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CREDIT SYSTEM MUST GO

Selling goods is not the only problem confronting the retail merchant today. In many cases it is the easiest thing he does. Getting the pay for them is another thing, and it is an affecting business. Life today, especially made difficult by that fact. It is true that hundreds of people in a community are good credit risks even though the sums of their possessions or the amount of their incomes are small. Such people buy what they need and pay when and as they can, and the extension of reasonable credit to them is sound business. Unfortunately, however, there are many who are not so constituted. They have no compunction about buying on credit from any and all merchants and their reaction to the terms of payment and other forms of derelict payment leads one to keep specially in view the keen price competition brought about by the strictly cash basis.

Possibly the problem is not great in large cities where the personal element does not come into ordinary retail transactions to the extent that it does in smaller places. In smaller towns the customer is generally personally known to the merchant and usually known to the merchant's family. The merchant has had an intention of paying. They do not consider, or if they do, it is to the detriment of their business, that the merchant extends credit to them at real cost and real sacrifice to himself. They would rather sell to the merchant on a basis of spot cash at the time of the delivery. In the majority of cases, thirty days is allowed, and that means just thirty days, not thirty-one, nor thirty-two, nor thirty-three, nor thirty-four, nor thirty-five, nor thirty-six, nor thirty-seven, nor thirty-eight, nor thirty-nine, nor forty, nor forty-one, nor forty-two, nor forty-three, nor forty-four, nor forty-five, nor forty-six, nor forty-seven, nor forty-eight, nor forty-nine, nor fifty, nor fifty-one, nor fifty-two, nor fifty-three, nor fifty-four, nor fifty-five, nor fifty-six, nor fifty-seven, nor fifty-eight, nor fifty-nine, nor sixty, nor sixty-one, nor sixty-two, nor sixty-three, nor sixty-four, nor sixty-five, nor sixty-six, nor sixty-seven, nor sixty-eight, nor sixty-nine, nor seventy, nor seventy-one, nor seventy-two, nor seventy-three, nor seventy-four, nor seventy-five, nor seventy-six, nor seventy-seven, nor seventy-eight, nor seventy-nine, nor eighty, nor eighty-one, nor eighty-two, nor eighty-three, nor eighty-four, nor eighty-five, nor eighty-six, nor eighty-seven, nor eighty-eight, nor eighty-nine, nor ninety, nor ninety-one, nor ninety-two, nor ninety-three, nor ninety-four, nor ninety-five, nor ninety-six, nor ninety-seven, nor ninety-eight, nor ninety-nine, nor one hundred.

For the first time in history, airplanes have been carrying furs from the wilds of Northern Manitoba to the Winnipeg market. Dick Kenyon, aviator, left Cranberry Portage for Brockton settlement recently, taking Del Brynolds, veterinarian, whose aim was to beat all competitors who take a month to travel by dog team.

During 1928 between 5,500 and 5,700 Prince Edward Island furs have been shipped abroad, an increase over the 4,500 shipped the preceding year. These have been handled without a single loss, and it is generally believed that the October furs have been shipped to Norway, Sweden, Holland, Germany, Finland, France, Holland, Switzerland and Japan.

Forty-two years of service with the Canadian Pacific Railway without having broken any of the company's rules or otherwise earned a mark against himself is the unique record held by Arthur W. Bayley, a man who has just retired on pension. Mr. Bayley, who is well known throughout the Eastern Townships, lived the train that laid the first steel on the line between Sherbrooke and Farnham.

The old English Yuletide Festival held recently at the Empress Hotel in Victoria, B.C., was one of the most popular events of last year. Carols and yuletide music were rendered, the ancient "Christmas Mysteries" staged, and Dickens' "A Christmas Carol" was produced. The festival was a ball at which some seven hundred persons attended. It is believed that plans are already being made for a larger and better celebration next year.

A change in telephone numbers has drawn attention to the train Street Station of the Canadian Pacific Railway in Montreal. The girls who are on duty there handle each on an average 300 calls an hour, and as many as 300 an hour during rush times. They carry most of the information that is a time-table. They are asked queer questions sometimes. "When does the afternoon train leave?" and the old poser turned up, "What time does the four o'clock train leave?"

