

STOP THAT COLD
THE FIRST DAY
TAKE GROVE'S
BROMO QUININE

MORE H. P. D.!
THAT MEANS HEAT PER DOLLAR.
GENUINE SCOTCH
ANTHRACITE
Order From Your Dealer
Low Ash - More Heat - Longer Burning.

BROKEN PROMISES.
When Messrs. Aberhart, Maynard and Manning commenced their rubber-laxing way of legal contracts in Alberta, they were possibly labouring under the misapprehension that by refusing to pay monies which have been shown to be able to pay, all the little people in the land would be on their side, and all the big fellows would be arrayed against them. However, they are now finding that economic problems are not so simple

KEPT FROM HIS SHIP BY SCIATICA

Sailor Who Could Hardly Walk for Pain

"I am a seaman," he writes, "and have travelled all over the world in sailing ships. Some time ago I was taken aboard with sciatica and rheumatism. If I went out I had to rest two or three times before I got home. One day an old mate of mine asked me what was the matter, and he said 'get some Kruschen Salts.' So I got some and I am pleased to say I felt a great ease. After continuing for a week, I was a great deal better and on the Saturday I was back on my ship."
—T. R. W.

PICTURE WORTH \$2 FREE

A handsome gravure photograph of H.M. King Edward VIII is waiting for you at your druggist's—a picture every home will proudly frame. Free with the purchase of a bottle of Kruschen Salts. Supply limited—get yours now.

company to have 1000 holders of \$1000 policies than 10 holders of \$100,000 policies. Similarly, the capital of mortgage loan institutions is largely composed of the small investments of people whose savings are too small to invest separately.
It is upon these little people that the brunt of the Alberta storm is falling. The big fellows, the most part, invest directly through their own investment bureaus. The small people include their savings in the investment of the great concerns. Insurance companies are a composite of many small holders of policies, for it is obviously safer for an insurance

Paul's Parting Councils

International Uniform, Sunday School Lesson, December 26th, 1936

GOLDEN TEXT: I have fought hard, I have finished my course, I have kept the faith.—2 Timothy 4:7.

LESSON PARAPHRASE: I Timothy 4:7-8. To start this on the outstanding fact. Paul shows the splendour of his life. What was the goal?—Christina H. Foster, Cambridge, C. S. R.

In nature things return to their source. What was the source of Paul's return?—Christina H. Foster, Cambridge, C. S. R.

When things are broken up, they are broken up. When things are broken up, they are broken up. When things are broken up, they are broken up.

The Love of Money, 9-10
In discussing money there is the danger of the statement of extreme. The truth is that money can be a most useful servant of humanity, but it is not to be used in the service of God. The real trouble is not in money but in the love of money, in sacrificing human welfare for financial gain. The history of sudden wealth in North America during the past one hundred years affords many instances of the power of money to destroy individual character and family life. One of the hardest seeds of any religious person is "How does he get his money? What does he do with it? What is his final aim in the use of what he leaves?" Many people who by thrift and good conduct have succeeded in accumulating money, are miserably aware of the fact that their money is in the hands of a few, and that they are not in the hands of a few, and that they are not in the hands of a few.

THE DOUBLE-BARRED CROSS

International Symbol of the Crusade against Tuberculosis

As a symbol of the crusade against tuberculosis, the double-barred cross is a simple and effective emblem. It is a symbol of the crusade against tuberculosis, the double-barred cross is a simple and effective emblem.

The double-barred cross is a symbol of the crusade against tuberculosis. It is a symbol of the crusade against tuberculosis, the double-barred cross is a simple and effective emblem.

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THE FUEL OF FEWER ASHES

MY DADDY BURNS HAMCO COKE



PERHAPS the artist has exaggerated a little—but his point is clear and true. There is far, far less ash with coke than with other hard fuels. This simple fact means that you save not only money by using Hamco Coke but much back-breaking labour in shifting ashes. (Not to mention the fact that coke is much lighter on the shovel.)

COKE'S LOWER PRICE IS BUT ONE OF ITS ASSETS
Coke first came into prominence in Ontario when supplies of other hard fuels ran short. Some people therefore who have never used coke look upon it as a "substitute" for other hard fuels. This is far from the fact. The discovery of coke, centuries ago, was a great step forward in fuel development. Coke ovens were built, last century, right at the mines so that coal could be transformed into coke to satisfy the demand. Gradually, householders learned the unique properties of coke in domestic furnaces. Irrespective of price they found it heated their homes more thoroughly with less trouble, fewer ashes and no soot or smoke. To these advantages is added the lower cost. In the opinion of a vast army of householders, By-Product Coke is the most economical of all solid smokeless fuels. Remember there is no finer coke on the market than Hamco, made in Canada.

