

Authorities Agree

That tuberculous infection does not, as a rule, take place in adult life, but that the disease, breaking out in later years, is an outcome of child infection—the dormant germ only awaiting some run-down condition, some lowering of vitality, to break into activity, authorities now agree.

Children are especially susceptible to infection; there is scarcely a chance of escape if they are allowed to remain in the homes of the tuberculous. We have, therefore, in this disease a vital child problem. Guard them from contact with consumptives. Keep them in the fresh air day and night; cleanse and nourish their bodies so that they may grow up strong, healthy men and women, and the fight against consumption will be won.

For children already infected there is the Queen Mary Hospital where they should be taken without delay, for only through such treatment as is afforded at this institution, is there hope of recovery. As this hospital is maintained largely by voluntary contributions—please send your gift to George A. Reid, Treasurer, Queen Mary Hospital for Consumptive Children, 225 College Street, Toronto 2.

A cold snap—Breaking your leg on ice.

The best band to accompany a lady vocalist—a husband.

It is not too early to select your personal Christmas Greeting cards. We have a nice assortment and prices from \$1 a dozen, up.

"The Review"

They go where invited

People do not generally go to parties where they have not received an invitation. You don't usually go to a reception, unless invited by the host or hostess. So it should be with business. Every advertisement, from the professional card to the largest display ad, is a direct invitation to you to deal with the advertiser. He is representing himself and his goods and his services as capable of fulfilling your needs. He is inviting you to test the service and goods that he advertises—as in good social circles—the proper thing is to go where you are invited.

HOLSTEIN SCHOOL REPORT

(Senior Room)

Sr IV—Helen Buller, Dick Fidler, Marjorie Moore, Elizabeth Aitkens, Laura Mather, Geo. Dyer, Dorothy Dyer.

Jr. IV—Ross Eccles, Evelyn Ross, Blanche Reid, Lloyd Gibson, Hazel Leith.

Sr. III—Bert Gadd, Wm Morrison, Lyla Smith, Norma Smith, Herb Fidler.

Jr. III—Russell Buller, Bernice Pengelly, Audrie Brown, Bryce Mercer, Bobby Long, Lloyd Seaman.

Sr II—Dougal McMillan, Kathleen Eccles, Francis Sanger, Olive McGuire, Rose Dyer, Jean Leith, Lorna Fidler, Mabel Johnston, Fred Elliott.

Alex McPhail, teacher

Married life often begins with rosewood and mahogany and ends with pine.

HOLSTEIN LEADER

LOCAL AND PERSONAL

Strayed from R. Irvin's, a Jersey heifer two years old. Last seen Oct. 1st. Reward, George Brown.

Mrs. Dingwall is quite ill at present. Nurse Gillespie of Mt. Forest is taking care of her. We wish her a speedy recovery.

Little Blanche, daughter of Mr and Mrs Henry Cowan, is ill in Mt. Forest hospital. We hope she may soon recover.

Mr and Mrs Wm. H. Hunter and Mrs. S. Patterson visited Mr and Mrs Andrew Hunter the first of the week. Miss Jean Brown visited with the Arnill family over the end of the week.

Recent guests with the Allan family were Mr and Mrs Ed. Lindsay, Mrs. F. C. Rothwell of Palmerston, Mr John Orchard of London, Mr John Orchard of Mount Forest.

Mr and Mrs McGuire visited with friends in Durham the first of week. Mr and Mrs John Duke have moved to the house owned by R. J. Arnill.

Miss Ada Morrison, nurse-in-training in Owen Sound, visited at her home the first of week.

Rev. Mr. Mann took the services in Fairbairn and Holstein churches on Sunday. He stayed with Mr and Mrs Wm. Brown while here.

Mr Arthur Haas was home over the week end. He and others will hold meetings in Simcoe County in the interests of the New Canada Movement this week.

The dance by the Agricultural Society on the 24th of Nov. was a success. Good crowd, good music, and a good time.

