Harkaway W. A.

like HOURS...

## The Grey & Bruce Trust and Savings Co. Statement Shows Substantial Progress

SAVINGS:

LOANS:

2% on Deposits

**INVESTMENTS:** 

Life Insurance,

SAFEKEEPING:

reasonable fees.

YOUR WILL:

and on property.

On bonds, securities,



Our Services

31/2% on Guaranteed Investments.

We provide safekeeping for your bonds, deeds, will, etc.—

care whether large or small.

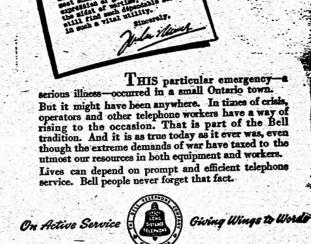
It is the policy of our Company to encourage a bond of friendship and mutual confidence

with the beneficiaries of every estate in our

THE GREY & BRUCE

TRUST & SAVINGS CO.

# The Proper Way To Toast



When minutes seem

# **Annual Report**

In an easy, readable form:

55th Year December, 1944

Received from the Public:

\$2,256,733.73 DEPOSITS (withdrawable by cheque) . . 2,888,562.76 GUARANTEED INVESTMENTS (Time Deposits) . \$5,145,296.49

The Above Funds Are Invested as Follows:

\$1,061,754.02 3,084,875.33 -626,727.48 OTHER BONDS AND SECURITIES 48,019.83 323,919.83 \$5,145,296.49

Additional Security

came;
Was it he or his WIFE had the baby,
And what is its age and its name? Now what is his name and his address? Thank you! Right here's where to sign.

Or: "I'm visiting Simcoe from Cleve

And we're struggling to get away

And says: "What do you do if you've
just had a baby?"

Now I ask you—What would YOU

When a man comes in

Iand,
I'll only be here for one day;
I knew I couldn't draw rations—
Just thought I'd ask anyway." Oh yes, there's our butter producers, We have them, tho' I don't know

why;
If we ask them for coupons they trade in their cow, Or else they report she's gone dry! And speaking of cattle-can you tell me why
The mothers to-day seem to think
There isn't a thing but EVAPORATED

There isn't a thing but EVAPORATE
MILK
To give all their babies to drink?

We've issued shot-spells for hunters so many and fast,
That we dislike the Form 205;
Thank heaven for deadlines, 'cause when that one passed
We were more like dead ducks than We have transient laborers; soldie on leave,
And tourists on their vacations;
Extra allowance for diabetics and such
And a host of new applications.

Canning sugar troubles and 'phone call complaints

Have practically sapped my ambi But there's always one out—if thing get too tough
I'll buy some small arms ammun

Ration News

Coupons now valid are Butter 90 t 97, Sugar 48 to 53, Preserves 33 to 49.

# INCREASE . . \$832,909.24

THERE ARE ADDITIONAL ASSETS

\$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

J. G. Fraser

W. L. Brown

W. B. Lemon

# The Grey & Bruce Trust & Savings Co.

Owen Sound, Ont.

Officers and Directors

Vice-Presidents
W. S. Middlebro', K.C. — G. D. Fleming Manager - O. E. Manning

Dr. A. L. Danard Dr. G. H. Holmes G: D. McLaughlan

DIRECTORS O. E. Manning Dr. R. Howey E. N. Cooper

Call or write for copy of our Annual Report

THE LAST GAME IN THE SEMI-FINALS

MARKDALE

Markdale Arena

**CANADA'S VETERANS** 

Their Post-War Opportunities

There is, however, another very large group who do not need aining and who are not suited for land settlement as provided

training and who are not suited for land settlement as provided under the Veterans Land Act. After long months or years in uniform, these veterans will need assistance also. There will be those who normally would have owned their own homes had it not been for their service. There will be those who own homes but who have

been unable to carry out needed repairs and alterations. There will be veterans who sold businesses to enlist and who want to resume them, and others who are fitted for a business of their own but who

need assistance in financing. The Re-establishment Credit is designed for this latter group, and primarily is an alternative to training and land settlement benefits.

