### A Policy That Pays Cash Dividends

Every twelve months the holder of a NORTHERN 20 Pay Life Coupon Salary Continuance Bond receives guaranteed cash DIVI-DENDS-dividends that increase each year for 20 years.

This unusually attractive plan provides protection for your family -plus interest on your money. The yearly dividends are in the form of coupons which can be cashed annually-each coupon having a greater cash value than the one preceding. If you prefer not to cash the coupons the policy will be paid up in fifteen years instead of 20 years--your dependents protected without a cent further cost.

The policy provides for a monthly payment of \$10.00 per month for five years following maturity at the following rates;-

At Age Fifteen Years	\$13.84
At Age Twenty Years	14.99
At Age Twenty-Five Years	16.35

Send us your name and address NOW for further particulars of this exceptionally attractive plan. Our agent will gladly show you how it will work out to your life-long advantage.

MAIL THIS COUPON

The Northern Life Assurance Co. J. H. Conn, Toronto, District Agent

Please send without obligation full details of your coupon savings 20 pay-life salary continuance bonds.

% NORTHERN LIFE

-PERMANENT-PARAMOUNT

R. Michael

Local Agent

IMPERIAL BANK

OF CANADA

CONDENSED BALANCE SHEET

Year ending 31st October, 1928

Deposits by Other Banks ...... 4,431,110.39

Cash on Hand and in Banks......\$ 11,183,753.64

We report to the Shareholders of the Imperial Bank of Canada:—
That we have audited the above Balance Sheet as at October 31st, 1928, and compared it with

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

The above Balance Sheet does not include money which has been set aside by the shareholders

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 Central Gold Reserve.....

on deposit with Minister of Finance for Circulation

Dividend, Bonus and Unclaimed Dividends.....

#### WALTER BONE & SON Stone, Gravel Sand and Pea Gravel

Supplied on Short Notice. Wire Fencing and Concrete Construction. Phone Maple 864

LIABILITIES

ASSETS

## Hot Dishes For Cold Weather Richmond Hill Public School Herbs are Best for

should have a little layer of fatty tis- lous"? sue scattered here and there over our | There is a great deal of misundershivering.

ably more food in winter than in summer without gaining a single pound— is applied to preserve the product. Murray Blanchard, Helen Phinney, for the body engines need extra fuel to take care of the additional exercise contains elements not found in white othy Barraclough, Margaret Frisby, or exertion that most of us enjoy rice, as in the case of whole wheat Shirley Hill, Selah Smith, Herberta In summer we take our exercise in the rice will not keep. It soon becomes jams, Lovica Wigmore, Ruth Angle, beach or mountain. When cool weat- of vitamines and mineral salts is eas- Paris, (Donald McKenzie and Chas. rate of speed.

More and heavier food does not mean that we must eat heavy foods only. We must still balance the meats and joying a nice dish of mashed potatoes bread stuffs with plenty of milk, veg. or French fries. etables and fruit ..... but we

everything. beef. The Esquimaux will depend serving of this nutritive food: largely upon fish. Other nations will increase their consumption of rice ...

food pointer that we in North America may well consider:

North America is ridiculously small.

at that. Rice is one of the most easi- serve. ly digested of foods. It can be assimulated by the digestive organs in one hour, while wheat-bread, potatoes, milk and meats take from two to over three hours. It has over 86 per cent. of nutritive matter, while wheat, lean beef and potatoes range around eigh- hard boiled eggs in oblong strips and ty-three per cent., twenty-seven per place at intervals around the lettuce cent, and twenty-three per cent. It is a very economical food, contains very little water, has practically no using lemon instead of vinegar. waste, and may be used in conjunction with many of our best alkaline balancing foods ..... and yet for the rice pudding served by restaurants rather than in the terms of a food that may be served in hundreds

\$134,126,477.73

\$150,027,256.59

3,250,000.00

\$ 25,389,923.44

\$ 74,380,274.54

\$150,027,256.59

General Manager.

352,993.83

280,876.75

No one wants to be too fat but, we of tasty forms. Is not this "ridicu-

bodies if we expect to stand the cold standing in regard to coated and un- port for November. weather months without unsightly coated rice, sometimes wrongly called Sr. III - Leslie Kendall, Lena Donpolished and unpolished. The only ald, Mary Kozak, Marjorie Lowery, This means we need more or heav- difference is that the coated rice has Jas. Donald, Bobby Hall, Gordon Mcier food during cold weather. As a received a harmless application of Kenzie, Edna Young, Dora Fortuk, matter of fact, we can eat consider- glucose and tale, which comes off very Jack Hall. easily when the rice is washed. This Jr. III-Ilene Petch, Mildred Haworth

when the weather is cool and bracing. flour and white flour. But brown Leech, Yvonne Robillard, Henry Willfamily car or by stretching out on the rancid. Moreover, the alleged loss Brydon Ellis, Harry Corner, Geoffrey her comes, we begin to take exercise ily supplied in more concentrated form Bailey equal), Louis Mabley, Billy that brings muscles into play and in other foods found on every table- Buchanan, Walter Coveyduck, Wilfrid starts the body engine at a higher milk, green vegetables, etc. These Binns, Edna Wade, George Stong, elements are said to be found in po- Willie Elliott, Louis Robillard, Margtato skins also, but few of us clamor aret Cook, Matthew Boyle, Gertrude for a portion of potato skins when en- Taylor.

