Mr. Howard Troughton of Teronto is spenking a few days at his home here.

Mr. Geo. Maher of Durham, relieving agent on the CPR, spent the Week-end at his home here.

Word has been received by his parket, which has been received by his parket, while be glad to learn of here of my streng agent on the CPR, spent the Week-end at his home here.

Word has been received by his parket, which has been received by his parket, that Rimn. Robt. Comber's Wounds are showing a very slow improvement. Bob is in England and wounds are showing a very slow improvement. Bob is in England and with Mr. and Mrs. Chas. Rancome here.

Week-end at his home here.

Wiss Doris McInnis of Harkaway is visiting with Mr. and Mrs. Chas. Rancome here.

Mr. Themas Troughton has returned home after visiting with friends at arthur.

Mr. and Mrs. John Fitzsimmons and son, Eigin, of St. Catherines spent a few days with Mr. and Mrs. Wilfred the former's home here.

# BANK OF MONTREAL

A presentation, in easily understandable form, of the Bank's

### ANNUAL STATEMENT

31st October, 1944

### RESOURCES

Cash in its Vaults and Money on Deposit with \$184,473,969.24 955,538,246.28 Government and Other Bonds and Debentures Not exceeding market value. The greater portion consists of Dominion Government and high-grade Provincial and Municipal securities which mature at early dates. 382,539.67 Stocks .

Industrial and other stocks. Not exceeding market value. 51,165,850.69 In Canada . . . \$ 6,632,049.80

Elsewhere 44,533,800.89
Payable on demand and secured by bonds, stocks and other negotiable collateral of greater value than the loans. \$1,279,222,637.57 TOTAL OF QUICKLY AVAILABLE RESOURCES (equal to 88.30% of all Liabilities to the Public) Loans to Provincial and Municipal Governments 11,576,134.02 including School Districts 203,104,015.12 Elsewhere . . . . 8,616,484.00

To manufacturers, farmers, merchants and others, on conditions consistent with sound banking. 12,900,000.00 Bank Premises

Two properties only are carried in the names of holding companies; the stock and honds of these companies are entirely owned by the Bank and appear on its books at \$1.00 in each case.

All other of the Bank's premises, the value of which largely exceeds \$12,900,000.00 are included under this heading. Real Estate and Mortgages on Real Estate Sold by 327,291.46

the Bank.

Acquired in the course of the Bank's business and in process of being realized upon. Customers' Liability under Acceptances and 16,604,876.48 Letters of Credit

Represents liabilities of customers on account of Letters of Credit issued and Drafts accepted by the Bank for their account. Other Assets not included in the Foregoing (but including refundable portion of Dominion Government taxes \$975,703.73)

2,999,296.88 . \$1,526,734,251.53 Making Total Resources of . . . .

LIABILITIES Due to the Public . \$1,420,811,136.87 In Canada . \$1,244,528,982.86 176,282,154.01 Elsewhere . . . . Payable on demand or after notice. 8,568,045.00 Notes of the Bank in Circulation Acceptances and Letters of Credit Outstanding . 16,604,876.48 Financial responsibilities undertaken on behalf of (see off-setting amount in "Resources").

Other Liabilities

Items not included under the foregoing headings. 2,784,728.47 . \$1,526,734,251.53 indicated above amounting to . . .

Leaving an excess of Resources over Liabilities, which represents the Shareholder's interest over which . \$36,000,000.00 Capital Reserve Fund, Profit & Loss Account and Reserves for Dividends . . 41,965,464.71 \$ 77,965,464.71

### PROFIT and LOSS ACCOUNT

Profits for the year ended 31st October, 1944, after making appropriations to Contingent Reserve Fund, out of which Fund full provision for Bad and Doubtful Debts has been made, and after making provision for estimated Income and Excess Profits Taxes amounting to \$3,725,000 (of which \$\$40,000 will be refundable under the provisions of the Excess Profits Tax Act)

Dividends paid or payable to Shareholders \$2,160,000.00 . \$3,194,300.19 2,660,000.00

Written off Bank Premises . . . . . . . . . 500,000.00 \$ 534,300,19 Balance of Profit and Loss Account, 30th October, 1943 . . . . .

NOTE REGARDING SPECIAL ADJUSTMENT OF TAXES IN RESPECT OF THE YEAR ENDED 30th OCTOBER, 1943

RESPECT OF THE YEAR ENDED 30th OCTOBER, 1943

The Minister of Finance has expressed the opinion that the transfers made in 1943 to Contingent Reserve Fund from the earnings of this Bank were in excess of the reasonable requirements of the Bank.

