CHANGEABLE LIFE

Laughter and song and dance,
Sorrow and grief and tears
These are the things we chance
Day by day through the years,
Glad for a little while,
Stunned for a time by woe,
And ever the tear and smile,
Come in their turn and go.

Yesterday's skies were gray,
Now they are shining clear,
Troubled and rough the way,
Dark with the gloom of fear,
Danger, and doubt and dread,
Men of the world must know,
But you shall find ahead,
Life is not ever so.

Mourn not your present state,
Dwell not too long with grief,
Boast not your pleasures great,
Sorrow and joy are brief,
Yesterday was, but here
Life must be lived to-day,
And when the night draws near,
This shall be swept away.

Bear it a little while
Cruel, though seems the pain,
Again you shall some day smile,
Then shall you weep again,
Laughter nor grief can stay,
Soon must they both be spent,
Only the soul in the clay
Lives and is permanent.

June 3rd, National Holiday

A proclamation is being issued from Ottawa declaring King George's birthday, June 3rd, to be a national holiday. This year June 3 falls on Sunday so Monday following will probably be observed. We'll soon have as many holidays to observe as our United States' neighbors.

—Oakville's estimate for the maintenance of its High and Public Schools for 1923 is $85,000—$10,500 for High and $24,500 for Public. The amounts required are in addition to government and county grants.

Liberal-Conservative

Convention

A meeting of the Liberal Conservative Association of Halton for the selection of a candidate in the Provincial election will be held in the Town Hall,

MILTON

SATURDAY, APRIL 21st

at 4 o'clock p.m.

A Public Meeting will follow at 8 o'clock to which everybody is welcome. Ladies cordially invited. Addresses by the Candidate, Hon. G. H. Ferguson, M.P.P., Dr. Anderson, M.P., and others.

James McDowell, President. T. A. Hutchinson, Secretary.

In The Public Eye

By O. T. WALKER

MOST Eye Trouble is the direct result of eye neglect. When the first signs of eye strain appear consult our expert Optometrist. He will thoroughly examine your eyes and prescribe the glasses that will give you comfort and ease.

Do you know if your childs eyes are right? Find out.

Our moderate charge is regulated by the amount of work on your lenses and the value of the frame you choose.

Lenses ground on the premises. Satisfaction guaranteed.

O. T. WALKER, R. O.

Registered Optometrist & Optician
Phone 806 for appointment.

MAIN ST. BRAMPTON

Wall Papers Wall Papers

Wall Paper, Burlaps, Varnished Tiles for Bathrooms Room Mouldings, Etc.

Our 1923 patterns are up to date in every way. Get your papers and your decorating from a practical man. Now is the logical time to decorate as prices are lower now than will be possible later on. Estimates given on papering, painting, graining, etc.

PHONE 5 RING 5, BELL TELEPHONE

... E. BLUDD ...

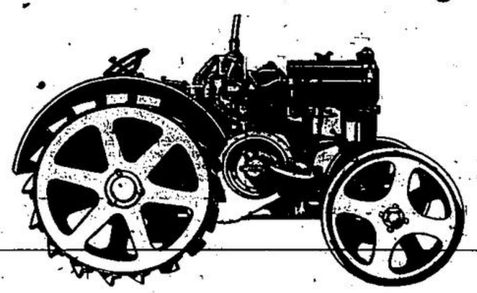
.. W. W. ROE ..

Insurance Broker

Insurance in all Branches

PHONE 65 - GEORGETOWN

Farm Machinery!



CASE, Size 15--27

CASE TRACTORS—Now is the time to purchase your tractors, farm machinery, Fleury, Chantz, Wilkinson plows, buggies, stoves, Pedlar steel roofing, lightning rods wire fencing, circular saws.

Cockshutt Farm Machinery

Second-Hand—Broadcast seeder, International, near new; Fertilizer drill, International; 2½ h.p. Empire gas engine, near new; 2 1-2 h.p. Fairbanks engine, good repair; Primrose cream separator, 10 good horses, drivers and workers.

T. E. HEWSON

Phone 101 r 33 NORVAL

H. Druk's Cigar Store

Cigars, Cigarettes and Tobacco, all kinds of Pipes, Tobacco Pouches, etc.

