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USED CAR VALUES
Below are listed a few of our used cars, thoroughly conditioned for Winter Driving

SEDANS:
1938 Chrysler Royal O. D., heater
1937 Chrysler Imperial
1937 Plymouth DeLuxe
1937 Chevrolet Master DeLuxe
1936 Chevrolet Master
1935 Graham Paige (super-charger)
1935-Chrysler "8" traveller sedan
1934 Chrysler Arrow
1933 Hudson
1934 Buick Special (heater)

COACHES:
1938 Terraplane Custom
1937 Terraplane
1937 Ford Custom
1937 Chevrolet (trunk)
1935 Pontiac "6" (heater)
1934 Oldsmobile "6" (heater)
1935 Ford DeLuxe
1934 Plymouth
1933 Ford V-8

COUPES:
1937 Hudson opera coupe (electric hand, radio, heater)
1937 Plymouth DeLuxe
1936 Plymouth DeLuxe
1936 Buick
1936 Terraplane
1934 Ford Roadster (heater and new rings)

1933 Studebaker

TRUCKS:
1937 Ford 2 ton platform
1935 International 1/2 ton panel
1935 Chevrolet 1 1/2 ton platform
1934 Ford 2 yd. dump, hydraulic hoist
1934 Ford 1 ton panel
1934 G.M.C. Tractor, short W.B.

Heffernan MOTOR CAR CO.
Georgetown Rep. SPIGHEIT'S GARAGE
Guelph - Ont

Department of Municipal Affairs Doing Good Work

It is hardly a case of "rags to riches" but the picture of municipal financing in Ontario has undergone a marked change since those dark days of a few years ago when municipalities of this Province were in default to the tune of \$181,000,000. Today many of these municipalities which were then unable to meet their contractual obligations are able to sell bonds bearing interest at 4 per cent. and 4 1/2 per cent. with a slight premium, in the open market. This proves that the whole basis of municipal credit has been improved to a point where these municipalities are financing on more favourable terms and in much easier fashion than in the past.

This altered picture is due, chiefly to the work of a small group of municipal experts of the Department of Municipal Affairs, a branch of the Ontario Government which came into being only four years ago. When the Department was organized it found that thirty-five municipalities were in dire financial straits, and the affairs of many of them were subject to what was then known as Committees of Supervisors. Their own financial structures had collapsed and besides failing to meet debenture payments, some of them were unable to care for the needs of their own people and render necessary civic services.

Thus was born the Department of Municipal Affairs.

Each of 35 municipalities was placed in the hands of a Department official—a supervisor—who worked with the elected and statutory officials to solve the problem. Under the supervision plan, each municipality's budget and tax rate had to be approved by the Department of Municipal Affairs, while the Department acted at the same time as a mediator between the defaulted municipality and the bondholders. Thus, with the support of the Government of this Province, it was possible to literally haul these municipalities up by their own bootstraps.

Today more than 63 millions of the original 101 millions have been refunded. Municipal credit has been restored to many Ontario municipalities whose borrowing capacity had been in jeopardy. And the Department of Municipal Affairs stands itself in the somewhat strange position of having a group of solvent municipalities demanding that they be kept under surveillance.

"It is evident," says Hon. Eric Cross, Minister of Municipal Affairs, "that these municipalities appreciate the service the Department has rendered. If this is a true indication of the feeling prevailing throughout Ontario—and there is no reason to doubt that it is—the trend and desire of taxpayers seems to be toward the Government exercising more supervision over municipal taxation and borrowing. It had been our intention to remove from supervision those municipalities which had been taken out of default with refinancing plans, but in view of the strong protests of these same municipalities and other interests, we have decided to continue the present responsibility of supervision as far as they are concerned."

During the past year, Mr. Cross added, his Department's hope that many municipalities in default would regain their solvency, has been realized. The general improvement in Ontario's municipal picture is evidenced, he said, by a decline in the total municipal debt of the Province from \$464,433,956 in 1933, to \$430,000,000 in 1937.

BANKS AND CHURCHES

The annual statements of the banks and the annual statements of the churches are coming out these days; both in their way indicating the relationship between present finances and future security. — Port Arthur News-Chronicle.

NO TROUBLE AT ALL

Immigration Official: "I'm sorry, but there's been a mistake here. We've got your hair down as dark instead of blonde."
Modern Young Lady: "Oh, that's all right. Will you alter it, or shall I?"

Self-Expression

By RAY SAPIERSTEIN
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WNU Service.

"I'M AFRAID" you'll find my babies mischievous," said Janet Sturgis when Amy had washed away the stains of travel.

SHORT SHORT STORY

"Pshaw!" exclaimed Mrs. Wilkins, their mother. "It's only that they're more intelligent than most children and have a greater need of expressing themselves."

Being somewhat familiar with her sister's offspring, whose mode of self-expression was not always agreeable to a visitor's taste, Amy Wilkins unlocked her trunk without comment. But the lid was barely lifted before two beautiful children rushed into the room and threw themselves upon her with such force that she gripped the bedpost to keep from falling.

