

**NOVEMBER—**

Motto—Truth is the hidden gem we all should dig for.  
Mrs F. E. Humphries.  
Roll Call—My funniest experience.  
Program—Mrs. Nelson Juby, Mrs. George Humphries.

**DECEMBER—**

Motto—It is more blessed to give than to receive  
Mrs. Carmon Cotie.  
Roll Call—Christmas verses. Exchange of Gifts.  
Program—Mrs F. E. Humphries, Mrs. Clarence Barker

**JANUARY—**

Motto—Learn to disagree without being disagreeable.  
Mrs. Reuben Farrell.  
Roll Call—Sunday dinner for an unexpected guest  
Program—Mrs. Chas. Logan, Mrs John Towie.

**FEBRUARY—**

Motto—We are never too old to learn—Mrs. N. Juby.  
Roll Call—A beauty spot in Canada I have seen.  
Program—Mrs. H. Wainman, Mrs. Wm. Humphries.

**MARCH—**

Paper—Wedding traditions— Mrs. L. C. Humphries.  
Roll Call—Wedding date.  
Program—Mrs. Carmon Cotie, Mrs. A. Grigg, Mrs.  
Alex. Johnson.

**APRIL—**

Motto—If you don't believe in co-operation, just watch  
a wagon when a wheel comes off. Mrs. A. Grigg.  
Roll Call—Motto and Roll Call for next year's program.  
Election of officers.

**MAY—**

Motto—Don't work your body till your brain won't  
work. Mrs. Wallace Farrell.  
Roll Call—Selection of poetry.  
Program—Mrs. H. Letang, Mrs L. C. Humphries.

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**CLAY BANK**

Meetings Held Second Thursday of Each Month at 2 p.m.

**OFFICERS**

Honorary President—Mrs. W. A. Young  
President—Mrs. Frank Levi  
1st Vice-President—Mrs. Alex. Halbein.  
2nd Vice-President—Mrs. Wm. Wallace.  
Secretary-Treasurer—Miss Mildred Cunningham.  
District Director—Mrs. R. M. Robertson

**JUNE—Home, Mrs. Wm. Cunningham**

Presiding Officer—Mrs. W. A. Young  
Motto—Why I am proud I am a Canadian  
Mrs. A. W. Stewart.  
Roll Call—A helpful hint  
Report of District Annual. Paper, History of Institute.  
Music—Mrs. Gerald Moorhead. Contest, Mrs. H. Shaw  
Hostesses—Mrs. Alex. Holbein, Mrs. Harvey Young.

**JULY—Picnic at Graham's Flats.**

Sports Committee—Harvey Young, Earl Morphy,  
Carl Graham. Games, races, swimming.  
Hostesses—All the ladies. A basket lunch.

**AUGUST—Home, Mrs. Ermel Bole.**

Presiding Officer—Mrs. Earl Morphy.  
Motto—The best things are not rationed.