Assurance of SAFETY

The first requirement of the investor, particularly the small investor, is assured safety; income yield is of lesser importance. That is why so many hundreds of thousands of Canadians regard their savings deposits in this bank as the best type of investment. The income may not be so attractive as the promised yield of certain securities, but it is sure and steady, while the principal itself is safe and always remains at full face value.

HEAD OFFICE MONTREAL

BANK OF MONTREAL

Established 1817

TOTAL ASSETS IN EXCESS OF $750,000,000

Georgetown Branch: J. R. SMITH, Manager

MODERN, EFFICIENT BANKING SERVICE
... the Outcome of 116 Years' Successful Operation

Twenty-Second Annual Comparative Statement

Auditors' Report

Hydro-Electric System

GEORGETOWN

— 1933 —

REVENUE

Domestic Service	$ 14,647 66	
Commercial Service	6,823 50	
Commercial Power	23,180 63	
Municipal Power	842 49	
Street Lighting	3,125 83	
Miscellaneous	737 63	
		$ 48,861 51

EXPENSES

Power Purchased	$ 33,978 67	
Distribution System	1,663 03	
Transformer Maintenance	37 08	
Meter Maintenance	344 68	
Street Lighting Opr. and Mtc.	374 80	
Billing and Collecting	1,858 22	
General Expenses	723 36	
Undistributed Expenses	188 01	
Truck Operation and Maintenance	843 13	
Interest	691 85	
Sinking Fund and Principal Payment on Debenture	768 41	
Depreciation	1,943 00	
		$ 44,158 64
Net Surplus		$ 1,402 87

Balance Sheet

ASSETS

Distribution System	$ 31,187 43	
Line Transformers	18,111 48	
Meters	13,651 50	
Street Light Equipment	1,364 97	
Miscellaneous Construction Expense	2,411 50	
Old Plant	2,308 60	
Total Plant		$ 68,716 58
Bank and Cash Balance	1,182 55	
Securities and Investments	7,366 67	
Accounts Receivable	1,681 35	
Inventories	137 40	
Equity in H.E.P.C. Systems	55,722 50	
Other Assets	1,500 19	
Total Assets		$136,938 28

LIABILITIES

Debenture Balance	$ 10,864 02	
Accounts Payable	811 96	
Other Liabilities	468 48	
Total Liabilities		$ 12,004 46
Reserves:		
For Equity in H.E.P.C.	55,722 50	
For Depreciation	19,280 84	
Total Reserves		$ 75,002 34
Surplus:		
Debenture Paid	9,368 58	
Operating Surplus	40,635 50	
Total Surplus		$ 49,931 48
		$136,938 28

Percentage of net debt to total assets 14.8.

HYDRO ELECTRIC COMMISSION

Joseph Gibbons, Mayor

H. C. Bayfeet, Chairman — J. M. Moore

J. H. Forster, Electrician — Miss K. D. Ryan, Sec'y-Treas.

Spring - Hats - - -

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ALSO MONTREAL VANCOUVER

Write for Catalog

ANNAPOLIS VALLEY BLOSSOM FESTIVAL

A sheltered valley one hundred and twenty miles long and forty miles wide, holding eight prosperous and beautiful towns, literally a mass of pink and white apple blossoms—what a setting for a four-day festival in celebration of these blossoms, perfumed promise of the harvest to come! Such is the setting for the second annual Annapolis Valley Blossom Festival, to be held in Kentville, Nova Scotia, in the very heart of the Apple Country, on June 1, 2, 3 and 4 of this year.

This is the second year for the Apple Blossom Festival. Its great success last year, when people gathered from all parts of North America to witness the picturesque pageantry of this historic district, led the Valley people to embark upon a more ambitious more spectacular Festival for 1934.

An informal reception to the Queen Elect, and a Ball in her honor, on the evening of Friday, June 1, marks the opening of the Festival. This reception and ball is to be held in the Canadian Pacific Railway's luxurious hotel, the Cornwallis Inn at Kentville.

