

Sidelights

On Current Events

- FAITH IN CANADA
- \$50,000,000 OUTLAY
- FIRST-CLASS INVESTMENT
- CANADA'S FUTURE
- THE BONNE ENTENTE
- FABRE'S ACHIEVEMENT
- "MERCY BULLETS"

By Brodie J. Snyder

President Beatty, of the Canadian Pacific, announces his Company's intention of spending a further fifty million dollars on new equipment, new branch lines, new hotels, improvement of present equipment and roadbed. People who cry blue ruin for Canadian business unless their own political views are adopted with despatch by the nation, will be interested in that practical expression of confidence in this country's future. The Canadian Pacific, run by keen business men, always looking for a good investment, believes that that fifty millions will yield big returns in years to come.

Nothing can prevent this country from becoming one of the greatest nations the world has ever known. No nation of ten million people has ever approached our record of achievements, and we are just beginning to grow. Mankind's three great sources of wealth are human intelligence, power, and the earth, with its vegetable products, and mineral deposits. Intelligence, supplying power, transforms natural resources into wealth, building up, enriching the nation. No country in the world has so great natural wealth as we have. Our future is assured.

Hon. J. E. Perrault, Minister of Roads and Mines in the Quebec government, speaking at the annual banquet of Queen's University, pleads for a strengthening of national unity through friendship of the two races that make up the Canadian people.

The French-Canadian, learning to speak and read English in ever increasing numbers, is coming to a better understanding of his neighbors in Ontario and the West, while the English-Canadian from Ontario is beginning to forsake the old-fashioned theory that Wolfe's victory at Quebec, nearly two hundred years ago, settled the question of racial superiority once and for all.

Mr. Perrault is right. Enmity is bred of ignorance. Let the two races inter-mingle, knowing and understanding one another.

One of the greatest athletic achievements of all time is that of Edouard Fabre, who last week averaged practically six miles an hour, running on snowshoes from Quebec to Montreal. Fabre, who is forty-four years old has been running foot races and snowshoes marathons for twenty years, but it is doubtful if any of his past efforts paralleled this, his latest feat, not excepting his great victory some years ago in the Boston marathon.

At this time of the year, the run from Quebec to Montreal, nearly 200 miles is about as difficult an assignment as could be given an athlete. Running in heavy Hudson Bay woolsens, with wide, webbed, snowshoes on his feet, in zero weather, over snowdrifts, against a biting wind most of the way, Fabre's elapsed time for the five laps into which the trip was divided is remarkable.

This great athlete, one of the best that this country has ever produced, has always shunned the limelight, and never has been a great public hero, despite his achievements. It is gratifying to see his latest triumph win such wide acclaim. His performance is one so unusual that it is not marred even by the fact that the race was staged primarily as a publicity "stunt" to arouse curiosity in a certain much-displayed brand of liquor.

An interesting story in the current number of the Literary Digest tells of hunting African game with "mercy bullets". The hunting is done with a smooth-bore shot-gun, loaded with a charge of powder so light that the sound of the explosion is negligible at 200 yards. The projectile is made up of two parts: a fin-tailed shell that contains drugs, and a nose tipped with hypodermic needle. When this projectile, or "mercy bullet" hits an animal the needle penetrates the skin and the drug is immediately expelled from the "bullet" into the blood of the animal.

The Weekly Examiner

Model City

INCLUDING THE DISTRICTS OF Outremont

North End

VOL. 2, No. 6.

MONTREAL, FEBRUARY 15, 1930.

PRICE TWO CENTS

INTERESTING TALKS AT WOMEN'S MISSIONARY SOCIETY MEETING

Work of Many Foreign Missionaries, Subject of Addresses—Pleasing Reports—Delegates Appointed To Presbyterial Meetings.

The regular meeting of the Woman's Missionary Society of the Fairmount-St. Giles United Church was held on Tuesday evening in the church with the President, Mrs. I. Thompson in the chair. The devotional period was taken by Mrs. C. D. Tweedie, in the absence of Mrs. Love, and Miss Roulston. A solo, "Ho! Every one that Thirsteth" was rendered very pleasingly by Mrs. S. B. Rorke. The subject for discussion, "Our Prayer Partners" was under the direction of Mrs. E. L. Todd.

Mrs. Geo. Rorke gave a synopsis of the work of Miss Mary Gormley who is stationed at Kiating, West China and is doing educational work in that section. The United Church of Canada is responsible for 14,000,000 natives of West China. Miss Gormley went to West China in 1921 following which the Revolution came and the missionaries had to evacuate, but the fact was stressed that it was the first time that native workers could be left behind to carry on, till such time as the missionaries could return.

The work of Miss Alice Munns, Ujjain, central India was taken by Mrs. Stevenson. Miss Munns is doing kindergarten work among the people. Christians were to be formed in twenty villages but were mostly illiterate.

Mrs. E. L. Todd spoke of the work of Miss Lena Brodie who is stationed at Ahousat, British Columbia. Ahousat is situated on the west coast of Vancouver Island. This work is being done amongst the Indians and particularly in connection with Boarding Schools.

Mrs. J. R. Dobson spoke of Miss Margaret Cameron, who was formerly a member of St. Giles Church. Miss Cameron is a nurse and is training native nurses amongst the

Koreans in Manchuria. She goes from place to place conducting the examinations for the native nurses. Mrs. Dobson stated that Mr. and Mrs. Ross were also doing work among the Koreans in Manchuria. Mr. Ross was likened to Paul who had the oversight of all the churches.

