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J. H. CONN, District Agent, 615 Yonge St., Toronto
R. C. MICHAEL, Richmond Hill, Local Representative

**Little Bros. Ford Dealers
Well Pleased With New Car**

"The new Ford is now on display in the large centres of population," said Mr. Little, local Ford Dealer, in commenting on the recent announcement of an advance showing of the New Car "The big factories of Ford, Ontario, are beginning to produce cars in limited number, but they have not yet swung into the enormous volume of production that will be necessary to satisfy the demand for this extraordinary car, and I expect that it will be a few weeks yet before we have a car for display in our own town.

"In the meantime," he continued, "I have secured large display pictures showing each of the six passenger models—the Tudor Sedan, Fordor Sedan, Coupe, Sport Coupe, Phaeton and Roadster—and a supply of catalogues giving full specifications on the car, and am showing these in my showroom. They afford an idea of the splendid consequence of the Ford Company's long and enormous task in designing and perfecting the new car."

"I have seen the car," said Mr. Little, referring to his visit to the branch of the Ford Motor Company at Toronto, "and it surpasses my greatest expectations in every regard.

Mr. Little describes the new car as a car of handsome appearance available in a wide range of color combinations, combining all the best features of contemporary car design irrespective of price and incorporating a number of features which have never before been available. "It offers great power, comfort, high speed, flexibility unusual getaway, remarkable roadability economical operation and rugged, simplified construction. It is a car of the highest quality through and through," he said.

The lines of the new Ford are distinctive according to Mr. Little. A wheel base of 103 1/2 inches, lower suspension, improved lines, gracefully contoured one-piece fenders command attention and suggest speed and stability. But it is in performance that it is most striking. It is capable of more than 60 miles per hour for hours on end, and will hold that speed without discomfort to passengers and without injury to the mechanism. It accelerates at a terrific pace and can be made to literally leap forward when the clutch is engaged. It has been driven at more than forty miles per hour in intermediate gear. It maneuvers with great ease, holds the roughest roads at speed, holds on sharp unbanked curves at 45 miles per hour and has a turning radius of only 17 feet.

Bodies of the new Ford car are of all-steel construction, and a new type of one-piece steel-spoke wheel employing a drop centre tire and eliminating the old fashioned rim and rim clamps is employed, the transmission is selective sliding gear with three forward speeds and one reverse, and the clutch is of a plate multiple dry-disc design, patterned after the famous Lincoln clutch. Rear axle is of the three-quarter floating design which employs the axle shafts for driving only and does not require them to carry the weight of the car. Final drive is by spiral bevel gear permanently adjusted and noiseless.

Full torque tube drive is used and relieves the springs of all starting and stopping strains. Four wheel-inter, nal expanding, mechanically actuated brakes are employed Throughout the design, ease and quietness of operation, great strength and accessibility of all parts, and economical operation have been kept in mind. According to Mr. Little the purpose back of the new car is to provide a small car which will incorporate all light car advantages with the features of comfort, speed and safety hitherto regarded as peculiar to heavy and expensive machines.

The four cylinder powerplant of the new Ford develops 40 horse-power at 2200 revolutions. The S. A. rating for license purposes is 24.03 h. p. This great power has been effected without sacrifice of economy and the new car will give 30 or more miles to the gallon, Mr. Little says, through use of a larger cylinder bore and shorter stroke, by static and dynamic balancing of flywheel and crankshaft and by the use of light reciprocating parts and careful balancing of all parts of the new motor is practically vibrationless.

The Model A Ford motor incorporates a number of unusual features of design which have been born of years of experiment. Most of these features make for long life, simplified service and more economical maintenance. Lubrication is a combination of pump and splash systems while cooling combines theremo-syphon and pump circulation of water. The action of the water pump is so designed that it comes into effect after the motor has reached the ideal temperature for engine performance, and overcooling at

low engine speeds or in cold weather is thus avoided. The motor itself is essentially a low-speed motor, developing its maximum power at 2200 r. p. m. This is consistent with established Ford practice which always has aimed at securing a minimum amount of piston travel per mile of road travel, with a resultant minimum of strain and wear on moving parts.

The motor is set in the frame at an angle of 3-1-3 degrees which affords practically a straight-line drive to the rear axle. The clutch comprises four driving and five driven discs which operate without lubrication. A feature of the clutch is that on disengagement it immediately and completely neutralizes the driven discs with the result that the gearshift lever may be snapped across immediately without fear of clashing gears. Clutches of this type have hitherto been peculiar to high-priced cars.

The transmission, Mr. Little says, departs from conventional light car practice in the use of ball and roller bearings instead of bushings. These bearings make for more satisfactory operation, smoother performance and longer life. The steering gear also is unique in the light car field, being of the irreversible worm and sector type with the worm carried in ball bearings. Front-end weight of the car also is carried on roller bearings which are placed at the top of the spindle bolts, resulting in unusual steering ease.