Saturday, June 2, will see the Festival in progress in real earnest. In the morning there will be a tour of the orchards, when visitors will have ample opportunity to see their delicate blooms and scent their rare bouquet. Another event scheduled for the morning is the Parade of the Blossoms, in which school children, Girl Guides, Brownies, Boy Scouts, Cadets, accompanied by the Kentville Junior Band, will take part. The parade ends at Memorial Park, where a review will be held. In the afternoon, the ceremony of crowning the Queen will be held, followed by Folk Songs and Folk Dancing by twelve hundred school children from all parts of the Valley, accompanied by military band. In the evening, a pageant will be presented.

Sunday will be given over to special services, of which one will be held in the Memorial Park at Grand Pre, the home of the original French colonists

The closing day, Monday, ends the Festival with its most striking pageantry. A special parade, the Trail of the Pink Petals, including the Queen, Floats from different towns and organizations, Military Units, the Royal Canadian Mounted Police, and many others, will be held. In the afternoon there will be, at Memorial Park, a gymkana, or horsemanship display by the Halifax Riding Club, an exhibition of Swedish Physical Training by Military Units, and a contest between Brass Bands. This will be followed by a parade of the prize winners of the various events before the Queen, and the awarding of the prizes.

At night there will be a musical feature presented in the Arena, and a Mammoth Street Dance and Carnival will close the Festival in

"A fairyland of tinted blooms and fragrance rare
Which you and yours may come and share."

The Big Success

The native genius had attained a big success without much aid of education. Asked to distribute prizes at a school closing, he made the usual speech of good counsel.

"Now boys," he said, "always remember that education is a great thing. There's nothing like education. Through it we learn that twice two makes twelve, that seven sevens make ——and then there's geography."

A Sad Fate

Mrs. Jones—"There! Broke my looking glass! Now I suppose I shall have seven years' bad-luck!"

Mrs. Brown—"Don't you believe it, Mrs. Jones! A friend of mine broke hers, and she didn't have seven years' bad luck. She was killed in an explosion next day!"

THE ROAD

We shall not travel by the road we make;
Day by day the sound of many feet
Is heard upon the stones that now we break,
We shall be come to where the cross roads meet.

For us the heat by day, the cold by night,
The tired, slow progress and the heavy load,
And death at last to close the long, grim fight
With man and beast and stone; for them the road

For them the shade of trees that now we plant,
The safe, smooth journey and the certain goal—
Yea, birthright in the land of covenant;
For us day-labour, travail of the soul

And yet the road is ours as never theirs;
It is our gift of us alone bestowed!
For us the joy of joys, O pioneers;
We shall not travel but we make the road!

—V. H. Friedlander

News and Information For the Busy Farmer

Ontario Pastures

Over 83 per cent. or one acre out of every four of the improved lands in Ontario is in pasture. The estimated total returns on pasture in the form of live stock products from June to October yearly is approximately $40,000,000. Of this $34,000,000 is derived from dairy produce. Results from experiments have shown that by proper management and improving fertility of the soil returns could be increased from 100—300 per cent. on a very large proportion of pasture.

The Best Varieties of Grain

A new pamphlet bearing the above title and prepared by the Cereal Division, Experimental Farms Branch, is now ready for distribution. This pamphlet lists the varieties which are recommended province by province across Canada in the case of wheat, oats, barley, peas and flax for seed.

A separate pamphlet prepared jointly by the Cereal Division and the Ontario Agricultural College, dealing with both spring and winter wheat in Ontario, is also available.

Help Egg Production

Two factors that have most to do with the revenue from eggs are the prices received and the rate of production. Unfortunately, the price paid for the product is not always subject to the will of the poultryman, but the rate of production is in his hands and his alone. A much higher yield is within reach of any breeder who will give some care to his flock. A good male has been known to pay for himself many times over. At one of the Dominion Experimental Branch farms, a careful selection of breeders has resulted in an average increase over five years of 73 eggs per hen, the production being raised from 141 to 214. The Egg Laying contests also have demonstrated what is possible to be done in good farm flocks. Since the contest started in 1919 the average yield has increased from 130 to 176. The average production in the 1931-32 contest was 176 eggs, and as this average was taken from a total of 4,910 birds, entered by 417 breeders in the 13 contests throughout the whole Dominion, the average may be taken as fair for the better classes of breeders in Canada. Further, the hatchery approval and cockerel distribution policies of the Dominion Department of Agriculture are at the disposal of those building up poultry flocks.

