#### ORCHARD

the funeral of the late Mrs J. Wil- weather with plenty of snow son on Saturday last, which was sleighing. held from Oscar Walls'. Interment was made in the Maplewood cemetery. Sympathy is extended to the bereaved ones.

ily visited with friends in Chesley or action done recently.

Sunday with the Whyte family. The teacher and pupils are practic- Mr and Mrs Geo. Smallman.

ing for their Christmas concert, Mrs Charles Lewis and Finlay have to vsit with friends at Acton been confined to their beds with a Mr and Mrs A. C. Marshall visited Saturday with Miss T. E. Byers. sceptic throat, but are on the mend. on Sunday with Mr and Mrs John

Miss Lenore Davis is spending a Kerr of Varney. Wm. Kirby.

her bed for a few days last week children of Wiarton, visited on Sunwith lumbago.

KNOX CORNERS

in Toronto last week.

BANK OF MONTREAL

Established 1817

A presentation, in easily understandable form,

of the Bank's

ANNUAL STATEMENT

31st October, 1936

LIABILITIES

LIABILITIES TO THE PUBLIC

Payable on demand and after notice.

Notes of the Bank in Circulation

Time drafts issued and outstanding.

Other Liabilities to the Public

Total Liabilities to the Public

Payable in cash on presentation.

Call Loans outside of Canada

Call Loans in Canada

Bankers' Acceptances

Bank Premises

of being realized upon.

Letters of Credit

Making Total Assets of

greater value than the loans.

Prime drafts accepted by other banks.

tions consistent with sound banking.

x Customers' Liability under Acceptances and

Other Assets not included in the Foregoing

to meek payment of Liabilities to the Public of

Dividends paid or payable to Shareholders

Written off Bank Premises

CHARLES B. GORDON,

Money on Deposit with Other Banks

Available on demand or at short notice.

(see off-setting amount [x] in "Resources").

LIABILITIES TO THE SHAREHOLDERS

over which liabilities to the public take precedence.

To meet the foregoing Liabilities the Bank has

Cash in its Vaults and Money on Deposit with

Government and Other Bonds and Debentures .

of gilt-edge securities which mature at early dates.

Bank of Canada . . . . . .

Notes of and Cheques on Other Banks . . .

Not exceeding market value. The greater portion consists

Railway and Industrial and other stocks. Not exceeding market

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.

Payable on demand and secured by bonds and stocks of

(equal to 83.27% of all Liabilities to the Public)

To manufacturers, farmers, merchants and others, on condi-

Two properties only are carried in the names of bolding companies; the stock and bonds of these companies are en-

tirely 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 \$14,000,000, appear under this heading.

Acquired in the course of the Bank's business and in process

Represents liabilities of customers on account of Letters of

Credit issued and Drafts accepted by the Bank for their

leaving an excess of Assets over Liabilities to the Public of

Provincial Government Taxes amounting to \$991,645.26

Balance of Profit and Loss Account, 31st October, 1935

Balance of Profit and Loss carried forward . . . . .

PROFIT and LOSS ACCOUNT

The strength of a bank is determined by its history, its policy, its management

and the extent of its resources. For 119 years the Bank of Montreal has

been in the forefront of Canadian finance.

Profits for the year ended 31st October, 1936, after making appropriations

to Contingent Reserve Fund, out of which Fund full provision for Bad

and Doubtful Debts has been made, and after deducting Dominion and

Real Estate, and Mortgages on Real Estate Sold by the

. . . . . .

TOTAL OF QUICKLY AVAILABLE RESOURCES . \$606,472,587.44

Capital, Surplus and Undivided Profits

and Reserves for Dividends .

Items which do not come under the foregoing headings.

Acceptances and Letters of Credit Outstanding . .

Financial responsibilities undertaken on behalf of customers

This amount represents the shareholders' interest in the Bank, . .

RESOURCES

. . . . . . . . . \$805,081,998.02

. . .

Payable on demand.

Bills Payable

Total Liabilities

Quite a number from here attended We are having a real taste of zero all. The latter returned with Mrs Bert Watson spent a few

days last week with her daughter Mrs. McDougall at South Bend, Mrs. McAlister Sr., spent over the Count that day lost whose setting weekend with Durham friends.

day with Mr and Mrs David Marsh-

Rev. Mr Sawyer of Caledonia, Mrs Egremont Mrs. R. Pinder and Franklin spent Elliott and Miss Elliott of Acton vis- Mr. Robt. Hes has completed the Mrs. Garson much the same, and Miss.

ited on Tuesday of last week with season's work wth Mr Wm. Porter Garson still able to play the violin Mr., and is engaged with Mr. John Jack Smallman returned with them | Kenzie of Bentinck for some time. Miss Gladys Caldwell visited

couple of weeks with her sister Mrs Mr James Petty spent a day or two this fall, one yearling heifer. Finder Mrs Bert Eccles and other friends in please notify - John Nelson, owner, the village. Mrs John Dickson was confined to Mr and Mrs. Alex Aberdein and R. R. 2, Box 2. Holstein.