Mrs. Churchill attended the funeral of the late John Hamilton in Mount Forest on Monday. The Hamilton family lived on hill south of Holstein for a number of years before they moved to Mount Forest a few years ago. He leaves to mourn, his wife who was a Miss Hiscox and two daughters. Mr. Hamilton had been ill for over two years.

Messrs C. McMillan and R. Watson made a business trip to Toronto on Tuesday.

The Mission Band of the Presbyterian Church will have a social evening in the basement on Friday, Dec. 1st. There will be a good programme and lunch. Mothers provide.

Saugeen C.G.I.T. met in the basement of the Presbyterian Church on Nov. 22nd. The meeting opened by repeating "Our Purpose" in unison, hymn 21 was sung, after which Clara Arnill led in prayer. The scripture lesson was read by Margaret Christie. The devotional period followed, led by Isobel Hastie, the theme being "gratitude." Hymn 43 was sung and Marie Aitken then took the chair. As this was a literary meeting, the following selections were read: "The Indian Princess" from Canadian Wonder Tales by Cyrus MacMillan; "The Blind Child" and "The Cradle Song" from Modern Canadian Poetry edited by N. Benson. A play entitled "Foot of Toad Hall" by A. A. Milne. Activity period was led by Isobel Hastie, after which the meeting closed with "Taps."

EGREMONT COUNCIL

Council met Nov. 20, '33, members all present, minutes adopted.

Ovens—Aldcorn: That the report of Road Supt for work on roads and bridges be adopted. Car.

By-law No 13, providing a place for holding nomination of candidates and providing for an election if necessary, was passed. The names of D.R.O's and Poll Clerks are as follows:

No. 1, John T. Brown, Wm J. Allan, Lot 1 Con. 20.

No. 2, Wm. Leith, Gordon Leith, Lot 19 Con. 20.

No. 3, Wm. Rogers, Hubert McDougall, Agricultural Hall, Holstein.

No. 4, Clarence Ross, Glad. McInnes, Lot 15, Con. 14.

No. 5, Neil Iles, Jas. Burke, Lot 4, Con. 5.

No. 6, Ed. Bussnell, Wm McArthur, Lot 21, Con. 7.

Patterson-Ovens: That the following accounts be paid: Municipal Work \$3.48; Frank Irwin, printing account \$19.50; W. A. Reeves, part salary as assessor \$90; Clerk, services re tax notices \$40; do, stamps, for taxes \$17.73; pay sheet No. 9, road improvement \$327.43; Supt's services \$42; Alex Aitken, sheep claim \$53; Wm Wells, do, \$6; Nichol Dodds, do, \$2; Earl Reid, do, \$7; Norburn Horsburg, do, \$3; Wm Aitken, inspecting sheep \$2; John T. Brown, do, \$6; W. H. Hunter, for services \$1.50; members of council, meeting to date \$12.50; R. Christie, use of room, \$2. Car.

Council adjourned to meet Dec. 15 at 1 p.m., to receive the Financial Statements and general business. David Allan, Clerk

IN MEMORIAM

BILTON—In loving memory of my dear mother, Mrs J. Bilton, who entered into rest at Holstein, on Dec. 1, 1932.

At early dawn when all was still, God gave His great command; In silent peace she passed away into a better land.

VARNEY

Recent visitors with Mr and Mrs. Wilbert Byth were Miss Cook, Mr. and Mrs W. M. Ritchie and Miss W. Blith.

The Women's Association of the United Church met Wednesday at home of Mrs A. McCabe. As it is the annual meeting, a good attendance is requested by the president.

Mr and Mrs Jas. Leeson and Emily, visited on Sunday at Ayton.

A number from the village attended the play at Knox Church, Normanby, last Friday and report an excellent time.

The young people are busy practicing for the Xmas concert.

Mr Wm J. Bogle and family visited Sunday with Mt. Forest friends.

