DURHAM CHRONICLE

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per year in advance.

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where the object is the benefit or of persons-is advertising, and it will be treated as such. If no instructions accompany the notice advising us who to charge it to, it will be charged to the person phoning or sending it in.

Advertisements ordered for insertion "until forbidden" and those sent witnout written instructions, will appear until written orders are received for their discontinuance.

FRANK IRWIN, Editor and Proprietor

ting any question, civil or religious, hood. to the test of free discussion, is more in love with his own opinion than with the truth.-WATSON.

Thursday December 20, 1928



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THE CREDIT SYSTEM

One of our exchanges in dealing with the credit system and telling of the difficulties experienced says that the credit system must go. On the face this looks like a wise statement but we cannot agree with our contemporary if he intends the statement to be accepted generally. If he means that the credit system as used by a lot of people must go, then we are heartily in accord with his sentiments.

There is little doubt that the abuse of the credit system has put a good many businesses on the road, but it is the "abuse" that should be blamed and not the system. With all its supposed faults, the world could not live without the credit system. Nations could have no intercourse of trade. business firms could not equip themselves with high-priced machinery, and even in our own case, where would we have been had we not been able to buy on credit and make the purchased article or machine pay its way as we SOCIAL AND PERSONAL got the work out of it.

There is only one manner in which the credit system, or rather the abuse of it, can be corrected, but we have no hope of ever living to see that day. Business men and others who have accounts owing should pay more at tention to them. When they find that a certain party makes no attempt to pay his honest debts, he should be reported to the headquarters of the organization, his name placed on the black list, and every business man refuse to sell him except on a strictly cash-down basis.

But this system will not work for the simple reason that the average man in business cannot see far enough ahead. When one of these dead-beats a strange store, the storekeeper thinks he is getting new business, or that he is "getting ahead" of his rival, meets the dead-beat with a high-ball handshake and chuckles at the big sale he has made. He finds out his mistake afterwards, but that makes little difference. Then next time he is right out for new business the same as before.

have been "trimmed" and this, no Greatest Gift". doubt, works to the advantage of the deadbeat who, when he is refused cre- 7.30. dit in one place until his big bill is settled, merely moves on a door or two to be glad-handed by the next sucker. All the preaching that could be done from now, till doomsday wouldn't change this situation, so why worry?

WHAT NAPOLEON SAID

The last issue of The Simcoe Reformer ran the following in a box on its front page, and it fits the case of are requested to make an effort to be The Chronicle too well to be passed up present. We expect you, don't disapwithou; notice:

When Napoleon heard the news of the defeat and destruction of his fleet by Nelson at the Battle of Trafalgar, he is said to have exclaimed: "Well, I can't be everywhere!" The editor is in exactly a similar position. He often hears complaints and adverse comments because he has not noticed the absence from or presence in town of some citizen or visitor, or because some item of news has mssed his observation. Let the complainant remember the remark of the great Napoleon and reflect that a greater than Napoleon is not here. We can only pub-

lish all the news through the cooperation of citizens who are willing to send in the items.

Simcoe is a town of approximately 5,000 people and The Reformer has long been mooted one of the best weekly newspapers in the larger towns of Ontario. If The Reformer, with a circulation of 4,000, a reportorial staff, office staff, and all that goes to make for efficiency in the collection of news feels that it cannot get all the happenings without the co-operation of its readers, what of papers like The Chronicle, published in a town of 1,700, with a small staff and a circulation of only 1,400?

We would ask our readers and citizens to read the excerpt from The Reformer, given above, think it over, and then extend a helping hand. A newspaper is a purely community affair. The plant and machinery may convenience of any person or number be the property of some one person, but this, without the co-operation of the community in the dissemination of news, avails but little.

There is not a weekly newspaper published that does not honestly try to get all the news, but with a small staff, and a hundred-odd things to do, Love". it is not possible for the editor to be on the street all the time, or everywhere at once. The community spirit and co-operation will spell sluccess, not only for the local newspaper, Whosoever is afraid of submit- but for the citizens and the neighbor-

NOTES AND COMMENTS

A Merry Christmas to all!

We asked a well-known Durham man the other day what kind of a radio Sermon-"The Child of Samuel". I he had, and what do you think he Sam. 2: 26. told us? Crossley and Hunter.

The meanest man in town this week, according to the small boy with the handsleigh and the lady who likes to Fadden. take her afternoon constitutional attached to a baby sleigh is the fellow who shovels the snow off the sidewalk clean down to the concrete.

A station on the C. P. R. Rosetown-Perdue branch has been named after Ethel Catherwood, who represented Canada at the recent Olympic games. Well, here's hoping the new town of Heard" (Turner). Catherwood can jump as high as its namesake Ethel and bring as much honor to the country.