Mrs. E. L. Todd spoke of Miss Palethorpe who was doing evangelistic work amongst the Koreans in Manchuria, with her were associated Miss Casse a teacher, and Miss Armstrong a nurse. Bible Institutes were held for one month in the spring, which brought together students from all parts of the field.

Mrs. Vivian reported, in the absence of Miss Flower, that 50 girls attended the opening meeting of the new mission circle. A letter was read stating that the Presbyterial would be held on February 20th and 21st, in Erskine United Church. Miss McLeod, of Japan, would be the special speaker. Mrs. McCallum and Mrs. Geo. Rorke were appointed delegates to the Presbyterial meetings. The study class was held under the leadership of Mrs. Henry Rorke, the latter reported for the social evening given on February 7th in the church, approximately 250 ladies attending. It was decided to send a letter of thanks to the members of the orchestra and to artists who had helped to make the evening such an enjoyable one. Mrs. Stevenson and Mrs. Macintosh will have charge of the tea to be served to the ladies on Thursday afternoon at the missionary exhibit. A letter of thanks was the corresponding secretary was instructed to write a letter to Mrs. Sam Burrell expressing the sympathy of the Auxiliary in her bereavement. The treasurer reported a balance of thirty-five dollars and ninety-six cents. Mrs. H. S. Shearer closed the meeting with prayer.

MacDONALD AND STIMSON CONFER



Mr. Stimson, United States Secretary of State (left) and Premier Ramsay MacDonald (right) of Great Britain, in conference in the Premier's office on the naval question, which is occupying the minds of delegates of the five major naval powers of the world in conference in London.

Burlington Boys Battle Vermont Champions

The Y.M.H.A. floor will be the scene of one of the choicest basketball fares offered to the public this year.

The Burlington Y.M.H.A. Senior quintette came down to Montreal for their Ninth Annual trip, but will meet the Top Notch Club instead of their regular hosts, the "Y" Seniors.

Composed of a seasoned squad of veterans together with several youngsters who have just stepped into high company, they have been able to acquire the Vermont State championship three times in the last five years. In Tony Glaston they possess one of the most aggressive centres in the Eastern States, and he makes a pivot man for his forward line of A. Agel, a University of Vermont player and J. Blumenthal. In the Cohen brothers, they possess two hard checking and well-teamed defencemen, who have always proven hard to pass. Sut Brown, and Louis H. Baker their player-manager, round out the squad.

The Top Notch Club, apart from holding the Senior Interclub as well as the Association Championship of the Y.M.H.A. have held the Outdoor Basketball title in the Verdun 500 league, also the Provincial and Spalding titles, and today from one of the most colorful teams in local Basketball competition.

The individual members of the team are as follows:

Sammy Irel—One of the best all-around athletes in the city and playing a sensational brand of basketball with the "Y" Seniors. Norm Schlegler—Running mate of Sam Irel with the "Y" Seniors and lacrosse star is amongst the leading scorers of the City League today. Norm Holtzberg

—A former Engineer, and now holding down the regular senior berth at centre with the Y.M.H.A. is also one of the outstanding quarterbacks in the Q.R.F.U. Intermediate League on the C.N.R. team. Joe Gleckman—One of the best known and popular amateur performers on the various M.A.A.A. teams up to a few years ago, can still show the new comers a bag-full of tricks. Joe Hornstein—Whose baseball and basketball activities have brought him to public notice regularly in the past few years. He still manages to break up many a game with his dangerous long snots. Max Krasnow—Manager of the team has shown his wares on numerous "Y" teams and his tricky shots with either hand makes him poison to any defenceman. Ben Spiegelman—One of the outstanding defencemen in the Intermediate League, very seldom lets a rebound escape him and is always a scoring threat. Jack Cohen—of Y.M.H.A. House League fame makes a good mate to Spiegelman on the defence. Ben Saul—Trained in the cage pastime at the best basketball farm in the city, the Commercial and Tech. is utilized in forward or defense position. Pete Randolph—Will be playing his last game for the Top Notch after twelve years of competition, as he leaves for New York at the end of the month.

The preliminary game will bring together the two best Senior girls teams in the city. The St. Mary's Grad's, present holders of the Ladies' City title, and the Y.W.H.A. Seniors, who were only dethroned by the slimmest of margins.

The girls' game will be handled by Mrs. C. Brennan, while S. H. Bosty Mendelsohn will officiate at the International fixture.

ourable Mention. Prize poems become the property of the Poetry Group and may be published in the Year Book. Poems, preferably under 40 lines, must be written on one side of the paper only, signed by pen-name, with real name and address enclosed in sealed envelope. Keep duplicates, as no MSS can be returned. The closing date is March 1st, 1930. Address: The Secretary, 1126 Drummond Street, Montreal, P. Q.

OFFER PRIZES FOR POETRY

Canadian Authors Association Makes Interesting Announcement

The Poetry Group of the Canadian Authors' Association, (Montreal Branch), offers the following prizes for short, original, unpublished poems by British subjects, residing in Canada:

No. 1.—A prize of \$25.00, offered by Lady Roddick, for the best, short poem, English or French, on any subject.

No. 2.—A prize of \$25.00, offered through the Poetry Group, by the Women's Art Society, Montreal, for the best, short English poem or "Peace".

No. 3.—A prize of \$15.00, offered by Mrs. Jeffrey Burland, for the best short poem, English or French, by a member of the Poetry Group, (judged by vote of members).

No. 4.—A prize of \$10.00, offered by Mr. and Mrs. A. F. Byers, for the best, short French poem on any subject.

