

# AT THE CHURCHES

**United Church of Canada**  
Acton, Ontario  
**A FRIENDLY CHURCH**  
Parsonage—38 Beaver Avenue  
Phone 50  
Rev. E. A. Curry, R.A., M.D.  
Minister  
Miss O. M. Langford, A.Y.O.M.  
Organist and Choir Leader

**SUNDAY, NOVEMBER 5th, 1950**  
10:00 a.m.—Sunday School  
11:00 a.m.—Morning Worship. Subject: "Going to the Wrong Physician."  
7:00 p.m.—Evening Worship. Sermon will be illustrated on the screen. "ALSO SUMMER?"  
Thought for the Week  
"There is so much good in the worst of us,  
And so much bad in the best of us,  
That it hardly behoves any of us  
To talk about the rest of us."

**Presbyterian Church in Canada**  
**KNOX CHURCH, ACTON**  
REV. ROBERT H. ARMSTRONG, M.A., Minister

**SUNDAY, NOVEMBER 5th, 1950**  
11:00 a.m.—Baptismal Service  
12:15 p.m.—Sunday School and Bible Class  
7:00 p.m.—Evening Service.  
"They that wait upon the Lord shall renew their strength"

**Baptist Church**  
ACTON  
Chas. Landkaraugh, Organist

**SUNDAY, NOVEMBER 5th, 1950**  
10:30 a.m.—Sunday School  
11:30 a.m.—Morning Service  
Friday, 8 p.m.—B.Y.P.U. at home of Mr. and Mrs. W. Coles, Church St.  
Monday, November 6, 1950 —  
Guelph Association, B.Y.P.U. Fall Rally, Water St. Baptist Church, Galt, Ont. 7:45 p.m. Standard Time

America's first newspaper was established in 1704.

**St. Alban's Church**  
(Anglican)  
Rector—Rev. W. G. Latta, R.A.

**SUNDAY, NOVEMBER 5th, 1950**  
Trinity St.

10:00 a.m.—Sunday School  
11:00 a.m.—Holy Communion and Beginner's Class  
7:00 p.m.—Evening Prayer  
A Welcome Awaits You

## LETTER TO THE EDITOR

### Due Praise Given To Those in Office

Dear Editor:  
For some now, past and present and may I say also in the future, there will be letters to the paper. In some cases these letters have been true, others harsh and some even in good English, not fit for publication. But nevertheless, you receive them and in due time they are published and we the people read them. But as always they hinge upon some things our public men have or have not executed to the full satisfaction of all concerned.

Let me write Acton, our Village of yore, has now grown to be a town and a darn good one too, and in all expectancies will continue to grow and may even some day be a great city, who knows?

I am a citizen of Acton, born, raised and educated here and in the past 100, have penned some of these letters to the press in some cases as in the others printed, mine too were harsh and in some cases, maybe unfair but nevertheless were published and may I say why and what for? Some may say for the purpose of explanation to our people, others may say for prestige gained or not gained by the writing of same, again maybe for grudge purposes only.

In the past, Acton has had good men for Reeve, Council, School or other boards and in most cases, these men who were nominated were elected to solely do a job for the people of Acton and in most cases tried to do it well. Dating back to some of the former years, I remember there were nasty problems to be solved or handled and from all appearances, a good job was done in most cases. Acton, like its other towns, has had and will have its share of these things, there was the Crescent bridge, the waterworks, the arena, the W.M.C.A., the monument works, shoe factory, and others. I am only a young citizen yet. Others before my time will remember other problems of their day. In those days, we had only a Reeve and the Council and of course, the School Board, Cemetery Board and Library to contend with. Since then we have become a Town. We now have a Mayor, a Reeve, a Deputy-Reeve, Council, School Board, Cemetery Board, Hydro and Water Commissions, Parks, Streets and others and in due time will have more and more.