Mr. Ted Morice, Mrs. Morice, Mrs. Stewart and children, visited recently at Mr Andrew Stewart's, also at Mrs Thompson's and Mrs McIvride's.

Mr and Mrs R. J. Eden spent a day recently with Mr and Mrs Wm Eden.

KNOX, NORMANBY, HAVE SPLENDID CONCERT AND PLAY

Knox, Normanby congregation are proud of their brilliant group of young people and young married folk who presented to a full church their excellent three-act play, "Deacon Dubbs", which took about 2½ hours, Friday evening, Nov. 24, at the annual S. S. entertainment. The play was under the direction of Mrs C. McAllister (nee Bessie Mather). Knox has long been known for its splendid S. S. entertainments, but this year was one of the best.

The play was a real treat to the audience. All the actors knew their speeches, acted their parts well, had suitable costumes for each scene and stage decorated to suit the acts. The leading character of the play "Deacon Dubbs", (Ronald Smith) acted his part all the way through to perfection in speech, manner and costume. In fact the whole play, which was amusing and serious, causing much merriment at times, was so well done, the young folk are to be congratulated and might well act it again at some centre without any fear of hesitation.

The characters of the play are as follows, with the first scene opening in Rose Rawleigh's (Margaret Watson) beautiful garden of flowers and ever green trees.

Characters

Deacon Dubbs Ronald Smith
Rose Rawleigh Margaret Watson
Philippa Popover, Mrs. Ron. Allan
Rawdon Crawley John
Yennie Jensen Mrs J. Marshall Jr.
Major McNutt Clem. Patterson
Duetronomy Jones J. Marshall, Jr.
Emily Dale Miss Jessie Calder
Trilie Coleman Miss Mary Ford
Amos Coleman Melville Watson

Others who took part in the chorus part of the play were Mr and Mrs Harold Watson, Elgin Petty, Howard Marshall, Susie Marshall, J. Marshall, with Margaret Petty as organist. The Allan Park orchestra supplied good music between acts and also while the ladies were cutting cakes and making tea.

At close, the chairman, Mr Jas. Marshall thanked all those who so faithfully took part in program and Mr. and Mrs. McAllister who coached the play so successfully. A bounteous lunch was served at close.

On closing day of the S. School, about three weeks ago, each pupil received the gift of a book. The S.S. teachers for next year are Supt., James McCall Marshall; Bible class, Mrs. Jno. Marshall, Sr.; Senior girls, and boys, Mrs. C. McAllister; Junior boys, Mrs Harold Watson; Junior girls, Miss Marjory Koehn; Supply teachers, Miss Margaret Watson, Rev. Mr Honeyman.

DROMORE

Mr and Mrs Will McKenzie were called to the latter's home a week ago, due to the serious illness of her mother.

We are pleased to report that Mrs John Nelson, Sr., who had a paralytic stroke, is recovering under Dr Mountain and Mrs Geo Swanson's care. Also Mrs Gillies (formerly Maggie Nelson) of Buffalo.

Orval and Lorne Eccles were at Conn over the week end, visiting their cousins, and especially Robert Eccles, who was kicked by a horse.

Mr Turner and Ferguson motored to their home near Laurel, over the week end.

Mr Allan Merchant of New Ontario, is visiting with his sisters, Miss Jessie and Mrs Will Reid, also brother Alex and old neighbors.

Owing to sickness, the fowl supper at Amos has been postponed till further notice.

Quite a lot around here have been victims of septic sore throats. Master Ross Taylor has it at present. We hope he may soon be able to get out to play.

Messrs Matthew Hooper and Chas. Small, who were in the north country, arrived home a week ago with a deer each. It was 20 below while up there and only about an inch of snow. They also brought John McMurdo's deer home with them.

Married at the home of Mr Douglas McCannell, Boothville, by Rev E. Honeyman, his daughter Katie, to Mr Thomas Johnston, Dromore. Congratulations.

