



## EVERYBODY'S BUSINESS

by *Doug Graham*

Benjamin Franklin, famous for his great achievements in many fields, was also vitally interested in character development. For his own self-improvement he created a checklist of qualities and virtues, which represented an ideal toward which to strive. Here are a few selections from his list:

- "Silence. Speak to benefit others or yourself."
- "Order. Organize your equipment and your time."
- "Resolution. Plan and execute without fail."
- "Industry. Waste neither time nor effort."
- "Sincerity. Avoid deceit. Think and act justly."

part-out step further. Realizing that it is humanly impossible to improve oneself a dozen ways at once, he concentrated on one virtue at a time. Each week he would practice that virtue to the best of his ability. Then he would proceed to another, until he had completed the list. Following this policy helped make Franklin one of the great men of history. It may help you.

- "Frugality. Avoid needless expense. Waste nothing."
- "This was another of Franklin's objectives. So I am sure that, had life insurance existed in his day, he would have taken advantage of this systematic method of saving for his old age."

## BACK IN 1899

Taken from the issue of the Free Press of Thursday, Nov. 28, 1899.

Messrs. C. C. Speight and A. T. Brown, who are expert amateur photographers, are each issuing calendars for 1900, bearing attractive photo views of landscape, etc. The idea is an excellent one, and those who can secure one of these dainty productions, will prize them.

Miss Evelyn McKeown has been engaged as teacher of the Hallowell School for another year, and Mr. Fred Nixon at Dublin.

The remains of the late Thomas Crisp, who died of diphtheria in Toronto on Saturday, were taken to Acton and interred in Fenwick Cemetery on Monday.

Mr. John J. Lawson, carpenter and contractor, has purchased the two lots belonging to the Millburn property at the corner of Church and Willow Streets.

Mrs. Ada Hyatt went to Toronto a week ago, having secured a good situation there.

Mr. Chester J. Matthews, of Acton Post Office, who relieved Postmaster Henderson in Georgetown while away on his bridal tour, has become quite a favorite with the patrons of Georgetown Post Office.

On Wednesday afternoon of the 22nd inst., about eighty invited guests gathered at the home of Wm. Jackson Everton to witness the marriage of their eldest daughter, Lydia, to Mr. Wm. Everett Hillisburg.

Mr. Humphries' mother has removed his furniture to Acton and taken up his residence on Church St. west of Main.

**DIED**  
MANN At the family residence near Acton, on Tuesday, 28th November, 1949, a much-loved daughter of the late Peter Mann, aged 32 years, 21 days.

# ICE FROLICS OF 1949

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## Guelph Memorial Gardens

Dec. 9 & 10

8:30 P.M.

### STARRING

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Canadian Junior Ladies' Champion of 1949

BOB PICHETTE, Montreal  
Internationally Known Canadian

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## The Story of Bob and Betty and the



### "WE'RE GOING TO HAVE OUR PICTURE IN THE PAPER!"

Bob steeled himself. "Our picture? Whatever for?"

"The Bank manager asked me if he could use it in a Bank advertisement because we're so important and after he explained it, I said it sounded wonderful," replied Betty.

"Since when does our couple of hundred in the Bank make The Bank of Nova Scotia think we're so important?"

"The man said it's because of the schools and highways and social services and bridges and fish and things like that."

"Fish?"

"Fishermen, silly! We helped them by having money in the Bank which the Bank could lend to them to buy boats and nets and things. We also helped farmers, lumbermen, miners, and people in hundreds of different businesses, and we helped build all those things like I just said."

"Well!" exclaimed Bob, relaxing a bit. "Now it's beginning to come clear. You mean the Bank wants to say that we're just an average couple representing all Bank of Nova Scotia customers?"

"That's right dear... that's just what the man said. Wait a second, I'll show you the paper he gave me."

Betty burrowed in her purse for a moment and came up triumphantly with a sheet of paper. It was a condensed Bank statement.

Bob's eyes widened. "Don't tell me you have suddenly become conscious of where money comes from and where it goes," he said with mock gravity.

Betty ignored the remark. "Now look here, Bob. Deposits... that's our money, and the money of thousands of others just like us, totalled over \$749 million."

"Uh-huh."

"All right. Now look up at the top here. They keep about \$146 million in cash to look after the daily needs of people who want to draw out money, and there's enough extra in government bonds, and stocks and what the manager says they call short term loans, to take care of emergencies if a lot of people wanted all their money at once."

"Yes, I can see that."

"But government securities and other bonds are just other names for loans, to help governments to build new roads, schools, and so on, or to help businesses make more goods and

CONDENSED GENERAL STATEMENT THE BANK OF NOVA SCOTIA AS AT 31st OCTOBER, 1949	
<b>ASSETS</b>	
Cash, deposits and due from banks	\$166,371,616.34
Government and other public securities, not exceeding market value	264,379,638.72
Other bonds and stocks, not exceeding market value	24,060,731.01
Call loans (secured)	38,274,632.46
Other loans and discounts (after full provision for bad and doubtful debts)	302,166,943.47
Liabilities of customers under acceptance and letters of credit (see per centage)	
Bank premises	15,560,120.81
Shares of and loans to controlled companies	8,337,333.81
Other assets	877,136.84
	\$666,566,761.16
<b>LIABILITIES</b>	
Notes in circulation	\$ 1,274,610.91
Deposits	749,140,264.43
Acceptances and letters of credit outstanding	15,560,120.81
Other liabilities	773,668.50
Capital	12,000,000.00
Reserve fund	32,000,000.00
Undivided profits	2,360,697.53
	\$666,566,761.16

develop new products. That not only puts more people to work... it means that there will be better conditions, and more things for us to buy at cheaper prices."

"As an economist, dear, you amaze me. Go on."

"Well, if you add up all these loans you'll find they total over \$629 million. Do you know what, Bob? The manager and I figured out that this would be almost \$50 for every man, woman and child in Canada!"

"In other words," said Bob, "Bank of Nova Scotia customers, by keeping their money on deposit, put about \$50 of new life behind business in this country for every person in the country."

"That's right. So you see, our savings helped to make the whole country better... they helped us, too!"

"Say, we seem to be getting double value here. We've not only got a nice nest egg of savings, but at the same time our money is out working in dozens of ways... money loaned to governments, and businesses of every sort to make the country more prosperous... even money loaned to thousands of individuals who need Bank credit to take them over emergencies or let them take advantage of special opportunities."

"That's right dear. Now do you see why the Bank thinks we're important?"

"I'll say so. Confidentially," he added with a grin, putting his arm around her. "I think you're mighty important, too!"

## The BANK of NOVA SCOTIA

A SIGN OF GOOD FRIENDSHIP