"Not so boisterous, Junior. Be nice," Elsie, admonished their mother, gently. "Aunt Amy isn't used to your rough-and-tumble treatment."

"I guess I'm not permanently damaged," announced Amy. "By the way, I've got a dolly and a fire engine."

"Where?" shouted Junior.

"Where?" shrieked Elsie.

"In my trunk. If—"

In five seconds the contents of the trunk were on the floor; the children had found what they were looking for and had scampered down the stairs.

"I don't understand their behavior today," said Janet. "They're usually so good."

"You mustn't expect them to be too staid," said her mother. "After all, little folks must express themselves."

"Everything is in order again," said Janet, picking up the last article of apparel, and dinner is waiting. Fred will be glad to see you."

"Fred?" murmured Amy.

"Fred Sturgis, Will's brother. He lives with us."

A couple of weeks later Amy Wilkins sat on the porch, wondering why she had rashly promised to spend an entire summer with her relatives.

"Those imps have ruined everything I've worn so far," she mourned, "and Janet and Will—and mother—excuse everything they do on the ground of self-expression."

She picked up a book, just as Fred Sturgis emerged from the house and sat down opposite her.

Amy bowed, stiffly.

"Enjoying your vacation?" he asked, and added, without waiting for an answer, "You'd enjoy it more—if those brats were a thousand miles away. There they come, the little fiends, looking as if butter wouldn't melt in their mouths."

Amy saw them. Junior was carrying a heavy club and Elsie a pointed stick, both so winsome and sweet that even their disapproving relatives marveled. And while they marveled the youngsters arrived on the porch, and Junior brought his club down on his uncle's head, while Elsie's stick made a hole in her aunt's silk dress.

"Give me those things!" commanded Amy, indicating the weapons they held.

She grasped Elsie's stick, and threw it over the porch rail. Immediately the child was at her heels, screaming, biting, and scratching. The commotion brought Mrs. Wilkins out of the house; a picture of petrified astonishment.

"Mother, will you make these little pests behave?" demanded Amy.

"It's easy to see," announced Mrs. Wilkins, coming out of her trance, "how little you understand children. Give me that club, Junior, like the little gentleman you are."

But in the excitement of the moment the little gentleman failed to distinguish friends from enemies. As his grandmother approached, his foot swung forward and caught her in the stomach. She fell into a chair, gasping. The next time Junior's leg shot out it knocked a tooth from his uncle's mouth, and cut his lip. Thoroughly exasperated, Fred Sturgis flung the boy across his knee, administering a more thorough punishment than had ever fallen to his nephew's lot. Elsie, too, came in for a little chastisement, after which the children stared at their uncle with mingled awe and respect. But their good behavior lasted only until they saw their parents in the distance, when they scrambled down the steps with the agility of monkeys, their screeches rending the air.

"We'll be murdered for this!" Amy whispered.

"I'll die happy," returned Fred, with a grin.

Amy laughed, but Janet and Will were already on the porch, their faces aflame with righteous indignation.

"I think," said Amy, "it will be wise to take an early train out of town."

"I have a better plan than that," announced Fred.

"What's that?"

"Marry me—and find a little home for two here."

"It's not a bad plan," she agreed, "provided the home is far enough away to discourage too frequent visits from little folks who must express themselves."

CHINESE CHECKERS POPULAR

It is not every year a new game or fad sweeps the country as have the Chinese checkers which were recently introduced. Last year it was "Picking the Sticks," but today Chinese checkers are enjoying a great popularity.

It is quite easy to remember the hours devoted to jig-saw puzzles by everyone when this game swept the country. Old and young fitted the pieces together to make pictures, some of the puzzles were large, some were small, but the fad caught the fancy of the public and the race was on.

While Chinese checkers are not entirely new in idea from the checkers usually played, the number of players has been increased from two to four and even six may play. The more playing, the better the game. Unlike the ordinary checkers, Chinese checkers are laid out in a diamond shape board having six points and from each point a player may start and move his way across to the opposite point. The first getting all his balls into the opposite point wins. No balls or "men" are removed from the board, long jumps are possible which puts that added bit of punch into the game and makes it exciting, even for those who have never been checker players.

Who discovered the game, invented it, or worked out the details is not known, but at first appearance it appears to be a game that should take a place in the home for quite a few years.