HAMCO COKE sold in Georgetown by:
W. H. Kentner & Son — Ritchie & Agar (Acton)

BANK OF MONTREAL
Established 1817

A presentation, in easily understandable form, of the Bank's ANNUAL STATEMENT
31st October, 1936

LIABILITIES

LIABILITIES TO THE PUBLIC

Deposits	\$691,312,054.08
Notes of the Bank in Circulation	27,749,972.00
Bills Payable	137,838.65
Acceptances and Letters of Credit Outstanding	7,168,979.49
Other Liabilities to the Public	1,947,005.98
Total Liabilities to the Public	\$728,315,850.20

LIABILITIES TO THE SHAREHOLDERS

Capital, Surplus and Undivided Profits and Reserves for Dividends	76,766,147.82
Total Liabilities	\$805,081,998.02

RESOURCES

To meet the foregoing Liabilities the Bank has Cash in its Vaults and Money on Deposit with Bank of Canada

Cash in its Vaults and Money on Deposit with Bank of Canada	\$ 79,242,079.59
Notes and Cheques on Other Banks	29,222,231.16
Money on Deposit with Other Banks	20,264,801.82
Government and Other Bonds and Debentures	442,781,097.95
Stocks	1,030,297.08
Call Loans outside of Canada	25,400,166.98
Call Loans in Canada	8,169,988.82
Bankers' Acceptances	561,924.25
Other Loans	174,141,011.90
Bank Premises	14,000,000.00
Real Estate and Mortgages on Real Estate Sold by the Bank	1,507,373.67
Other Assets not included in the foregoing	1,792,045.52
Making Total Assets of	\$805,081,998.02
Lessing an excess of Assets over Liabilities to the Public of	\$ 76,766,147.82

PROFIT AND LOSS ACCOUNT

Profits for the year ended 31st October, 1936, after making appropriations to Contingent Reserve Fund, out of which full provision for Bad and Doubtful Debts has been made, and after deducting Dividend and Provision for Contingent Tax, amounting to \$1,507,373.67

Profit for the year	\$1,507,373.67
Balance of Profit and Loss Account, 31st October, 1935	1,911,011.37
Balance of Profit and Loss Account, 31st October, 1936	1,911,011.37
Transferred to Reserve Account	1,000,000.00
Balance of Profit and Loss Account carried forward	\$1,911,011.37

CHARLES W. GORDON, President
W. A. BOG, Vice-President
JACKSON BODD, General Manager

The strength of a bank is determined by its history, its policy, its management and the extent of its resources. For 119 years the Bank of Montreal has been in the forefront of Canadian finance.

NEW ADVERTISEMENTS

WOOD FOR SALE
Choice Hardwood and Beech mixed soft wood. Most reasonable prices. Apply Jack Todd, Phone 3616, Georgetown.

WOOD FOR SALE
Choice Maple Hardwood and Cedar Rail, at right prices. Orders left at A. Hume's or at my home, Phone 559 promptly filled. A LIVINGSTONE

Wood for Sale
Choice Beech and Maple at \$2.05 single cord; Mixed Hails \$2.50 per cord; Mixed Wood \$2.65 per cord. Phone 325 or 321. Georgetown

Trucking & Cartage
All kinds of hauling done thoroughly and reasonably. P. C. Whitlock, Phone 241.

NOTICE TO CREDITORS
In the Estate of ROBERT RAMSAY NICKELL, late of the City of Toronto in the County of York, deceased. All persons having claims against the estate of Robert Ramsay Nickell, late of the City of Toronto in the County of York, deceased, who died on or about the 17th day of September, 1936, are hereby notified that they should present their claims to the undersigned Executor, on or before the 24th day of December, 1936, full particulars of their claims being furnished after the date mentioned in the assets of the deceased will be distributed among the parties entitled thereto, having regard only to claims of which the Executor shall have notice.

Mortgage Sale!
Loan No. 4919
UNDER AND BY VIRTUE OF the Powers of Sale contained in a certain mortgage which will be presented at the time of sale, there will be offered for sale by R. J. KEHR, Auctioneer, at 11:00 a.m. on MONDAY, DECEMBER 28th, 1936 at the hour of one o'clock in the afternoon, in accordance with the provisions of the Mortgage at the farm of Hutton, William Street and Easly Ann Road, near Georgetown, Ont. the following property, namely: ALL AND SINGULAR being certain parcels or tracts of land and premises, situate, lying and being in the Township of Equeping, in the County of Halton, being comprised of: PHISELY, the east half of lot 7, containing 5.00 acres of the said Township, 100 acres more or less, and SEVEN (7) lots, the north westerly half of lot 12, containing 8.00 acres of the said Township, 100 acres more or less. At the same time and place, under the authority of a Landlord and Tenant's Deed, there will be offered for sale the following chattels: 1 Grey mare, 28 yrs.; 1 Bay mare, 23 yrs.; 1 Bay horse, 24 yrs.; 1 Turkey buzzard, 1 yearling, 12 lbs.; 1 cow, 1 mow, Deering, 6 ft. cut; 1 rake, side delivery; 1 haymaker; 1 plow, Ploury, No. 21; 1 set steel harrows, 4 section; 1 2-horse spring-tooth cultivator; 1 steel land roller, 3 section; 1 scuffer; 1 open buggy, 48" high; 1 set double harness; 1 set single harness, quantity of cutlery and other articles. On each of the said farms there is a well to be erected a dwelling house with suitable farm buildings. The lands will be sold subject to a TRUSTEE'S SALE OF LAND. Ten per cent of the purchase money to be paid down at the time of sale and the balance within thirty days.

