ON THE AIR

CFCY-TV THURSDAY

1.30 p.m.—Musicale
2.00 p.m.—Password
2.30 p.m.—Scarlett Hill
3.00 p.m. Take Thirty
3.31 p.m.—Friendly Giant
4.00 p.m.—Mr. Piper
4.30 p.m.—Today at Home
5.01 p.m.—Razzle Dazzle
5.30 p.m.—Music Hop
6.00 p.m.—Yogi Bear
6.31 p.m.—Gazette
7.01 p.m.—CFCY TV News
7.15 p.m.—Keyboard Melodie
7.30 p.m.—Hancock
8.00 p.m.—Dr. Kildare
9.00 p.m.—Lucy
9.30 p.m.—The Serial
10.00 p.m.—Grindl
10.30 p.m.—Parade
11.00 p.m.—The Untouchables
12.00 p.m.—CBC TV News
12.13 a.m.—Local Weather
12.14 a.m.—Sign Off

CKCW-TV

12.25 p.m.—Station Sign On News, Weather, Sports
1.00 p.m.—Thursday Playbill Gene Krupa Story
2.30 p.m.—At Home With Helen Crocker
3.00 p.m.—Take Thirty
3.30 p.m.—The Friendly Giant
3.45 p.m.—Mr. Rogers
4.00 p.m.—Mr. Piper
4.30 p.m.—Romper Room
5.00 p.m.—Razzle Dazzle
5.30 p.m.—Yogi Bear
6.00 p.m.—Supper Club
6.15 p.m.—Television News
6.25 p.m.—Supper Club
6.35 p.m.—Weather
6.40 p.m.—Supper Club
6.55 p.m.—Sports
7.00 p.m.—Dick Powell Show
8.00 p.m.—Dr Kildare
9.00 p.m.—Lucy
9.30 p.m.—The Serial
10.00 p.m.—Grindl
10.30 p.m.—Parade
11.00 p.m.—Burke's Law
12.00 a.m.—CBC TV News
12.14 a.m.—Viewpoint
12.20 p.m.—Lionel Network News
12.25 a.m.—Sign Off

CFCY RADIO

THURSDAY

6.28—Sign On
6.30—New & Weather
6.35—County & Western Roundup
6.55—News & Weather
7.35—Country & Western Roundup
7.00—Hebrew Christian Hour
7.15—Country & Western Roundup
7.30—News & Weather
7.35—CFCY Farm News
7.41—Country & Western Roundup
8.00—News
8.11—Weather
8.16—Country & Western Roundup
8.45—Weather
8.50—Atlantic News Roundup
8.57—Thought For Today
9.00—CBC News & Voice Report
9.10—Preview Commentary
9.15—Notes & Music
9.27—Matinee Musical Charades
7.35—CFCY Farm Report
9.30—Perfection Viewcast
9.35—Notes & Music
9.55—What's The Song
10.00—News & Weather
10.05—Get Rich with Rich Little
10.35—Notes & Music
10.40—Mr. Co-op Program
10.50—Notes & Musc
11.00—News Headlines & Weather
11.05—News & Views on Groceries
11.20—Notes & Music
11.27—Matinee Musical Charades
11.30—Notes & Music
11.45—Bulletin Board
11.50—Notes & Music
11.55—Atlantic News Roundup
12.00—Weather
12.05—Town & Country Time
12.30—News & Weather
12.45—Town & Country Time
1.00—News Headlines & Weather
1.15—What's On Tapp—CBC
1.45—Cafe Variety
2.00—New & Weather
2.05—Tops in Country and Pops
2.30—Tops in Country and Pops
3.00—News Headlines & Weather
3-03—Trans-Canada Matinee CBC
3.30—Tops in Country and Pops
4.00—News Headlines & Weather
4.03—Canadian Roundup CBC
4.10—Tops in Country and Pops
4.30—The Outports
5.00—News & Weather
5.05—Matinee Musicial Charades
5.08—The Outports
5.25—Marine Weather
5.28—The Outports
6.00—News & Weather
6.15—On Parliament Hill CBC
6.20—Sports Pararde
6.30—Tonight's Music
7.00—Back To The Bible
7.30—News & Weather
7.45—Program Schedule
7.46—Red Cross Program
8.10—Tonight's Music
9.00—Soundings—CBC
9.30—CBC Strings—CBC
10.00—National News CBC
10.30—Music Canada—CBC
11.00—News & Regional Weathe
11.05—Starlight Serenade
11.30—News Headlines & Maritime Weather
11.35—Starlight Serenade
12.00—News, Reg. Weather & Sports
12.05—Sign Off