137,838.65

1,947,005.98

76,766,147.82

. \$728,315,850.20

. \$ 79,242,079.3

. 442,781,097.95

29,222,231.15

20,264,801.82

1,030,297.08

25,400,166.93

8,169,988.82

361,924.25

174,141,011.90

14,000,000.00

1,507,373.67

7,168,979.49

1,792,045.52

\$3,181,501.37

3,080,000.00

\$ 101,501.37

\$2,036,534.73

\$1,036,534.73

Joint General Managers

W. A. BOG.

JACKSON DODDS,

\$805,081,998.02

728,315,850.20

\$ 76,766,147.82

## HOLSTEIN LEADER JAMES TUCKER FETED

LOCAL AND PERSONAL -0-0-0-

Mr and Mrs Wm. Brown spent last week wisiting friends in Toronto. Mr and Mrs Bert Dickson and fam- sun, finds no kind thought or word, Mrs A. Picken visited on Sunday mong others were Mr and Mrs John with Mr and Mrs Arthur Lawrence, Menary, Mr and Mrs Geo. McCulloch and Mr and Mrs Garson. They found for them.

> Mrs Hastie spent a couple of days of this week visiting friends in Dur-

Mrs Scott Eccles of Mount Forest STRAYED-From my premises late was a weekend guest with Mr. and

Mrs Mary Morrison went to Tor onto Wednesday for a serious operation. We wish her a speedy recovery Miss Aura McGuire is visiting with

friends in Markdale. Mr Brown Irvin is home from Guelph for a week's holidays.

At the Nomination Monday, our present Township Council were put in by acclamation, showing that the people of the township were well satisfied with their year's work.

The Nomination in the evening for Village Trustees was a little noisier, but it ended without coming to blows. Trustees, Messrs Wm. Aitken, Lewis Woodyard and Clarence Fenton were the only ones to qualify, so our present Trustees are elected for another

There was a good representation of the village voters who were unanimous in giving their support to the village trustees in punishing our own boys, or boys from outside, who deliberately destroy property in the Park or outside of the Park, or peo ple who drive at an excessive speed

through our village. The St. Andrews supper held the Presbyterian church, Holstein, Friday, Nov. 27 was a decided success. Supper was served from 6 to 8 in the basement of the church. The haggis was piped in by Mr. Johnston of Mt. Forest. Mr. Leith car ried it following the pipes and the waiters marched behind him. It was placed on the head table and Mr Johnston gave the address. menu for the supper was of purely Scotch foods. The program was held the Agr'l. Hall, consisting of Scotch songs by Mr Stewart McArthur, Durham and Mr. Baker of Dundalk. Mrs Jackson gave some Scotcl airs on the piano, while Miss Sharpe of Durham gave some Scotch ings, Mr. Johnston played the pipes. The ladies bazaar was attractive corner in the hall and proved successful. Everyone de-

### HOLSTEIN SCHOOL REPORT

cided it was a splendid night's enter-

JUNIOR ROOF

lan; Ruby Moore and Phyllis Long, 081,998, up from \$792,772,872 a year equal; Doreen Eccles; Frank Zettler ago. Of this amount, total liquid as-Harry Aitken; Dorothy Long; A. J. sets are \$606,172,587, equal to \$3.27 Morrison; Audrey Eakett, Harold per cent, of all liabilities to the pub-Long; Clifford Troup.

equal; Vivian Rice; John Brown: S. lessened demand for current accom-Long, Arthur Julier; Fern Long; Elroy Williams equal; R. J. Stephen- ing a greater amount in high grade son, Delbert Long.

Sr. I-June Morr'son; Billie Ellis Royden Haas. Jr. I-Currie Long; Gwynne Haas; Stanley Stephenson equal,

Sr. Pr. -Jacqueline Eccles; J Long, Kenneth Moore and Eleanor ties which mature at early dates. McGuire equal: Jack Long. Nora J. Shortt, teacher.