Rules

Any prize may be divided among competitors judged as equal. A prizewinner in one contest is Mors Concours in the others, but may receive Hon-

MEN'S ASSOCIATION OF FAIRMOUNT ST. GILES HOLD FIRST BANQUET

Canon Gower-Rees Delivers Inspiring Address To Large Gathering—Many Well Known Brotherhood Men Present.

Under the auspices of the Men's Association of Fairmount-St. Giles Church a meeting was held in the assembly hall last Tuesday evening. The occasion was the first banquet of this association when over two hundred men sat down to supper. A fine program of orchestral music interspersed with solos by leading singers were received with pleasure by the many members; choruses, lead by the orchestra, were heartily joined in by all present. The ladies aid society catered for the supper and kitchen equipment of the hall was found to be most admirable, in enabling them to prepare and serve a most delicious and substantial menu. At the head table there were President Moffitt, Canon Gower-Rees,

Rev. Mr. Morris of the Church of the Ascension, Rev. Charles George Smith of Temple Baptist Church and the Rev. J. P. McFarlane, Rev. Doc. J. R. Dobson, Principle Allen Walsh of Strathcona Academy and J. Gordon Edwards, President of the Montreal and District Brotherhood. The child soloists were Mr. J. W. Stephenson, Mr. J. J. Russell and Mr. Nelson Kollmar, Mr. W. R. Leroux had charge of the music and was responsible for the splendid programme.

The great feature of the evening was an address by Canon Gower-Rees of St. Georges' Church. The speaker was introduced by the Rev. Doctor Dobson who in a brief address sketched the Career of Canon as a scholar in Cambridge, as an all round table, as chaplain in France, where he was twice mentioned in dispatches.

and most of all as a minister who served with great success in Bradford England. The address of Canon Gower-Rees was entitled "The Value of life", in which he showed how true life must be produced, and the possibilities of an earnest life and its influence on the family, social, civic, and religious life of the country. For almost an hour the audience listened with rapt attention to the earnest address of the compelling speaker. The Rev. Mr. McFarlane in the name of the Association thanked the Canon and spoke in the highest appreciation of the address, the rounds of applause portraying the entire satisfaction with which the men received the powerful oration by the guest of the evening.

Principle Walsh in a happy speech welcomed the visitors of the Rev. Charles Smith, in his inimitable and witty manner replied. Mr. J. Gordon Edwards proposed the toast conveying the thanks of the meeting to the ladies and Mrs. Robert Neville, President of the ladies aid made a graceful reply, in which she assured the men of the readiness of the society to serve in any capacity which would advance the interest of the church.

The Upper Hall of the Sunday School building was brought into use as a cloak-room, the assembly hall in which the supper was served was aptly decorated in a manner which displayed to the best possible advantage its beauty and utility.

On Thursday and Friday evening the 27th and 28th of this month a great concert will be held in the Assembly hall under the direction of Mr. W. R. Leroux, who will have a well drilled choir of thirty men accompanied by a good orchestra who will interpret in a program of songs and melodies, the Negro spirituals, and slave choruses of the south land. Several great European composers have spoken of the southern melodies as the only great music native to this continent, and when well rendered, they are full of suggestions and harmony. The Men's Association are looking forward with great interest to this concert.

DR. DAWSON WILL SPEAK

To Address Fifth Supper Meeting of Season At North Branch

The North Branch of the Y.M.C.A. has been extremely fortunate in the calibre of the gentlemen it has been able to secure as speakers at the monthly supper meeting of members. The fifth of the series for this season is announced for next Tuesday evening at 6:20 o'clock when the guest speaker will be Dr. A. O. Dawson, a well known public spirited citizen with large interests in various parts of Canada. Mr. Dawson came to Montreal as a green country lad many years ago and by dint of hard work and integrity has reached his most influential post of President of Canadian Cottons Limited, serves as an officer or director of numerous philanthropic organizations.

The Y.M.C.A. officers expect that there will be a large attendance of ambitious young men who will desire to hear Doctor Dawson's practical and inspiring address on Tuesday night.

T. LUDINGTON NOW EDITOR OF EXAMINER

Mr. Tracy Ludington has been appointed Editor of the Examiner, replacing Mr. H. L. Gordon.

Mr. Ludington, who was educated at Strathcona Academy, takes over the editorial duties after considerable newspaper experience. After graduating Mr. Ludington, entered the services of The Monitor as reporter and later appointed sporting editor. He now assumes the position of Editor-in-chief of The Examiner.

WILL THE CHURCH AND STATE SEPARATE?



The present meeting of the Church Assembly of the Church of England in London, bids fair to be one of the most momentous in the Church's history. As a result of the deliberations of the Clergy and laymen it is expected that a committee will be formed to consider the pros and cons for separating from the State, a move suggested by the Most Rev. Dr. Temple (right), Archbishop of York. The Archbishop of Canterbury, Dr. Cosmo Lang (left), is presiding at the Assembly.

P. C. PRICE TO OPEN NEW STORE

Well Known Local Merchant To Locate on Park Ave. Near Laurier

A fixture in the North End of the City. The store of Mr. P. C. Price which has served the many residents of Outremont and the North End for over 15 years from its location on Laurier Ave. is selling out. And at remarkably low prices. Seldom in the history of the shoe trade have such low prices and high quality been offered to the public.