The management and the auditors of the Bank do not agree with the Minister in this matter but having been advised of the Minister's views and of his purpose to act in accordance therewith, we have estimated that approximately \$2,200,000 of such transfers must be added to income of that year for tax purposes. As a result the Bank will be called upon to pay additional taxes for the year 1943 of a like amount under the Income & Excess Profits Tax Acts. Provision has been made from Contingent Reserve Fund for this tax liability, of which twenty per cent, or \$440,000, will be refundable under the provisions of the Excess Profits Tax Act.

. . .

GBORGE W. SPINNEY,

B. C. GARDNER, General Manager

The strength of a bank is determined by its history, its policy, its management and the extent of its resources. For 127 years the Bank of Montreal has been in the forefront of Canadian finance.

### WALTERS FALLS

Mr. and Mrs. R. H. O'mstead left last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last Wednesday to spend some time with their daughter, Mrs. Templer at last two two bad a job doing chores. Sorry to hear we are losing our their send to the sate of firends assembled in the hall last Monday night to spend a last few social hours with Sgt. John Lemon and financee, Miss S. Penny. Dancing occupied the time, and about midnight the presentation of a nicely filled purse was tendered to them, and wish this successor the best of luck.

Helio Homemakers! Hints for home nurses is our thought for the days with the part was a tendered to them, and Mrs. St. Wiley. Mrs. John Muss Wein and Miss Penny left on Tuesday on their return trip to Newfoundland. On Friday evening, 24th, a Red Cross down their return trip to Newfoundland. On Friday evening, 24th, a Red Cross down their return trip to Newfoundland. On Friday evening, 24th, a Red Cross down their return trip to Newfoundland. On Friday evening, 24th, a Red Cross down their return trip to Newfoundland. On Friday evening, 24th, a Red Cross down their return trip to Newfoundland. On Friday evening, 24th, a Red Cross down their return trip to Newfoundland. On Friday evening, 24th, a Red Cro

that definite instructions should be carried out with regard to sleep, for the course of the course

A full diet means all restrictions are removed except that fried foods, rich puddings, and pastries are omitted or given in small amounts until the patient gets back to regular routine. Foods with a strong-flavour, such as onions, cauliflower, cabbage and turnips should be used cautiously. Exceptible street foods such as fame Wanted ALFALFA HAY nips should be used cautously. EX-cessively sweet foods such as jams, preserves and candles should be given sparingly. Condiments and spices should be used as little as possible, while scorched foods, poorly sleved foods or large pieces of meat should be Trent Dehydrated

Products, Ltd. All foods should be cooked carefully All foods should be cooked talenthy to preserve vitamins, minerals and ease of digestion. Dishes need color, variety of flavour and attractive servings. Serve meals on an attractive tray, with pretty dishes, perhaps a flower or gay cloth—anything to perk up the patient. Phone 17

TAKE A TIP 1. Cook foods for invalids in small quantities and according to the hour of feeding. The most palatable food may be spoiled by allowing it to stand

a piece of red cherry, or a small spring of parsley.

3. If possible, taste all foods and drinks before serving, for seasoning and temperature. Always use a separate spoon for tasting.

4. When liquid foods are to be given, other receptacles should be used than those used for medicine or the association of ideas may be strong enough to destroy what little appetite the patient has. Fill cups and glasses to within one inch of the top—not full.

5. Cover all foods and drinks left standing in the sickroom. The tray and all traces of the meal should be removed immediately after eating.

and all traces of the meal should be removed immediately after eating. Care should be taken, however, not to hurry the patient through a meal.

6. The diet of a patient should be under the supervision of a doctor and his directions followed implicitly.

7. Step the food supplies in coverhurry the patient imong.
6. The diet of a patient shours.
1. Store the food supplies in covered containers in a cool place; preferably the refrigerator. The refrigerator or cupboard should be kept scruptiously clean.
2. All dishes or utensils used in the sickroom should be washed in a separate bowl in hot, soapy water and scalded with boiling water. In case of infectious diseases, dishes should be boiled in two quarts of water, containing one-half cup of baking soda for one-half hour.

THE SUGGESTION BOX
THE SUGGESTION B

Mrs. S. M. says: we keep and of the says whelf paper on the breakfast room table with a pen nearby and every time a member of the family or a guest thinks of something to tell the lad in uniform, he or she jots it down. About once a week the letter is cut off

10.00 Saugeen Lodge, No. 327 Markdale, Unt.

MONDAY, DECEMBER 4th, 1944-Regular meeting and the installation of them efforts not present at the las ALBERT WALKER, Noble Grand

### WODEHOUSE

Markdale

## BUSINESS DIRECTORY

VETERINARY

Sc. Office at residence on George street. Phone night or day 91, Markdale.

