

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

DEPOSITS UP \$338,972.62 ASSETS UNDER ADMINISTRATION INCREASED \$1,905,429.39

C. A. Fleming, President; W. S. Middleton, Chairman of the Board; and O. Manning, Manager, Addressed Annual Meeting of Shareholders

The President's Address February 14th 1945, Mr. Chairman, Ladies and Gentlemen:

It gives me great pleasure to see so many in attendance at our Annual Meeting to-day. This is the largest attendance we have ever had by a considerable margin. The interest that you take in the progress of the Company is very important because the management of the concern is dependent on you.

Mr. Fleming stated that the net profits of the Company were \$7,481.78 out of which \$1,272.25 was retained for 1945 and the balance of \$6,209.53 was distributed to shareholders. The balance of \$30,246.78 is reserved for taxes and contingencies.

Mr. Fleming continued that in making a few observations he wished to discuss to a limited extent the business of the Company. Back in March 1939 a few men gathered together and formed the Grey & Bruce Trust and Savings Company and you know the result.

What is free enterprise? asked Mr. Fleming. It is the farmer who is constantly endeavouring to secure better stock and good seed in order to make his farming operations more profitable.

It is the manufacturer who creates new products and opens up new business. It is the workman who has developed a hobby and out of his own handiwork has created a new business.

Mr. Fleming gave many interesting examples of free enterprise in operation throughout the world. He pointed out that the farmer's co-operative societies and the development of the fur-bearing industry were some of the things that have started in a very small way as a hobby have now developed a very profitable business.

Our Services

- SAVINGS: 2% on Deposits
INVESTMENTS: 3 1/2% 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.



C. A. FLEMING

Holland Centre Red Cross

The regular meeting of the Holland Centre Red Cross was held on Wednesday, February 17th with sixteen members present. The secretary read several letters from the boys overseas which had received boxes. It was decided not to send a delegate to the Red Cross Convention this year.

The quilt convenor asked each member to bring a quarter yard of fabric to the next meeting for quilts. There were also two quilts quilted and ready for use.

The Canadian Red Cross Appeals For Funds

In March the Canadian Red Cross will make another national appeal for \$10,000,000 to carry on the Society's work bringing relief and comfort to our prisoners of war, the wounded and the troops in the field. This year the duties and privilege for service by the Red Cross have been increased to include the civilian war victims of the United Nations, who have suffered so much during the period of occupation.

The Local Ration Board

There's a ration board in every town in this country where every one calls for information. This poem throws the spotlight on the ration board. If you are one of those persons who seem to love to say: 'What do you do at the Ration Board? What do you do there all day?' I'll do a bit of explaining.

The Proper Way To Toast 'The King'

How often we attend public dinners or some similar function, and get the 'squirms' every time the chairman or toastmaster calls for the toast to 'The King'.

Some raise their glasses, drink the toast, and then drink again. This custom is wrong—absolutely. We are all to do the same thing at the same time, and the correct procedure, but there are so many different ways of drinking that it is impossible to list them all.

Harkaway W. A.

The February meeting of the W.A. was held at the home of Mrs. W. J. Lyons on Wednesday, February 16th. The meeting opened with the hymn, 'Stand Up, Stand For The Lord, We'll Follow Him'.

The officers for 1945 are: Past President, Mrs. W. J. Lyons; President, Mrs. W. J. Lyons; Secretary, Mrs. W. J. Lyons; Treasurer, Mrs. W. J. Lyons; and so on.

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Hockey Play-offs: The Last Game in the Semi-Finals

Mr. Frank Angus spent the week in Toronto. Mrs. Angus and Mrs. J. C. Cook, Mr. Will House will be the convener and Mr. Chas. Thomson the secretary. The subject for the evening was 'Our Community Exchanges Necessary'.

Berkeley

Farm Forum meets this Monday evening at the home of Mrs. W. J. Lyons. The subject for the evening was 'Our Community Exchanges Necessary'.

Traverston

Mr. and Mrs. Ernest Wood visited on Sunday with Mr. and Mrs. Ray Pottage. Mr. and Mrs. Levi Pottage, Miss Jean Pottage returned with them for a visit.

Dornoch

Dornoch North-west Farm Forum met at the home of Mrs. W. J. Lyons on Monday evening, February 13th. Thirty-four members were present.