Protection for the Shallow Well

Water of deep origin has probably travelled some distance and been filtered through a large depth of earth so that the danger of surface pollution is reduced to a minimum.

If a deep well cannot be sunk for reasons of expense or otherwise, it is desirable to take great care to protect the shallow well from surface pollution. This may be done by lining it with concrete or puddled clay to a depth of 10 to 12 feet carrying the protection up one foot above the surface of the ground. Surface water will then be filtered through at least 10 feet of earth, seeping into the well.

Oats for Hay and Pasture

The dry season of last year followed by a long cold winter has resulted in feed supplies being pretty well used up and many farmers face a shortage of hay. Under these circumstances it becomes necessary to sow some kind of annual crop in the spring which can be cut later. For this purpose there is nothing better than oats or a mixture of peas and oats. Oats grow fairly well in cool weather and for this reason seeding some oats as soon as the land is ready so as to get a crop of hay early in the season. Peas thrive in cool weather also when mixed with oats improve the quality of the feed. Two bushels of oats and one of peas is the correct rate of seeding.

Orchard Sod Treatment

A very interesting experiment in the comparison of two systems of sod treatment in orchard management has been in progress for many years at the Dominion Experimental Station at Fredericton, N.B. Forty-three Fameuse and thirty-one McIntosh apple trees are under observation. In one block, the grass is cut and removed as hay. In the other block, the grass is cut and left as a mulch around the trees. No additional mulching material of any kind has been added, and the fertiliser treatments have been identical on the two blocks. For the 14-year period, 1930-1933 inclusive, the average yields per tree are considerably higher under the sod-mulch system and clearly indicate the advisability of this treatment. With the Fameuse variety the average annual increase per tree has been 3.33 pecks, and with the McIntosh 2.76 pecks per tree.

Sanitation in the Brooding Quarters

Colony houses are preferable for brooding purposes as they can be moved to fresh ground. Feed and water containers should be scrubbed clean daily. Litter should be kept clean and sweet.

Stands covered with small mesh wire should be used to place feed and water vessels on, preventing chicks from picking up disease germs in the waste feed spilled on the litter. Do not use mouldy feed or dirty water.

Where hens are used for brooding dust often to control vermin, using Sodium Fluoride or Sulphur. Blue Ointment weakened with lard or vaseline may be used on the young chicks and mothers.

Study of Distribution Indicated as Necessity

A survey of conditions at the Union Stock Yards, Toronto, made by the Ontario Marketing Board, would indicate that there is a definite need for a more even distribution of live stock offerings during the five trading days of each week.

At present, by far the greatest volume of live stock is offered on Mondays and Tuesdays. The result of this condition is that a considerable percentage must be held over sometimes until Friday, necessitating the expense of one or two days extra of feeding in addition to freight and other charges.

This angle of marketing must receive more study if losses in live stock are to be reduced to a minimum.

Bees Suffer Heavy Winter Loss
High Mortality Prices Indicated

"This is the year when those capable beekeepers who have carefully studied their business and know how to meet emergencies should make profits," says Dr. E. J. Dyer, Provincial Apiarist for Ontario, and he continues:

"Reports from all parts of Ontario indicate that between 30 and 40 per cent. of the colonies died during the winter and that an additional 30 per cents of the colonies are so badly weakened that they will be unable to gather a honey crop. The loss has occurred mainly among the small side line beekeepers who neglected to properly care for their bees last fall.

A backward spring, combined with heavy colony losses and serious winter injury to clovers in many sections of the Province indicates an abnormal shortage of honey again this coming season.