KNOX CORNERS

"Wanted a congregation and a choir" at Knox, on Sunday last, as the majority of each were absent. To the few who were present our pastor spoke on the insecurity of the peace of the world. The world to-day is crying "peace, peace," when it is no peace and is in a state of turmoil. No abiding peace can be found outside of Christ, who came into the world to bring peace and His words to His disciples when He left it were "My peace I leave with you". A wonderful legacy, but only those who will yield their lives to Jesus, who can accept it. All who have done so can testify to that peace which the world cannot give or take away.

Miss Edith Kerr, Egremont, visited on Sunday with Miss Margaret Marshall and attended service at Knox.

Congratulations to Mr and Mrs A.

C. Marshall, on the arrival of a baby girl at their home last week.

Mr and Mrs Wm Porter and family, spent an evening last week at home of Miss T. E. Byers.

Miss Margaret Smith, R. N. of town, has been nursing Mrs Andrew Marshall, who has been quite ill a gain and under the Dr's care since we wrote last.

Mr and Mrs Jno. Sharp, Hampden, visited Sunday with Mr and Mrs Albert Marshall.

Mr and Mrs Erwin Ferguson and children, Egremont, spent Sunday at Mr. David Marshall's.

The sale of Poppies at Kincardine on Remembrance Day netted \$190.06.

The wet weather grant to Chesley Fair was \$77.29 and that is just about the credit balance to start next year's business on, comments the Enterprise.

Usual Strong Statement Issued to Shareholders by Bank of Montreal

Of Total Assets of \$768,535,908 liquid Assets Amount to as Much as \$492,526,984, Equal to 71.15% of all Liabilities to the Public — Increase of Over \$50,000,000 in Holdings of Government Securities — Total Deposits Well Maintained at \$641,346,710.

The Bank of Montreal is again showing a tendency to increase, call loans in Canada being up to \$7,607,768,535,908 are practically unchanged from the previous year but liquid assets, represented mainly by investments in the highest grade securities, are as high as \$492,526,984, equivalent to 71.15% of total liabilities to public. At this level they show an increase of over \$50,000,000 as compared with a year ago. At the same time the lessened requirements of the customers of the Bank for accommodation has resulted in a decrease in a corresponding amount in current loans and this institution probably accounts for the unusually large increase in holdings of gilt-edged securities.

Following the practice of giving the fullest information, the Bank's statement appears in easily understandable form, in order that the layman may be able to readily understand the underlying strength of the Bank's position and its ability to be of the greatest possible help in almost any development that might arise.

Exceptional Liquid Position

The complete statement which appears elsewhere in this issue, is replete with interesting features that should be carefully studied by every Canadian desirous of being fully acquainted with the reassuring condition of the Bank's assets.

The statement which covers the fiscal year to 31st Oct. shows total assets of \$768,535,908, as compared with \$769,166,272 a year ago. Of this amount the total of quickly available resources amounts to \$492,526,984, equal to 71.15% of all liabilities to the public. They compare with \$439,768,506 a year ago, which was equivalent to 63.46% of public liabilities. Included in liquid are total cash holdings of \$78,683,217, equal to 11.36 per cent. of liabilities to the public.

As was to be expected, the largest proportion of liquid assets are in government and other bonds and debentures, the total of them being \$316,967,375. The greater portion of these securities mature at early dates. These holdings are up from \$266,729,664 at the end of the previous year.

Profit and Loss Account

The profit and loss account shows earnings for the year substantially lower than in the previous year. On the other hand the distribution to shareholders was at a lower rate of dividend, with the result that after all deductions, an addition of \$36,594 was made to profit and loss account out of this year's operations.

