THE
Flesherton Advance

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F. J. THURSTON, Editor

Mrs. G. H. Holmes

Many friends in this city and throughout the district will learn with the deepest regret of the death of Mrs. G. H. Holmes, who passed away at the G. and M. Hospital here at 10.30 p.m. on Tuesday. Deceased had been ill for over three years and her condition had been critical for the past five weeks.

The late Mrs. Holmes, whose maiden name was Marie Isabel Chislett, She was united in marriage at Flesherton on February 9, 1910, to Dr. G. H. Holmes. They had spent all their married life in this city, where her husband was formerly a well known dentist and is now registrar of deeds at the North Grey Registry Office.

The late Mrs. Holmes had taken an active interest in the affairs of the G. and M. Hospital here. Her husband is chairman of the board & Mrs. Holmes had served for many years as the efficient treasurer of the Women's Hospital Aid. She was also treasurer of the Help-n-Need Circle of the King's Daughters. In religon she was a member of Division Street United Church.

The late Mrs. Holmes leaves to mourn her loss her sorrowing husband and one daughter, Jean (Mrs. Thomas Goodland.) Both Mrs. Goodland and her husband are serving overseas with the R.C.A.F., the former with the rank of Leading Air Woman, the latter with the rank of Flight Lieutenant. Mrs. Goodland went overeas in July of last year. The late Mrs. Holmes also is survived by one sister, Mrs. Anna McMillan, and by one brother, Fred Chislett, both of Ceylon. Ontario.

The sorrowing members of the family will have the deepest sympathy of a wide circle of friends in their bereavement. — Owen Sound Sun Times.

The funeral took place on Friday afternoon, conducted by Rev. Harold Vaughan of Division Street United Church. The remains were taken to Greenwood Cemetery, Owen Sound.

The pallbearers were: J. F. P. Birnie, Howard Bowman, C. E. Brien, L. R. Whitely, A. E. Moore and C. A. Eberle.

The little black boy didn't mind being called "Midnight" by his little white playmates, but when another little black boy called him "Midnight," he indignantly exclaimed. "You's jes' about quarter to twelve you'self."

VICTORIA CORNERS

Mrs. John Duncan, sons, Leslie and Edgar, also Miss Edith Bell spent two days recently in Toronto.

With the sick this week we have Mrs. Bell critically ill at the home of her daughter, Mrs. Wm. Duncan. Mrs. Bell and Miss Edith have been making their home with the Duncans this winter. On Sunday Mr. Leslie Bell and Mrs. Andy Hamilton, Whitfield visited their mother.

Mrs. Murrell Nicholls has been called to Toronto to the bedside of her sister, Mrs. Summers, who is seriously ill.

Mr. Bill Hamilton, Whitfield, was a Sunday guest of his aunt and uncle, Mr. and Mrs. Walter Nicholls.

Mr. and Mrs. John Duncan visited on Sunday with their aunt, Mrs. W. G. Acheson Sr., Bethel. Mrs. Acheson is recovering nicely after an attack of pleuro-pneumonia.

Pte. Ivan Copeland is on an 18-day furlough at the home of his parents, Mr. and Mrs. Jos. Copeland. Ivan is stationed at the "Range" Meaford.

On Friday night, Feb. 23, a W.A. social was held at the home of Mr. and Mrs. John Duncan. Quite a number attended despite the extreme poor roads. The evening was spent in games and contests. A collection was taken. Lunch was served at the close.

Mr. and Mrs. Emerson Gallagher, Wareham, were Sunday visitors with Mr. and Mrs. W. G. Acheson and Ina.

Mr. John Duncan attended Presbytery meeting in Owen Sound recently and Mrs. Duncan & Mrs. Jos. Copeland accompanied him as far as Flesherton, where they spent the day with their aunt, Mrs. George Hutchison.

Mrs. Ed Stinson enjoyed a week's holiday with Toronto friends returning home the latter part of the week.

Teller—"Sorry, Mrs. Katz, but I can't give you that information."

Mrs. Katz—"Aren't you the paying teller?"

Teller—"Yes, but I'm not the telling payer."

Picture Show

Town Hall
FLESHERTON
Saturday, March 3rd, 1945
Fred Astaire
and
Rita Hayworth
in
"YOU WERE NEVER LOVELIER"
Added attraction:
"CRYSTAL GAZER"
Hilarious Cartoon
at 8:30 p.m.
ADMISSION:
Adults 35c Children 20c

Our Services

SAVINGS:
2% on Deposits

INVESTMENTS:
3½% on Guaranteed Investments.

LOANS:
On bonds, securities,
Life Insurance,
and on property.

SAFEKEEPING:
We provide safekeeping for your bonds, deeds, will, etc.—
reasonable fees.

YOUR WILL:
It is the policy of our Company to encourage a bond of friendship and mutual confidence with the beneficiaries of every estate in our care whether large or small.

THE GREY & BRUCE
TRUST & SAVINGS CO.

Reports Show Growth In All Departments

Company Now Serves 9,000 People; With 1,200 New Customers

ESTATES GROW

Splendid Security Behind Deposits Shown by Managing Director

Mr. Manning in his report to the shareholders used a number of interesting charts showing the various operations of the Company. He stated that 1,200 new customer accounts were opened during 1944 and that today the Grey and Bruce Trust & Savings Co., is serving over 9,000 people. This is interesting in view of the fact that Owen Sound has only 3,700 families and a population of approximately 14,000 people.

"The total assets under the administration of the Company has increased from $2,756,089 in 1943 to $8,176,078 in 1944. For administering these assets our total profits amount to less than ¾ of 1%", said Mr. Manning.

