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college educations for their children:

to others it made possible a long plan-

ned for holiday or the beginning of a

home. To every depositor it spelled

security for tomorrow. During the

year deposits increased by \$39,446,000

oney to improve living

lew schools, watermains, sidewalks,

highways and improved social serv-

ices, were among the constructive e

things the Bank helped to make pos-

sible through funds invested in gov-

ernment and municipal securities.

Total investment in securities was

Dollars entrusted to the Bank were the

nesses made more things and more jobs,

and by which farmers ifferensed their

production of food. Loans by the Bank

farming and personal activities increased

by \$35,500,000 to \$293,400,000.

for an infinite variety of businesses.

instruments by which thousands of busi-

\$297,929,000.

Phones: Bus. 65

Res. 321J

NEW HIGH LEVELS SET IN BANK

New high levels for total loans. deposits and assets feature the One-Hundred and Seventeenth Annual Statement of the Bank of Nova Scotla for the" fiscal year ended 30th October, 1948.

Net profits fir the year after Dominion and Provincial Government taxes of \$1,391,000 and depreciation of \$472,029 were \$2,007,846 which compares with \$1,992,277 in 1947. After dividends of \$1,440,000 and provision of extra distribitution of \$240,000 as in the previous year, \$327,000 was carried forward to

Profit and Loss account. Total assets of \$749,615,00 show an increase of \$35,000,000 over last year's figures. Liquid position continues strong. Cask, clearings and balances due from other banks of \$119,565,704 represent 16.8% of liabilities to the public. Quick assets amounting to \$441,429,249 represent 62.06% of liabilities to the pub-

778,896 as compared with \$8,948,649 top than is good for it. I even notand loans to municipalities and load a farm advertised late in Novschool districts to \$12,361,549 as vember which read-'Land plough-

Total security holdings of \$297,- be expecting a little too much of 929,137 are \$8,000,000 higher than a Mother Nature, don't you think so? year ago. Dominion government But maybe the agent was just dosecurities are \$234,963,626 as com- ing a little wishful thinking. Securities of Provincial Govern- -we had been guilty of that tooments at \$19,645,375 are \$4,800,000 but along rather different lines. lower than a year ago. Other se- Our wishful thinking concerned curities, bonds, debentures and taxes. Round about this time we stocks are at approximately the generally look for our tax bill to same figures as last year. All arrive. Naturally we had been securities are carried at amounts thinking about it and allowing for not exceeding market value.

the public are \$12,281,896 higher at were \$60 over and above what we \$259,085,042. Deposits by and bal- paid last year. We haven't recovances due to the Dominion Gov- ered yet! However, we sort of ernment stand at \$22,214,564 as managed to dissect it, as it were. compared with \$15,531,057.

OPTOMETRIST

OF GUELPH

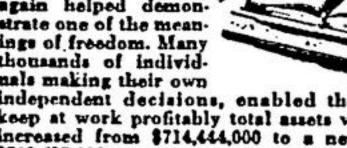
will be at

Dr. G. A. Sirrs' Office TUESDAY, DECEMBER 14th 7.30-8.30 P.M.

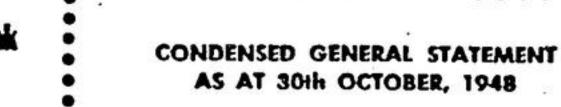
COMPLETE EYESIGIT SERVICE

money for progress

Through 1948 The Bank of Nova Scotla again helped demon-strate one of the meaninge of freedom. Many thousands of individnals making their own



independent decisions, enabled the Bank to keep at work profitably total assets which have increased from \$714,444,000 to a new high of



ASSETS

Cash, Clearings and due from Banks \$119,565,704.88 Government and other publie securities, not exceeding market value

Other bonds and stocks, not exceeding market value Call loans (secured)...... Other loans and discounts (after full provision for

bad and doubtful debts) Liabilities of customers under Acceptances and Letters of Credit (as per Bank Premises

Shares . I and Loans to Controlled Companies .. Other assets 269,479,562.74 28,221,004.29 7,207,393.20

2,311,768.20

966,868.19

274,894,830.64

23,034,307.88 23,934,406.38

\$749,615,846.40

LIABILITIES Notes in Circulation \$ 1,464,942.44 Acceptances and Letters of Credit oùtstanding

Other Liabilities Capital Reserve Fund Dividends declared and un-

Provision for extra distri-Balance of profits, as per Profit and Loss Account

680,129,542.32

28,221,004.29

12,000,000.00 24,000,000.00 363,411.52 240,000.00

859,232.01

2,337,713.83 \$749,615,846.40

THE BANK OF NOVA SCOTIA

Established 1832

GENERAL OFFICE: TORONTO

Chronicles of . Ginger Farm

Written Specially for The Acton Fred Press GWENDOLINE PAGLARKE

Nobody is grumbling, of coursebut isn't this the craziest weather? Here we are, just into the beginning of December and no sign of winter yet. Now for goodness sake don't be a spoll-sport and say -"We'll pay for it later on!" Maybe we shall, but we don't need to let it spoll our present enjoyment, do we. And it won't if we don't set out to meet trouble half way. And no doubt you have heard that scientists are repeatedly telling us that our seasons are changing. If that is really so then we might just as Total loans were \$293,413,968 as well get ourselves accustomed to against \$257,862,842 in 1947. Cur- thinking of long open falls and late rent loans increased by \$17,500,000 springs. Time was if a farmer to \$244,275,807, while call loans ad- didn't sow his fall wheat by Septvanced to \$23,924,406 from \$19,325, ember 15 he figured it was no good 019 a year ago. Loans to Provinc- putting it in. Now wheat sown that ial Governments amounted to \$12,- carly is in danger of having more