U.S.S. No. 3, NORMANBY

Sr. IV-Isabel McPhee, Ray Weiser Marjorie Goodyear, Raymond Horrigan. Jr. IV-Florence Liesemer, L K'rby, Duncan Walls, Jim Wilson. III-Gordon Weiser, Margaret Horrigan, Daveressa Dickson, Helen Dickson, Wilfrid Goodyear. Sr. II-Faye Dickson, Jim Goodyear, Jim Horrigan, Donalda McPhee, Marjorie Mc Phee, Beverley Walls. Jr. II-Frank Goodyear, Vincent Horrigan, I-Russell Dickson, Ken Moore. Pr.-Doris

Margaret Leith, Teacher

IN MEMORIAM

WATSON-In loving memory of Mrs Wm. P. Watson who passed away on Dec. 1st. 1935.

We do not forget her, we loved too dear

For her memory to fade from ou lives like a dream; Our lips need not speak when or

hearts mourn sincerely, For grief often dwells where it

In our hearts she is londly remember

Sweet memories cling to her name; Those who in life loved her sincerely -Sadly m'ssed by husband and family.

### NORTH EGREMONT

cattle this year. The ring will go a- Brown, resides near Allan Park, Mr. in Lumsden. head next year as usual, 32 weeks, Tucker has three sisters and a bro- Surviving her is a family of seven with E. V. Matthews, president.

Christmas concerts at present.

days with relations in Woodstock passing away after an accident at Lumsden. last we€k

Mr. Milford Matthews who

three ribs cracked two weeks ago is able to work again. Several members from L.O.L. 861 attended the county meeting in

Mt. Forest this Tuesday. We asked an old timer who always No Election in

Globe and Mail. He said, "To tell the truth. I don't like it, it's no good, I'm going to stop it." Has the Review any notion of buying out the Chronicle yet, Mr Lorne Allan is helping Mr Mur-

ray Allan to build a garage this

Mr. David Hooper Jr., with his buzz saw cut a pile of wood for D. McKelvey, Saturday last.

Amos church held a wood bee in Finlay Clark's bush last week, and cut up a big elm tree, some of the blocks measured 4 ft., 3 inches across after they were cropped off. Finlay said it was 18 ft. around the stump.

#### BANK OF MONTREAL SHOWS STRENGTH AND EXPANSION

at County Council. The Bank of Montreal is forward ing to its shareholders a particularly strong statement. The year has been marked by more active conditions in Reeve-- Harold H. McCauley; most branches of trade and com- Council-C. N. Richardson, G. B merce and this has been reflected by Welton, Alfred Down, J. O. Dargavel. expansion in many of the principal School Trustees--Frank J. Thurston, departments of the bank.

Total assets have increased to over Cemetery Trustee -- J. R. Richards the \$800,000,000 mark. This has been due largely to the healthy gains in deposits. With the improvement business profits are above those the previous year.

Following the practice of the Bank the Statement is presented in an easily understandable form in order that the general public may more fully appreciate its various features.

The annual statement which ap pears in the principal centres of the Jr. III-Earlma Reid, Betty McMil | country, shows total assets at \$805,lic. The unusually high percentage II-Eileen Aitken, and Arlene Brown of liquid assets is likely due to the modation and the necessity of placgovernment bonds. As a result the total holdings of government and other bonds and debentures have increased to \$442,781,097, from \$361, 769,848. The greater portion of these holdings consists of gilt-edge securi-

Another healthy sign is afforded by Reeve-Wm. F. Riley (accl.) and after notice now amount to \$691,- Erskne. Milton Taylor (accl.) 312,054, up from \$676,944,866.

Of special interest to depositors is the position reported, with total as sets of \$805,081,998 to meet payment of liabilities to the public of \$728,-315,850, leaving a margin of assets over liabilities of \$76,766,147.

ditions, profits showed a tendency to ped out after 25 years in municipal gain as compared with the previous life, so he is opposing Brown for the year. The total profits for the year, reeveship. There is an all-round conafter making appropriations to con- test,-for Deputy-reeve and Council tingent reserve fund, out of which as well fund provision for bad and doubtful debts had been made, were \$3,181,501 as; compared with \$3,005,212. The profits were equal to 4.18% on the capital, surplus and undivided pro- a dirty little bootblack. nits. From the total profit there was appropriated for dividends \$2,880,000 The kind professor was disgusted and \$200,000 was written off bank by the dirt on the boy's face. He premises, leaving the amount to be said kindly, "I don't want a sh'ne my carried forward for the year, of \$101- lad. But if you'll go and wash your 501. When this amount was added to face, I'll give you a quarter." the balance brought forward at the "Okeh, mister," replied the boy end of the previous year, it brought and ran off. the total balance at credit of profit and loss up to \$2,036,534.