Dr. Knechtel, a farmer residing about four miles east of Bourke, Manitoba, has about 4,000 bushels of Reward wheat which he is going to ship out all over Western Canada in two-bushel lots, as soon as the list of addresses arrives from Ottawa—for the project is under the supervision of the Dominion Government. As is pretty generally known, Reward wheat turns out a week earlier than Margolis and, for this reason, can be grown further north. This early ripening means, naturally, that a new strip of country 75 by 1,000 miles, is made available for wheat growing.

Here and There

(201) The Prince of Wales has again extended his patronage to the Banff Highland Gathering and Scottish Music Festival to be held this summer at the Banff Springs Hotel in the Rockies. Pipes, dancers, and athletes from all parts of the country compete in these popular games.

Two baby black bears were great attractions recently at the Detroit Sportsman's Show. They were from Phil Lanothe at Mattawa, Ontario, and were escorted to their destination by a member of the C. P. R. general tourist department, who had kindly agreed to show to proof of the existence of the babies' first teeth.

Enough flowers are planted by the Canadian Pacific Railway each year to beautify a couple of cities. The floral branch recently installed in the new Royal York Hotel in Toronto. The hotel is the latest building in the British Empire.

Five railway cars were required to move the equipment of the mammoth Canadian Pacific Hotel installed in the new Royal York Hotel in Toronto. The hotel is the latest building in the British Empire.

Traydall stone, which shows to great effect in the famous Banff Springs Hotel in the Rockies, is to be used in the construction of the new Royal York Hotel in Toronto. The hotel is the latest building in the British Empire.

The year's champion saddle raiser in British Columbia is Annie Turner, twelve-year-old daughter of James Turner, Carleton Place stock breeder. Her month's best riding horse, sired by Braithill Marquis and weighing around 1,100 lbs., was the grand championly bull sale and fat stock show.

Each set of equipment of the Trans-Canada Limited and Mountaineer, and there are eight sets of all kinds of a million dollars this year, the new rolling stock having added considerably to the equipment of the Trans-Canada Limited and Mountaineer. The C. P. R. Angus Shop at Montreal will develop into a special day-luxury service between Montreal and Vancouver.

The Indian of old could wield a wicked tomahawk, but to-day he can handle a mass brassie. The links by Indian golfers, and it is likely that at Banff, Alberta, the reduction of the Indian golfers' progress. Indian golfers, it has been reported, are to be used on the eighteen hole resort at this famous mountain resort, and the rising generation of Borneo Indian golfers are likely to become ardent golf fans.