Walters Falls

Mr. Emore Walter and Mr. Allan Seabrook are working on the farm. Mr. Walter is working on the farm and Mr. Seabrook is working on the farm.

Goring

Mr. and Mrs. Ernest Wood visited on Sunday with Mr. and Mrs. Ray Pottage. Mr. and Mrs. Levi Pottage, Miss Jean Pottage returned with them for a visit.

Rocklyn

Mr. and Mrs. Thomas Gilroy of Owen Sound spent a day with Miss Flora Irwin and Mr. George Irwin. Mr. Guy Worch and Mr. W. Worch, Mr. and Mrs. Ray Pottage, Mr. and Mrs. Levi Pottage, Miss Jean Pottage returned with them for a visit.

Markdale Arena

Markdale Arena WEDNESDAY FEB. 28th Game called at 8:30 Admission: 25c and 15c

Our Annual Report

In an easy, readable form: Received from the Public: DEPOSITS (withdrawable by cheque) \$2,256,733.73

Insurance

Any type of policy you desire may be had from A. J. Norris Office on Main St., Markdale, in the P. J. Thompson residence West of the Hospital Telephone 11

Canada's Veterans

Their Post-War Opportunities An advertisement explaining to the people of Canada the re-establishment credit available to men and women of the Armed Forces.

Another Large Group

There is, however, another very large group who do not need 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.

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 depends on the veteran's educational and training grants and on the amount of the veteran's Land Act, since on application for the credit the veteran elects not to take advantage of these other benefits.

How to Apply for Re-establishment Credit

The re-establishment credit is an amount equal to the basic War Service Grant—that is \$750 for each 30 days' service in the Western Hemisphere and \$1500 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 Grant.

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Bray Chicks 12 pure breeds and several crosses. "Kira-Profi" and Standard grades. See me for full particulars. Place your order here. G. C. MacDONALD HARDWARE CHATSWORTH

BUSINESS DIRECTORY VETERINARY DR. S. R. THIBAUDEAU, V.S., B.V. Sc. Office at residence on George Street. Phone night or day 81, Markdale.

DENTISTRY L. G. CAMPBELL, L.D.S., D.D.S., Dental Surgeon. Graduate of Ontario College of Dentistry and University of Ontario. Office over the Post Office. Office hours 9 a.m. to 5 p.m. Appointments may be made by phone.

FRATERNAL L.O.L.—Markdale L.O.L. No. 1045, meets in the Orange Hall, Markdale, at 8 o'clock p.m. the first Thursday in each month. Visiting brethren cordially invited. Wm. Lemon, W.M.; Nelson Hill, Rec. Sec., R. 3, Markdale.

A.P. & A.M.—Hiram Lodge No. 400, G.R.C., Markdale, meets in the Orange Hall, Markdale, at 8 o'clock p.m. on the second Thursday in each month. Visiting brethren invited. Wm. Lemon, W.M.; W. J. Colgan, Secretary.

T. H. REBURN Insurance Broker Agent for best policies in Life, Fire, Automobile, Accident, Sickness always ready to give attention to your insurance wants. Office and residence, Toronto St., Markdale, Ont.

WALTER E. HARRIS Barrister, Solicitor, Notary Public. WALTER E. HARRIS J. ARKLE DUNLOP NINA M. HUTCHINSON Notary Public. Phone 38, Markdale, Ontario Branch Office: Dundalk

I. B. LUCAS BARRISTER MARKDALE OFFICE Beside Marshall's Drug Store, Markdale. TORONTO OFFICE 1005 Central Building, 45 Richmond St. W.

GEO. E. DUNCAN Licensed Auctioneer Reliable, accurate service. Dates may be arranged at The Standard office. Geo. E. Duncan, Dundalk. Phone: 423 Dundalk. 4441

Norman Hartley Electrical Contractor WIRING REPAIRS REFRIGERATORS USED RADIOS MARKDALE, Ontario

Machine Shop and Welding REPAIR WORK 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. PHONE MEAFORD 288

Beef - Pork Veal and Lamb Cooked Meats EST. 1921 MARKDALE MEAT MARKET EST. 1921 O. Lepard, Prop. Phone 87

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