From this amount there was trans- "Well, my boy," said the professor, ferred to Rest Account \$1,000,000, here it is." and leaving the balance of profit and replied the boy, "you 'ang on loss to be carried forward, \$1,036,534. an' get yer 'air cut."

ON SETH BIRTHDAY

Mr. James Tucker of Egremont, 86th birthday with good wishes and husband and family from

ther-Mrs. Fanny Simpson and Geo. children: John, and Mrs Annie Brown Schools No. 12, 13 and 14 on this Tucker at Tisdale, Sask.; Mrs Emily of Wascana:: Mrs Gilbert McEachern line are all busy practising for their McCrie at Victoria, B.C., and Mrs of Coalmount, B. C.: Mrs Arthur Has-Mr and Mrs W. Moore spent a few only one break in the family, John ville: Mrs Fred Gibson and Harry at

responded.

# Surrounding Townships

(Continued from Page 1) Town of HANOVER

Also an all-round acclamation fo Mayor-A. J. Metzger: Reeve-Austin Ball: Deputy-reeve-Clifford Speer; Council-Wm. Machesney, Clayton

Public Utilities Com'r-J. Frook; School Trustees-Wm. Cross, Arthur

Schaus, Bert Scarborough, Robert

Cripps, Wes. Bruegeman, Arthur

Doubt, Mrs. M. Ruttle. Hanover this year for the first time has over 1,000 voters, and thus are entitled to a Deputy Reeve as well, to represent them in town and

Village of FLESHERTON All elected by acclamation. E. Loucks, G. A. McTavish;

Village of MARKDALE All elected by acclamation.

Reeve -A. Rusk: Council-Dr. R. L. Carefoot, Dr. I E. Turner, J. R. Dillon, Ezra White School Board-Alex Acheson, R. G. Noble, J. W. Elliott.

W. E. Harris, T. H. Reburn and Dr. J. A. McArthur were other nom nees for reeve, who retired.

CHATSWORTH Village Reeve--A. D. McColeman (accl.) Council-C. R. Loucks, Dr. Melville

School Board-Rev. A. Rintoul (A new nomination meeting must be held to name two more members to the council and four more to the school board.)

Town of MEAFORD A few years age Meaford had di ficulty in securing anyone to take of fice, but this year will see a contest for Mayor, School Board and Utilities Com'r. The slate is: For Mayor-W. Cramp, J. W. Hors-

the manner in which the Bank's de Dep.-reeve-Thos. W. Randle (accl. posits continue to reach new high Council-R. J. Knight, F. N. Harding, levels, Deposits payable on demand Wm. Booker, H. W. Solomon, C. J.

> Town of WALKERTON Mayor Campbell Grant is returned by acclamation for his third term. and Reeve Wm. Winter for his sec

COLLINGWOOD TO. Dep.-reeve Ross Bowser thinks i Reflecting the improvement in con- time that reeve Emerson Brown step-

### MUTUAL IMPROVEMENT

A professor was once accosted by "Shine, mister?"

Soon he returned looking much

bringing the Rest up to \$39,000,000 "I don't want your quarter, mister,"

### OBITUARY

MRS. HELEN CORNISH Lumsden News-Record)

who resides in the home of his dau- A resident of Lumsden district since ghter, was well remembered on his 1904, when she came West with her A number from here attended the congratulations, when all his family Durham, Grey Co., Ont., Mrs Helen nomination in Holstein, Monday. and his sister were present for a fowl Cornish, widow of John Cornish, died Mr. John A. Ferguson, Egremont's dinner at 7 p.m. on Thursday. at her home on Elgin Ave. on Thurscritic was present and made a short Mr. Tucker is a member of the fam- day, Nov. 19, in the 96th year of her address also asking several questions. ily of the late Mr and Mrs Walter age. She was a native of Dumfries, It would not seem like a nomination Tucker, and was born in Egremont Scotland, and with her parents came if John A. were not present. I'll on Nov. 26th, 1850. He married Miss to Canada in 1843, where the family say the only thing he forgot was to Fanny Brydges and resided on the settled in the vicinity of Blenheim in advocate the abolishing of County farm on the second con,, where his Oxford Co. She and her husband seson, Thomas, now resides. Mrs Tuck- cured farm land in Grey Co., near No. 1 beet ring held their annual er passed away four years ago and Durham, where the family resided unmeeting in the hall Monday evening Mr. Tucker has since lived with his til 1904. Her husband predeceased her and average beef this year weighs youngest daughter, Mrs James Har- in 1914, shortly after he retired from 451 lbs. There were no diseased grave. Another daughter, Mrs. Joseph farming and she continued to reside