Total profits were \$4,005,153 equivalent to 5.22% on the combined capital, rest and undivided profits. They are down from \$4,663,100 a year ago, a decline of approximately \$650,000. Out of the profits there was set aside for dividends to shareholders \$3,060,000 as compared with \$2,960,000, provision for taxes Dominion government \$508,558 and reservation for bank premises \$100,000. As the balance brought forward at end of year was \$1,248,856, the addition of \$36,594 out of this year's earnings brought the total of profit and loss account up to \$1,585,451.

The statement shows that at the end of the year the Bank had total assets of \$768,535,908 with which to meet payment of liabilities to the public of \$692,218,818, which left an excess of assets over public liabilities representing shareholders' equity of \$76,317,090.

The report will be submitted to shareholders at the annual meeting, which takes place on the first Monday in December.

Subscribe for your Daily and Farm Papers through the 'Review'

We announce the following clubbing arrangements for subscribers of the 'Review' to receive their home paper and any others they may desire for one year.

(To Canadian Points Only)

Durham Review and Toronto Daily Star	\$7.75
Durham Review and Toronto Daily Globe	\$6.75
Durham Review and Toronto Mail Empire	\$6.75
Durham Review and London Daily Advertiser	\$6.75
Durham Review and London Daily Free Press	6.75
Durham Review and Mont. Family id & W. S.	\$3.00
Durham Review and Farmers' Sun	\$3.25
Durham Review and Owen Sound Daily Sun Times	\$5.75
Durham Review and Farmers' Advocate	\$3.00

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THE "REVIEW" DURHAM, ONT.

BANK OF MONTREAL

Established 1817

A presentation, in easily understandable form, of the Bank's ANNUAL STATEMENT

31st October, 1933

LIABILITIES

LIABILITIES TO THE PUBLIC

Deposits	\$641,346,710.12
Payable on demand and after notice	
Notes of the Bank in Circulation	33,819,807.50
Payable on demand	
Bills Payable	258,578.04
Time drafts issued and outstanding	
Letters of Credit Outstanding	6,151,280.54
Financial responsibilities undertaken on behalf of customers (see off-setting amount in "Resources")	
Other Liabilities	10,642,442.25
Items which do not come under the foregoing headings, including \$1,000,000 advances from the Dominion Government under The Finance Act	
Total Liabilities to the Public	692,218,818.45

LIABILITIES TO THE SHAREHOLDERS

Capital, Surplus and Undivided Profits and Reserves for Dividends	76,317,090.20
This amount represents the shareholders' interest in the Bank, over which liabilities to the public take precedence.	
Total Liabilities	\$768,535,908.65

RESOURCES

To meet the foregoing Liabilities the Bank has

Cash in its Vaults and in the Central Gold Reserves	\$ 78,683,217.88
Notes of and Cheques on Other Banks	26,953,876.82
Payable in cash on presentation	
Money on Deposit with Other Banks	25,334,859.87
Available on demand or at short notice	
Government and Other Bonds and Debentures	316,967,375.69
Not exceeding market value. The greater portion consists of gilt-edged securities which mature at early dates.	
Stocks	514,911.33
Railway and Industrial and other stocks	
Call Loans outside of Canada	36,354,280.98
Secured by bonds, stocks and other negotiable securities of greater value than the loans and representing moneys quickly available with no disturbing effect on conditions in Canada.	
Call Loans in Canada	7,607,169.32
Payable on demand and secured by bonds and stocks of greater value than the loans.	
Bankers' Acceptances	111,293.01
Prime drafts accepted by other banks.	
TOTAL OF QUICKLY AVAILABLE RESOURCES	492,526,984.90
(equal to 71.15% of all Liabilities to the Public)	
Other Loans	251,885,262.61
To manufacturers, farmers, merchants and others, on conditions consistent with sound banking.	
Bank Premises	14,500,000.00
Three properties only are carried in the names of holding companies; the stock and bonds of these companies are entirely owned by the Bank and appear on the books at \$1.00 in each case. All other of the Bank's premises, the value of which largely exceeds \$14,500,000, appear under this heading.	
Real Estate and Mortgages on Real Estate	1,732,750.77
Acquired in the course of the Bank's business and in process of being realized upon.	
Customers' Liability under Letters of Credit	6,151,280.54
Represents liabilities of customers on account of Letters of Credit issued by the Bank for their account.	
Other Assets not included in the Foregoing	1,739,629.83
Making Total Assets of	768,535,908.65
to meet payment of Liabilities to the Public of	692,218,818.45
leaving an excess of Assets over Liabilities to the Public of	\$ 76,317,090.20