CBA

THURSDAY

6.00—The Gerry Fogarty Show Part 1
8.00—News & Inland Weather
8.15—Maritime Sportscast
8.21—The Gerry Fogarty Show Part 2
8.45—Max Ferguson Show
9.00—CBC News & Direct Reports
9.10—Preview Commentary
9.16—A.M. Chronicle
10.15—Playroom
10.30—To Market with Music
11 00—CBC News
11.05—Shirley Brett
11.15—For Consumers
11.20—Record Album
11.30—The Archers
11.45—Cafe Variety
12.00—Jamboree Junction
12.15—Tennessee Ernie Ford
12.30—Maritime Farm B'cast
1.00—CBC News & Inland Weather
1.15—What's On Tapp
1.45—Time Out For Melody
1.59—D.O. Time Signal
2.00—Time Out For Melody
2.45—John Drainie tells a story
3.00—CBC News
3.03—Trans-Canada Matinee
4.00—CBC News
4.03—Cdn. Roundup
4.10—Music in the Air
4.30—Countdown
5.00—Maritime Fish B'cast
5.20—Tempo
5.40—CBC Notebook
6.00—CBC News & Inland Weather
6.15—On Parliament Hill
6.20—Maritime Sportscast
6.30—Music In The Evening
7.15—Byline
7.20—Marine Weather & Musical Interlude
7.30—Business Barometer
7.35—Maritime Magazine
8.00—Assignment
8.30—Radio International
9.00—Soundings
9.30—CBC Strings
10.00—CBC National News Roundup & Speaking Personally
10.30—Chicho's Place
11.00—Symphony Hall
12.00—Sports Scores, Inland & Marine Weather
12.15—The Jazz Band Ball
12.45—Music In The Night

Mortgages Development May Release Risk Capital

By KEN SMITH
Canadian Press Staff Writer

A pioneering move in the mortgage field could mean that huge sums of risk money will have to look soon for new places to settle.

It is the incorporation of the Mortgage Insurance Company of Canada which hopes to make it possible for the regular lenders of money to home buyers to give larger mortgages at sharply lower rates of interest.

Donald Fleming, former finance minister and now a lawyer acting for the fledgling company, says the plan could eventually mean the end of second mortgages in Canada.

"If so, and we certainly envisage that as a possibility, second - mortgage money will have to find a new outlet and take less return than it has had in the past," he said.

REFERS TO ABUSES

Mr. Fleming, who described the new company as an answer by responsible private enterprise to the problem of second mortgage abuses, said mortgage insurance will make it possible for lenders to advance up to 83 1-3 per cent of a home's appraised value instead of the now-normal 66 2-3 per cent.

The interest rate for the additional mortgage, Mr. Fleming said, will add only one quarter of one per cent to the conventional rate on the entire mortgage, or 1¼ per cent on the extra top slice, compared with second-mortgage rates now of 10, 12 or 14 per cent.

In addition to the lower interest rates, borrowers would have the advantage of dealing with only one company instead of having to shop around for a second mortgage.

That will save the borrower paying a second set of fees—an area where, Mr. Fleming said, abuses are common.

To get the mortgage insurance, which will cover 15 years, a one-shot premium of two per cent will be charged.

$15,000,000 IN CAPITAL

Behind the new company are the Bank of Nova Scotia, Aluminum Company of Canada and Greenshields Incorporated, an investment house. The company has an authorized capital of $15,000,000, with $4,000,000 to be in the treasury before it can start business.

Shares will be offered to the public, but the companies say they will retain 51 per cent of the outstanding shares, to ensure the new firm will remain under Canadian control.