PAID UNDER WAR SERVICE GRANTS ACT

The Reestablishment Credit is mide available under the same Act of Parliament which provides War Service Gratuities. It is

Act of Parliament which provides War Service Gratuities. It is not a loan but an outright grant, paid to an eligible veteran to aid in re-establishment if the veteran decides not to use land settlement or training benefits. It may be used in Canada only at any time in the ten years following discharge for certain specified purposes as outlined in this advertisement. The grant is called a "credit" because outlined in this advertisement.

outlined in this advertisement. The grant is called 2 credit of the it is an amount carried on the ledger to the credit of the veteran for ten years until used by him for 2 re-establishment purpose.

HOW TO APPLY FOR RE-ESTABLISHMENT

The re-establishment credit is an amount equal to the basic War Service Graunty—that is \$7.50 for each 30 days' service in the Western Hemisphere and \$15.00 for each 30 days' service overseas.

the Western Hemisphere and \$15.00 for each 30 days' service overseas.

The amount is computed by the branch of the armed forces with which the veteran served, and for that reason application first must be made for the War Service Gratuity. When a statement showing

the amount of the basic gratuity has been received by the veteral application for the re-establishment credit may be made to the Depart

pent of Veterans Affairs on a form which may be secured from

it credit may be made to the Depart

FOR COMPLETE INFORMATION WRITE TO THE NEAREST OFFICE OF THE

Issued under the Authority of Hon. Ian A. Machennie, Minister of Veterans Affairs.

DEPARTMENT OF VETERANS AFFAIRS

SEND THIS ADVERTISEMENT TO SOME MAN OR WOMAN OVERSEAS.

The Re-establishment Credit-

AN EXPLANATION OF THE GRANT

realized that assistance in re-establishment must cover a wide variety of fields. For many particularly younger members of the forces—the best method of effecting permanent re-establishment will be through training or through an opportunity to continue an interrupted education. Others can be assisted through land settlement—either on full time farms or on small holdings operated with some regular form of employment. In many cases a combination of these two things—training and land settlemens—will be employment. Legislation for this type of re-establishment was provided early in the war.

Markdale Arena
WEDNESDAY
FEB., 28th
Gone called at 32

Admission: 25c and 15c

LOST WORLD OF THE CHAVATIES
What will explores find beyond deRiver of Deads in edited the control of the class correct
Milker and Mir. Charles
Will be desired to be defended to had be a manual
in the resume, or will they vanish as the class which was due to the storm of the class correct
Milker and Mir. White the finders, And Mir. Charles
Will be stored to be defended to had be a manual
in the resume, or will they vanish as the class which was due to the storm of the class correct
Milker and Mir. Charles
Milker and Mir.

any district office of the department. Application for the war service gratuity is made to the branch of the armed forces with which the veteran served and forms may be secured at any armed forces depot or at any office of the Department of Veterans Affairs.

STUDY ALL MEASURES BEFORE APPLYING

It is important that every veteran shall have made a definite decision as to future plans before applying for the re-establishment credit. Payment of the re-establishment credit debars the veteran from educational and training grants and benefits under the Veterans. Land Act, since on application for the credit the veteran elects not to the advance of along the contract of the credit the veteran elects not to the advance of along the contract of the credit the veteran elects not

to take advantage of these other benehts. Any benehts under the Veterans' Land Act and payments to, or on behalf of the veteran for training or continuation of education already granted are charged against the credit. Do not apply for your re-establishment credit until you have studied all other rehabilitation measures. Advice of department officials is available to assist you.

Grant of the credit may be authorized for the following purposes:

(b) To assist in building a home;
(c) To assist in home repairing or modernization;
(d) To buy household equipment and furniture;
(e) To buy tools, instruments, etc., for trade, profession, or business;
(f) To provide working capital for profession or business;

(g) To buy a business;
(h) To pay premiums on Dorrinion of Canada insurance;
(i) To buy special equipment required for educational or vocational

In the case of (a), (b), (d) and (g) above, the veteran must put

in the case or (a), (b), (d) and (g) above, the veteran must privipe one dollar for every two dollars used from the re-establishment credit. If experience shows a broadening of these purposes is needed, provision has been made for it.

PURPOSES FOR WHICH CREDIT MAY

(a) To assist in home owning; (b) To assist in building a home;

# News From Queen's Park

Ontario's Legislature opened on Thursday with usual wartime sim-plicity. The Lieutenant-Governor was escorted by a guard of honour, clad in battledress, consisting entirely of men

Mrs. Frank Angus spent the week
in Toronto.

