United Church of Canada Holland Centre Charge Horace K. Braden, Ministe 30 am Halland Centre.

3:00 pm — Harkaway. 7:30 pm — Berkeley. Concluding message in series on the second coming of Christ: Do these questions have any bearing on our lives

SPECIAL MESSAGE

to CUSTOMERS of the

The Church of England Canon R. S. Jones, B.A. Christ Church, Markdale 10:00 a.m.—Sunday School. 11:00 a.m.—Holy Communion

3:00 pm-Holy Communion

Ret. Water M. Lee, M.A., Mini Annesley Church— 11:00 a.m.—Morning Worship. St. Matthias' Church, Berkeley 2:15 p.m.—Sunday School.

Across the nation — in cities, towns and

enterprises - from the largest corporation

to the smallest one-man show - with the

credit they need to carry on from day to day.

1,700,000 other customers, hard at work in 1948...

helping Canadians in every walk of life to make a better

Here is the money that makes the wheels of commerce

To citizens on salaries ... to farmers with seasonal

incomes...to merchants, manufacturers, business-

men in every worthwhile line of endeavour

... to municipalities, school boards and

WHAT THE B of M HAS TO MEET ITS OBLIGATIONS:

CASH: The B of M has cash in its vaults and money

INVESTMENTS: The B of M has over a billion dollars

CALL LOANS: The B of M has call loans which are

LOANS: During the year, many millions of dollars have been lent to business and industrial enterprises

BANK BUILDINGS: In hamlets, villages, towns and

furniture and equipment, is shown on its books at

large cities from coast to coast the B of M serves

its customers at more than 500 offices. The value of the buildings owned by the Bank, together with

OTHER ASSETS: These chiefly represent liabilities of customers for commitments made by the Bank on

their behalf, covering foreign and domestic trade transactions

TOTAL RESOURCES WHICH THE B of M HAS TO MEET

for production of every kind — to farmers, fishermen, lumbermen and ranchers - to citizens in all walks of life, and to Provincial and Municipal nments and School Districts. These loans now

market value, they amount to . . .

invested in high-grade government bonds and other

public securities, which have a ready market. Listed

on the Bank's books at a figure not greater than their

The B of M has other bonds, debentures and stocks, representing in large measure assistance to industry for plant development in the post-war

ALL LOANS: The B of M has call loans which are fully protected by quickly saleable securities. These

QUICKLY AVAILABLE RESOURCES: The resources listed above,

all'of which can quickly be turned into cash, cover 78.09% of all

that the Bank owes to the public. These "quick assets" amount to \$1,490,339,197.02

governments . . . to churches,

hospitals and all types of

turn...that provides thousands of business

future for themselves and for Canada.

12:15 pm—Sunday School 7:00 pm—Erening Wombin. Ebenezer Church—
2:30 p.m.—Afternoon Service.
(Please note change of hour)

Gill And 1,700,000 Fellow Canadians WROTE

THIS BILLION-DOLLAR STORY

villages - the B of M has kept your money, and the money of loaned by B of M managers at more than 500 branches from

THE FACTS BEHIND THE FIGURES

\$ 211,721,990.06

1,003,513,939.08

456,266,244.22

15,391,604.71

(Markdale Pasteral Charge)

United Church of Canada

public institutions ... hundreds of millions of dollars are being

B of M depositors' savings — your savings — thus play a vital part in

trading nation of the world.

That's a glimpse of the 1948 worksheet for your

savings...the sum of your contribution to Canada's

progress added to that of 1,700,000 other Canadians in

of living and in making Canada the third greatest

Yes, by saving at the B of M today,

Canada of tomorrow, while

securing your own future.

\$1,877,011,226.85

4.244.517.00

8,439,669.54

you are helping to build the greater

the Atlantic to the Pacific.

WHAT THE B of M OWES TO OTHERS:

DEPOSITS: While many business firms, manufacturers,

merchants, farmers and people in every type of business have large deposits with the B of M, the bulk of the money on deposit with the Bank is the savings of well over a million private citizens. The total of

BANK NOTES: B of M bills in circulation, which are

OTHER LIABILITIES: Miscellaneous items, representing mainly commitments undertaken by the Bank on behalf of customers in their foreign and domestic

TOTAL OF WHAT THE B of M OWES ITS DEPOSITORS TO PAY ALL IT OWES, THE BOIM HAS TOTAL RE-

SOURCES. AS SHOWN ON THE LEFT SIDE OF THIS

STATEMENT, AMOUNTING TO . . . . . . .