ALL LINES OF CONFECTIONERY

We are making a sale of Lowney's first class chocolates.

Attractively priced at 35c per lb.

You are invited to sample them.

CALL IN

H. DRUKS, - Georgetown

BANK OF HAMILTON

Fifty-first

ANNUAL STATEMENT

TO FEBRUARY 28th, 1923

PROFIT AND LOSS ACCOUNT

Balance at credit of Profit and Loss Account, 28th February, 1922		$ 216,589.66	Dividend of 3½ per cent. Quarterly Dividends, Nos. 132, 133, 134 and 135 at rate of 14% per annum	600,000.00
Profits for twelve months ended 28th February, 1923, after deducting charges of management, interest accrued on deposits, rebate on current discounts, and making provision for bad and doubtful debts		797,896.32	To Pension Fund, Annual Assessment	21,071.33
			Provision for Dominion Government Taxes including Tax on Bank Note Circulation	66,062.67
			Reserved for Contingencies	250,000.00
			Balance of Profits carried forward	76,756.58
		$ 1,014,485.98		$ 1,014,485.98

GENERAL STATEMENT

28th February, 1923

LIABILITIES

TO THE PUBLIC:		
Notes of the Bank in Circulation		$ 4,799,587.00
Deposits not bearing interest	$13,522,362.79	
Deposits bearing interest, including interest accrued to date of statement	45,144,011.91	
		58,966,374.70
Balances due to other Banks in Canada		96,060.36
Balances due to Banks and Banking Correspondents in the United Kingdom		463.15
Balances due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom		433,652.73
Acceptances under Letters of Credit		156,967.67
		64,393,063.03
TO THE SHAREHOLDERS:		
Capital Stock paid in		5,000,000.00
Reserve Fund		4,850,000.00
Balance of Profits carried forward		76,756.58
Dividend No. 136, payable 1st March, 1923		150,000.00
Former Dividends unpaid		849.00
		$74,471,669.61

ASSETS

Gold and Current Coin		$ 939,017.00
Gold in Central Gold Reserve		800,000.00
Dominion Government Notes		7,238,452.00
Notes of other Banks		479,594.00
Cheques on other Banks		2,698,392.04
Balances due by other Banks in Canada		516,514.09
Balances due by Banks and Banking Correspondents in the United Kingdom		30,600.86
Balances due by Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom		302,045.52
		12,758,616.47
Dominion and Provincial Government Securities, not exceeding market value		3,219,631.00
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian		3,017,383.88
Railway and other Bonds, Debentures and Stocks, not exceeding market value		412,597.57
Call and Short Loans (not exceeding thirty days) in Canada, on Bonds, Debentures and Stocks		7,802,305.00
		26,463,547.76
Loans to Cities, Towns, Municipalities, and School Districts		3,218,957.74
Other Current Loans and Discounts in Canada (less rebate of interest)		35,289,192.49
Real Estate other than Bank Premises		601,000.00
Overdue Debts, estimated loss provided for		300,000.00
Bank Premises, at not more than cost, less amounts written off		3,230,766.37
Deposit with the Minister of Finance for the purposes of the Circulation Fund		200,000.00
Liabilities of Customers under Letters of Credit as per contra		156,967.67
Other Assets not included in the foregoing		477,108.41
		$74,471,669.61

JOHN S. HENDRIE, President. J. P. BELL, General Manager.

AUDITORS' REPORT

In accordance with the provisions of sub-sections 19 and 20 of section 56 of the Bank Act, 1918, we report to the shareholders as follows:—

We have compared the above Balance Sheet and compared it with the books and vouchers at Head Office and with duly certified returns from the Branches. We have obtained all the information and explanations that we have required, and are of the opinion that the transactions of the Bank which have come under our notice have been within the powers of the Bank.

We have checked the cash, and verified the securities representing the investments of the Bank, at its Chief Office and principal Branches at a date other than that of the verification at the Chief Office on the 28th of February, 1923, and found that they were in agreement with the entries in the books of the Bank relating thereto.

In our opinion the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the affairs of the Bank according to the best of our information and the explanations given to us, and as shown by the books of the Bank.