Transverse semi-elliptic springs are used, and for it Ford engineers claim the following advantages: that the springs contact with the frame at only one point and that at the centre line of the chassis with the result that the chassis is subject to no twisting strains even on the worst roads; that it permits full torque tube drive; that it reduces unsprung weight to a minimum and improves riding qualities; that the springs have only their natural function of absorbing road shocks

to perform, and that danger of uneven application of front wheel-brakes is avoided because the front axle is held rigidly at right angles to the centre line of the chassis and there is no possibility of uneven tension upon brake rods.

The brakes are of special Ford design and operate on the inner surface of substantial steel drums. All brake parts are cadmium plated as a precaution against rust and each brake is instantaneously adjustable through manipulation of a small adjusting stud on the exterior of each brake drum. Brake pedal or hand lever will apply all four brakes simultaneously. Sixty per cent of the braking effort is applied to the rear wheels and forty per cent to the front wheels.

The new Ford car is completely equipped with five steel spoke wheels, Alemite-Zerk chassis lubrication, four hydraulic shock absorbers, speedometer, windshield wiper, rear-view mirror, remote door-latch controls, and etc. There are six body models: Tudor,

Fordor, Phateon, Coupe, Sport Roadster, each available in a number of color options. Mr. Little expects to have Tudor and Phaeton models on display here soon.

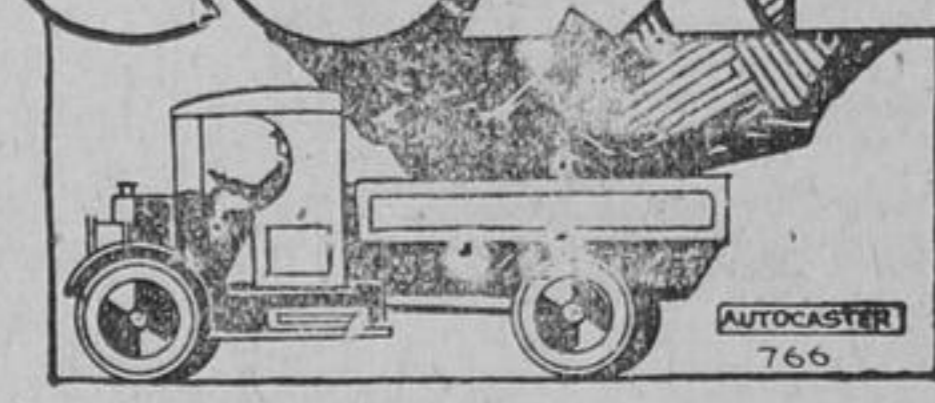
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**IMPERIAL BANK
OF CANADA**



**CONDENSED BALANCE SHEET
AS ON 31st OCTOBER, 1927**

LIABILITIES

Notes of the Bank in Circulation.....	\$ 10,481,390.00
Deposits by the Public.....	109,014,919.93
Deposits by Other Banks.....	2,514,750.37
Letters of Credit Outstanding.....	834,624.29
Total Liabilities to Public.....	\$122,845,684.59
Dividend, Bonus and Unclaimed Dividends.....	280,582.75
Capital Reserve and Undivided Profit.....	15,772,929.81
	\$138,899,197.15

ASSETS

Cash on Hand and in Banks	\$14,538,920.52
" in Central Gold Reserve.....	3,764,466.66
" on deposit with Minister of Finance for Bank Circulation Fund.....	342,712.36
" Notes of and Cheques on Other Banks.....	9,561,176.58
	\$28,207,276.12
Dominion, Provincial and Municipal Government Securities and Advances and Other Securities.....	\$26,945,708.68
Call Loans on Securities.....	21,234,619.72
	\$76,387,604.52
Other Current Loans	\$55,202,801.63
Bank Premises	4,990,342.52
Real Estate, Mortgages and Other Assets.....	955,486.95
Liabilities of Customers under Letters of Credit as per contra.....	834,624.29
Real Estate not Bank Premises.....	365,642.30
Non-Current Loans	162,694.94
	\$138,899,197.15

J. W. WOODS,
Vice-President.

A. E. PHIPPS,
General Manager.

AUDITORS' REPORT TO THE SHAREHOLDERS:

We report to the Shareholders of the Imperial Bank of Canada:—

That we have audited the above Balance Sheet as at October 31st, 1927, and compared it with the books and vouchers at Head Office and with the certified returns from the Branches. We have obtained all the information and explanations that we have required, and in our opinion the transactions of the Bank which have come under our notice have been within the powers of the Bank.

In our opinion the Balance Sheet discloses the true condition of the Bank, and is as shown by the books of the Bank.

The above Balance Sheet does not include money which has been set aside by the Shareholders from time to time for the purpose of a Pension Fund.

A. B. SHEPHERD, C.A.,
of Peat, Marwick, Mitchell & Co.
D. McK. McCLELLAND, F.C.A.,
of Price, Waterhouse & Co.

Toronto, November 18th, 1927.