Mary McKechnie, Durham. There is tie, Webb, Sask .: Peter at Orchard-

Portage La Prairie a few years ago. The funeral on Saturday from the Mr Harold C. McKechnie, a nep- United Church was attended by mahew, proposed the toast to the guest ny friends and former neighbors of of honor, to which two grandsons, deceased and family. Rev. E. S. Bar-Carman Hargrave and Borden Brown, ton officiated at service. The pallbearers were W T. Balfour, Jas Hen derson, B. Morton, W. M. Fulton, Jno. Pettigrew, Wm Pettigrew.

> Order your job printing from the Review - Letterheads, envelopes statements, billheads, invoices, auc tion sale bills, dodgers and hand bills, wedding invitations and announcements, etc.

## THE DOUBLE-BARRED CROSS

against Tuberculosis

Good or bad, the cause was always blazoned forth in terms of heraldry which gradually became a highly specialized study. After the dawn of the mendously popular symbol and with this emblem upon their banner, many a doughty knight rode forth to do battle for his principles and to save or reclaim the Holy Land from the Infidei. Crosses of all shapes, sizes and ornamentations have been used by innumerable families, cities, orders, guild found a religious symbol among the Aztecs which was very similar to our cross. The swastika of Hitlerism is an old symbol made of several crosses. Thus the habit of choosing emblems has and clubs and such peacetime associa-It was therefore quite the natural thing that as the war against tuberculosi was given careful consideration for be internationally accepted and have a universal appeal, and yet it should be decidedly distinct from any already adopted international symbol such as the

It would seem that the tuberculosis campaigners of the eighteen-nineties or thereabout, deliberately went out after a symbol that would have something like the significance and universal acceptance of the Red (Geneva) Cross, and yet be quite distinguishable from it. They had to avoid not only the Red Cross, but those of the various saints. George, Anthony, Andrew and so on. They had also to avoid the Celtic, the Greek, the Maltese and the Papal. In the words of Dr. D. A. Stewart, 'After that, it would seem that what they thought they might require they went and took. And so we have the patritwo crusades accomplished, now a symbol in every land of a new popular, enthusiastic and successful crusade against entrenched tuberculosis, a new crusade to win back for all the people of the world the Holy Land of Health."

This is the banner under which the Muskoka, the Toronto and the Queen Mary Hospitals for Consumptives have marched these many years—the banner under which they and other sanatorium and tuberculosis workers' organizations in the Province have won such marked success.

But victory can only be won with the continued effort and the financial support of the people at large.

Your contribution to National Sanitarium Association, 223 College St.,
Toronto will be greatly appreciated.

### AVIATION AND MARINE RADIO OPERATING

We are prepared to consider a few more young men for training in Radic as required by the Dominion Government for 1st and 2nd class licensed operators. Only Canadian citizens possessing good character and health plus two years High School or the equivalent, acceptable. Unless you can fulfill the above requirements, please do not apply RADIO COLLEGE of CANADA 863 BAY ST., TORONTO



HUDN YARD CALDER'S

Christm

BEAUTIFUL

Women IN

VOL LIX

Christmas entertair

p.m., Dec. 22nd, 193 Adults 10c., Childs Trinity church Give bazaar on Saturday, the rectory. Fanck w dies, homemade bak

No. 9, Glenelg, Tuesd

will be served. Chest Clinic at Durk On Monday of the Clagg and Shorey, o visitors to Durham I official capacity, as ment clinic advisors Several patients took these medical men i securing free medica good will and expens

Charged with Chicker A special police of the Town Hall, Wedi Roy Perry of South Albert Hyslep of Cer against Hyslop was it appears, had his t highway en route to among other fowl, it two dozen chicken Mrs Rendall of near

Perry elected to go

fore judge and jury

Past Master's Night A.M. Tuesd W. Bros. ardson, D. McCallum G. C. Web served at the close,

December Institute N The Women's Insti 31d, a good attendand The program was in Christmas carols. M a paper on "Christ

Presentation to Mrs

card playing and man, explained the re Stewart, who read an dress, Mrs Walter El presentation of a st and a lovely scart. were made by Reeve

FIRST WOMAN TRU ELECTER

regarding the ap Isnover Post has the Mrs. Ruttle has I inent locally as leade Yies, Girl Guides, Ran

Cubs, and has carned her splendid leadershi knowledge of child p secured should make nable to the problems