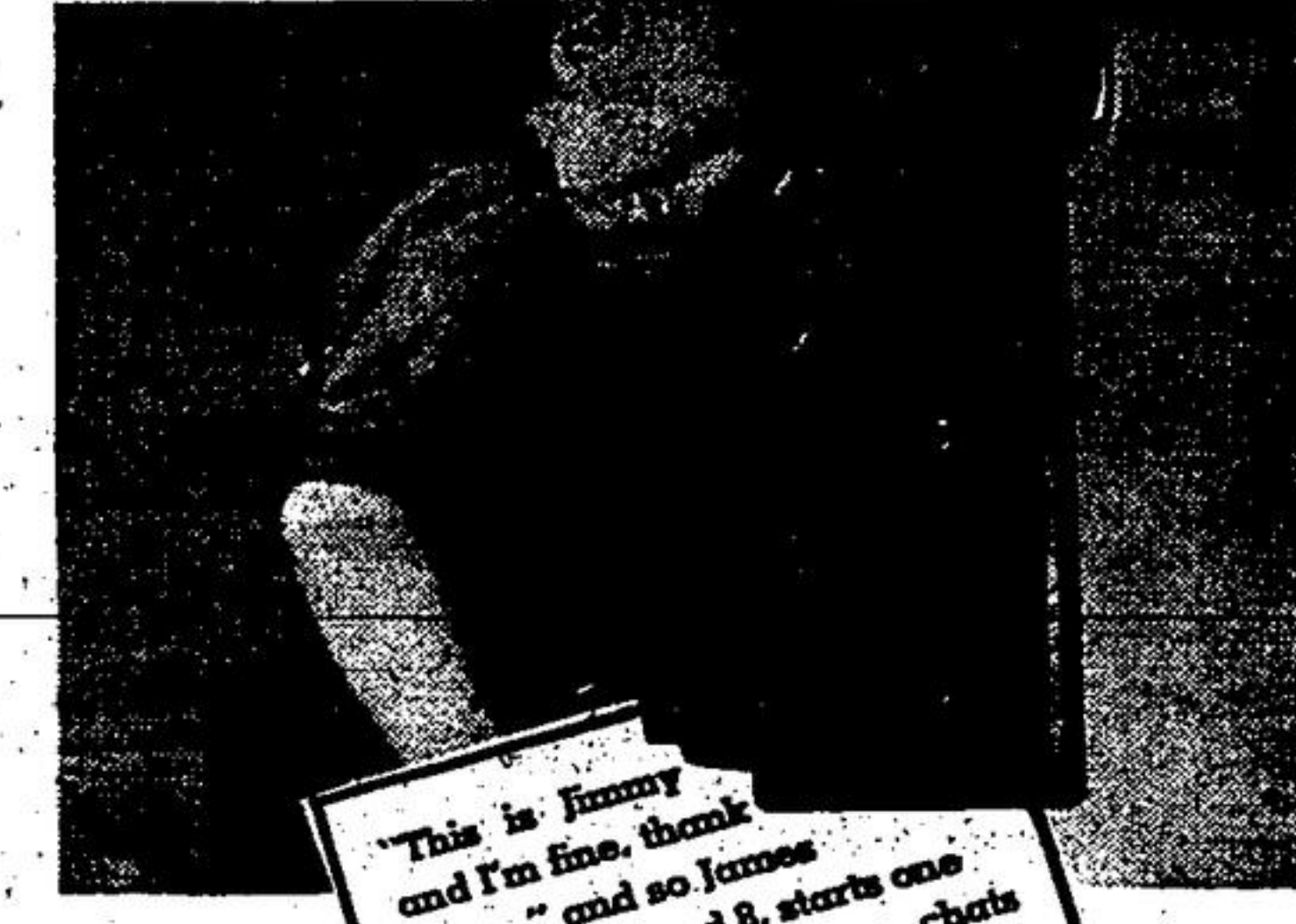
CANNOT OVERCOME EXAMPLE

In spite of every effort to teach them good manners children have a habit of acting like their parents.—Quebec Chronicle-Telegraph.

"Council Standard" RIB-ROLL w/ Tite-Lap Roofing
is being widely used for houses. It is permanent, fireproof, weather-proof—requires minimum upkeep. Write for our new free book, "Home Top".

Eastern Steel Products

"HELLO AUNTIE" says JIMMY W. WALSH



This is Jimmy and I'm fine, thank you . . . and so James W. Walsh, aged 8, starts one of his many telephone chats with his Aunt in Stratford.

"Once my husband preferred to go in town to see people—but now does all that on the telephone," says Mrs. Walsh. For \$2.05 a month the Walsh's have a private line, occasionally call a brother in Toronto on Long Distance. "It came in mighty handy last winter when my mother was sick. We had to call the doctor several times."

LOW RATES for FARM HOMES

NUTRITION OF THE SCHOOL CHILD

The Medical Officer of the English Board of Education gives first place in his report for 1937 to problems of nutrition among school children a feature of which is the provision of milk and meals. He points out that the consumption of a sufficient quantity of milk is, in most cases, the key to the improved nutrition of the school child. Over 90% of English Boards of Education now provide milk in some form or other, and over 50% of elementary public school children receive milk, either free or on payment of a half-penny for a third of a pint, under the milk-in-schools scheme. In 1937, 44,000 school children obtained meals at the school canteen.

The report quotes with satisfaction "the constantly growing evidence that pasteurization has no significant effect upon the nutritive value of milk." This will be news for the opponents of pasteurization who day by day, find the ground slipping from beneath their feet.

HUSBY WOULD
If every woman could do what she wished to do, who in the world would wash the dishes?

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