Even in my short time of remembering I can quote such names as some of these have since passed on but some of you will still remember them and believe me, they did a good job. Here they are: flow many of our younger Acton citizens can date back to these: George Hynds, George Havel, Mrs. Havel, George Barber, Lou Atkinson, H. P. Moore, Bill Reid, Bob MacPherson, Jim Cooney, Fred Davidson, Bill Coon, Charles Wilson, Charley Hansen and a host of others.

We didn't have a covered rink or a band shell or a Y.M.C.A. or even hydro, my waterworks, no sewerage, swimming pool or such like. These people fought for us, gave up their time for us and set on the feet of these years. I can remember none of these ever received a medal or a word of praise. Our street lights were out and some of our sidewalks were boards and yet from that day on, Acton has grown and will continue to grow.

No one can please everyone and they would be fools to try, but in all fairness to Council's past and the present and future let's bury the hatchet, pull together and if we write letters, let's give our public men a break, and praise them a wee bit for some of the good things we have and will some day get. Most of our present Council are men who are in business and have problems of their own besides ours to look after. No one is perfect, we all make mistakes, but instead of harping on the so-called errors, let's get wise and remember these men are only human and any one of us can be in their place if we want to get nominated and try it for a term. In closing I will add, Acton is growing and will continue to grow, so let's give our Mayor, Reeve, Deputy-Reeve, Council and other of our public men a boost, instead of a knock and in due time our Acton can and will be a better place to live in.

W. S. Coleman Jr.

## CAMPBELLVILLE

### Mission Band Has Talk, Full Program

The Fall Thankoffering meeting of Grace Mission Band was held at the home of the Misses Anna and Audrey Hurren with Marilyn Moore, president, in the chair. The meeting was opened with the Thanksgiving hymn "Father we thank thee," followed with prayer by Anna Hurren. The Bible reading was taken by the President, Audrey Hurren gave the secretary's report and Mrs. Greenless gave a splendid report of the finances. Mrs. Moore gave a report of the Hale which was valued at \$13.70.

Lola Campbell played a piano solo and Jane Smith read part of a chapter from the study book, "Where the Carp Banners Fly." Anita Smith read a very appropriate poem "A Good Thanksgiving." Mrs. Menzies gave a Thanksgiving message stressing the meaning of Thanksgiving and prayer, and bringing out the thought of taking Jesus as a pattern. The roll call was answered by naming something to be thankful for. The birthday song was sung for Anita Smith. The meeting was closed with prayer by Audrey Hurren.

Several of the girls volunteered to sell Christmas cards as a means to increase funds. The hostess and a committee served refreshments which were enjoyed by twenty girls and six ladies.

Six ladies of St. David's W.M.S. attended the Thankoffering meeting of Knox W.M.S. Acton on Thursday afternoon.

## Fashion Hint



Fall seems to be the time for undertaking new and different things, with clubs and church groups reorganizing their activities. Try being enterprising with yourself as well as your group's program. . . . how about making a dress? For yourself, not the children. Pictured is one in fairly simple pattern which will be especially becoming for older ladies with its straight but elegant lines. A dress like this is always a good buy, in a tailored style popular season after season.



"Maybe I am a rugged individualist!"

"No reporters ever interview me. But just the same I figure every man should have his own opinions about politics, foreign affairs, business, or what have you."

"Take all this talk nowadays about old-age benefits, for instance. That's something everybody wants. And each man has a different idea of how much security he wants and how he'll get it."

"I know there are a lot of old folks in this country that really need help. But while I'm young and earning good money, I figure the big part of my own security-building job is up to me."

"So, I'm hanging on to all my life insurance and adding to it whenever I can. It gives me and my family protection now — and a better income for the future. And it's all planned the way I want it."


"What's more, by relying on life insurance for my future security, I know exactly where I stand. My life policies are gild-edged in any weather. I know just how much they're going to pay off — and when."

"That's the way I like it."

"Maybe that makes me a rugged individualist. But if it does, there are millions of others like me. Because most Canadians like to do things on their own!"