But the many residents of the district will be pleased to hear that they will still be able to obtain the same high quality of merchandise as they have been able to purchase in this well known establishment in the past. Mr. Price is opening a new up-to-date Shoe Store on Park Avenue in the Regent Theatre block. This is a new store and will be carrying only new stock. Nothing will be carried over the entire stock at the present store must be disposed of. This is your chance to benefit by the extremely

MANAGEMENT HOLD MEETING

Delegates of Annual National Council Meeting To Speak

The monthly meeting of the Board of Management of the North Branch Y.M.C.A. will be held in the Park Ave. building at 8:15 p.m. Tuesday. The work of the past month will be reviewed and reports given by the representatives who attend the annual meeting of the National Council, recently held at Kingston. A number of other important matters will be up for consideration. Mr. F. J. Hadley, vice-chairman, of the board will preside and expects that his associates will be present.

low prices offered at this closing out sale.

The new store on Park Avenue will be under the supervision of Mrs. P. C. Price who has had several years experience in the shoes business and is more than capable of handling the high class clientele which is certain to patronize this new venture.

MAKE IMPORTANT PROPOSALS AT NAVAL CONFERENCE



Mr. Stimson (left), United States delegate to the Naval Conference, who suggested that the naval powers postpone construction of battle-ships during the next six years. M. Tardieu (centre) Premier of France, who asks for a compromise between their own plan of global tonnage and the British plan of dealing with all naval vessels by categories, and Mr. Wakatsuki, Japan's chief delegate (right), who backs up the British plan for limitation by categories.

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MONTREAL, FEBRUARY 15, 1930.

"WILL YOU BE MY VALENTINE"

This quaint delightful old-world saying will be heard from the lips of many a lassie and laddie on the good St. Valentine's Day, but what of the day and why do we celebrate it? The origin of these peculiar observances of St. Valentine's Day is a subject of much obscurity. The Saint himself was a priest in Rome. The prominent leader of the Gnostic Government born on the coast of lower Egypt, in 827. Fragments only of his writings are preserved, what is known of him being gathered from the works of Irenaeus and Clement of Alexandria. It was the practice in ancient Rome during the month of February to celebrate the Lupercalia, a feast in the honour of Pan and Juno whence the latter deity was named Febmata or Februus. On this occasion amidst a variety of ceremonies the names of young women were put into a box from which they were drawn as chance directed. The pastors of the Christian Church tried to eradicate these pagan superstitions which had sprung up and practised at this pagan feast, so instead of names of women, the names of particular saints were used. As the feast of Lupercalia came in the middle of February they appear to have chosen St. Valentine. The common people had become accustomed to choosing mates and with this choosing, many popular superstitions went which otherwise would have been quite impossible to stamp out.

The popular customs connected with St. Valentine's Day were in vogue in England and France during the middle ages. On the 14th February, half way through the month, is supposed to be the beginning of spring. Every lad had a right to express his affections and every girl as well. All nature had begun to awaken from its winter sleep; this is portrayed in the activity among all living things of woodland in the countryside of England and France.

Not only is there mating between lasses and lads, but the birds join in the festivities and choose their mate also singing and hopping from branch to branch of the trees seeking their homing place.

So whose young heart is not fluttered on the gift of a Valentine on this day of days? On this special day in Springtime consecrated to lovers and the sending of love to lovers and the sending of love tokens. Who can or does forget their first Valentine. What wonderful sentiment it contains conveying expressions of sweet affection far easier conveyed to the heart of the loved one on the beautiful Valentine token than if spoken by lips.

The poet Grey writes thus—
Last Valentine the day when birds of Kind
Their paramours with mutual chirpings find
I early rose at break of day
Before the sun had chased the stars away
A field I went amid the morning dew
To milk my Kine, for so should housewives do
The first I spied and the first swaine we see
In spite of Fortune shall our true love be.

Will the Valentine survive? The usages of May day, a festival of about the same relative value in the calendar has almost died out.

What shall we do with Valentine Day?

A Worthy Campaign

During the past week an extensive campaign has been run by the Boy Scouts Association in an effort to raise \$150,000, for their work. This association, since its humble beginning less than a quarter of a century ago has grown to almost unbelievable proportions, and has found favor and is doing good work among the youth of every community that it has entered. The Boy Scouts Association takes the boy as soon as he starts school, when the right companionship and habits mean so much towards the forming of his character, and gives him the right training. And this training is three-fold: physically—by teaching and fostering playing of games, especially out-door ones; mentally—by providing instruction periods in handicraft and so forth and by insisting on certain tests being passed; training for citizenship—in fact, all branches of work that are entertaining and instructive to the boy.

This is a worthy cause. Probably your own boy has benefited by the unselfish work that these scout leaders are doing throughout Canada and other countries. If you have not already done so—DO IT NOW. Dig down and 'give till it hurts' for the cause of young Canadian manhood.

Easy to Guide Young People Says Pioneer Church Leader

John Pepper, Veteran Sunday School Superintendent, Also Successful in Business Endeavor

Memphis.—Almost a half century in Sunday school work. John R. Pepper, who will be 80 his next birthday, has started on his 50th year as superintendent of a Sunday school here.

Naturally, he is proud of his record. For a man to serve in that capacity for such a length of time—well, did you ever hear of anyone else doing it?

But don't get the idea that Pepper's pride is altogether in long service. It also is in accomplishment. When he first became superintendent, the Sunday school had less than 300 members. Now it has more than 2,000.

Yes, 1929 was a great year for Dr. John R. Pepper. It marked the beginning of his 50th year. It marked the meeting of Pepper and Salt.

"Yes," says Pepper, with a grin, "I had always thought it would be funny if I could meet a fellow named Salt. Well, one Sunday morning not long ago a stranger came into Sunday school. I went to meet him.

"Pepper is my name," I said, extending my hand. 'Well, well,' he replied. 'My name's Salt.'"