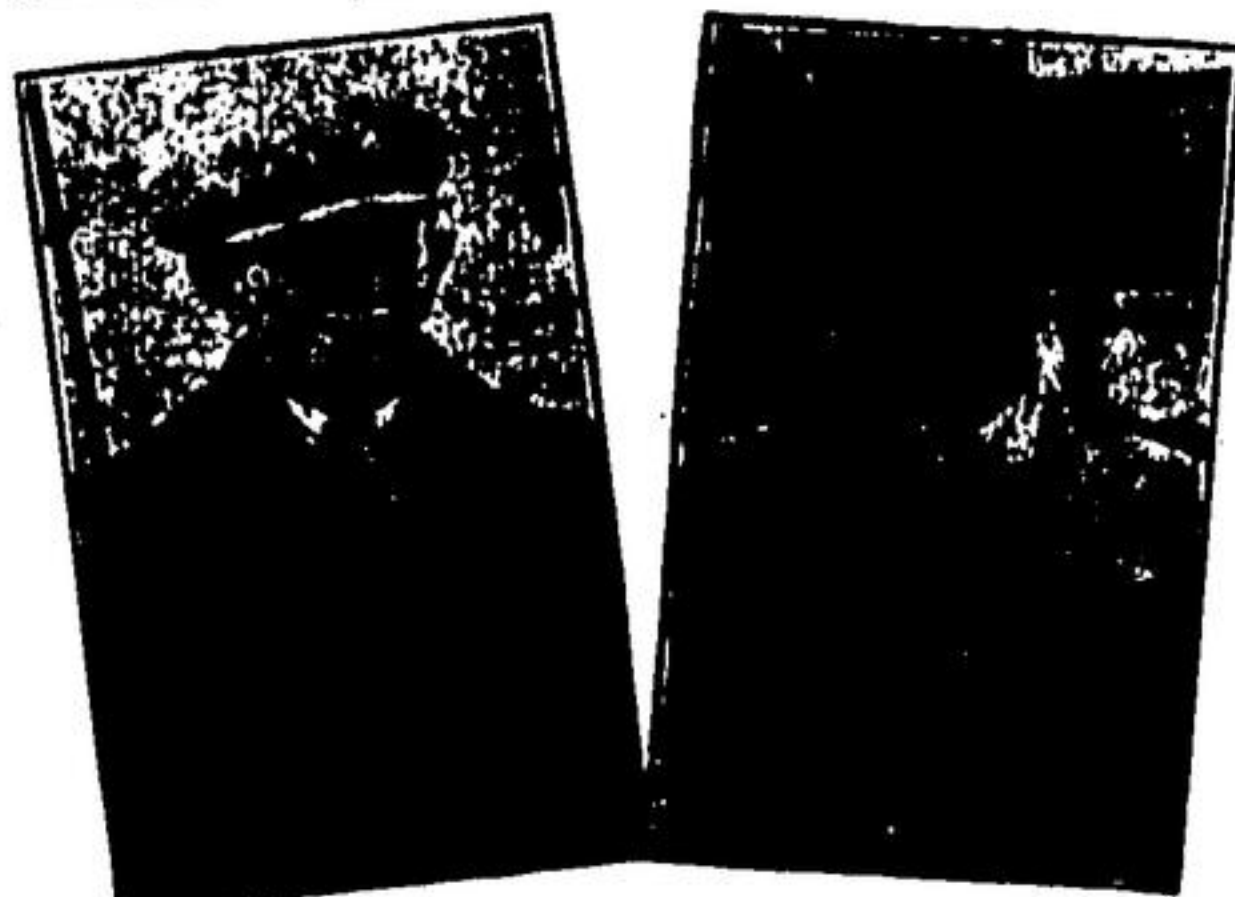
Twenty-five years ago Thomas Hubert, now employed as a bartender in the C. P. R. between Ottawa and North Bay, lost a valuable silver watch while working in the Banff Hotel. The other day a glittering object was turned up by a plough. It was Hubert's watch, the glass broken and the hands gone, but still retaining a brilliant lustre. The field had been ploughed many times since it was lost.

Toronto is preparing to receive the largest number of prominent baseball players ever to be in Canada at one time. The National Association of Professional Baseball Players will meet there shortly and every baseball club in Canada will be represented. Judge Landis will be on hand, and the total attendance is expected to amount to over five hundred delegates coming from points as far as Pueblo.

The trailhead of artificial snow that was brought from Hollywood to Lake Louise recently was not required by John Barrymore, in producing an Alpine movie story to be released shortly, as plenty of the real stuff was available at the glaciers. This popular actor, with Camille Horn and a cast of about twenty-five persons, spent some three weeks at the Ontario Lake Louise, raising each morning at four o'clock in order to reach their "locations" on Victoria and Saddleback glaciers in time to get the best light effects in the morning for their various "shots".

When a young couple from Calgary drifted back to the station at Winnipeg 10 minutes after the "Imperial" had left for the east, Canadian Pacific officials were given the choice the other day of feeding and otherwise caring for a nine-month-old baby for two days or holding the train for thirty-five minutes at North Transcona. They chose the latter, much to the relief of the porter and conductor, who are not family men. The reunited baby sat in the "nursery" to spend Christmas in the old country.

