculture, Toronto.)

WATER is one of the essential requirements for the growth of plants. Its functions are a solvent and carrier of plant-food, a food directly or indirectly for the plants and it helps to maintain the plants in a turgid condition, thus enabling them to stand more erect and resist the force of the winds. Also the evaporation of the water from the surface of the leaves equalises the temperature of the plants. Thus water serves the plants in no small way, and so the farmer is always very anxious each spring that his soil have sufficient water stored within it to supply the growing plants during the next three or four months, when the rainfall may not be sufficient for their requirements.

The amount of water required for crops is rather surprising; in humid regions they require from 200 to 500 pounds for every pound of dry matter produced, and in dry climates the amounts are about double of these. Of the ordinary farm crops the legumes including clovers, peas and beans use the most water; then comes potatoes next; then in order oats, buckwheat, barley, wheat, rape, maize and millet.

The water that the plants take from the soil exists in the form of thin films around the soil grains. If the soil be well drained and otherwise in good physical condition, these films will occupy about one-half of the air space of the soil, the other half being available for the growth of the roots. The water in the form of films has the power to rise up through the soil to the surface in a manner similar to that of the rise of oil in a lampwick or water through a lump of sugar. This rise takes place more quickly and extends higher if the soil grains be fairly fine and in a mellow and friable condition, or in other words, be in good tilth. Water in the soil is held in a manner similar to that of the rise of oil in a lampwick or water through a lump of sugar. This rise takes place more quickly and extends higher if the soil grains be fairly fine and in a mellow and friable condition, or in other words, be in good tilth. Water in the soil is held in a manner similar to that of the rise of oil in a lampwick or water through a lump of sugar. This rise takes place more quickly and extends higher if the soil grains be fairly fine and in a mellow and friable condition, or in other words, be in good tilth.

Conserving the soil moisture consists of getting as much as possible of the rains and the melting of the snow down into the lower depths of the soil, and in the second place, preventing the water that rises to the surface during the period of growth from evaporating. The first can be secured by fall ploughing and in other ways making the soil surface as open and receptive as possible for the easy entrance of the water and the evaporation can be prevented to a large degree by keeping the surface, after the crops are sown or planted, well mulched. The soil mulch, one to three inches deep, is found to be very effective in keeping the film water from reaching the sun and there evaporating under the surface of the soil. The surface of the soil, and this applies chiefly to heavy soils, should not be allowed to become crusted, as a crust on the top cracks open and allows the water to escape. The best illustrations of mulching and its good effects are found in every well-tilled garden, but to a large degree the practice is practicable on the farms by a judicious use of the harrow and roller. When the grain fields are rolled immediately after seeding, the harrow should be used; if power enough be available both may be passed over the field at once. Even after the grain is up 3 or 4 inches, should a heavy rain pack down the soil, the roller may be used to good advantage in re-establishing a mulch. The more frequently the corn and root fields are cultivated throughout the season of growth, the more effective the mulch will be to conserve the soil moisture.—R. B. Graham, B.S.A., O. A. College, Guelph.

Hot Weather Suggestions on the Care of Cream.

The season of 1919 is likely to be one especially trying for those who desire to ship sweet cream, on account of the great scarcity of ice. In many localities, not a pound of ice was harvested during the winter season of 1918-19. The ice-houses are empty and there is nothing but water to cool the cream. On some farms there is a scarcity of water during hot weather which means added difficulty in cooling the cream.

The first thing is to have a cooling tank of some kind for holding the cream can. One properly built of cement, or wood and insulating material, is best. Filling this, a coal-oil barrel, with the inside burned to remove the coal-oil flavor, sunk partly in the ground and having a cover will answer the purpose. This should be near the well so as to be convenient for pumping cold water into it.

Each lot of cream should be cooled at once after separating, and before mixing with previous lots. A separate pail or can should be used for this part of the cooling process. Allow the cream to remain in this special can set in the cold water, from one separation to the next, being careful to wash it frequently, as the warm cream will soon become tainted with the sour cream organisms, if this can or pail be not kept sweet.

Keeping pails, cans, etc., clean, and immediate cooling to 50 deg. F., certainly below 60 deg., and frequent shipment or delivery of the cream, are the main points in hot weather care of cream.—Prof. H. H. Dunn, O. A. College, Guelph.

The August Annual Sale of Furniture is on in Full Swing

Not because we have to, but because we don't want to disappoint our long list of Furniture buyers who have been waiting for this annual event.

Everything about it is remarkable. The merchandise is the very best we are able to procure and our regular prices for this quality of merchandise were always lower than the lowest, and with the Special discount given, during this annual event, makes the buying very interesting.

Any person needing furniture should not neglect to buy during this Special Sale. Twice a year The H. S. Falls Co. hold a Furniture Sale—February & August. With the present high prices and strike conditions it is almost impossible to do so, however the H. S. Falls Co's. strongest policy is to NEVER DISAPPOINT. Therefore we invite you to come and get our prices and if you are requiring Furniture—BUY.

"A word to the wise is sufficient" Every piece of Furniture in our large display is reduced for this sale. Our large show windows will tell part of the Furniture story. You will go a long way to see an equal display and when you do prices will be higher.

"The Savings are Genuine."

"The Terms of the Sale are Cash."

All Goods Delivered Free to any Shipping Point in Ontario

- Dining Room Furniture
- Solid Walnut Suites in Wm. and Mary design
- Fumed Oak Suites in Wm. and Mary designs
- Quarterned Oak—Extra large size in Queen Anne Design.
- New advance designs in dining room suites in special soft brown finish.
- Elm—Surface Oak, and many other designs in Dining Room Furniture.
- Kitchen Furniture of all kinds—Chairs—Tables—Kitchen Cabinets etc.
- Bedroom Furniture
- Solid Walnut Suites in many styles.
- Solid Oak Suites in different designs.
- Elm—Greenwood—Brass—and White Enamaled Beds.
- Dressers.
- Dressing Tables.
- Mattresses, and all the necessary Bedroom furniture.
- Library Tables in Golden Oak—Fumed Oak—Wicker—Walnut and Mahogany.
- Large Fireside Rockers in many, many styles.
- Davenport and Davenets.
- Large assortment of Chesterfields and if we can not supply your requirements from our large display, we will be only too glad to procure same for you.

You Will Find That it Pays to Shop at The Big Store on the Corner at any Time of the Year

But during August we have many odd lines in every department that are priced much below their regular value, FOR QUICK CLEARANCE One Table of Cotton Voiles 36 to 40 inches wide, worth up to \$1.25—Clearing at 53c a yard.

One Table of Cotton Voile worth up to \$1.75 a yard—Clearing at 89c yd.

Special Bargains on summer goods all through the Big Store.

Store opens at 8.30 Store closes at 6 p.m. Saturday at 10 p.m.

H. S. FALLS COMPANY, OF SIMCOE, LTD.