

An Elder Brother's Friendly Talk

With the Younger Folk



OBSERVATION
EXPERIENCE
BROTHERLY HINTS
A BIT OF HUMOR

RECKERS FOR THE BEST

We search the world for truth; we call the good, the pure, the beautiful. From graven stone and written scroll, from all old flower-fields of the soul; And, weary seekers for the best, we come back laden from our quest. To find that all the sages said is in the Book our mothers read.

EXPECT BIG RESULTS

Do not listen to those who tell you not to expect too much for fear you will be disappointed. The way to be disappointed is to expect too little. There are young persons who tell themselves they can never amount to anything, that they have not any chance alongside others of their acquaintance. They take it for granted that they are going to make a dismal failure of life. When their failure is realized, they are as bitterly disappointed as if they had hoped for great results. That is human nature.

EXPECT BIG RESULTS

Expect little and you will get little, but you will be disappointed just the same. Expect big things and your very expectations will tend to realize themselves. It is the best insurance in the world against disappointment.

HARD TO BREAK

Everybody knows that habits are hard to break, and that surely is an argument in favor of forming the kind that will be helpful. You can form a habit of over-eating that will menace your health when you are middle-aged, or you can form the habit of eating moderately, and this will add to your health and efficiency as long as you live. You can form the habit of worry, and shorten your life, and destroy your happiness, or you can form the habit of accepting the events which come with cheerfulness and courage.

TIM URGE TO EXCEL

A friend said of a man who had recently taken up a new hobby, "It would be all right if he could be satisfied with doing things as well as other people. The trouble is he is determined to do them better." Though this quality was spoken of in a criticism it is readily seen that it was in reality a compliment. Young men and women who are satisfied to do tasks as well as others, who never feel the urge to excel, are not of the sort whose names get into the biographical dictionaries.

AIM TO FILL A BIGGER PLACE

A successful business man says that a number of times in his career, he has had positions open with a salary of \$5,000 or over, and he has waited long before finding anyone to fill them. Probably the heads of many large concerns would give a similar testimony.

Now most ambitious young fellows believe that they could fill these well-paying positions if they only had the chance. Their problem is to make employers see it that way. Undoubtedly in the business world there is ability that is unrecognized. Employers are as anxious to find men who can earn large salaries as the men are to earn them, but often both are disappointed.

No employer is going to offer you a large salary on a chance. You may get small advances, because you have been with the firm a certain length of time and have done reasonably well. You will not get that big boost, however, until you have demonstrated that you are worth it. It is therefore up to you who are ambitious to do more than you are paid for, more than is expected of you, more than any employer would think of asking. It is not enough to make good in your particular job, but you should go over and over it as to demonstrate beyond any possibility of doubt that you can fill a bigger one.

KEEP A "TIGHT" UPPER LIP

The dread of monotony is often planted deep in human nature. We cannot continue to eat the same food day after day without, (bring it) uninterrupted sunshine, month in and month out, goes on the nerves. The accusation brought oftenest against our work is that it is monotonous, the same old grind.

While variety is so essential to health and happiness, the explanation of monotony is not without but within. A housewife may complain of her monotonous life, while in reality, in a single week she practices half a dozen different trades. The impression of monotony is due to the way she feels about her work, and not to the work itself.

A doctor might consider his work most monotonous, an unending round of inter-

views with sick people. Or he might think it infinitely varied, with every patient a new problem.

Start every day as if it were the first you had ever lived. Take up your work as if you were beginning something altogether new, and so were ambitious to make your mark. Some people who are always on the move, grumble about the monotony of life. Of course it is monotonous, because they carry with them the dull depression that pains everything the same drab color. Some people find a trip around the world monotonous, while others spend a lifetime in a small town and find every day different from the last.

LITTLE HINTS

Smiling is a cure for many ills and cheerfulness is of great value taken in large doses.

Habits are like concrete blocks; you shape them yourself, but they harden as a matter of course. How important it is then, that we form only good habits. When friends place confidence in our integrity, they raise us to a status which height that involves watchful guard against falling from the pedestal to which we have been raised.

How little we know about our friends and how little they really know about us. A smile may be upon the face when the heart is breaking, for the hidden heartache of which the poet sings is indeed common; yet the hidden sorrows, make religion more real and our need of God more felt.