Pepper strongly recommends Sunday school work. He declares it not only pays handsome spiritual dividends, but also rich rewards physically and materially.

"I believe the reason I have kept young and am able to carry on is because I have constantly associated with young people," he says. "There's nothing like it.

"I haven't any patience with people who are constantly finding fault with young folks. There have always been some improprieties and always will be. But young folks are the most responsive people in the world. Make pals and comrades of them, and it's easy to lead them in the right direction."

He firmly believes the world is growing better and happier.

"Why, years ago parents used to send their children to Sunday school," he said. "Now they bring them. Another thing, when I started in as superintendent there was just a handful of men in the school. Now lots of them attend."

He may be 80 years old, but he

hasn't retired yet, and is not going to. He is president of three wholesale grocery firms, head of a machine works corporation, president of the general Sunday school board of his church, chairman of the board of commissioners of Goodwyn Institute here, president of Cossitt library here, president of the Lake Junaluska assembly and a director of a bank.

SLIP COVERS AT ROXY STUDIO

Notre Dame de Grace Upholstery Makes Specialty of Chesterfield Covers

What if you can't afford a new Chesterfield set this season. A slip-cover, in just the right shade and style to match your room will give the effect as a new set and will cost anywhere near as much. It will add 100 per cent to the beauty of as many of the covers are washable, the room and will be more sanitary. Many qualities and colors are on display at the Roxy Studio in Notre Dame de Grace, one of Montreal's most complete and up-to-date upholstery shops and one with a reputation.

Mr. Graff, the designer of these covers has had many years experience in the upholstery trade and has had a wide and varied experience in the art of slip-cover designing. He has attended the New York fashion shows for years and always brings back to the local residents something new in the upholstery trade. The management will be pleased to answer any requests for samples.

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Every Sunday Afternoon
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Short interesting Bible talks by
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Feb. 2nd—"Is Heaven a Mystery?"
Feb. 9th—"The Up-to-Date Book"
Feb. 16th—"Five Smooth Stones"
Feb. 23rd—"After Death What?"

No Collection — All Welcome

FAIRMOUNT-ST. GILES

(United Church of Canada)
New Church Hall, Corner of
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MacFarlane
Associate Pastors

ject: "The Mystery of
11.00 a.m.—Rev. Dr. Dobson. Sub-
Miracles"
7.30 p.m.—The Rev. Dr. Dobson
will be assisted by Rev. Dr.
Gifford who will speak on
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S.S. at 3 p.m. in all departments,
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PROMINENT NORTH-END CITIZEN



Mr. Berard who lives at 368 Durocher Avenue, moved to Outremont in 1913 and has resided here ever since. After his long residence of 17 years duration he remains one of the most ardent booster for his home city that one could wish for.

When asked this week to name some improvement which he would like to see effected in Outremont which would make it a still better place in which to live, he smilingly shot back at the Examiner reporter, "There is really no improvement needed that I can see as outstanding at the present time for I regard this city as being one of the best, if not indeed the very best, residential municipalities on the continent."

Mr. Berard was born in St. Barthelemi and educated privately finishing and earning his legal degree at Laval University. He was admitted to the bar of Quebec in 1902 and was created a K.C. 11 years later.

Sinclair's RADIO COLUMN

HE SAID: "NONE OF THE OLD CROWD COME TO SEE US ANY MORE."



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THE MONTREAL City and District Savings Bank

83rd ANNUAL REPORT 83rd

To THE SHAREHOLDERS,
Gentlemen:
Your Directors have pleasure in presenting the Eighty-third Annual Report of the affairs of the Bank and the result of its operations for the year ending December 31st, 1929.

GENERAL STATEMENT DECEMBER 31st, 1929

LIABILITIES	
To the Public:	
Deposits bearing interest	\$55,132,771.18
Deposits not bearing interest	132,386,065
Charity Donation Fund	130,000.00
Other liabilities	1,548,578.01
Total	\$69,149,414.19
To the Shareholders:	
Capital Stock (Amount Subscribed \$2,000,000.00) paid up	\$2,000,000.00
Reserve Fund	2,200,000.00
Balance of Profits carried forward	182,236.87
Total	\$4,382,236.87
Total	\$73,531,651.06

ASSETS

Cash on hand and in Chartered Banks	\$1,857,817.94
Bonds and Provincial Government Bonds	24,841,117.84
City of Montreal and other Canadian Municipal Bonds and Debentures	21,641,168.11
Bonds of Canadian School Municipalities	12,582.89
Bonds of Canadian Public Utilities Corporation	1,672,500.00
Foreign Government Bonds	10,000.00
Sundry Securities	200,000.00
Call and Short Loans, secured by collateral	9,415,451.45
Charity Donation Fund, invested in Dominion and Canadian Municipal Securities approved by the Dominion Government	150,000.00
Bank premises (Head Office and Branches)	1,170,000.00
Other Assets	20,717.29
Total	\$73,531,651.06

On behalf of the Board: *R. Desjardins* President, *J. G. Gauthier* General Manager

PRESIDENT'S REMARKS

Although the year 1929 has run its course, it is, in our opinion, rather early to write its history. At its inception, many and varied were the predictions as to its probable results and few of these have been realized. Coming in the wake of an era of unprecedented prosperity, it was the opinion of many that a period of some depression was in sight, whilst others, just as shrewd, expressed the conviction that the year would surpass all its predecessors and make new records in all fields of endeavour. During the first six months of the year no let-up in business was apparent. Our exports showed indeed a decline but this was offset by the increase in our imports, which went to show that our purchasing power was unimpaired, whilst our internal trade, particularly in the building industry, showed marked progress.