So add fuel to your body fires may go ahead and enjoy a little bit of through the medium of rice and the foods that blend so well with it. Here aminations. Names in order of merit. The Englishman will probably eat are a few recipes that may give you larger portions of his famous roast new and novel ideas regarding the Gertrude Kennedy, Alfred Burman,

Rice Border With Meats.

.... and right here is an interesting butter, 2 tablespoons of flour, juice of Allen equal,) Dorothy Romanelli\*. lemon if desired. Press the rice into! Sr. I-Wilson Beresford, Lorna buttered cups to half full; let cool, Gillings, Audrey Stephens, Thelma Rice is the principle article of diet slip from the cups and pour over it Hilts, Eric Wilson, Herbie Gater, Nixfor two thirds of the earth's popula- the sauce made as follows: Rub to- ie Fisher, Leland Durrant, Gladys tion, and where it is used regularly gether the butter and the flour; melt Kendall, Iona Bailey, Nora Innis, dyspepsia and other forms of indi- in a saucepan without burning. Add Billy Wallis, Jack Shields, Marie Lingestion are rarely known—and yet the this by degrees to the gravy from the stead\*, Roy Russel, Nancy McKenzie, per capita consumption of rice in meat and let boil three minutes. Add (Mac Cooper, Floyd Hilts and Dick the juice of lemon if desired. Pour Shackleton equal), Jack Collins, Dor-"Ridiculously" is the proper word, the sauce over the rice border and othy Hawkes, Joe Brillinger, Stewart

Rice Daisy Salad

Place lettuce leaf in a salad plate. LeGue, Byron Sheppard. Put a tablespoon of raisins (washed and drained) in center and a roll of or more examinations. cold boiled rice around the raisins about one and a half inches wide. Cut touching the rice to form daisy petals. Serve with a mild French dressing,

Rice Muffins With Eggs Two cups of cold boiled rice, 1/2 pint of milk, 1 tablespoon of melted butter and the whites of 3 eggs.

Dilute the rice, stirred free from lumps with the milk, melted butter, Hargrave, Bill Vanderburgh. and yolks. Sift together the flour, sugar, salt and baking powder. Add a smooth, firm batter, Fold the beaten whites of the eggs carefully in, and bake in muffin pans fifteen minutes.

#### WHAT'S NEW?

It is claimed that the General Hosp- Jr. IV-Ethel Young, Margaret ital in oronto has the world's finest Rumble, Jessie Angle, Leonard Harris Let us supply your Rubber Foot Wear X-ray equipment.

A British inventor has developed a mechanical billiard instructor, equipped with a cue guide and mirror.

A new sea ferry being built in England to ply between New Orleans and Havana will carry 92 freight cars.

Milk is preserved in the form of thin sheets through a process developed in Denmark.

Cornell scientists have discovered weed that grows in water and will kill mosquito larvae deposited nearby.

Injection of certain chemicals into living animals with a hypodermic needle is said to improve the flavor of the meat.

#### INTERESTING NOTES

The name "Old Glory" for the name o fthe flag of the United States was first applied in 1831 by William Driver, a sailing captain of Salem, Mass.

The soya bean originated in Manchuria, where it has a history of 5,000 years. It was introduced into been confined to their homes with America about the end of the eight- sever colds. eenth century.

States 50 years ago was estimated at weeks. \$40,000,000,000 while today the estimate is \$360,000,000,000.

Hindenburg has been godfather to they were to have given the program 5,300 children. He stands as sponsor last week. for every seventh child born in any family in Germany.

A calf owned by John Tromley, of Broad Brook, Conn., has an extra eye, horn, tongue and an extra set of teeth.

The first farm in Canada is said to been situated on the slope of the hill at Quebec where now stands the City Hall and other public buildings.

# Keport

Room 3

Richmond Hill Public School Re-

It is true that whole or brown rice Herbert Elliott, Douglas Palmer, Dor.