The young fellow ambitious for athletic supremacy follows a deliberate and comprehensive plan of self-development. He does not develop his biceps muscles and neglect those of his back. What he wants is all around development and he works to get it. Strangely enough we are less systematic and sensible in our plans for our intellectual development.

Nothing as Good for Asthma

Nothing as good for asthma, asthma remedies come and go but every year the sales of the original Dr. J. D. Kellogg's Asthma Remedy grow greater and greater. No further evidence could be asked of its remarkable merit. It relieves. It is always of the same unvarying quality which the sufferer from asthma learns to know. Do not suffer another attack, but get this splendid remedy today.

AN INTEREST IN IT

Two commercial travellers met at the railway station the other day. "Hello, Charlie," says No. 1. "Haven't seen you in an age, what are you doing now?" "Oh, I am in the same old line," was the response.

"What the same house?" "Yes, same old concern, but situated a little differently."

"How is that?" "Well, I've got an interest."

"Is that so; how long since?" "Since the first of the month."

"Let me congratulate you."

"Yes, the old man told me I'd got to take an interest in the business" this year or quit. So I took the interest."

Did any of you ever see an elephant's skin?"

"Inquired a teacher of a primary class.

"I have," exclaimed a little chap.

"Where?" asked the teacher.

"On the elephant."

The Elder Brother

WHAT "LIMITED" MEANS TO A COMPANY

Many readers may wonder what it means to see the word "limited" tacked on to a business name. In short it means that the liability of the proprietors of the company is fixed at a definite figure, and in the ordinary way a trader is liable for all debts he may incur in business, and this liability may extend to his having to sell up his home and all his family possessions.

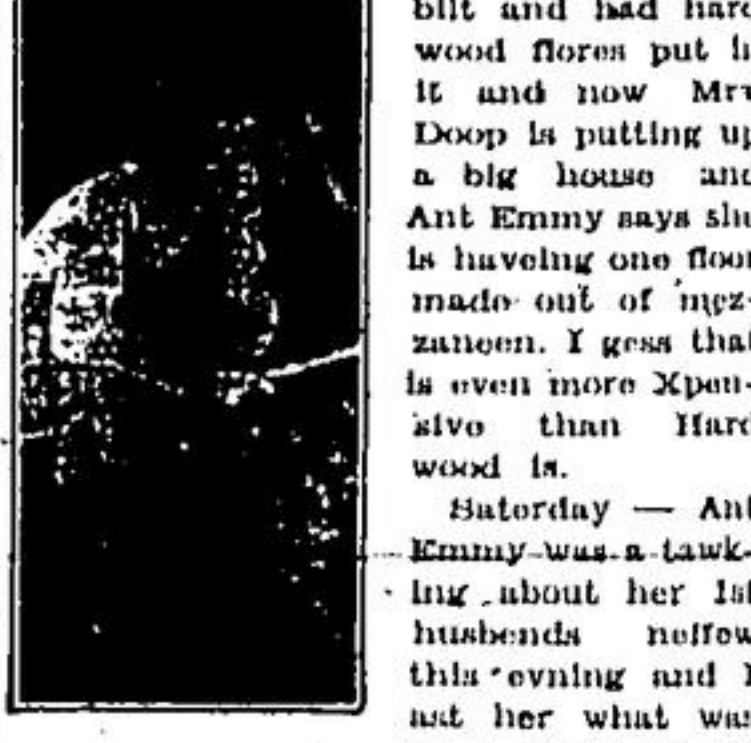
The existence of his liability, which extended to all partners or shareholders, whether they took an active part in the business or not, made it difficult at times for the necessary capital for a new enterprise to be obtained. A man might not mind risking, say \$500, but he did not want to incur a liability of an unknown amount in the event of a business managed by someone else going badly. So the law has provided for the formation and registration of companies enjoying certain privileges, and at the same time subject to supervision.

So there are the limited liability companies, the capital of which is provided by shareholders who are not liable for more than any amount unpaid on the shares they have taken up. For this reason the law insists on the word "limited" being given full publicity, and there is a penalty for failing to comply with this regulation.

SLATS' DIARY

BY ROSS PARQUHAR

Friday—Sun of the women is having a kinda wash war fair it seems like here of lately. Mrs. Bench went and had a new house bit and had hard wood floors put in it and now Mrs. Doop is putting up a big house and An' Emmy says she is having one floor made out of impazum. I guess that is even more expensive than hard wood is.