The first set back to be experienced was in our crops, and what is termed the wheat crisis is probably the cause of subsequent events. The sudden and critical drop in stock exchange values assumed, in the estimation of our citizens, an importance altogether out of proportion to its real significance. Financial men generally and bankers in particular were expecting this break and made vain efforts to warn such as it was their duty to protect. This break was only delayed to the greater loss of those concerned and it is to the honor of our financial stability that our credit structure generally stood up so well. It is unfortunate that so many wage earners saw their hard earned savings melt away in risky ventures, and it is hoped that they will not be cast down by their losses but will set to work with renewed vigour to build again. Another subject to deplore is the unwarranted growth of late years in instalment buying particularly in articles of luxury. This is a most dangerous development for our people, especially salaried people, and it is in times of depression like the present that its effects are most seriously felt.

As to the future, it is quite possible that there will be a certain slowing down in trade and commerce during the present year but our financial structure is so solidly built that its effect cannot be of long duration. Our

normal development and we may all look forward with confidence to the assured prosperity of our country. Its progress is only beginning and we have every reason to place our hopes, our energy and our money in the service of its future greatness.

The Bank continues its normal progress and the year just elapsed has served to further strengthen its position. In common with the other Banks of the country, our deposits show a certain falling off but, on the other hand, the number of our clients is increasing continuously and shows quite an appreciation for the year.

We have also the satisfaction of seeing our profits grow and the increase for the year, as shown by our report, is quite appreciable. The premises occupied by the Bank are all its own property, with the exception of the temporary quarters in which is housed our Rosemount Branch, and these are carried on our books at less than half the value placed upon them by the civic authorities. Our investments, consisting of bonds of outstanding value, figure in our balance sheet at considerably less than their present market value. Our policy as to branches is being carried out in the usual course and in harmony with the growth of the City. A new branch was opened to the public on Park Avenue in April last and is making satisfactory progress. Quite important changes have taken place during the year in the personnel of the Bank's Management. Mr. Lesperance, who had been General Manager for over twenty-five years, having expressed the desire to retire after 50 years of service, your Directors considered that they should comply with his request. Mr. Lesperance is still with us, however, the Directors having elected him as a member of the Board in the place of the late Hon. Sir Lomer Gouin. The Bank will thus continue to benefit by his lengthy experience and sound judgment.

To replace Mr. Lesperance as General Manager, your Board have appointed Mr. T. Taggart Smyth, who has been in the Bank's service for many years and assistant to Mr. Lesperance for the past nine years. Mr. Chas. Moncel, heretofore Superintendent of Branches, replaces Mr. Smyth as Assistant General Manager.

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STRATHCONA SENIOR HOCKEY SQUAD LOSE TO WESTMOUNT 5-0

Intermediates Down Commercial — Keeping Well Up In Standing — Brydson Scores Three In Senior Tilt.

By SYD FELDMAN
The Strathcona Senior Hockey team renewed its ancient rivalry with Westmount High School rather unsuccessfully; being trimmed to the tune of 5-0. However, the game was much closer than the score indicates and up until about ten minutes to go the score was only 1-0.

Strathcona refused to be daunted by the tales of the brilliance of the Westmount squad, especially their star Brydson, and rushed into the fray with spirit. As a matter of fact they held Westmount more than even for the first few minutes and it was only when Brydson was on the ice that Westmount showed to advantage. The first goal of the game came when Brydson uncorked a marvelous burst of speed, circled the defence and had Friedman at his mercy. Strathcona had their share of the play soon after when Simkevitz broke through only to have Markham save brilliantly. Friedman did the same a moment later when J. Riddel broke through and had no one but the goalie to beat. Frank Scofield, the Westmount Captain, was making several brilliant rushes as the period ended with Westmount leading 1-0.

At the beginning of the second half Scofield incurred a penalty and Strathcona forced the play, Simkevitz being again balked at the nets. Batson was continually testing Markham with wicked long shots which seemed to cause him considerable trouble.

With but a few minutes to go and the game going along evenly, Westmount suddenly seemed to be supplied with a new lease of life and ran in four goals in about five minutes. The first came when Scofield went up the side and then passed out to Brydson who made it good. The second goal was credited to J. Riddel, husky Westmount rear-guard who had been playing a sterling game throughout. Before the spectators had time to take their breaths after Riddel's goal, Stuart ran in another. This was immediately followed by Brydson's third goal of the game which made the score 5-0 for Westmount. Brydson was undoubtedly the best man on the Westmount team, closely followed by Scofield and Riddel, while Hayes, Simkevitz and Batson were best for Strathcona.

The line-up:

Strathcona	Westmount
Goal	Markham
Friedman	Defence
Latt	Webb
Batson	J. Riddel
Hayes	Centre
Simkevitz	Wing
Harper	T. Riddel
Smith	Sub.
Claxton	Brydson
Kon	McNeil
Referees:	Heffernan and Vincent.

The Strathcona Intermediates keep themselves well up in the standing by disposing of Commercial High School by a 4-1 count.

Strathcona started off at a rapid combination play. Commercial man- nace and Irwin scored the first goal when he stickhandled his way down the ice to pick the corner from the blue line. A few minutes later Barney Roseman made the identical play to

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score again. The third goal came on a pass from Roderique to Kon, a pretty aged to score one goal before the half-time whistle blew making the score 3-1 for the Navy and White.

In the second half Commercial made many determined efforts to score but when on the verge of success were balked by the fine goaling of the Strathcona captain, Melvin Simand. Strathcona did not seem to relish being hemmed in at their own end of the ice, however, and started their powerful offensive working again. This resulted in Irwin's second goal of the game and thus the game ended 4-1 for the Northenders.