Mr. and Mrs. Joe Middeton of Overe
Sound visited on Sanday at the Crosstet home.

Mr. and Mrs. Ab Stafford spent a
day last week with the latter's father
at Nectands.

(Intended for last week)

Mr. Prank Angus visited with per
parents in Overe Sound over the weekand.

(Intended for last week)

Mr. Prank Angus visited with per
parents in Overe Sound over the weekand.

(Intended for last week)

Mr. Rob. Barbour is spending a fer
and.

Mr. Cell Paylor was home from
Aron for the week-end.

Mrs. Cell Paylor was home from
Aron for the week-end.

Mrs. Cell Paylor was home from
Aron for the week-end.

Mrs. Cell Paylor was visiting
of the week with the former's pash
of the week min the former's pash
of the week with the former's pash

included broadening of the Workmen's Compensation Act to include more classes of workers, an increase in minimum wages for women, provision for replacement of out-of-date county and city jalls, a new Securities Act, and a Bill to give municipalities the green

L.A.C. Russell Chard spent five days eave with his parents, Mr. and Mrs. R. W. Chard on his way to the east

The YP.U. were the guests of Heath

the close. On Wednesday evening the W.I. hel-

een boxes for overseas.

Mr. and Mrs. D. L. Weber receive

## TEMPLE HILL

call for medical examination.

The Farm Forum met at the home of the McGillyray boys on Monday evening with a good attendance. Russell was convener for the discussion. It was decided that the farmers could market their own produce through cooperative selling agencies and that the grain exchange was a racket run at the expense of the farmer. It was also decided that the government contracts expense of the farmer. At was accorded that the government contracts for farm produce was a good thing. A social hour was enjoyed in cards and crokinole and lunch was served by the ladies. The next meeting will be held at the home of Mr. and Mrs. Elvin Sewell with George Seabrooke as the

convener.

On Monday evening, February 19th
the Farm Forum met at the home of
Elvin Sewell with a good attendance.
George Seabrooke was convener for the George Seabrooke was convener for the discussion which was very interesting athough none of the members had had athough none of the members had had much experience through co-operative marketing. They decided that there was much room for improvement and that co-operative selling through government management was a good thing in war time and it should still be in peace time. Beverley Fothergill entertained with a few well-given songs. Games were enjoyed for an hour and lunch was served. George Seabrooke and Douglas MoGillvray were appointed township directors. Next meeting will be held at the home of Ed. Graham with John Merrifield as convener. will be held at the home of Ed. Gra-ham with John Merrifield as convener. Miss Florence Miller spent the week-end at her home north of Rocklyn. Mrs. Russell Erskine and Billy spent a few days at her parental home at New England. Miss Wilda Erskine of Toronto spent a week-end recently with Mr. and Mrs. Russell Erskine.

G. C. MacDONALD HARDWARE

DR. S. R. THIBAUDEAU, V.S., B.V.

Agent for best policies in Life, Fire, Automobile, Accident, Sickness always ready to give attention ta your Insurance wants

WALTER E. HARRIS WALTER E. HARRIS

Notary Public

J. ARKLE DUNLOP

### Branch Office: Dundalk I. B. LUCAS

MARKDALE OFFICE TORONTO OFFICE

### 005 Central Building, 45 Richmon GEO. E. DUNCAN

Licensed Auctioneer Reliable, accurate service. Dates may be arranged at The Standard office. Geo. E. Duncan, Dundalk. Phone: 42r3 Dundalk.

Norman Hartley Electrical Contractor

Markdale, Ontario Maurice Graham was in Toronto on Wednesday last answering his military Machine Shop and Welding DONE PROMPTLY

C. R. LOUCKS Machine Shop and Garage CHATSWORTH, ONT. Morris Marble Works

Meaford, Ontario Monuments and Markers in all

the best qualities at reasonable prices. See us and get prices before buying. PHONE MEAFORD, 226

Beef - Pork **Veal and Lamb Gooked Meats** EF I TE

MARKDALE

O. Lepard, Prop. Phone of \_\_\_\_\_

**MEAT MARKET**