DENTISTRY

G. CAMPBELL, LDS., DDS. Dental Surgeon. Graduate of On-tario College of Dentistry and Uni-versity of Toronto. Office over the Post Office. Office hours 9 am. to 5 p.m. Appointments may be mi

Dr. J. A. McARTHUR, Dentist, Office in the Artley Block, over Perkins' hardwae. Entrance at south-west corner of building, Toronto Street.

FRATERNAL

REPAIR WORK DONE PROMPTLY C. R. LOUCKS Machine Shop and Garage CHATSWORTH, ONT.

Morris Marble Works Meaford, Ontario

Honuments and Harkers in all the best qualities at reasonable prices. See us and get prices before buying. PROFE MEAFORD SEE

Agent for best policies in Life, Fire,
Automobile, Accident, Sickness
Always ready to give attention to
your Insurance wants Office and residence, Toronto St.

WALTER E. HARRIS Barrister, Solicitor, Etc.
WALTER B. HARRIS
J. ARKLE DUNLOP

NINA M. HUTCHINSON

Phone 88, Markdale, Ontario Branch Office: Dundalk

# I. B. LUGAS

USED RADIOS Markdale, Ontario

GEO. E. DUNGAN Licensed Auctioneer Reliable, accurate service. Dates may be arranged at The Standard office. Geo. R. Duncas, Dundell. Phone: 4273 Dundalk. as45

WM. F. McKAY Licensed Auctioneer
for the Counties of Grey and Brees 25 years' experience handling Farm Sales and Pure Bred Stock Sales Box 163, Monford — Phone 565

Recent visitors with Mr. and Mrs. J. E. Wyvill and Miss Agnes Trafford were Mr. Gilson, Mr. and Mrs. Lesite Adams, and children of Durhain, Mr. and Mrs. Wm. Lemon and son of town. Mr. and Mrs. Merton-Pendleton and Douglas attended the family gathering at the home of Mr. and Mrs. W. A. Dickie on Sunday.

fingers cut off.

Mr. and Mrs. Arrold Bowler were unday visitors with Mr. and Mrs. Roy

3rd or Christmas Week: Will be open every day

We have a good assortment of Seasonable Gifts accumulated throughout the year, BUT it is almost impossible to get new stock now before Christmas. People are shopping much earlier in order to have a better choice. By authority of the W.T.P.B. we will hold any item with a deposit until Dec. 24th.

corrected corrected corrected to the correct corrected to the correct correct

Change in Store Hours

for Christmas

1st week in December: Will close Wed. at 6 p.m. and open Thursday morning. 2nd week in December: Will close Wed. night

and open all day Thursday.

THURSDAY, NOVEMBER 30th, 1944

O. Lepard, Prop.

Misses Myrtle and Eleanor Smart visited on Sunday with Misses Ethna and Joyce Halbert of Harkaway.

A number gathered at the home of the newly-weds, Mr. and Mrs. Bill Caswell (nee Alice Freeman) on Monday evening to shivaree them.

### HOLLAND TWP. COUNCIL MINUTES

min.

Minutes of previous meeting were read and confirmed.

Live stock claims as follows, were received from the valuers and payment authorized: H. Smith, 1 lamb killed, \$12.25.

Dixon - Buchanan—That the Treasurer receive the sum of \$14.14 from Euphrasia Township on W. Woods relief.—Carried.

Euphrasia Township on W. Woods relief.—Carried.

Weeden - Howey—That Road Superintendent's Voucher No. 10, Weeden - Howey—That Road Superintendent's value cheques for Weeden - Howey—That Road Superintendents

weeden - Howey—That Road Superintendents

amounting to \$373.05, be passed as read and Treasurer issue cheques for

amounting to \$373.05, be passed as feat the same.—Carried.

Buchanan - Dixon—That leave be granted to introduce a by-law to Buchanan - Dixon—That leave be granted for 1945.—Carried.

provide for polling places and officials for same for 1945.—Carried.

Leave granted and by-law read a first time.

Howey - Weeden—That By-Law No. 170 be now read a second time.

—Carried.

Buchanan - Weeden—That By-Law No. 170 be now read a third time, finally passed, signed by the Reeve and Clerk and engrossed in the By-Law Book.—Carried.