OVER AND ABOVE WHAT IT OWES, AMOUNTING TO \$ 82,939,240.64

This figure of \$82,939,240.64 is made up of money subscribed by the shareholder

. . . . . . . . . . .

On each dollar of the shareholders' money invested in the

Bank of Montreal, the Bank earned 10.17 cents in 1948.

To TAXES . . . . . . 3.59 cents

To SHAREHOLDERS . . . 4.34 cents

To SURPLUS . . . . . 2.24 cents

B of M EARNINGS ON THE SHAREHOLDERS' INVESTMENT

and, to some extent, of profits which have from time to time been ploughed back into the business to broaden the Bank's services and to give added protection for the depositors

WHICH MEANS THAT THE B of M HAS RESOURCE

**EARNINGS** — After paying all overhead expenses, including staff salaries, bonuses and contributions to the Pension Fund, and after making provision for contingencies, and for depreciation of Bank premises, furniture and equipment, the B of M reports earnings for the twelve months ended October 30th, 1948, of

Provision for Dominion Income and Excess Profits Taxes and Provincial Taxes

This amount was distributed as follows:

the B of M family.

Elmwood Sportsman Geing to Engenia

Elmwood residents regret to hear
that Mr. Harrey Boettger and family
are moving from Elmwood to Engenia,
in the near future. Mr. Boettger was
the efficient coach of the "Lumber
Kings" haseball team and also the hantam hall team. He was also a popular and capable umpire for both hard
and softball games for the Western
Ontario leagues this past season. It

Mr. and Mrs. William Hannah and Mr. and Mrs. Evin Seveel sittended the funeral of Mrs. Wm. Kriktown of the funeral of Mrs. Wm. Kriktown of the funeral of Mrs. Wm. Kriktown of the Mrs. Gen. Centre, on Priday.

Mr. and Mrs. Bryan Wilson and boys wisited with Mr. and Mrs. Tom Merrifield and family of Harkaws.

Mr. Douglas MacGillirary and mother visited on Sunday afternoon with Mrs. William MacGillirary of Meaford, who is a patient at the Owen Sound hospital.

Mrs. William Dickson of Meaford spent a jay with her aunt, Mrs. John Merrifield.

Mr. and Mrs. Clifford Murray visited on Sunday with Mr. and Mrs. Robert Barle, and Joyce McConnell of Salem, and Mrs. Horard Graham and Ruth, Mrs. Lord Mrs. Horard Graham and Ruth, Mrs. Lord Mrs. Lorne Ormsby attended the funeral of a relative at Thornbury on

**VANDELEUR** 

day with Mr. and Mrs. Russell Erskine and family.

Mr. and Mrs. John Merrifield attended the Markdale Parmers Co-op banquet in Flesherton, on Taursday night.

Mrs. Colliford Erskine spent a few iays with her mother, Mrs. Stewart of Durham.

A crowd of merry-makers gathered at the home of Hugh Johnston on Friday evening and charivaried the newlyweds, Mr. and Mrs. Merle Johnston.

Farm Forum was held at the home of Eddie Graham on Monday night, with an attendance of seventeen. Next meeting at John Merrifield's. Everyone is welcome.

welcome. Mr. and Mrs. Hilliard Erskine and

Vote and Elect Clifford Allen

TWP. OF ARTEMESIA The Farm Forum met at the home of Mr. and Mrs. Dane McGee on Monday evening. November 29th, when a splendid discussion took place on newspapers and publications of various kinds, and how well each fulfills its purpose in the community. The Forum was unanimous that all these publications from the dally paper down, were fulfilling their purpose fairly well. Local papers might be improved if more communities had correspondents, and if everyone would co-operate by sending news in promptly. It was felt that farm and co-op. publications would do a better job if they had a larger circulation and the Forum approved the efforts of Grey County Federation of Agriculture to put the "Rural Co-operator,", into every farm near, you will find my name

Federation of Agriculture to put the "Rural Co-operator," into every farm home in the County. A poll was taken at the close of the discussion and it was found that every home represented in the group took one or more of every type of publication listed.