PASTORAL GREETING

Christ the Lord."-Luke 2

our child-like faith.

While we enter fully into all the chapter of "Drums in the Darkness" festivities of this joyous season let us was taken by Mrs. (Rev.) Fiddes. keep in view its deep religious signi- After reports from the different ofber him as our saviour and our Lord. place: The wise men and the shepherds were President, Mrs. McCrae; 1st Vicegiven to understand that the first President, Mrs. A. McClocklin; 2nd Mather; 1st Vice President, Mrs. W. Christmas was indeed the greatest of Vice-President, Mrs. B. Wilson; Recall occasions. Something of the sig-jording Secretary, Mrs. (Rev.) Fiddes; nificance of the coming of the Saviour Corresponding Secretary, Mrs. M. surer, Mrs. Thomas Allan; Associate was brought home to their hearts. We Knechtel; Treasurer, Mrs. Wiggins; in this busy world, are apt to forget Secretary of Christian Stewardship, Young; Secretary of Christian Steour need of a saviour; we are apt to Mrs. Groves; Finance Committee, Mrs. wardship and Finance, Mrs. John Bell; forget what it means to have one Groves. Mrs. McClocklin, Mrs. B. Literature, Mrs. Stoneouse; Missionary to whom we can turn for pardon and Wilson, Mrs. W. Glass, Mrs. Wiggins; Monthly Secretary, Mrs. A. Middleton; peace. Let Christmas recall to our Strangers' Secretary, Mrs. R. Smith; Strangers Secretary, Mrs. Jackson and minds the greatness of Christ's love Assistants, Mrs. Wolfe, Mrs. Mark Miss MacKenzie; Supply Secretary, toward us. May our hearts be filled Wilson; Associate Helpers' Secretary, Mrs. T. Brown and Mrs. Mortley; with his love and his peace and may Mrs. Sparling; Assistant, Mrs. Twam- Press Secretary, Mrs. John Smith and

we all say in sincerity "Glory to God in the highest, "On earth peace, good will to men." Pianist, Mrs. W. Glass. wishes for this Christmas tide.

ed from her recent operation.

Mrs. J. Whitmore, daughter, Miss Millie, and son, Mr. Ben Whitmore, have moved to town from their farm in Glenelg and taken up residence in

Mrs. Thomas Turnbull of Glenelg leaves tomorrow for Toronto and will visit over the week-end with friends and relatives there.

Mr. and Mrs. W. Kearney and daughters, Misses Isobel and June of Sheridan, Montana, are spending the Christmas holidays with Mrs. A. Beggs and family. Mr. Kearney visited here five years ago, but it is sixteen years since Mrs. Kearney was last here.

Miss Bessie Smith, who is attending Toronto University is home and confined to her bed with influenza.

FRICEVILLE PRESBYTERIAN Rev. J. Corry

Christmas is the time when everyone should endeavor to show forth There is also the fear in the most of the spirit of peace and goodwill, when us that somebody will learn that we giving gifts remember the "World's

Services next Sabbath at 11.00 and

A welcome to everyone.

Sabbath school at 10. Our Sabbath school entertainment will be held on Friday evening, December 21. Come and encourage the young people. Admission 25c. adults, children of the congregation free. Santa Claus will be present.

SWINTON PARK Service at 2.30 when all our people point us.

KNOX CHURCH CHOIR CANTATA The cantata, "The Song and The Star", put on by Knox church choir Tuesday evening of this week was an excellent production, well presented and a credit to the organization, but unfortunately the crowd was not at all large. This no doubt was due to very little publicity added to which was the busy season in getting ready for Christmas. In addition to the cantata proper there was an excellent reading by Mrs. R. M. Sparling and a cornet solo by Mr. M. J. Bailey. A pleasant social hour followed the pro-

Sunday, December 23, 1928 BAPTIST

Rev. W. Spencer, Pastor 11 A. M. Sermon-"The Deliverer Has Come" Anthem-"O Gift of God" (Martin)

7 P. M.

Sermon-"Romance of the Incarnation, or The Christian Cradle". Anthem-"Crown Him King Kings" (Excell). Anthem-"Silent Night".

> KNOX 11 A. M.

Sermon. Anthem-"Fear Not". Ladies' Chorus—"The Mystery

7 P. M.

Anthem-"The Star in the East". Anthem-"Praise Ye the Lord". PRESBYTERIAN

Rev. B. D. Armstrong, Pastor Sermon-"The Christmas Message", Matt. ii : 11

Anthem-"The Happy Morn" (Lerman? solo by Mrs. Lauder. Anthem-"Song of the Angels" (Em-Names sometimes get one mixed up. erson) solo by Miss Weir.

> Anthem—"Hail O Morn of King" (Judson).