C. S. SCOTT, F.C.A., of C. S. Scott & Co.
E. R. READ, C.A., of George A. Touche & Co.
Auditors

Hamilton, 19th March, 1923.

REAL ESTATE

INSURANCE

HOUSES TO RENT

For Information Apply to

R. J. HYNDS

INSURANCE AND REAL ESTATE BROKER
PHONE 203 GEORGETOWN

J. A. Ballantine's
Shoe Repair Factory
Corner King and Queen Sts. near G.T.R. Station, Georgetown, Ont.
Headquarter's for Sewen Work and Dress Shoe Repairs
Shop Closes 6.15 Daily, 5.30 Saturdays
CASH OR TERMS
Laces and Shoe Polish Always in Stock

FIRE INSURANCE
J. W. KENNEDY, Georgetown
Agent for some of the strongest companies writing insurance.
Are You Protected

The Ford Has Passed Them All

IN ten years the Ford Car has passed the street car, the horse and buggy and the locomotive as a means of transportation

The Ford has given the public transportation which combines all the advantages which other methods offer with none of their disadvantages

It is giving the railroads real competition in fast cross-country transportation.

It has ousted the street car in ready convenience and low mileage costs.

It has pushed the horse and buggy completely into the discard in low-first cost and low maintenance costs.

The number of people who buy Ford cars will set the price of Ford cars.

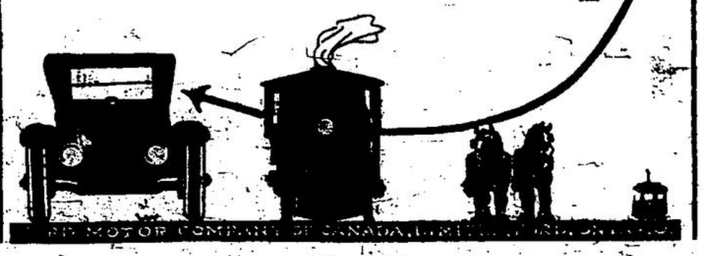
Ford

BUY NOW AND MAKE CERTAIN YOU GET A CAR AT THESE PRICES

Runabout $405
Touring $445
Coupe $695
Sedan $785
Chassis $345
Truck Chassis $495

F.O.B. FORD, ONT. DUTY, TAXES EXTRA. STARTING AND ELECTRIC LIGHTING EQUIPMENT EXTRA ON SEDAN AND COUPE

H. A. Coxe, - Acton, Ont.



THE MOTOR COMPANIES OF CANADA, LIMITED, TORONTO, ONT.

AUCTION SALE!

OF

Farm Stock, Implements, Etc.

The undersigned has been instructed by

R. M. ALLEN

to sell by public auction at lot 16, con. 6, 5th line Esquesing on

Friday, April 20th

at Ten o'clock sharp the following

Horses—Three black, general purpose horses, Clyde 5 yrs. old, grey colt, Percheron bred, brood mare, Clyde eligible to registration.

Cows—Cow, Roan Durham due Oct 5th; Roan Durham cow due Oct. 26th; Red Durham cows, calves at foot, roan Durham cow, springer, red Durham cow, springer; black cow, springer; white cow, springer, 3 red heifers, all springers; Jersey cow due Oct. 28th, red cow due in fall, bull 2 yrs. old, Durham, registered, bred by R. C. McCullough, Georgetown; 7 yearlings, 2 fall calves all in good condition; 10 steers well bred and in good condition, between 900 and 900 lbs. each.

Pigs—Registered Yorkshire sow due May 12, registered Yorkshire boar, both of these animals were bought from and bred by J. E. Featherstone & Son of Hornby, the well known and successful breeders of Bacon type Yorkshires; 2 registered Tamworth sows due June 25th and 26th, Yorkshire sow due April 15, Yorkshire sow due May 20, 10 Yorkshire shoats weighing about 125 pounds each, 10 shoats weighing about 50 pounds each.

