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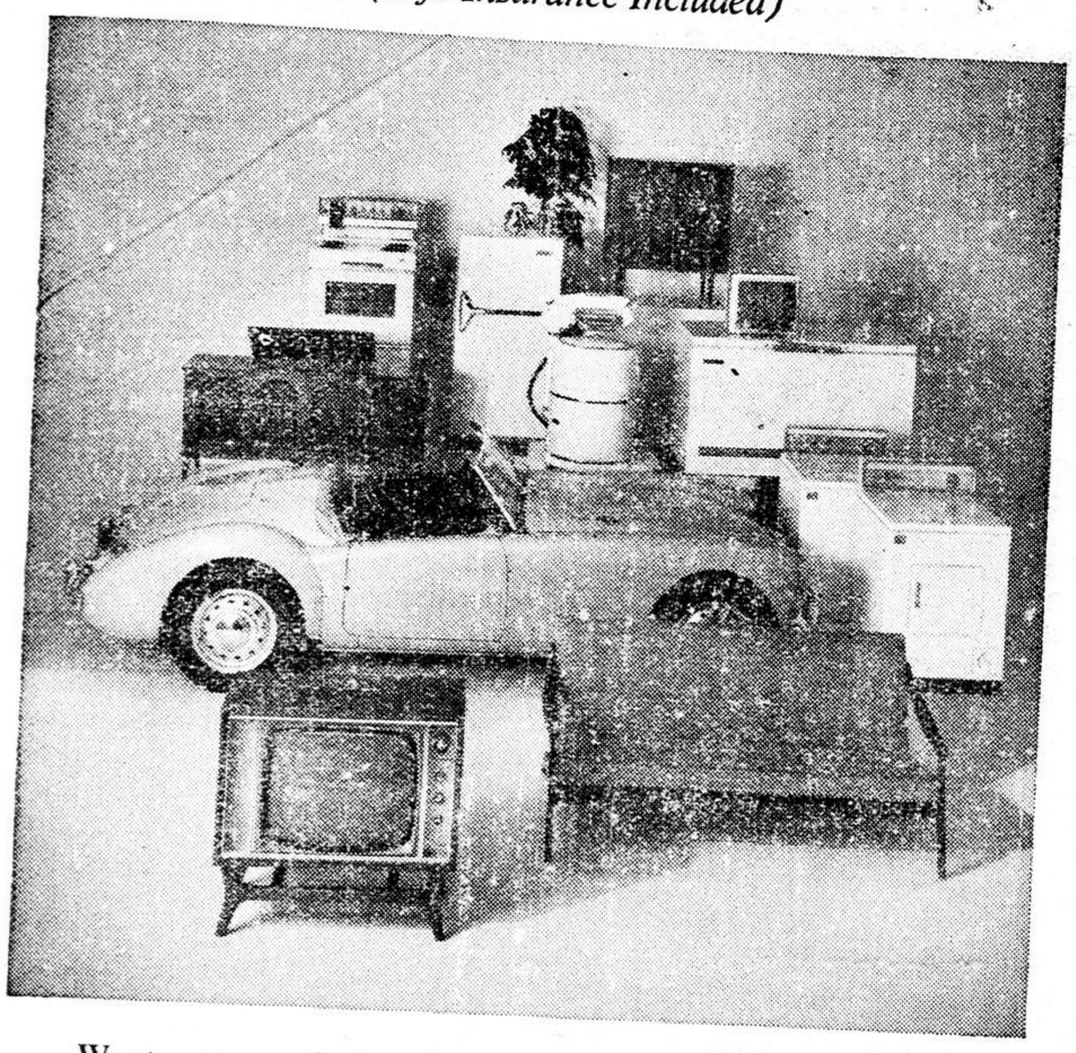


Want a new car? New furniture? New appliances? Well why wait? If you're steadily employed and have a satisfactory credit rating you can get them *now* through a low-cost Personal Loan from the Toronto-Dominion Bank. You'll be surprised how easy it is!

CHOOSE YOUR OWN REPAYMENT PLAN

	12 MONTHS	18 MONTHS	24 MONTHS	30 MONTHS	36 MONTHS
$ 500	$ 43.96	$ 30.04	$ 23.09	$ 18.92	$ 16.14
1,000	87.91	60.07	46.17	37.83	32.28
2,000	175.81	120.14	92.34	75.65	64.56
3,000	263.72	180.21	138.51	113.48	96.84

*Monthly instalment includes interest at 6% per annum plus service charge.

When you have a Personal Loan at The Bank, your life is automatically insured for the unpaid balance. It's protection for us and (more important) it's protection for your family. So if you need money for any worthwhile purpose, please call in to see your Toronto-Dominion Bank manager. You'll find him anxious to help because he understands that *lending* money is just as important a part of our business as helping you to save.

THE TORONTO-DOMINION BANK

Where people make the difference

G. E. LIESEMER, MANAGER, MILLBROOK BRANCH

SOCIAL & PERSONAL

Barry Ellsworth of Trenton is spending a week's holiday with his grandfather, Mr. George Ellsworth.

Kerry and Terry Young of Trenton are visiting at the home of Mr. and Mrs. Clarence Young and Kevin.