Abuse Yet Not Abuse, 10-11
On his first appearance before the Imperial and Imperial Paul had a splendid air. His friends forsook him. Later they came back and proved their friendship and Paul did not hold treatment against them. How lonely the aged prisoner must have felt appearing before Nero who had the power to condemn him to death with a word or a gesture of his hand. Yet Paul was not lonely. The Lord stood by him and strengthened him. Paul felt that Christ still had some further work for him to do. Paul entered into the experience that Christ had when he said, "I am alone, yet not alone for the Father is with me." Paul was alone and yet not alone because the spirit of the Lord was with him. Christ dwelt in his heart by faith. He realized the presence of the living Christ. What had been an emotional experience of the other disciples, Paul had now made life and victory. He offered to us if we are surrendered to God and practice the presence of Christ.

Questions for Discussion

1. When is discontent a virtue?
2. How does wealth test character?
3. Does poverty really produce piety?
4. Who is the King of kings and Lord of lords?
5. Whom did Paul refer to as "the Lord"?

For investigation, Gas, Acidity and all Stomach Trouble take

GASTRONOX
STOMACH POWDER

On sale at MacCormack's Drug Store

AVIATION AND MARINE RADIO OPERATING

We are prepared to receive a few more students for training in the most modern and up-to-date radio operating course. The course is given in the Radio College of Canada, 75 Bay St., Toronto.

CORNS REMOVED WITH CASTOR OIL

Robb's Drug Store
Phone 75 Georgetown

COMPANION TAXATION HITS CONSUMERS

Complained for the Royal Commission on Textiles pretended to be surprised at learning that income tax figured in a company's costs of operation. The revelation will come as no surprise to any business man. A merchant or manufacturer who did not include taxes in his costs would speedily find himself in difficulties, perhaps in bankruptcy. But if it is news to an eminent lawyer that a tax is an incident of an article's price as the ray material out of which it is made, it may also be news to other consumers who are lacking in practical business experience. Governments, who follow the traditional motto of taxation, "the most feathers with the least squawking," naturally do not advertise that taxes imposed on corporations are ultimately paid by the consumer. If it were generally realized that such is the case, that in the price of every article sold in Canada there are hidden percentages being collected by municipal, provincial and federal taxing authorities, an effective popular demand for economy in government would be created.

\$10. Reward

For any copy of THE WONDERS OF SALVE, see Lloyd Chemical Laboratories, 400 St. Lawrence St., Toronto.

The Georgetown Herald's Money-Saving Offers

FOR READERS OF THIS PAPER
FRIENDS! We are combining our newspaper with these two great magazines offers, so that you can realize a remarkable cash saving on this year's reading. Either offer permits a choice of top-notch magazines with our paper, and, regardless of your selection, you will say it's a bargain.

YOU GET THIS NEWSPAPER FOR 1 FULL YEAR

SPECIAL OFFER NO. 1
ANY 3 MAGAZINES FROM THIS LIST

- Maclean's (24 Issues) - 1 yr.
- National Home Monthly - 1 yr.
- Canadian Magazine - 1 yr.
- Chatsworth - 1 yr.
- Pictorial Review - 1 yr.
- Silver Screen - 1 yr.
- American Boy - 1 yr.
- Parents' Magazine - 6 mos.
- News Review Wkly. (British) 3 mos.
- Opportunity Magazine - 1 yr.
- Can. Horticulture and Home Magazine - 1 yr.

SPECIAL OFFER NO. 2
1 MAGAZINE FROM GROUP A
1 MAGAZINE FROM GROUP B

GROUP "A"

- Maclean's (24 Issues) - 1 yr.
- National Home Monthly - 1 yr.
- Canadian Magazine - 1 yr.
- Chatsworth - 1 yr.
- Pictorial Review - 1 yr.
- Silver Screen - 1 yr.
- Can. Horticulture and Home Magazine - 1 yr.

GROUP "B"

- Liberty Mag. (52 Issues) - 1 yr.
- Judge - 1 yr.
- Parents' Magazine - 1 yr.
- True Story - 1 yr.
- Screenland - 1 yr.

NO CHANGES FROM ONE LIST TO ANOTHER PERMITTED

\$2.50 YOUR NEWSPAPER AND 3 BIG MAGAZINES

\$2.75 YOUR NEWSPAPER AND 1 BIG MAGAZINE

This Offer Fully Guaranteed - MAIL THIS COUPON TODAY!

GENTLEMEN: I ENCLOSE \$..... PLEASE SEND ME OFFER NO. 1 (Indicate which) OFFER NO. 2. I AM CHECKING THE MAGAZINES DESIRED WITH A YEAR'S SUBSCRIPTION TO YOUR PAPER.

NAME.....
ST. OR R.F.D.
TOWN AND PROVINCE.....