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gives more heat
less ashless money
COKE

HAMILTON BY-PRODUCT COKE OVENS, LIMITED—HAMILTON, CANADA

HAMCO COKE sold in Georgetown by:
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LOANS for HOME IMPROVEMENT

Under the new provisions in respect to
the Dominion Housing Act

The Bank of Montreal is co-operating in the plan announced by the Dominion Government for assisting home owners who wish to renovate, modernize or otherwise improve their homes, and it is now prepared to make loans to property owners under the new provisions of the Dominion Housing Act. Briefly, the provisions regarding home improvement loans are:

- Maximum loan on one property — \$2,000.
- Discount—Charge equal to \$2.25 per \$100 of the face value of the note, for one year, payable in advance. Repayment by monthly installments.
- Loans to be used solely for improving and repairing existing property, and not for building on vacant land. Improvements include all such work as new plumbing, remodeling of rooms, installation of furnace, painting, roofing, etc. Fixtures, which are not removable attachments or appliances, are considered improvements.
- No endorsers are required.
- Loans made to owners only. Properties on which loans may be made include: private houses, duplexes, small apartment houses, farm houses and vacation home and residence.
- Standing of taxes, mortgage payments, etc., to be acceptable to the lending institution.

If you wish to obtain funds to repair, improve or modernize your property, we would be very glad to have you call and discuss your requirements with us.

BANK OF MONTREAL

ESTABLISHED 1817 HEAD OFFICE, MONTREAL

Georgetown Branch: J. R. SMITH, Manager

"A bank where small accounts are welcome."

CORNS REMOVED WITH CASTOR OIL

Our brother to many thousands of people—Dr. George C. Smith, author of "How to Remove Corns," has now made available a special Castor Oil Remover. It is a special oil which removes corns in 48 hours. Dr. Smith's special Castor Oil Remover is the best corn remover ever invented. Absolutely safe. Wiser to use Good Housekeeping Seal. Send 10c for sample. Order from Robb's Drug Store, Georgetown, Ontario. Return postage money if Kitchener Falls to receive my corn or castor oil.

Robb's Drug Store

Georgetown

**Clearing Sale of Sample
Hats . . . in Felts**
\$1.00 to \$2.00 each

Misses Claridge

Herald Block — Georgetown

The Christian Warfare

International Uniform Sunday School
Lesson, November 10, 1936.

GOLDEN TEXT: Be strong in the Lord, and in the power of his might. Ephesians 6: 10.

DEVOTIONAL ACT: Act 8: 12 - 16.

Hi lamp am I.
To thine where he shall say,
And lamps are not for running rooms;
For the world is full of day,
Where shame and wrong and evile
Have birth.

Or where the lamp of falsehood danceth,
And the lamp of sin after him,
To me? I think in love the name,
That men have named him, name.

CONTINUATION: 8 - 10.

The practice of debate, however, is seriously hampered by the lack of a well-organized and able parliamentary system. We have built up around it, in a long controversy, a desire to debate, but there is a desire to dominate, a desire for victory, a desire to discover the right idea, in order to discover the right idea. Religious has been enlightened by the university, whereas, religious has been enlightened by the church. There is a desire of the church, which they have, they can usually find a satisfactory basis of launching concerning a thing, about which the church is different from that taught in the synagogue, that they could not avoid. However, yet it was Paul that said, when they have come to you, say the way you face. There are many people who refuse to argue about religion. They will tell you that they have their own experience, and that their own experience is convincing, but they refuse to hear their spiritual life by saying debating points which tend to lead to intellectual pride on the part of the individual, feeling in the heart of the question. Religion is too holy a matter for debate. It is something to live by. If we live our religion we do not care if we win or lose, much more effectively than by having splitting logic.

SERMON: II - 12.

Paul was one of the world's great thinkers. He was ready to go to the ends of the earth for truth. He was a supremely a teacher, yet he was among men as one who served. In periods of revolution churches sometimes suffer, but not always. There has been a desire of the church, of the church, which it has, to serve. Thirty-five years ago a young Scotch lad came to Newfoundland and for three years served as a messenger boy in Newfoundland. Coming to Canada, he saw his countrymen in a poor district known as Shucktown. He helped to organize a Fresh Air Camp which last year gave him a chance to help the underprivileged children. For several years he administered Matheus' Pensions. He has had a large part in relief work for the dried-out areas of Newfoundland, organized relief services, kindred acts he has done individual acts of kindness for thousands of people. His spiritual energy has been expended in service. He has much more profitable than if he had engaged in controversy.

RESOLUTION: 18 - 20.

Recently a church treasurer received a substantial cheque from a man who had been an experienced church member, and Mr. Ottawa paper tells of the Revenue Department receiving a cheque for five hundred dollars as conscience money. Repentance is most important, but it is difficult to quit it, it may also mean being carry enough to try to atone for wrong done. When the Epiphany message became converted of the soreness of heart, so a government must take care to maintain its reputation for paying its debts promptly and fully. "Even you and I," said a man, "a nation's credit is made up of the credit of its governments and businesses in the country. These in turn depend on the people of the nation. Each one of them is a definite link in maintaining the country's credit. If a man does not pay his bills, it weakens the ability to pay of numbers of other people. It stands small blow, just like you in the ring, it can't take many on the solar plexus. 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