Anthem-"I Bring You Good Tidings" (Wilson), obligato by Mrs. Mc- in unison and singing hymn 170. Then

"Wonderful Peace", Male Quartette. QUEEN ST. UNITED

Rev. H. S. Fiddes, Pastor 11 A. Mi. Sermon.

the Orient Anthem—"Star of (Geibel). Anthem-"God From on High Hath 7 P. M.

(Carrie B. Adams). QUEEN ST. W. M. S.

Yiirs on Thursday, the 14th. The coming of the Saviour is one of The President was in the chair and in Angola. Then came the election of the greatest events of history. As after singing hymn 94, "Jesus Shall officers and with one accord the ofchildren we have all been thrilled with Reign". Mrs. Groves led in prayer. ficers of last year were re-elected. The interest in the Christmas story and it Mrs. R. Smith read the Bible reading singing of hymn 165 and prayer by would indeed be well for us to retain from the 2nd chapter of Luke. The Mrs. John Bell closed the devotional devotional leaflet "Life as a Steward- part of the meeting. The hostess and "Except ye become as little children ship" was given by Mrs. B. Wilson. Miss Ramage served tea and a social ve cannot enter into the Kingdom of The subject of study, "Bubbling hour was spent, closing by singing Springs in Bie", taken from the 4th God Save The King.

ficance. Christ would have us remem- ficers, the election of officers took

ley; Superintendent of Supply Work, Mrs. J. J. Smith; Treasurer Birthday Mrs. Hopkins; Assitant, Mrs. Yiirs; Box, Miss MacKenzie; Missionary

Extending to all the heartiest good After singing "Silent Night" the W. H. Smith and Mrs. D. B. Jamieson; meeting was closed with prayer by Missionary Band Leader, Miss M. Mc-B. D. ARMSTRONG. Mrs. McCrae.

KNOX W. M. S. The annual meeting of the W. M.

Miss Marion Calder returned this S. of Knox United Church was held at The annual meeting of the Knox

RIGHT IN THE SHOULDER

"Fruit-a-tives" Did Step His Rheumatism



"Fruit-a-tives" soothed his kidneys-freed his system of excess acid and poisonous waste-regulated his bowels -purified his blood-and this is why Mr. S. Floyd of Nanaimo, B.C., is not bothered with Rheumatism any

more.

"I suffered with Rheumatism in my shoulders and, as most of my friends were taking 'Fruit-a-tives,' I decided to try them. In a short time the pain disappeared and I had relief for the first time. I think this medicine really marvellous." If you are bothered with Rheumatism

Pains in the arms, legs or back, or with Neuralgia or Headaches, get "Fruita-tives." 25c. and 50c. a box-at

Mather presiding. The meeting was opened by repeating the Lord's prayer came the business, including the reports of the various officers, all being encouraging. The Treasurer reported that the Society had more than raised their allocation of \$450. and the President of the Mission Band told of her little people also going over the top with theirs of \$50.

Hymn 172 was sung and two members led in prayer. Mrs. Allan gave the Bible reading from the old, yet Cantata - "The Herald Angels" ever new Christmas story found in Luke 2. The Roll call was answered with a verse on Faith. Mrs. Stoneouse and Miss Hunter gave an enjoyable The December meeting of the W. M. duet which was much appreciated. "For unto you is born this day in S. of Queen Street United Church was The topic from the study book was the city of David, a Saviour, which is held at the home of Mrs. Georgee taken by Miss McGirr, who told of the different missionaries and their work

The following were the re-elected officers:

Honorary Persidents, Mrs. T. McGirr, Miss A. Gun, Mrs. E. T. McClocklin. Mrs. W. Hunter; President, Mrs. James Derby; 2nd Vice President, Mrs. John Bell; Secretary, Mrs. McIlraith; Trea-Helpers' Secretary, Mrs. Thomas Committee, Mrs. R. Macfarlane, Mrs. Girr and Assistant, Miss M. Mather. Auditors, Mrs. T. McKechnie.

KNOX MISSION CIRCLE

week from Montreal and her friends the home of Mrs. Ramage, on Friday Mission Circle was held in the school are pleased to see her so fully recover- the 14th of December, with Mrs. room of the church on Monday night,

December 10. New officers were elect-

The following are the officers for the coming year: Honorary Presidents, Mrs. Alder, Mrs. Duffield; President, Miss Mary Brown; 1st Vice-President, Miss Jean Renwick; 2nd Vice-President, Miss Marjorie Noble; Secretary, Miss Isobel Henderson; Treasurer, Miss Myrtle Mortley; Treasurer of lowing officers were elected: Birthday Box, Miss Alma Wilson; Pianist, Miss Elsie Kearney. Social Committee, Misses Reta Willis, Helen Young, Isobel Jamieson, Florence McDonald, Mary Brown.