In the rest of the business scene, almost everyone was trying to take a look at what 1964 holds. The consensus: It should be pretty good.

With the optimism, however, comes a series of warnings.

Trade Minister Sharp in a year-end economic review said a further substantial broadening of Canada's industrial structure on a competitive basis is necessary.

Howard T. Mitchell, president of the Canadian Chamber of Commerce, sees no obviously weak spots in the Canadian economy, but said unemployment still is too high and corporation profits aren't keeping pace with the higher gross national product.

Other major spokesman groups expressed fears that an excess of nationalism might make Canada miss international chances to help the economy during 1964, especially the scheduled trade talks at Geneva in the summer.

Magnetism Has Effect On Growth Of Cereals

By ARCH MacKENZIE

OTTAWA (CP)—In the plant world, the new slogan may be: "Grow north." It seems to be a case of magnetism.

Tests at the federal agriculture department's research station in Lethbridge, Alta., show that some cereals germinate and grow faster when their sprouting end and their long axis point to the north magnetic pole.

Other seeds germinate faster and produce better growth if exposed first to a magnetic field. The improvement depends on the length of exposure to the magnetic field.

Other tests conducted at Lethbridge by researcher Urban Pittman revealed earlier that the roots of one type of wheat grew predominantly in a north-south direction and this trend also developed in points as far away as St. John's, Nfld.

One useful byproduct of all this, says information just released by the agriculture department, may be the speeding up of crops grown in areas with limited growing seasons, such as northern Canada.

GET HEAD START

Before planting, seeds would be given a hefty shot of magnetism and planted in the proper north-south position to get a head start.

Mr. Pittman's magnetism tests were carried out with types of wheat, barley, oats and flax. Barley seemed to react best.

Another scientific development at the Winnipeg research station, resurrecting a type of wheat perhaps 5,000 years old and probably extinct, promises to help the constant campaign by wheat breeders to stay ahead of the Prairie threat of rust, a fungus disease with serious economic hazards in certain years.

Dr. E. R. Kerber has reported a cross - breeding program—working backward in a manner of speaking—to isolate an ancestor of the present bread wheat grown today.

Bread wheat is a product of the cross-breeding of three different types of plants starting with a variety called Einkorn. It became crossed with a grassy plant to form a product something like today's Durum or Macaroni wheat. This in turn had been crossed with another grassy plant to get today's bread-wheat plant.

Dr. Kerber backtracked to remove the second cross-breeding and has produced the Dum-like plant.

Dr. Kerber has found that one descendant of modern wheat's ancestors is totally immune to all the strains of rust in Western Canada. Efforts will be made to inject this quality into commercial types, as well as new blood generally in the constant struggle for still-higher average yields and quality combined with milling quality disease resistance and tolerance for drought and other weather hazards.

Salary Story Is Corrected

OTTAWA (CP)—A promotion and a general salary increase for top public servants have combined to boost the salary of RCMP Commissioner George B. McClellan by -5,500 in a single month.

With his promotion on Nov. 1 from deputy commissioner, his salary advanced from $17,500 to the $20,000 then paid for the commissioner's post. On Friday, the government announced a series of salary increases, including one to $23,000 for the commissioner of the RCMP, effective last Dec. 1.

The Canadian Press reported erroneously Friday that the new RCMP commissioner's salary had gone up by $7,000 to $23,000 from $16,000 since Nov. 1.

U.S. Producer Becomes Irishman

DUBLIN (AP)—John Huston, American-born film producer, has become an Irish citizen. By so doing he renounced his United States citizenship.

He is the son of the late Walter Huston and has carved a name in the film world as important as that of his famous Toronto-born father.

Huston, 57, has been living in Ireland for 12 years, first at Kilcock, County Kildare, and now at St. Clarens, Caughwell, Loughrea, County Galway.

CREATING CITY

It's estimated that by 1981 the population of a new city being created in Northern Ireland by joining Lurgan and Portadown will be 100,000.

CONTRACT BRIDGE

By B. JAY BECKER

North dealer.
Neither side vulnerable.