Mrs. Lura Graham of Niagara Falls, Ontario and Mrs. Maude Griswold of Buffalo, N.Y. have been visiting at the

A TRIBUTE TO DR. NEAL

by a fellow worker

A wave of disappointment recently spread through the staff and inmates of the Ontario Reformatory, Millbrook, when it was learned that Dr. H. B. Neal, D.D., Chaplain and friend, was leaving to become assistant to Rev. Dr. Melville Aitkin at the First United Church, Hamilton.

Dr. Neal was born in Port Hope, and received his Public and High School education there. Shortly after his graduation he entered Victoria College, University of Toronto. Following his ordination he served in the Bay of Quinte Conference, and was lattr honored by his alma mater with a Doctor of Divinity degree. For the eleven years prior to his appointment at Millbrook, Dr. Neal was pastor at Cambridge Street United Church, Londsay. He was active in the Rotary Club, and was president of the Campbellford Bransh.

He and his charming wife have two children, a boy, Harold, who is Director of Research for the Iron Ore Co. of Canada at Shefferville, Quebec, and a daughter, Mrs. E. Hopper of Petrolia.

Dr. Neal dedicated the Ontario Reformatory, Millbrook, on June 1, 1957, and took up his appointment as Resident Chaplain and Consultant to the Minister of Reform Institutions in Chaplaincy Matters on July 1, 1957.

Through his loyalty, humility and faithfulness he soon proved to be an inspiration to all in his many roles as pastor, counsellor and friend. His unselfishness and great devotion to duty will always be rememberd by stag and inmates. Through his help and advice, many former wayward boys are now law-abiding and respected members of their community. His departurt wil cause a great vacuum, which will be very difficult to fill.

We, at the Reformatory, wish him every success in his new appointment, and hope his future evangelistic endeavours will conquer for his heavenly father the hearts an souls of men.

UNITED CHURCH NOTES

A large congregation was in attendance at St. Andrew's United Church, Millbrook, on Fathers' Day, June 17, for the regular morning service.

The Sacrament of Baptism was observed, and the following infants and children were baptized:

Doris Joan and Deborah Ellen, daughters of Mr. and Mrs George Hawkins; James Robert, son of Mr. and Mrs. Jack Houston; Peter James, son of Mr. and Mrs. Russel Kennedy; and Suzanne Denise, Barbara Lee, William Grant and Karen Louise, children of Mr. and Mrs. Grant Welbourne.

ANGLICAN CHURCH OF CANADA

Rev. J. Edgar Palfrey, Rector

ST. JOHN'S CHURCH
Matins 9:30 A.M.

ST. THOMAS' CHURCH
Matins 11:15 A.M.

CHRIST CHURCH
Evensong 7:30 P.M.

ZION PENTECOSTAL CHURCH

Sunday School 10:00 A.M.
Morning Worship 11 A.M.
Evangelistic Service 7.30 P.M.
Wednesday
Prayer and Bible Study 8 P.M.
Young Peoples, Friday, 8 P.M.

A Hearty Welcome to All

Mrs. Eva Devon, Pastor

PRESBYTERIAN CHURCH IN CANADA

Rev. Gerald E. Graham, B.A.

MILLBROOK
Worship 9:45 A.M.
Sunday School 11:00 A.M.
Informal Service 7:30 P.M.

CENTREVILLE
Worship 11:15 A.M.
Sunday School 10:00 A.M.

THE SALVATION ARMY

Y.P.S.M. Wm. Storms and Mrs. Storms

Sunday School 3 P.M.
(Legion Hall)

A Welcome Awaits You

UNITED CHURCH OF CANADA

Millbrook- - Cavan

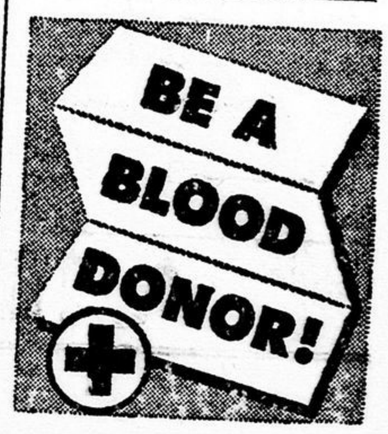
Rev. S. E. Snowden, B.A., B.D.

MILLBROOK
Sunday School 10 A.M.
Divine Worship 11:15 A.M.

CAVAN
Worship Service 9:45 A.M.

A Warm Welcome to All .

Visitors were present from Toronto, Oshawe, Ottawa, Peterboro, Hampton, Campbellcroft and other places.

On Sunday, June 24, the Sacrament of Holy Communin will be observed at the regular morning Services at Cavan and Millbrook. In the evening at 7.30, the County Orange Lodge Service will be held in St. Andrew's, at which visitors will be welcome.

The minister will be on holidays during July. There will be no service in Cavan United Church during July. Services will be in St. Andrew's July 1, when the preached will be Dr. H.B. Neal; July 8, Rev. James Burns; July 15, Mr. Alex Hoyle of Peterboro; July 22 Mr. Evans Hatherley of Peterboro.