QUEEN ST. SCHOOL CONCERT The Sunday school of the Queen nual entertainment on Tuesday night Mary Calder; supply secretary Mrs. J. of this week in the church. This year Burgess; home helpers secretary, Mrs.

a somewhat different programme was A. W. H. Lauder; literature and libput on, taking the form of a supper rary secretary, Mrs. J. Ledingham; for the younger people, followed by glad tidings secretary, Miss E. Calder; a programme and the usual distribution of presents. The entertainment, which was confined to attendants of the school and their parents and friends, was well attended and a most enjoyable evening was spent.

HELD CROKINOLE PARTY

day school held a successful crokinole members of the society were 45. Mrs. party in the A. Y. P. A. rooms last | Andrew Derby made the dedicating Thursday evening. There was a good prayer and the meeting was closed attendance and a pleasant evening was with the Lord's prayer

very much enjoyed

PRESBYTERIAN W. M. S. ELECTED OFFICERS

The annual business meeting of the Presbyterian Women's Missionary Society was held in the home of Mrs. William Smith, George Street and the

Honorary presidents, Mrs. W. Park, Mrs. F. Campbell, Mrs. J. Gunn, Mrs. A. Weir, and Miss A. McKenzie; president, Mrs. B. D. Armstrong; 1st vicepresident, Mrs. A. Derby; 2nd vicepresident, Mrs. S. Patterson; 3rd vicepresident, Mrs. W. J. Firth; 4th vicepresident, Mrs. J. McRonald; secre-Street United church held their an- tary, Mrs. J. F. Grant; treasurer, Miss. press secretary, Mrs. W. Keller; birthday box secretary, Mrs. J. Hepburn; general interest secretary, Mrs. A. Derby; organist, Mrs. J. H. Harding; mission band secretary, Mrs. G. Mc-Kechnie: auditors, Mrs. W. Smith and Mrs. D. McArthur.

The reports of the year showed sat-The members of Trinity church Sun- isfactory progress, the number of



ON THE JOB THIS YOUNG LADY is coming to work.

I She is an operator. She is always on the job whether it is stormy or not. And at whatever hour you call her she is pleasant and efficient.

The people in the telephone service make courtesy a habit. It is part of the efficiency with which they serve.

There are 15,000 men and women engaged in the telephone system of Ontario and Quebec. They handle over four million calls every day and, in spite of the constant cry for speed, there is scarcely a case of conscious discourtesy or neglect.

THE COMPANY IS PROUD of these 15,000 men and women and has endeavored to make their work as agreeable, healthful and stable as possible. Several hundred present employees have been with the system for more than twenty-five years.

This stability of staff maintains high standards of operation and is encouraged by the Employees' Pension and Benefit Fund, established in 1917, to protect employees in illness or accident, and to provide for their future and for their dependents.

There is also a plan of Employees' Life Insurance, by which out of salary, employees may carry without undue burden insurance to care for their dependents. This plan has been arranged in co-operation with Canadian insurance companies at regular rates.

IN ADDITION to this factor of stability an A active interest in the telephone system is encouraged by the plan of employees' purchase of shares and by the plan of employee representation.

Some years ago telephone employees were given opportunity to become shareholders in the company and 10,390 of them have subscribed for shares on instalment payments. For some years also, spokesmen selected by the staff have met with representatives of the management to discuss such matters as wages, hours, tools and working conditions. This has not only stimulated interest but promoted efficiency.

THESE THINGS are the basis of the alert-I ness and enterprise which have become a tradition of telephone work.

It is demonstrated among the 4,900 men in the plant department. Over 3,500 of them have qualified for St. John's Ambulance Corps first aid certificates and because of their outdoor duties they are frequently nearby when accidents occur. There have been many instances in which their voluntary response has saved life and relieved suffering.

The same spirit has become familiar in the enterprise and courage with which operators rise to an emergency.

WHETHER IT BE the night operator on the job at midnight or the lineman fight-

ing a winter storm, the men and women of the telephone service give their best in contributing to Canadian progress and well deserve whatever benefits the company is able to offer.

Published by The Bell Telephone Company of Canada to tell you something about the telephone business and the people in it.

J. S. McIlraith

For the Traveller

Club Bags

\$3.00 to \$21.00

Suit Cases

\$2.00 to \$9.00

Hat Boxes

\$5.50 to \$10.00

Dressing Cases

\$15.00

Boston Bags

\$1.00 to \$4.50

The Cash Shoe Store

Here are gift sug-

gestions of travel

convenience that

will please every

man and woman

who has a desire

for travel. Leather

club bags, also hat

boxes, suit cases

and Boston bags

will be found here

in variety of style

and covering a wide

price range.

Durham