Implements—M. H. binder 6 ft., good repair; M. H. mower 5 and a half ft.; McCormick mower 6 ft.; Dam hayloader, Dam side delivery rake, John Deere manure spreader, good repair; horse rake, M. H. stiff tooth cultivator, disc harrow, M. H. disc drill, 16 discs; steel roller, set diamond harrows, 4 Sections; Oliver oil ing plow, 2 No. 21 Fleury walking plows, corn scuffler, M. H. root pulper, M. H. 2 row root drill, power or hand grindstone, clipping machine, DeLaval cream separator, large size Chatham fanning mill, exf tension ladder, 2 lumber waggons in good shape, Adams box with spring seat, set of heavy waggon springs, set heavy bob sleighs, manure sleigh, set pleasure sleighs with cushioned seats, used only a little; hay rack, stock rack and box, light waggon with shafts and tongue, cutter, buggy, buggy pole with neckyoke and whiffletree.

Grain—150 bus. O.A.C. No. 72 oats, cleaned, 20 bus. O.A.C. No. 21 barley cleaned; 75 bus. mixed grain, about 15 tons of alfalfa hay, 5 tons mixed hay, also a quantity of straw and corn silage.

Miscellaneous—Cement trough, portable; bag truck, 120 cotton grain bags 30 steel stalls and stallions; Beatty Bros. new; pipe vice, pipe cutter, dyes; steel vice, wooden vice, lumber, 2 cross cut saws, 3 logging chains, wheelbarrow, heavy set of harness with breeching, set single harness, 5 collars, forks, hoes, scoops, shovels, clevices, few pieces of square timber, quantity of stove wood, and many other articles too numerous to mention.

Fowl—50 White Leghorns, 25 R. I. Reds.

Everything will be sold without reserve as the proprietor has sold his farm.

Terms—Hay, grain, tools and all sums of $20 under, cash; over that amount 6 months credit on approved joint notes.

Ben Petch, Auctioneer. W. A. Wilson, Clerk.

JUNK WANTED

I am paying the Highest Cash Price for All Kinds of Junk.

Also Hides and Poultry.

Residence Opposite Public School on Victoria Street

Georgetown, Ont.

M. FREEMAN

Post Office Box 470. Phone 167

Norman H. Speight

My Spring stock of the following leading lines has arrived from which immediate delivery can be made.

Sherlock-Manning Pianos
Brunswick Phonographs
Miss Simplicity Electric Washers
Electric Sweeper-Vac Cleaners
Singer Sewing Machines

We also handle all other makes of Pianos, etc.

Terms to suit may always be arranged.

Enquires respectfully solicited

Norman H. Speight

Box 450 Main St N

THE Studebaker Big-Six Touring is a seven-passenger car—not merely a seven-passenger body mounted on a five-passenger chassis.

It is built for seven-passenger service—with a motor of ample power and stamina.

The Big-Six is economical to operate and keeps out of the repair shop. Every unit is consistently good. Etich has proved its dependability in the service of thousands of owners.

And the Studebaker name is your guarantee of absolute satisfaction.

Models and Prices f.o.b. Walkerville, Ont — Exclusive of taxes

LIGHT SIX 5 Passenger 112" W. B. 40 H. P.		SPECIAL SIX 5 Passenger 115" W. B. 50 H. P.		BIG SIX 7-Passenger 126" W. B. 60 H. P.	
Touring	$1375	Touring	$1795	Touring	$2475
Roadster (1 Passenger)	1375	Roadster (2 Passenger)	1760	Speedster (5 Passenger)	2550
Coupe Roadster (2 Passenger)	1775	Coupe (4 Passenger)	2750	Coupe (4-Pass.)	3250
Sedan	2225	Sedan	2950	Coupe (5-Pass.)	3475
				Sedan	3750

Terms to Meet Your Convenience

J. N. O'Neill & Son
Georgetown, Ont.

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....GEORGETOWN CREAMERY....

Cream Wanted

By the Georgetown Creamery

For your accommodation we will be open Monday's, Wednesday's and Saturday nights till 10 o'clock.

Any person wishing to secure ice kindly leave order before April 1st

Georgetown Creamery Co.
M. Saxe, Manager

Erwin & Goldham's

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Main Street, Georgetown Phone No. 1

Fresh Fish at all Times

Watch Our Windows for Specials on Saturday

Quick Delivery Guaranteed