Since the past two crops of 1932 and 1933 were much below average, practically all the honey was out of the hands of the producer early last fall. Since short crops were experienced not only in Ontario but throughout the World, the corresponding shortage of beeswax has caused its price to increase about 50 per cent. during the past few months.

ROADSIDE TALK

1929

Whoa! there Bess, good girl.
Back up Dobbin, that's a boy.
Mornin Jim.
So Harry.
How's things?
Fine.
My too.
Howsin' yer silo soon.
Tomorrow. Rain or shine.
Cleared $150 on that field of turnips.
Really! Well a fellow wouldn't want more than that.
What d'ja do with your profits off that corn?
Banked ten three and a half per cent.
Tom Harris says he's going to buy some stock.
Stock? What stock? Cows?
No. Shares in a company, or bonds or something.
Huh! I don't know nothing about them things.
Well, drop in next time yer passin.'
Sure will.
Get up Bess.
Chk. Chk. Go 'long Dobbin.

1934

(Honk! skrimp! squeak) Damn these brakes!
(Whee! phut! scritch!) My carburetter's lousy.
Say Jim, how's the market?
All gone phooey.
What's the quote on Lost Hope Mines?
Zing. Done a submarine.
I see gold's gone up.
Uh, huh. Goin' higher.
D'ye think Roosevelt'll bring on inflation?
All depends on Hitler and his Nazis.
Mebbe, but I think the demand for silver for circulation in India will force—
Not as long as England maintains her exchange equalization fund.
But she can only do that as long as they allow her to make token payments on her debt.
Sure, any kid knows that. What we got to figure out is how many grains of gold will they set to the dollar.
Yes, or else establish bimetalism with silver figured out at a percentage to the ounce of gold, based on the retail commodity level of the 1926 Index.
You got it. Well, so long. I must hurry home to hear what Father Coughlin thinks of the Jerry Finance Era.
(Honk! phut!! Scree-ee!)
(Clank! swoo! put! phut!)

—By Austin Campbell in Saturday Night.

THE MOST IMPORTANT PEOPLE IN THE WORLD

Back of every man is the boy that made him: back of every woman is the girl she was.

The most important people in the world are the boys and girls in their teens.

It is they who settle all the great questions of life. What are the great questions? They are not the tariff, money matters, the election of mayors and presidents. These are superficial issues. The great matters are: What calling are you going to follow? What woman are you going to marry? What are you going to do with your ideals? What will you do with the sex instinct? What will be your philosophy of life—will you be sensual, material egoistic or altruistic, and a lover of right and beauty? All of these subjects are disposed of by the children under twenty.

Did you ever think upon the curious fact that the happiness of this world is in the hands of the boys and girls?

It is the boy that selects the trade or profession the man has to follow. It is the girl who chooses the husband the woman has to put up with all her life.

It is the child that, as a rule, determines the religion the adult must adhere to until death or be called an infidel.

If a man of forty secedes from the political party the boy of twenty picked out for him, he is considered a turncoat.

When we remember that the most weighty, important, and fateful issues are in the control of the children, it is amusing to see the airs grown people give themselves, when in but a few years they will be shelved, sitting around clubs "reminiscing," smoking in the chimney-corner, balking in the sun at the Old People's Home, or getting up at 4.30 to do nothing at all.

About all a man does after twenty-one is to try to realize a little of what he conceived before that age.

All of Cæsar's conquests, Webster's eloquence, Gladstone's statecraft, and Thorwaldsen's art was but the outcropping of what they each had seen in the vision of youth.

And we treat young people as though they were negligible, they and all they say and do and feel. We look on the age between ten and twenty as a sort of interlude to life. Their babyhood was ours, their manhood is their own, their teenhood is nothing.

But what happens to a boy, and inside a boy, about the age of the coming of sex-consciousness is of more importance than anything that may happen before or after.