**The LIFE INSURANCE COMPANIES in Canada**  
and their Representatives

WORKING FOR NATIONAL PROGRESS . . . BUILDING PERSONAL SECURITY



## Consumer Credit Regulations

**E**FFECTIVE NOVEMBER 1, 1950, instalment sales of consumer goods at retail and loans for the purchase of consumer goods at retail will be subject to new Consumer Credit Regulations. This action has been taken under the Consumer Credit (Temporary Provisions) Act as passed by Parliament.

The Regulations apply to every person engaged in the business of selling consumer goods at retail on credit, in the business of making loans, or otherwise engaged in financing the purchase of consumer goods.

The following requirements will be in effect when retail sales are made on the instalment plan on and after November 1, 1950:

	Minimum down payment	Maximum time to pay
Motor vehicles (e.g. passenger automobiles and motorcycles) . . . . .	33 1/3%	18 months
All other consumer goods . . . . .	20%	18 months

In no case shall the down payment be less than \$5.00.

**INSTALLMENT PAYMENTS** are to be in regular, approximately equal, amounts of not less than \$5.00 monthly or \$1.25 weekly. Instalment payments may be varied to meet the circumstances of persons such as farmers and commercial fishermen whose incomes are subject to seasonal fluctuations. Similar terms apply to loans granted by banks or loan companies for the purpose of purchasing consumer goods at retail.

**SPECIAL PROVISIONS ARE INCLUDED WITH REGARD TO REVOLVING CREDIT ACCOUNTS,** permanent budget accounts, current budget accounts, and similar plans involving payment for goods by regular instalments.

**ORDINARY CHARGE ACCOUNTS ARE NOT DIRECTLY AFFECTED** by the present Regulations, but steps will be taken, if necessary, to see that charge accounts are not used to evade the regulations relating to instalment sales.

**THE REGULATIONS REQUIRE SELLERS, LENDERS AND FINANCE COMPANIES** to maintain records of transactions, to make them available for inspection, and to furnish information on request to authorized representatives of the Government of Canada.

**CONSUMER GOODS** include all goods with certain exceptions. A full list of the exceptions will be found in the Regulations.

For example, the Regulations **DO NOT APPLY** to sales of real estate, stocks, bonds, securities, goods for professional or business use, buses, trucks, building materials, implements and equipment used exclusively in farming and fishing.

Penalties are provided for violation of the Regulations.


*Angela Cross*  
Minister of Finance

For the convenience of the public, copies of The Consumer Credit (Temporary Provisions) Act and Consumer Credit Regulations will be available at branches of the Chartered Banks throughout Canada.

Inquiries and requests for additional copies should be addressed to:  
Administrator of Consumer Credit,  
490 Sussex Street, Ottawa, Ontario.

Pollock and Campbell  
Manufacturers of  
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MEMORIAL ENGRAVING  
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**TICKETS AND INFORMATION**  
**HAROLD WILES**  
PHONE 58