NORTH END CLUB PLAY

"Three Pegs" Aply Present- ed By Dramatic Class

One of our foremost local organiza- tions, the Dramatic Class of the North End Women's Club, met with great success in the presentation of a three act comedy entitled "Three Pegs" before a large audience in the hall of the Church of the Ascension, Park Avenue last week.

The "Three Pegs" are girls who are all trying to be adopted by a wealthy spinster of thirty-five who is, how- ever, affected with an aunt of the Amazonian type who is continually browbeating anyone who happens to be near enough. When the spinster announces her intention of adopting one girl, three candidates arrive and the plot is concerned with their struggle, and that of the aunt to win the coveted position.

The difficult role of the interfering and inquisitive aunt was most ably filled by Mrs. E. Eddison who delivered a convincing sketch on the part.

Mrs. George Wilnot portrayed the wealthy spinster with calmness and restraint. Of the "Three Pegs" Mrs. William Baldwin was convincing as the sophisticated Marquerite; Mrs. G. T. Oglivie did what she could with the colourless role of Madge and Mrs. F. B. Thomas did clever work as the winsome Peg, who makes everything terminate happily. Mrs. R. D. Smyth supplied the humorous element of the evening. Mrs. T. Ellyette took the part of the cook, Mrs. J. E. Weir, that of an Italian woman who intro- duces Madge, and Mrs. J. Mock made a timely appearance as Madge's long- lost mother. The audience, which was large, appreciated the efforts of the performers as evidenced by their con- tinued applause.

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THRU' THE SPORT SIEVE

By Bobby Forster

No Ballyhoo for Mark Walsh

While Ed Fabre and his companions in the Green-Stripe Quebec-Montreal snowshoe mar- athon were being received with great acclaim along their route, a young local resident was speeding along the course on skis in the other direction, performing a feat which paralleled this much ballyhooed event.

Mark Walsh, of Brodeur Avenue, staged a little Montreal to Quebec marathon all by himself, and glided over the snows between here and the Ancient Capital with almost unbelievable speed. Walsh, who is eighteen years old, left Bout de l'Isle on a Sunday at noon and the following Wednesday plied his way down the Grand Alle in Quebec.

Montreal to Lavaltrie was the first lap for Walsh. Monday night found him in Louiseville, while the following day saw him reach Cham- plain.

Champlain to Quebec is seventy miles by road, but after his previous days' experience distances held no terrors for Walsh, and he went the whole seventy miles in one day. At 4.30 in the morning he was on his way and mile after mile slipped behind him. Dusk found him at his goal.

The only thing wrong with Walsh's novel skiing was that he chose the wrong time to carry it out.

The snowshoers were crowding all the headlines at the time, with the whole countryside from Quebec to Montreal on the lookout for them, and Walsh's unadvertised feat went practically unnoticed.

Walsh has set a mark for other ambitious to aim at, and it is believed that he is the first ski-er to make the trip. Anyone that has visions of clipping time off his record of four days will have to do some tall stepping, and work up no little condition as well.

Montreal to Quebec is nearly two hundred miles by road, and striking an average of close to fifty miles a day and maintaining that pace calls for considerable stamina—and then some.

More power to Mr. Walsh!

Track Stars Turn Snowshoers

Jack Speak, who leads the M.A.A.A. snowshoes club, is proud of his little band of runners who made such a clean sweep in the Canadian championships at Ottawa during the winter carnival.

The Winged Wheel crowd proved conclusively that one does not need to be brought up from childhood on the gutted racquettes to be a champion runner at that sport, for hardly a man among them could be termed a really experienced snowshoer.

Mirth McKechnay, Olympic sprinter, Morrie Hughes and other M.A.A.A. track stars showed that good sound legs and competition ex- perience were enough to carry them through to victory with their limited knowledge of this sport on the long racing snowshoe, over men who had plodded around all their lives on snowshoes.

How do They Get That Way

European hockey folks seem to have a rare old sense of humor, or else they think quite a bit of themselves.

Just this week we hear of the world's hockey championship being won in Berlin by the Canadas, a touring Toronto outfit which has made practically every European team look like a bunch of juveniles.

We have to hand it to the Canadas for having the foresight to go overseas this winter, or else Vienna, Prague, Berlin or some other Eu- ropean city team would be basking in the glory of being "hockey cham- pions of the world".

JUNIOR LEAGUE IS WELL AWAY

Iroquois and Panthers Win In Two-Game Fixture

With the Junior Basketball league now well underway the Iroquois have established a firm hold on first place and from all reports hope to maintain this position. Clive Lequillotte, cap- tain, led his team to a 17-5 victory over the Rovers in their last engage- ment. Cyril Willingdon was best for the losers on that occasion. In the second engagement on the card the Panthers took a fall out of the Maple

Leafs, 10-4. Griffiths appeared to be the whole team, scoring the Maples only four points and being all over the floor, but the other squad used combination to good advantage and as it is the one game that a one man team can not cope with they carried off the honors.

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CLINT BENEDICT



"Benny" is back in Montreal shooting around after an enforced rest due to taking the punch square on the nose.

BETTY MILLER WINS TROPHY

Local Skier Proves Endurance To Take Trigg Trophy

The young people of the North End will be pleased to know that Miss Betty Miller of Fairmont Avenue won the Trigg trophy on Saturday after-

noon at the Verdun Ski Club meet.