Alex. Gilray presided and two groups were formed with Mrs. Frank Davis and Mrs. R. Johnston as secretaries. Crokinole and cards were played and lunch was served. The next meeting will be at the home of Mr. and Mrs. Howard Graham. coming election and will endeavour to serve and guard

Mrs. Kirktown Passes

The sympathy of the community is extended to Mrs. Richard Sewell in the death of her mother, Mrs. Kirktown, which took place in Markdale Hospital on November 24th, after several weeks illness. The funeral took place on Friday afternoon, November 26th, from the home of her son William on her old home, near Holland Centre, when a large number of friends and relatives were in attendance. Besides the Sewell families, others from this

TO THE ELECTORS OF ARTEMESIA TWP.

Having been nominated for the office of Councillo I humbly solicit your vote and influence at the polls on Monday, December 6th. Six candidates are in the field, with four to be elected. Vote as you please,

Howard I. Graham

Your Vote and Influence

Lawson Sewell

I have served on the Board for two years and on my record I would appreciate your vote.

To the Electors of Artemesia Twp.

Ladies and Gentlemen: The names appearing on the duplicate ballot below are the Candidates for Council in the election to be held next Monday, December 6, 1948.

ALLEN, Clifford VOTE BETTS, Frank as you CAIRNS, George please GILLIES, D. J. X but GRAHAM, H. I. VOTE WHYTE, D.

D. J. GILLIES

Candidate

— Southline — Artemesia

## BANK OF MONTREAL

Canada's First Bank ... WORKING WITH CANADIANS IN EVERY WALK OF LIFE SINCE 1817

## LOOK!

There are some for the wee folks, brothers and sisters, mother and dad, grandma and grandpa, and if there are any we have missed we have suitable gifts for them.

Thursday, December 2nd, 1948

## CARTER'S HARDWARE

AND GIFT SHOP MARKDALE

Mr. and Mrs. Dunn Lee arrived home spent the past four months. They visi-from the West on Tuesday where they ted relatives enroute as far west as B.O.

The F. T. Hill & Co., Ltd., Markdale Serve Yourself and Save

Hill's Grocery Department

MONEY SAVING GROCERY SPECIALS DISPLAYED IN CONVENIENT BINS

Cream Style GOLDEN CORN, 20 oz. .... 2 for 39¢

Bishop's TOMATOES, 28 oz	. each 19¢-
Clark's PORK & BEANS, 20 oz	2 for 29¢
GRAPEFRUIT JUICE, 20 oz	2 for 17¢
WAX BEANS, 20 oz	2 for 15¢
Aylmer APPLE JUICE, 20 oz	The state of the s
Aylmer APPLE JUICE, 48 oz	2 for 49¢
TOMATO JUICE, 20 oz.	3 for 25¢
TOMATO JUICE, 48 oz	2 for 49¢
TOMATO JUICE, gals	. each 49¢
VI-TONE, 8 oz	
BOILED DINNER	
Avlmer LAMB STEW	each 18¢
Rurns' BEEF STEW	each 18¢
Clark's IRISH STEW	each 18¢
Burns' PAN FRIED HAMBURGERS	each 18¢
ORANGES, size 252	

SEE OUR

Christmas Suggestion Display ON THE MAIN FLOOR

Attractively Priced - Practical - Useful Choose from the following: Face Cream - Powder - Perfume, etc. Sets by Woodbury - Dernys - Jergens Cutex Nail Sets - Christmas Crackers Colorful Tapers and Candles Brush, Comb and Mirror Sets Hosiery in Gift Boxes

F. T. Hill & Co., Ltd.

Stationery in Gift Boxes

STEPPING OUT

## Personals

Mrs. Geo. I win of Emphrasia was the hostess for the November meeting of the New England Women's Institute on Priday, November 20th, when there was a splendid attendance of mimbers and visitors. Mrs. Russel Graham of Markdale presided over the meeting which opened by singing the Institute Ose and Home on the Range, followed by the Lord's Prayer in unison. Mrs. W. H. Chagsson read the minutes of the last meeting which were adopted. A lengthy discussion followed regarding Samshine work, and it was decided to make a few changes in the list of the elderly and shut-ins who receive Christmas cards and treats.