Dixon - Weeden—That Treasurer receive the sum of 50 cents, same

Law Book.—Carried.

Dixon - Weeden.—That Treasurer receive the sum of 50 cents, same being balance due from hall operation for the month of October, 1944.—Carried.

Buchanan - Howey.—That Road Superintendent's Pay Roll No. 11, amounting to \$120.30, be passed and Treasurer issue cheques for the same.—Carried.

Weeden - Howey.—That Product Treasurer issue cheques for the weeden.—Howey.—That Product Treasurer issue cheques for the same.—Carried.

same.—Carried.

Weeden - Howey—That Financial Statement No. 11, amounting to \$147.31, be passed as read and Treasurer issue cheques for the same.— Arried.

Howey - Dixon—That this Council purchase 5,280 feet of snow fence rom Keenan Manufacturing Co.—Carried.

Weeden - Howey—That this Council purchase \$3,000.00 Victory Bonds of the seventh loan.—Carried.
Council then adjourned until Friday, December 15th, at 10 a.m.

Holland Centre, November 7, 1944 Council met as a Court of Revision at the hour of 1 p.m.

The members having subscribed to the necessary oaths, the Court took their seats and the following appeals were dealt with and decisions

H. V. WALES. Clerk

took their seats and the following appeals were dealt with any decisions given as follows:

Roll No. 311, Wm. I. Hearst, assessment reduced \$100.00

Roll No. 110, John E. King, assessment on buildings on S½ 25, E.G.R., struck off \$300.00

702, M. E. Chusston, business tax struck off, \$100.00

728, Richard Olmstead, assessment on buildings reduced by \$500.00

155, Dr. J. H. Bull, assessment reduced from \$2000 to \$1600.00

151, Mrs. S. Pediar, assessment reduced from \$2000 to \$1600.00

213, Hydro Electric Commission, business tax \$100.00 added to roll

213, John Schiffler, assessment reduced \$75.00

Several changes of ownership ordered made in the roll.

Dixon - Buchannar—That this Court of Revision now adjourn and the

Roll as finally revised be adopted for 1945.—Carried.

Dickie on Sunday.

Miss Bessie Boyce of Zion spent the
week-end at her parental home here.
Sorry to hear of Ross Bennett's
painful accident, having had a couple and Mr. and Mrs. Clarence Teboutt Gleneig.

Mr. and Mrs. I. Heathers and family visited with Mr. and Mrs. Tom Wood on Monday evening.

Visitors on Monday with Mrs. B. Richards were Mrs. Jas. Holley of Rosedale and Mr. and Mrs. G. Taylor.

Mr. and Mrs. Russell Boyce and Jean visited with Mr. and Mrs. J. L. Irving of the East Backline on Sunday.



Since its foundation, at the turn of the century, Goodyear of the United Nations: Some of these are illustrated improvement in the making and application of better

In the Goodyear Research Laboratory, skilled chemists and engineers with "shirt sleeve" imaginations, utilize all the skill, all the experience, all the knowledge Goodyear has acquired through more than forty years of

There is no waiting for the results of Goodyear research. Ideas and improvements, created by need, become practical realities in the laboratory. ested and proven, in day to day service . . . they are incorporated into modern Goodyear products.

Spurred by war, many history-making products, born of Goodyear research, are serving the fighting forces

During the years that have passed, many Goodyear

discoveries have been adopted as standard in the tire building field. During these years thre performance has improved immeasurably ::: tire costs have consistently Goodyear continually reaches ahead of tomorrow to provide the best for you today. That is one reason why

there was no delay in utilizing synthetic rubber to meet

the needs of wartime. Goodyear was ready when the

need arose. Long ago Goodyear discovered how to use this new material. In today's Goodyear Synthetic Rubber Tire you get all the benefits that Goodyear skill and experience can put into a modern tire. If you are eligible for new tires 13: Goodyear Is your best buy.



Rubberized Life Rafts, developed by Goodyear, save the lives of airforced down at sea. These rafts inflate in seconds with chemical



Goodyear research.

When a bullet pierces the tank the puncture is automatically sealed, to eliminate the haz-



Dektred is a new Goodyear "war paint" that provides a flameproof, non-skid, weather-resistant floor and deck covering for ships, trucks and aeroplanes. It also has many poten-



transparent, waterproof, moisture-proof wrapping material with literally thousands of applications as positive protection for moisture sensitive products.



LifeGuards. another Goodyear development, replace ordinary inner tubes, provide positive blow-out protection. If a blow-out occurs, the LifeGuard carries the load, allows the driver to steer to a safe, sure