PROFIT and LOSS ACCOUNT

Profits for the year ending 31st October, 1933	\$ 4,005,153.59
Dividends paid or payable to Shareholders	\$3,060,000.00
Provision for Taxes, Dominion Government	508,558.81
Reserve for Bank Premises	100,000.00
	3,668,558.81
	336,594.78
Balance of Profit and Loss Account, 31st October, 1932	1,248,856.50
Balance of Profit and Loss carried forward	\$ 1,585,451.28

CHARLES B. GORDON, President W. A. BOG, JACKSON DODDS, Joint General Managers

The strength of a bank is determined by its history, its policy, its management and the extent of its resources. For 116 years the Bank of Montreal has been in the forefront of Canadian finance.

VOL. LVI

NOVEMBER

Sweet Cider, 25c per gallon, delivered to your door, Durham.

DON'T make friends with Crooked Deals.

S. S. No. 8 Normanby will hold their Christmas Eve, Dec. 21.

Get your Christmas done early—and choose place for the presents.

A Christmas concert in Edge Hill School, Dec. 19 at 8 o'clock. Come. Adm. 5c.

New Year's Eve in pieces of the Red Cross held in the Durham Showrooms, Monday, Dec. 19, 1934.

LOST: On Saturday, ladies' black and white sum of money, bank bills, articles, priced by owner. Review Office.

Photographs: We are extra photos with every work by appointment. 2, or call at D. C. F. W. Kelsey.

The young people of the Dramatic Club are putting on a play entitled "Miss Boothville" school Friday evening, Dec. 15. Ad children, free.

Operations at Hospital: Miss Marie Weber of Home was operated upon, Nov. 20.

Mrs Bert Marasak a similar operation at 3 on 2nd Dec.

Mrs Rich Durham, is a patient resident at the hospital.

Makes Large Shipment: The Women's Mission of Knox United Church, on Monday night, and carried five bales of a hand clothing, underwear, etc., which will be shipped to points in Western Canada in value, is conservative \$200.00.

Lady M. P. Undergoes: Miss Agnes Macphail, recent a serious operation private hospital in operation being performed, Leckwood, Toronto, operated by Dr. Crawford.

Dr. Miles, Fienherntan at Danard, Owen Sound. It appears to have been a while a few days will be correctly gauging how is believed and hoped to ent benefit will result.

Entertained for Santa G: Miss Isabel McCormick very successful concert on Friday evening, in Toronto Daily Star Santa G. It opened with an Adm. come by Isabel, followed dances, etc., and two who wrote the plays. The children took part: Flon Florence Greenwood, June Elvidge, Marjorie and Isabel. Following Mrs McCormick served lunch to those taking was taken in with the fee of 1c.

Recovering from Serious: Mrs Jessie Bradley and daughter Katie, Mr. Christy, formerly of Adm. much relieved over the Christy is making illness. He has been some time, suffering mastoid trouble and it that his illness was in his actions. A doctor's note gave the following: "Police Constable Alty, missing since he brought from Belleville General Hospital, early and entered as a patient gave no explanation. It was believed that Christy had committed his auto was found Falls, with his great and other personal effects. Tuesday night police officers investigated, received a report been seen at Belleville there to investigate. Christy to Toronto on Wednesday morning. General Hospital it was was in a dead sleep a questioned. He is suffering from mastoid. Mr. Christy expired to his own home in week.