MISS F. M. BROWN, Teacher

Room 5

Standing of pupils in November ex-Jr. II-Geoffrey Elliott, Roy Lunau Ruth Burman, George Graham, Mari- Austin's Drug Store on Espey\*, Douglas Lowery,\* Jack Hot boiled rice, 2 tablespoons of Glenn, (Beatrice Rumble and Theresa Richards\*, Etta Donald\*, Genevieve

Any marked with (\*) missed one

A. M. CORNER, Teacher

Senior Room Report

Sr. IV-Fred Taylor, Dowena Elliot Bert Lumb, Ivan Whelan, Marjorie Graham, Madge Sayers, Fred Kendall, Harry Sayers, Jimmie Crean, Harry Jenkins, Jessie Fish, Muriel Clarke, Mildred Angle, Victor Morris, Jack Beresford, John Wallace, Gordon some reason or other millions of peop- yolks of 3 eggs, 1 pint of flour, 1 Mollett, Thelma Shields, Charles Pritle think of rice today in the terms of tablespoon of sugar; 1/2 teaspoon of chard, Don Bruno, Bob Davis, Randsalt, 11/2/ teaspoons of baking powder olph, Phinney, Audrey Patrick, Ethel Coveyduck, Joe Mills, Cecilia Rice, Harold Young, Doris Leno, Dennis

Jr. IV-Louise Russel, Bruce Armstrong, Norma Harris, Norma Paisley to the rice preparation and mix into Marion Scrivener, Lenore Glass, Elinor Boyle, Elizabeth Walker, Lawrence Haworth, Ruth Davis, Reay Hopper, Queenie Urben, Lloyd Reid, Betty Innes, Melville Burns.

Room II

rey Grainger, Maud Buchanan, Eleanor Wallis, Matthew Healey, Wm Rumble, Hugh Yerex, Tilford Hilts, Barbara Shackleton, Louise Armstrong. Little, Billy Stuart, Phyllis Fish, ALL WEIGHTS, Catherine Stanford, Jack Crean, Jas. Ley, Nora Elliott, Patricia Smith, Dick Patrick, Walter Dale, Marjorie Brillinger, Chas. Hanson, Fred Urben Margaret Buchanan, David McGibbon, Fred Carter, Metro Fortuk, Thos. Gillings, Kathleen Cardwell, Isabelle Horrell, \*May Ross, George Hawkes, Margaret White, Ernest Brandon, Judy Shackleton, \*Douglas Gilbert. \*Absent for one or more examin-

#### CARRVILLE

Mr. and Mrs. Summers and son, Mrs. H. Stewardson and daughter, had tea with Mr. and Mrs. Walter Bone on Sunday.

Mr. Anthony Wilson spent Sunday with friends in Stouffville.

Several in our neighbourhood have

We are glad to report that Mrs. A. Patterson is improving after beat The national wealth of the United confined to her bed for the past two

Owing to the bad weather on Friday night, the Y.P.S. did not hold their weekly meeting, so Miss Sadie In the course of his three and one- Middleton and Miss Cathie Wark are half years in the presidency. Von in charge of this weeks program as

#### P AINTER & DECORATOR H. FORSTER

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# Ailing Kidneys

Natural, safe and wonderfully healing

Herbs, and herbs only, are used in Gallagher's Kidney Remedy which is one of the old, proved, Herbal Household Remedies that the noted herbalist, James Gallagher, compounded himself more than 50 years ago. And these good herbs, Nature's gift, have great healing power. Even acute kidney ailments like Rheumatism, are relieved by Gallagher's. Bad backaches, dizzy spells and bladder miseries soon stop. Try this trustworthy herbal remedy.

It is remarkable—and safe. Sold by 34 AUSTIN'S DRUG STORE Richmond Hill, Ontario

F. E. LUKE, Opt. D.

OPTOMETRISTS 167 Yonge Street, Toronto 2. (Upstairs Opposite Simpson's) Able eyesight specialist, may be consulted at-

RICHMOND HILL ONTARIO Friday, Dec. 7th

from 1.30 p. m. to 8 p. m. DON'T FORGET THIS DATE

SAND - GRAVEL From Maple Gravel Pit GENERAL CARTAGE by Truck WM. McDONALD, Telephone 62. Thornhill,

OPTOMETRISTS EYESIGHT SPECIALISTS horough Eye Examinations and Glasses That Fit Perfectly. Special Attention to Children's Eyes. Open Evenings. Phone Hudson 0461 for Appointment.

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Lloyd Hawkes, Grace Brillinger, Aud- LIGHT RUBBERS IN ALL SIZES, HEAVY WORK RUBBERS, LADIES GOLOSHES, Large Stock

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MEN'S SPATS, A good Quality at \$2.00 ARROW .SHIRTS at \$2.00 to \$2.50.

SHOES FOR THE GROWING GIRLS from \$3.50 up.

NORMAN J. GLASS

Have Your Tonsorial Requirements attended to while waiting for your car. Martin's Barber Shop Right at The City Limits

North Toronto.

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TEL. 118

Richmond Hill

Get it from Lumber Co. Richmond Hill Telephone 27

Toronto, November 20th, 1928.

the books of the Bank,

PELEG HOWLAND,

AUDITORS' REPORT TO THE SHAREHOLDERS:

from time to time for the purpose of a Pension Fund.

President.

of Peat, Marwick, Mitchell & Co. A. W. COLE, C.A., of Macintosh, Cole & Robertson.

A. B. SHEPHERD, C.A.,

A. E. PHIPPS.