**ROUND TRIP**

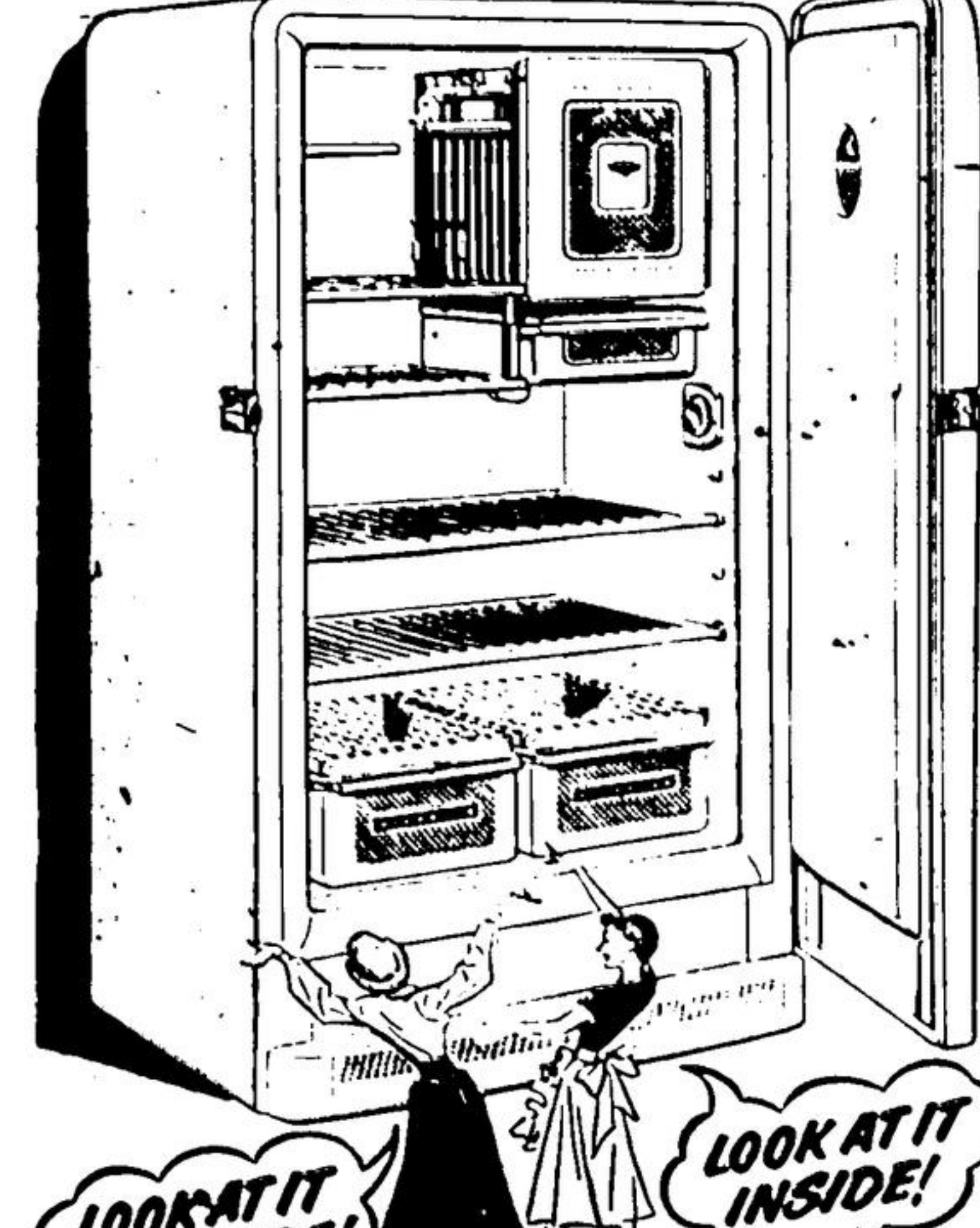
Stratford	\$2.65
Toronto	1.80
Owen Sound	5.25
Barrie	4.95

(Subject to Change)

# They're new-new-new!

## FRIGIDAIRE

### Master Model Refrigerators for 1950



**LOOK AT IT OUTSIDE!** **LOOK AT IT INSIDE!**

**SEE PROOF! YOU CAN'T MATCH A FRIGIDAIRE!**

Wherever you live—whatever the size of your family, kitchen or budget—be sure to see the new Frigidaire Refrigerators for 1950. See the four new models—6, 7.6, 9 and 9.2 cu. ft. sizes. See the reasons why your No. 1 choice should be the world's No. 1 Refrigerator, FRIGIDAIRE!

Illustrated is **MODEL MM-92** Has 9.2 cu. ft. food storage space. Other 1950 Frigidaire Refrigerators in 6, 7.6 and 9 cu. ft. sizes.

**Only FRIGIDAIRE gives you all these features!**

- New full-length food compartment in larger model
- All-aluminum, rust proof, adjustable shelves in larger model
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- Exclusive Double-Easy Quickube Trays
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- New, all-porcelain Multi-Purpose Tray
- New, all-porcelain Meat Tray
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