"You will be interested to know that our deposits and Guaranteed Investments total $5,120,438, an increase in ten years of $2,700,000 and that for each dollar, 55c is invested in Government bonds, 21c in first

MR. O. E. MANNING

mortgages, 18c in municipal bonds and other securities and 6c in cash. This is quite different to our investments of some years ago when over 90c of every dollar was invested in first mortgages. But these are days when people are paying off their mortgages. While we loaned out $227,500 in mortgages during the year the total has increased only $22,000 and now amounts to $1,268,000. While this is a healthy sign from a economic point of view it does appear to create a lot of extra work for nothing.

"Our Estates Department is now administering 144 estates and trusts with an inventory value of $2,253,491. While this shows a moderate gain of $145,278, more than $600,000 has been distributed during the year. There is an increasing number of people appointing our Company on their wills due to the many advantages received therefrom.

"Your Company have during the year increased their holdings of Dominion of Canada bonds by almost three quarters of a million dollars and our holdings now total over $2,000,000. We are naturally expected to invest more in Victory bonds to finance the war—it is our obligation and duty.

"We are in a period of low interest rates," Mr. Manning continued, "and there is every evidence of a continuance or even a lowering of bond interest. This is necessary in order to pay for the tremendous expenditures of the war. It does, however, create a hardship on the older people who require to live on their interest return. I believe everyone in Canada wants all the social services possible but a Government is no different than a private individual. It cannot pay out more money than it receives and peoples' savings will only continue to be safe so long as you have sound governments. Spendthrift governments will ruin everybody, themselves included. This is only one reason there is such emphasis placed on every Canadian owning Victory bonds. We can sell be proud of the $42,0[illegible]000 of Victory bonds purchased by citizens of Grey and Bruce counties in the seven Victory loans.

Small Buyer Backbone Of Victory Loans

Out of the $8.2 billions which Canadians have subscribed in new cash during seven Victory Loans campaigns, over 43% or $3.5 billions has been subscribed by individuals of "moderate means."

This figure is the highlight of an analysis made by The Financial Post of new figures made available recently to show exactly where Victory Loan money comes from.

Even more striking is the increase in percentage subscribed by the "man in the street" in more recent loans. In the seventh Victory Loan campaign, the proportion so subscribed rose to a new high of 50%.

Walter Edward Harris

BARRISTER and SOLICITOR

wishes to announce that he will be at
C. J. BELLAMY'S OFFICE, FLESHERTON
on Saturday afternoon hereafter

Rationing Was In Force In Early Canadian Days

Canada's war machine is as modern as tomorrow's headlines. Its program of battle on the home front and the fighting front is born of the genius of the scientific twentieth century. But the great weapon of its civilian army-the rationing of foods is almost as old as its civilization for its finds its first precedence in the Canada of 1542.

While in the earlier history it was war which resulted in rationing the first plan in Upper Canada was due indirectly to the American Revolution. United Empire Loyalists came to this country leaving "all behind except their honor." At the end of hostilities the British government turned its attention towards the plight of these people who with the exception of the few French in the Detroit area were the first permanent settlers in Ontario.

It was decided that the Loyalists and the disbanded soldiers should receive the same rations as soldiers for three years. These consisted of flour, pork, a limited quantity of beef, a very little butter and salt. Each was allotted an axe, a hoe and a spade. Coarse cloth was provided for trousers and Indian blankets and shoes were distributed and given as equitable a distribution as possible.

Normally three years would have been sufficient to make the new residents independent of government assistance but when the allowance would have been discontinued Upper Canda suffered "the Hungry Year." In garrisons soldiers shared their rations, so that at Kingston they were reduced to one biscuit a day. At Niagara Falls the King's stores were distributed among the people who lived close by.

"The Hungry Year" served to bring knowledge to the Loyalists of the generosity of the Royal Family. For in 1792 when the commissariat officers at Niagara attempted to collect payment for food distribution during the famine the people presented a petition to Edward, Duke of Kent, then on tour in this country. Receiving the petition he cancelled all debts with the remark that "my father is not a merchant to deal in bread and ask payment for food granted for the seller of his loyal subjects."

GRAIN FOR PIGS

Hog feeding trials at the Dominion Experimental Station at Kapuskasing, Ont., showed that, of the grain mixture used, two parts of oats to one of barley produced best growth for young pigs up to 75 lb. in weight and that from then upwards to 200 lbs. weight, the eversed proportion were best.

Our Annual Report

In an easy, readable form:

55th Year
December, 1944

Received from the Public:

DEPOSITS (withdrawable by cheque)		$2,256,733.73
GUARANTEED INVESTMENTS (Time Deposits)		2,888,562.76
TOTAL		$5,145,296.49
INCREASE	$832,909.24	

The Above Funds Are Invested as Follows:

MORTGAGES	$1,061,754.02
BONDS (Dominion, Provincial, Municipal)	3,084,875.33
OTHER BONDS AND SECURITIES	626,727.48
ACCRUED INTEREST	48,019.83
CASH	323,919.83
TOTAL INVESTMENTS	$5,145,296.49

Additional Security

THERE ARE ADDITIONAL ASSETS INCLUDING RESERVES, TOTALLING $777,290.73

$2,253,491.12

This amount represents the total of estates and trusts in our care for management and distribution where we have been appointed Executor, Administrator and Trustee, after distribution during the year of $639,646.06.

Assets increased—$1,005,429.39 Total—$8,176,078.34

The Grey & Bruce Trust & Savings Co.

Owen Sound, Ont.

Officers and Directors

President
C. A. Fleming, F.C.A.

Vice-Presidents
W. S. Middlebro', K.C. — G. D. Fleming

Manager — O. E. Manning

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Dr. G. H. Holmes
G. D. McLaughlan
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Call or write for copy of our Annual Report