To Learn Canadian Farming



An admirer's son and one of the Empire's, the latter having visited Canada last year with about 100 "Young Ambassadors" Party members among recent arrivals, at Halifax, of juvenile Britons coming to Canada for farm work. The admirer's son was Edward G. B. Kiddle (right), son of Admiral Sir Charles Kiddle, and the "Young Ambassador" was Frederick T. Maco, (left), who completed a correspondence course in Canadian farming and who has proceeded to Winnipeg for placement.

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Ste. Petronille



Jack Strathdee, the very able winter sports director at the Chateau Frontenac, his friends will be pleased to learn, is leaving weight. Jack runs a summer camp at French River in the fishing season and he took his present job for the reason that he wanted to rest and draw a salary at the same time. When he has time to reflect, and this is seldom, he longs for the easy job of operating a camp and handling a crowd of Indian guides. He finds no rest, for during every daylight hour there is something doing on the ski-mat, on the rink, on the slide and a hundred people to provide with sports equipment and direction. But he keeps fit as they all do. The air is bracing and invigorating and there is lots of fun.

In the group above one sees the director assisting Ther Ercollendas Lord and Lady Willingdon who have just come down the slide for the third time. The other group perhaps explains why he finds so much pleasure in his work and why he has taken up skiing again. There is also a picture of his rink which shows how the slide in the back ground drops down steeply from the citadel. But take the other picture. This will show you Jack Strathdee's most recent discovery. Beyond the dogs and the terrace is a field of blue ice. Behind that the ice of Orleans is a shadowy form. Now to the left of the field, just above the lamp standard, great slabs and chunks of crystal and opaque ice buried themselves in a mass.

most seats of glistering chandeliers to the sky in one glorious chase and scorchingly, glowingly, settling down. Then the mayor of St. Germaine and the mayor of Ste. Petronille set out, each armed with a small spruce cutting. They met somewhere in the centre of the river, solemnly shook hands, and the ice bridge was declared open. It was after that, that the sports director drove over and discovered Ste. Petronille with its ski slopes and toboggan and snowshoe prospects, and also the "Catalpa". The "Catalpa" has a rebelliousness five pieces of catkins about the floor and an window drapes, the oddest old furniture, and quaint bed-rooms and, above all a splendid outside. It is less than one hour from Quebec and is hailed as a great discovery.

Ben Bernie to Open Royal York



Top: The Royal York Hotel as it stands out, seen from the air. Below: Ben Bernie and his orchestra

"I hope you like it". To millions of radio listeners, that announcement, coming from Ben Bernie, "the young maestro", is a fulfilled promise of a symphonic dance music of extraordinary quality. Though Ben Bernie cannot possibly have appeared in person before the many millions for whom he is the favorite of radio broadcasters, his name and the music for which it stands have become household words throughout the world, emblematic of the best in symphonic jazz orchestration. It is for that reason that Ben Bernie and his World-Famous Orchestra have been chosen above all others to open the new Royal York Hotel in Toronto, an engagement of three weeks at the highest salary ever paid by a hotel.

For the past seven years Ben Bernie and his orchestra have been featured at the Hotel Roosevelt in New York, one of the best and most widely known theatres of the Metropolis. The Ben Bernie music made the Roosevelt Grill the favorite rendezvous of dance lovers, young and old. Ben Bernie and his

Orchestra are also exclusive Brunswick recording artists and are featured by that company wherever symphonic dance music of extraordinary quality is played. Ben Bernie's music is distinguished for the ingratiating rhythm of his orchestrations and the symphonic overtones applied to syncopation. It is the favorite of radio broadcasters for the quality of its music. Ben Bernie's orchestrations are arranged with the greatest of care and artistry and are played by an aggregation of artists each of whom is an outstanding master of his medium. Unrivalled in its versatility, the Ben Bernie Orchestra offers, in addition to the familiar popular tunes, symphonic jazz renditions of classical symphonies. The Ben Bernie arrangement of "Schubert's" presents in syncopated form one of the most colorful of modern symphonies, striking a balance between the irresponsible gaiety of jazz and the austere solemnity of the classic, and appealing with equal force to lovers of the old and the new in music.

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