There is no need to draw wrong conclusions from this, to lock your child up and feed him with a spoon, and try to keep him out of harm by tyranny, but there is need to remember that it is when in their teens that boys and girls need more love, more companionship, more sympathy and more attention than they ever needed before or will need again.

Youth holds that inestimable treasure the rest of us have lost, that one priceless, intoxicating treasure—the future.—Dr. Frank Crane.

Cause for Excitement

Excited Lady: "Porter, two of my trunks are missing."

Porter: "Yes, lady. But don't you worry your head about 'em. This isn't a dreasy place."

I'm glad the sky is painted blue;
And the earth is painted green;
And such a lot of nice fresh air
All sandwiched in between.

COULD NOT KNIT FOR NEURITIS

If neuritis bothers you, deal with it as this woman dealt with hers:—

"For years I was unable to knit," she writes, "owing to neuritis in my hands. Last year I started taking Kruschen, and now I can keep up with anyone. Already this year I have knitted about 12 pieces in all, including men's sweaters and ladies' fancy pullovers, as well as several babies' articles. Naturally, I feel quite proud, and I owe it all to Kruschen. I have not felt in better health for years and will keep on taking Kruschen as long as I live."—(Mrs.) A. B.

Neuritis is caused by deposits of needle-pointed, flint-hard uric acid crystals, which pierce the nerves and cause those stabbing pains. Kruschen Salts break up these deposits of torturing crystals and convert them into a harmless solution, which is promptly removed through the natural channel—the kidneys.

LET'S GO FISHING

Along about this time of year, an imperative desire begins to stir in the breast of the average citizen. He wants, in short, to go a-fishing; he doesn't much care where, and he doesn't much care whether he catches anything, but he does want to go, and the desire makes him restless.

It would be a mistake to suppose that he envies the mounted man his ability to get on a great yacht and sail off to southern seas to hook tropical fish six feet long. That is fishing deluxe, and for the ordinary man it's a thing to dream of, but not actually to desire. His wants are ever so much simpler. It all begins when the first really spring-like day comes strolling along. The air drifts past his nostrils with an unsettling, winey tang to it, a couple of little white clouds tumble lazily across a blue sky, hopeful birds chirp foolishly amid budding branches—and the fisherman begins to see visions and dream dreams.

His vision, as like as not, will take him a long way back in time and space. He'll see a boyhood scene—a looped streamlet wandering without purpose along the ready borders of pasture-lots and plots of woodland, with a mossy dam and an old mill somewhere in the distance, and a barefooted youngster in a battered, over-sized straw hat loafing contentedly toward its banks, a crooked fishing pole over his shoulder and a tomato can full of worms in one fist.

He will see this, or something like it, from his own past; and while he will remember all sorts of stirring incidents connected therewith, such as the catching of prodigious chub and suckers and an occasional brook trout, he will remember chiefly the aura that used to invest such expeditions—that unforgettable, priceless atmosphere of perfect happiness, perfect contentment, and hallowed, carefree well-being such as no one but a boy with a fishing pole ever really knows.

And it is the memory of this that unsettles our sober citizen, as he meditates on the business of fishing.

He may not know it, but what he really wants is to recapture an echo of that long lost and halcyonic time that he knew when he was in knee-breeches.

Slightly Twisted

Two Scots went to a friend's house on a certain special occasion and were hospitably entertained. So hospitably, in fact, that on their way back one of them sat down by the side of the road and began to weep.

"I cannot remember the bride's face," he wailed. "I canna remember the bride's bonnie face!"

"Haud yere tongue, ye fule!" growled the other; "it was a funeral!"

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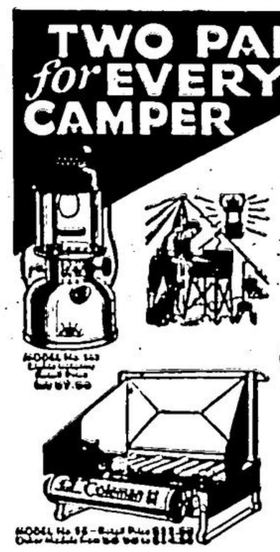

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