After a spirited race over a two mile course Betty tied for first place with Miss Elsie Palmquist of the Verdun Ski Club and was obliged to go over another distance of a mile and a half. Miss Betty was acclaimed winner and finished in good style, to the joy of her many supporters.

Two weeks ago Betty won the two mile cross country event at Shaw- bridge, held under the auspices of the Night Hawks Ski Club of which she is a member. We all wish her luck this week end at Shawbridge where she will be entered for the Night Hawk's Championship.

When Bad Tom sailed the ocean blue.

He had his troubles as well as you, For many a day he sold booze on his ship, Until the "coppers" made him skip.

BADMINTON AT N.B.Y.M.C.A.

The North branch Y.M.C.A. ladies Badminton Club held a Mid-season lunch on Wednesday the 12th. Mrs. Lockard the president was in the chair. There was a splendid turn out of the members and friendly games were played during the day.

Mrs. Branghan and Mrs. Buckley were responsible for the delightful luncheon and the very attractive table decoration carried out in Valen- tine colors.

This country, like other countries, is suffering from too much legisla- tion. —Sir Donald Maclean.

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READ-EM-AND-WEEP

BY "TERRY"

The dispute about how much Rudy Vallee makes seems to have been settled. He has been sued by a show-girl; and that means that he makes plenty.

A headline warns people to beware of \$100 bills because there are many bad ones in circulation. We still don't believe there is that much money.

Skyscrapers are getting so high in New York there is some talk of equipping them with Pullman berths.

Soviet Russia has abolished Sunday. Well, that's one-way to get rid of the traffic problem, at that.

The Soviet government has ordered an increased wheat acreage and a better yield per acre. Maybe the Soviet also ought to tell the wheat not to grow those scratchy beards.

The prince of Wales is now in South Africa. Give that jolly boy a sample case and what a travelling salesman he would make!

Lecturer says jazz is dying. Gosh, what a noisy death.

The old song, "Silver Threads Among the Gold," has become obsolete. Grandma has learned to dye her hair.

A LESSON FROM CHICAGO

By ERNEST PITT

In view of the distressing news which the newspapers have furnished recently regarding the financial situation of Chicago, it is perhaps a good moment for cities like Montreal, which have also at times in the past known something of the evil effects of mismanagement, to give a little attention to the situation of the business capital of the United States and see if it has any lessons to offer us.

I do not think that any good will come of seeking consolation from the knowledge that there are other cities that are far worse off than ours. Even if Montreal were in every respect the best managed city in the world, it would still be the wiser plan to be constantly on the look-out for opportunities of improvement, and to take lessons from the misfortunes, as well as from the successes of others.

There are many who look back to the tirades of Mayor Thompson against His Majesty King George, as well as his attacks on everything that savored of giving a square deal to Great Britain and British interests in the teaching of history and other subjects in Chicago schools; and who see in the present unhappy state of affairs a just retribution for Chicago's administration. The best that we can derive from that line of thought is the lesson that the sole business of a civic administration is to administer the city and leave outside issues alone.

The situation of Chicago is well known. Taxes for 1928 are not collected; 40,000 employees have not been paid their January salaries and wages; employees, including firemen and police, are being asked to accept "tax-anticipation warrants" instead of cash payment; banks are refusing to advance money to the city because of lack of faith in the administration. And this, in one of the greatest cities of the United States, one frequently referred to as the commercial capital of the Union—a status frequently claimed in Canada for the City of Montreal. Happily, there is no reason to fear any such condition arising in Montreal in the present generation.

One passes over financial difficulties which arise sometimes in small towns and rural municipalities. Commissions are sometimes organized to help them out. But when a city like Chicago with a valuation of four and a quarter billion, a population of nearly three and a half million, and a revenue of \$228,000,000, each year gets into such straits, it is difficult to see any other way out than to let the

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CANADIAN STAR AT TITLE MEET



Miss Cecil E. Smith, champion figure skater of Canada, who participated in the national championship skating tournament in New York.

The time to stop any such unhappy development, is two years before it starts. And next April will be the beginning of another two-year period. This period will mean a great deal to the property owners of this great city of ours and it behooves each and every citizen to give into it the serious consideration and attention which it merits.

FRIENDLY TALKS WITH BOYS

(By V. D. LUNNY)

In the course of conversation with a prominent gentleman, we asked him, "What advice would you impart to boys that would aid in the attainment of success." He thought and then replied with a smile, "Take advantage of the breaks".

"Take advantage of the breaks"—we thought over this statement, a little later as we sat in front of our typewriter, thinking of a good topic for a "Talk". We decided that it was a good subject to write on. We picked on this topic because we feel that it ranks among the best of advice, and because we can show, many instances in which things were won by taking advantage of the breaks.

In hockey—our great Canadian sport games are won and lost largely through the breaks. The good team is the one that knows the breaks and takes advantage of them. A good reporter is one that knows news when he sees it and who then takes advantage of his observations. A good hockey player is one who takes advantage of the breaks of the game. It is a break for the opposing team when a rival player merits a penalty, a good forward line will utilize the chance to score. A good man will make use of the various breaks that come his way.

Before one is able to use the breaks he must be able to recognize them when they present themselves. The

IS HE CURSED



Tom Terris, above, is one of the last five survivors of the party of noted explorers, who discovered the tomb of King Tut-Ankh-Amen. Other members of the party have perished tragically, many of them mysteriously. A legend has grown that the whole party was doomed—cursed by the spirit of the ancient king.

only way of becoming familiar with breaks is by keeping one's eyes open, and being well aware of the surrounding happenings. When you have an idea that a certain occurrence will do you good, seize the opportunity and act without unnecessary hesitation upon whatever impulses follow.

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