pared with \$221,156,225 in 1947. | And speaking of wishful thinking it on our expense sheet. And since Total deposits at \$680,129,542 are everything else is up we thought \$39,446,000 greater than at the pre- the taxes certainly would be. Oh vious year end. Interest bearing brother! Were they up! In our deposits by the public advanced own minds we allowed them a from \$362,674,445 to \$385,295,574, boost of around \$20. When the Non-interest bearing deposits by bill came in, to our dismay they

ed for fall wheat!" That seems to

and we find that over one-third of the total is for education. O course, we want to see all children given an opportunity to get a good education. But what is a good education? Isn't education supposed to be a means of training a child to adjust himself to life along with what knowledge he can absorb from the usual school curriculum? But is it good training when child-

ren are raised on a spoon-fed system of education? Is it kind to children to relieve them of any trouble or hardship in regard to getting to school. Adversity develops character, then what chance have present-day children to develop character or muscle, or physical endurance? How can they when a bus comes along, picks them up and drops them at their

school door? Do you know what? - we are glad we haven't got any school age children now because we would hate to have them grow up robbed of their independence by having transportation provided for them day after day. "They don't need

to ride in the bus," did you say? Oh come now, you know children ... not one of them likes to be different from the rest. If one rides the rest must ride too. Our chidren walked one and a half miles .o school in every kind of weather and I don't think they were any the worse for it.

Oh well, let's talk about something else-my collar is getting a little warm.

Maybe the Royal Winter Fair might be a safer topic. The three of us went down on the last Tuesday to the night performance. Last year we looked around at all the livestock. This year we didn't go near them at all. It seems impossible to do everything in a few hours. We did enjoy the Musical Ride and the horse jumping, also the showing of the magnificent horses. There was one part of the program I haven't seen mentioned in the papers . . . after the heavy six-horse teams had been in the ring the announcer said - "One team of horses was not ready when the others came in but they insist on coming in now-so here they are!" And with lots of fan-fare in came a miniature dray drawn by six Shetland ponies which the announcer called 'The Mighty Mites'. My, how they raced around the ring-and we noticed the dray was fitted with a brake on one wheel-

and I am sure the driver needed it. Of course we saw the Flower Show-and I never saw one I liked better. There was a beautiful exhibit of roses put on by several nurseries co-operating to make one big showing instead of indvidual exhibits. It seemed almost impossible that such perfect roses could be real-and not the least bit wilt-

Well, to-morrow I go to Toronto again This time to get my fur cont out of storage-just in case winter may be just around the

Since the war ended, Canada will have absorbed 100,000 refuges and D.P.'s by July 1950.

MILTON

Members of the Women's Canadian Club were honored on the afternoon of Tuesday, November 16th in having as their speaker, the Hon. Russel T. Kelley, who took time in spile of his arduous duties. of office, to speak on the import-

ant subject of health. The annual supper of the Mr. and Mrs. Club of St. Paul's United Church was held in the Sunday School room on Tuesday November 16th with forty members present.

This is the time of year when much prominence is given to anniversary services and last Sunday St. Paul's United Church celebrated its ninety-sixth. Large congregations were present at both services to join in the worship and hear the special speakers.

Grand Chapter Royal Arch Masons of Canada met at Milton on the evening of November 18th and dedicated the Masonic Hall for the purpose of Royal Arch Masonry -Canadian Champion.

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For a Trial Period

Due to an increase of 5" in our quota it is possible to eliminate the 4 to 5 p.m. shut-off.

The power shut-off savings will take up all the increase granted and all consumers are notified that restrictions in force as regards heaters, hot water heaters, washing, ironing, store lighting etc. are still applicable.

All Householders are notified that they must save all possible killowat hours to compensate for the privilege of leaving the power on. If not, the blackout will have to be imposed again.

The following motion was passed by a meeting of the power users on Monday evening: "That the greatest possible publicity be affected through our local newspaper, particularly pointing out that this trial schedule can only be carried out and enforced blackouts avoided by the greatest possible effort on the part of everyone in accomplishing savings."

The Commission and all connected with the Conservation of Power really appreciate the efforts made by all the Consumers to save whatever power possible. It is only through the co-operation of all that the blackouts can be avoided.

Rural Subscribers Attention!

All farms, etc. being fed from the Acton system are notified that they. must abide by the same regulations as the citizens of Acton, otherwise their power supply will be interrupted along with those being serviced in town as one cannot be shur-off without the other.

And Remember !-

These are some of the Restrictions still in force!

WATER HEATERS (flat rate or otherwise) ELECTRIC IRONS

must be shut-off from 9 a.m. to 5 p.m. Monday through Friday (inclusive), otherwise the service will be discontinued.

The Use of ELECTRIC HEATERS (of all types) and

ELECTRIC FIRE PLACES is Prohibited

ACTON PUBLIC UTILITIES COMMISSION-