A resolution was drawn up re the Markdale Hospital and signed by those present. This is to be presented to the Euphrasia Council.

Mrs. Graham gave a few highlights of the Area Convention which was held in Toronto. This was followed by an exchange of Christmas gifts among the members. The plants were on display which were started from the slips exchanged at the May meeting. Mrs. Bowen won the prize on a Chinese Coatts. Three heart members were well-end.

attending Victoria College, Toronto. A sister resides near Edmonton: Another other son, Harold, predeceased his mother.

Funeral services on Saturday after the control was a service of the control was a service of the control was banked with beautiful flowers. The service was in charge of Rev. W. Summerell of Elmowd, Chairmann of Grey Greekylery, who was assisted by Rev. T. M. Murray of Ower Sound an Street. Third Church a control was a service of the United Church of Canada. The Control was a service of the United Church of Canada. The Control was a service of the United Church of Canada. The Control was a service of the United Church of Canada. The Control was a service of the United Church of Canada. The Control was a service of the United Church of Canada. The Canada. The Control was a service of the United Church of Canada. The Canada was a service of the United Church of Canada. The Canada was a service of the United Church of Canada. The Canada was a service of the United Church of Canada. The Canada was a service of the United Church of Canada. The Canada was a service of the United Church of Canada. The Canada was a service of the United Church of Canada. The Canada was a service of the United Church of Canada. The Canada was a service of the United Church of Canada. The Canada was a service of the United Church of Canada. The Canada was a service of the Was and the Canada was a service of the Was and the Canada was a service of the Was and the Canada was a service of the Was and the Canada was a service of the Was and the Canada was a service of the Was and the Was



DIAMONDS W. L. DECKER Jeweller



WOOD FOR SALE HARDWOOD SLABS BY THE TRUCK LOAD

A dainty lunch was served by the hostess and her asistants, Miss Delia wiley and Mrs. Ted Pawcett.

MRS. S. E. ANNIS

The death of Mrs. Annis, wife of Rev. Stanley E. Annis, pastor of Pirst United Church, Owen Sound, and formerly of Markdale, occurred in Owen Sound, and formerly of Markdale, occurred in Owen Sound, and formerly of Markdale, occurred in Owen Sound, Mr. and Mrs. W. A. Dickie.

Week-end visitors with Mr. and Mrs. Chas, Ransome, following an illness of three week-end visitors with Mr. and Mrs. Chas, Ransome, following an illness of three week. The late Mrs. Annis who moved from Markdale with her husband and family, had a host of friends throughout the district who mourn her passing.

Formerly Agnes Gregg Davis, decased was born in Ireland. Sie came with her parents to Canada while she was still quite young, the family settling in the Feterborough district where shie graduated as a Registered Nurs. The Mrs. Annis was an and the many settling in the Feterborough district where his graduated as a Registered Nurs. In 1916 she was unrould in marriage to West China as missionaries of the United Church. The couple served to years in Hartford, Conn, before going to West China as missionaries of the United Church.

The hydro demand has at last struck the discussion with Mr. and Mrs. Chas, Ransome, the family settling in the Feterborough district where the swar unrould be then spain as troke. Her condition on the cased was much improved. Her flowers was still quite young, the family settling in the Feterborough district where the great and Bowles home. Mrs. Fettlis remained to the United Church.

The hydro demand has at last struck the function. The council met for fully two mass and the chiral structure of the same with the mass of the settle of Gregg Davis, decased was much improved. Her flowers in the string of every second light, but last the bound of the swar wisted on Sunday at the Sunday at the bound of the swar wisted on Sunday at the Sunday at APPROX. 8 CORDS - - - \$25.00 Mixed Slabwood by the load - - \$18.00 Less than full loads:

McInnis.

It's sometimes cheaper to move than keep up with the neighbors—if you have a place to move.