TURTLE HELPS OUT MUSEUM LAWNS

Although it is well known that the lawn of the White House at Washington are kept clipped by a flock of sheep, it would come as a surprise to most people here that an 18-inch turtle performs similar operations on the lawn of the National Museum of Canada.

Nevertheless, a representative of a daily paper walking across the grounds chanced to see no less a phenomenon actually taking place, much to his surprise, for he thought all members of the shell-backed tribe were flesh-eaters.

Through questioning its guardian, the information was elicited that this was a 60-year-old South Carolina "gopher" turtle, so named because it lives in a subterranean burrow, leaving forth in the daytime to feed on grass. Unlike its amphibious mid-loving relatives, it abhors water and although its fore paws are broad, shovel-like instruments, used for digging, its hind feet are mere stumps, useless for swimming purposes. The unusual reptile is a recent acquisition of the museum.

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TONSILS ARE WILLING

Mistress—"Now, Matilda, I want you to show us what you can do to-night. We have a few very special friends coming for a musical evening."

Maid—"Well, ma'am, I ain't done no pught to speak of for years, but if you all insists upon it, you can put me down for 'The Holy City.'"

Fashions for the Smart Woman



A COAT FOR EVERYDAY

The belted, wrappy handlings of the spring coats are youthful in themselves, so junior-coats are bound to be engaging and successful. This one we like very much. It has practical sportlike lines, yet cuff-like trimming pieces on the sleeves give it interest and individuality. Fabric trimming, incidentally, is going to be quite as important as fur—the new cuffs and collars both leading themselves to it. A huge flecked woolen would be an excellent choice of material, or a pastel tweed or basket-weave. Leather belts are smartest now, in a contrasting color or a deeper tone of the coat color.



J. Cadesky
OPTOMETRIST
WILL VISIT ACTON ON
Monday, June 1st
Anyone suffering from Eyesight, Defective Vision or Headache should not miss the opportunity of consulting this eyesight specialist. Appointments may be made with Mr. A. T. Brown, Druggist.
CONSULTATION FREE
Office Hours: 9 a. m. till 4 p. m.

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BANK OF MONTREAL

Established 1817

A presentation, in easily understandable form, of the Bank's SEMI-ANNUAL STATEMENT 30th April, 1931

LIABILITIES	
LIABILITIES TO THE PUBLIC	
Deposits	\$665,750,090.45
Payable on demand and after notice.	
Notes of the Bank in Circulation	33,667,943.00
Payable on demand.	
Letters of Credit Outstanding	8,973,911.94
Financial responsibilities undertaken on behalf of customers for commercial transactions (see offsetting amount [x] in "Resources").	
Other Liabilities	2,334,491.71
Items which do not come under the foregoing headings.	
Total Liabilities to the Public	\$710,726,437.10
LIABILITIES TO THE SHAREHOLDERS	
Capital, Surplus and Undivided Profits & Reserves for Dividends	76,171,269.11
This amount represents the shareholders' interest in the Bank, over which liabilities to the public take precedence.	
Total Liabilities	\$786,897,706.21

RESOURCES	
To meet the foregoing Liabilities the Bank has	
Cash in its Vaults and in the Central Gold Reserves	\$ 79,312,099.47
Notes and Cheques on Other Banks	36,759,328.49
Payable in cash on presentation.	
Money on Deposit with Other Banks	16,937,790.32
Available on demand.	
Government & Other Bonds and Debentures	216,329,624.76
Gilt-edged Securities practically all of which mature at early dates.	
Stocks	1,299,802.11
Railway and Industrial and other stocks at or below market value.	
Call Loans outside of Canada	34,040,768.27
Secured by bonds, stocks and other negotiable securities of greater value than the loans and representing money quickly available with no disturbing effect on conditions in Canada.	
Call Loans in Canada	11,347,487.68
Payable on demand and secured by bonds and stocks of greater value than the loans.	
TOTAL OF QUICKLY AVAILABLE RESOURCES (equal to 55.72% of all Liabilities to the Public)	\$396,026,901.10
Other Loans	361,918,245.42
To manufacturers, farmers, merchants and others, on conditions consistent with sound banking.	
Bank Premises	14,500,000.00
These properties only are carried in the names of holding companies; the stock and bonds of these companies are entirely owned by the Bank and appear on the books at \$1.00 in each case. All other of the Bank's premises, the value of which largely exceeds \$14,500,000, appear under this heading.	
Real Estate and Mortgages on Real Estate	1,780,837.77
Acquired in the course of the Bank's business and in process of being realized upon.	
Customers' Liability under Letters of Credit	8,973,911.94
Represents liabilities of customers on account of Letters of Credit issued by the Bank for their account.	
Other Assets not included in the Foregoing	3,697,809.98
Making Total Assets of	\$786,897,706.21
To meet payment of Liabilities to the Public of	\$710,726,437.10
leaving an excess of Assets over Liabilities to the Public of	\$76,171,269.11