NORTH
♠AJ7
♥AJ1094
♦8
♣Q962

WEST
♠Q10853
♥72
♦A1063
♣85

EAST
♠K96
♥K853
♦QJ742
♣4

SOUTH
♠42
♥Q6
♦K95
♣AKJ1073

The bidding:

North	East	South	West
1♥	Pass	2♣	Pass
3♣	Pass	5♣	

Opening lead — five of spades.

The Rule of Eleven is one of the most valuable gadgets ever devised for use in the play. It depends for its application on the assumption that the card a defender leads is the fourth best card he has in that suit.

When the fourth best card is led, whether on the opening lead or during the subsequent play, both the other defender and the declarer can derive valuable information by applying the Rule.

The application of the Rule is easy enough, since all it requires is simple arithmetic. Perhaps the easiest way of demonstrating its application is to use the present hand as an example.

West leads the five of spades, his fourth best spade, against the final contract of five clubs. Declarer plays the seven in order to give East a chance to make a mistake. If East is not familiar with the Rule, he may win the seven with the king, in which case declarer makes the contract by later finessing the jack and disposing of his heart loser on the ace.

But East can defeat the contract by playing the nine on the seven. He can apply the Rule of Eleven, which will tell him that the nine is the right play. He subtracts the card led (the five) from eleven, and this tells him that the North, East and South hands together have six cards higher than the five.

Since he sees three of these six cards in dummy and three of them in his own hand, East knows that South cannot have a spade higher than the five.

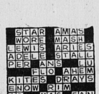
The declarer can also apply the Rule in the same way. He knows that if the five is West's fourth best spade, East has three spades higher than the five. This knowledge does not help South in the present hand, but there are many times when the declarer can put the Rule to good use.

RIPLEY'S BELIEVE IT OR NOT

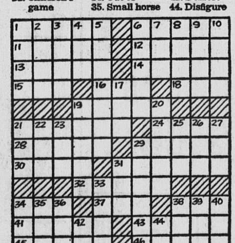
DAILY CROSSWORD

ACROSS
1. Tropical fruits
6. Units of weight
11. On one's toes
12. Metal bolt
13. Wander
14. Worship
15. Term of endearment: abbr.
16. Cushion
18. Seine
19. An apple drink
21. Fashioned, as leather
24. Wading bird
28. Suffered dull pain
29. On fire
30. A sport
31. Little cat
32. Bottoms of ships
34. Resort
37. Female parent
38. Hebr. dry measure
41. Japanese gateway
43. Polishing material
45. To decree
46. Lowest point
47. Funeral piles
48. Trample

DOWN
1. Punctuation mark
2. Singing voice
3. Gull
4. Christian ——
5. Hindered
6. Rasp
7. Free
8. Shakespeare's river
9. Pool
10. Let it stand: print.
17. Affix
19. Driving iron: golf
20. Fissures
21. Children's game
22. South American tuber
23. Unit of electrical resistance
25. Morsel
26. Wrath
27. Japanese coin
29. Sickness
31. Parrot: N.Z.
33. Emends
34. Out of ——
35. Small horse
36. Sandarac tree
38. Give over
39. Melody
40. Arctic explorer
42. Dessert
44. Disfigure



Yesterday's Answer



1-9

DAILY CRYPTOQUOTE — Here's how to work it:

AXYDLBAAXR
is LONGFELLOW

One letter simply stands for another. In this sample A is used for the three L's, X for the two O's, etc. Single letters, apostrophies, the length and formation of the words are all hints. Each day the code letters are different.

A Cryptogram Quotation

OH BVK KXM BOLXK EVCIBDCA, HFT FBT EMAFBSXVAJ?—IFGMAFOH

Yesterday's Cryptoquote: A NICKNAME IS THE HARDEST STONE THAT THE DEVIL CAN THROW AT A MAN. —HAZLITT

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OUR BOARDING HOUSE MAJOR HOOPLE

GRANDMA

MICKEY MOUSE

SECRET AGENT X-9

ETTA KETT

NUBBIN

HENRY

MUGGS & SKEETER

JOE PALOOKA

THE LONE RANGER

L'IL ABNER