Jas. Pendleton and family, Vandeleur W.I. and W.A.; wreaths: Miss Ina McKennitt, and Mrs. Reg. McKennitt, Mrs. and Mrs. Clifford Brown, Rev. and Mrs. Ottwell McKennitt; Mrs. Alex McKennitt; Uncle Alex, and Aunit McKennitt; Uncle Alex, and Mrs. Ottwell McKennitt; Uncle Alex, and Aunit McKennitt; Uncle Alex, and Mrs. Ottwell McKennitt; Mrs. Alex McKennitt; Uncle Alex, and Mrs. Ottwell McKennitt; Mrs. Alex McKennitt; Uncle Alex, and Mrs. Ottwell McKennitt; Mrs. Alex Mrs. Alex McKennitt; Mrs. Alex Mrs. A

— Man, You're Crazy Markdale

"Old at 40,50,60?"

Sy of Clarksburg visited at the former's Bowen won the prize on a Chinese Cactus. Three new members were well-comed into the branch.

A dainty lunch was served by the costess and her asistants, Miss Della of the consecration of Bishop Luxton at St. Paul's Cathedral in London on Tuesday.

Mrs. Fred Smith Gaushay Variety of Smith Gaushay Variety

Hardwood-\$3.50 per cord, delivered Mixed Wood-\$2.50 per cord delivered. Walter Playter For prompt delivery Phone 146J or Markdale Lumber Co., Phone 199.

> THEATRE DURHAM "SOUTH GREY'S MOST MODERN THEATRE"

THURS., FRL, SAT. - DEC. 2 - 3 - 4

if your neighbor is in or out these days if he uses them.

There's been a bit of trouble in the local church over this demand business. You will remember there was an electric blower installed to operate the cross not plant in plant it is an interest of the church blower installed to operate the cross not plant in plant it is a mind some twenty-fire producing to oblive smithers on the hack line for his water pump. There will be a meeting of censure of this office on Wednesday night after choir practice; it seems there were quite a number a gainst the change-over at the time it was made. Last Sunday the church choir sang without the aid of the organ to help them in their weak moments; there will be a few less in the choir the forum.

Ideas on the matter up here but we've not some what our some what our some with one was to be defined as in mind some twenty-five that idea in mind some twenty-five the hidden proper power for the village; we had that idea in mind some twenty-five the village; we had that idea in mind some twenty-five the village; we had that idea in mind some twenty-five the village; we had that idea in mind some twenty-five the village; we had that idea in mind some twenty-five that idea in mind some twenty-five the village; we had that idea

"The Westerner"

WALTER BRENNAN GARY COOPER MON., TUES., WED. - DEC. 6 - 7 - 8

STATE Of The UNION"

SPENCER TRACY KATHERINE HEPBURN Van Johnson - Angela Lansbury - Ad Iphe Menjou - Lewis Stone

THURS., FRI., SAT. — DEC. 9 - 10 - 11

"BARNACLE BILL" WALLACE BEERY VIRGINIA WEIDLER

BIG CASH OFFER EVERY WEDNESDAY

Capitol Theatre - Meaford 2 Shows Nightly - 7:15 and 9:15 p.m. To-Nite! Fri. - Sat. — Dec. 2 - 3 - 4

The Most Exciting Motion Picture Ever Made! A Super Western

John Wayne
Shirley Temple in 
Henry Fonda

'FORT APACHE' CAST OF THOUSANDS!

Monday - Tuesday — Dec. 6 - 7 Have you found "The Ideal Husband"?

"AN IDEAL HUSBAND"

Wednesday - Thursday - Dec. 8 - 9 It's Tense, Gripping, Down-to-Earth, True Drama

"CALL NORTHSIDE 777"

**NOW!** Revolutionary New Acousticon HEARETTE

on Monday, Dec. 6th from 2 p.m. to 6 p.m.

NOTHING TO WEAR! No Cords! No Bulky Batteries! Designed to do for hearing what a reading glass does for sight.

SEE IT! HEAR IT TODAY!

ACOUSTICON INTERNATIONAL 833 - 2nd Ave. E., Owen Sound

Obtain batteries for all makes of hearing aids at The Murray Drug Store, Markdale.

**DETROIT** ..... 16.25 (Subject to change) L. Douglas, B.A. Service Station PHONE 3 - MARKDALE

YOU'LL ENJOY . GOING BY BUS FARES ARE LOW ROUND TRIP TAX INCLUDED NEW YORK ...... \$24.15 CHICAGO ..... 24.25' ST. LOUIS ..... 31.05

TO SEE THE