PROFIT AND LOSS ACCOUNT	
Profits for the half year ending 30th April, 1931	\$2,771,753.71
Dividends paid or payable to Shareholders	\$2,160,000.00
Provision for Taxes Dominion Government	280,000.00
Reservation for Bank Premises	200,000.00
	2,640,000.00
Balance of Profit and Loss Account, October 31st, 1930	\$ 131,753.71
Balance of Profit and Loss carried forward	947,047.38
	\$1,078,801.69

The strength of a bank is determined by its history, its policy, its management and the extent of its resources. For 113 years the Bank of Montreal has been in the forefront of Canadian finance.

Business Directory

MEDICAL

DR. J. A. McNIVEN
Physician and Surgeon
Office and Residence—Corner Bowyer Avenue and Elgin Street.

LEGAL

Phone No. 27 P. O. Box 23
HAROLD NASH FARMER, M. A.
Barrister, Solicitor, Notary Public, Conveyancer, Etc.

FERRYMAN BLOCK - ACTON, ONT.
MONEY LENT ON MORTGAGES
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Saturdays—12.00 o'clock

KENNETH M. LANGDON
Barrister, Solicitor, Notary Public
Offices:
Main Street South Georgetown
Phone 88
Appointments in Acton on request

DENTAL

DR. J. H. JOHNSON, D.D.S., L.D.S.
Dental Surgeon
Office: Mill Street, in the Cooper
TELEPHONE 45

A. J. BUCHANAN, D. D. S.
Dental Surgeon
Office: In Lakhman Block
Hours: 9 a. m. until 6 p. m. Evenings by Appointment.
Gas for Extractions
Closed All Day Wednesday Phone 148

P. W. PEAREN, D. D. S., L. D. S.
Dental Surgeon
Successor to Late Dr. J. M. Bell
Phone 29 Mill Street, Acton

MISCELLANEOUS

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RICHARD H. BLANCHE
Box 359, Acton

FOR THAT TIRED FEELING HAVE YOUR EYES EXAMINED

The approach of spring is often blamed for laziness caused by eye-strain. If you have an indigestion to buckle down to your work, it may be the spring-time or it may be just laziness; but the chances are that your eyes are not working properly.

The energy consumed by over-coming eye-strain is sometimes appalling. If you find it difficult to work, have your eyes examined right away.

A. D. SAVAGE, R. O.
OPTOMETRIST—SPECIALIST
SAVAGE BUILDING - GUELPH

VILLAGE OF ACTON NOTICE

The Municipal Council of the Village of Acton will, after the expiration of one month from the date of this notice take into consideration and pass a by-law to stop and close the following streets or highways or allowances for same in the said Village, namely:

1. Adams Street, lying between Fairview Cemetery, or Lot 78 as shown on Registered Plan Number 237 and the South-westerly limits or the south-westerly limits produced of Village lots Numbers 4 and 10 as shown on Registered Plan Number 53.
2. The street shown on Registered Plan Numbers 63 and 237, lying between the North-easterly limits and such limits produced of Village lots Numbers 5 and 11, in said Plan Number 53, the South-westerly limits and such limits produced of Village lots Numbers 4 and 10 in said Plan Number 53, lot Number 70 on Registered Plan Number 237 and Ransom Street, and to include the same in the annex to Fairview Cemetery.

This notice is given pursuant to Sections 463 and 486 of the Municipal Act, R. S. O. 1927, Chapter 223.
Dated at Acton, Ontario, this fourteenth day of May, 1931.
H. N. FARMER,
Municipal Clerk.

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