

Budget of Live News From McAdam Junction

Newsy Notes of Busy Railway Hamlet — Lodge Meetings and Items About People Whom We Know

McADAM JCT., Nov. 25—Mrs. Vera Mr. and Mrs. Robert Coffee and Mr. Fisher left Saturday evening for Mrs. Joseph Coffee and little daughter Betty, of Milltown, N. B., spent Sunday here as the guest of M. and Mrs. Fred Jones.

The regular monthly meeting of the Women's Auxiliary of the Canadian Legion, B. E. S. L., McAdam branch, was held in the Legion rooms on Tuesday evening with the president, Mrs. A. Clarkson, presiding. The secretary-treasurer, Mrs. Leo Reardon, gave a financial report for the present month. After the meeting a dainty lunch was served by the food committee.

Rev. J. F. McKay, Percy Pheeny and W. T. Smith were visitors at St. Stephen Monday.

The Ladies' Aid of St. Paul's United Church met on Tuesday evening at the home of Mrs. John McCulley with a good attendance. After the business hour, dainty refreshments were served by the hostess, assisted by Mrs. C. V. Herron.

Mrs. Amy Cleland left on Wednesday evening for Toronto, where she will spend the winter with her son, Arthur.

The annual meeting of the W. A. of St. George's Anglican church was held on Thursday last at the home of Mrs. W. J. Gaynor, with the president, Mrs. Alfred Morecraft, presiding. The reports showed a very successful year, with all pledges met and an outfit made for a girl in one of the Indian schools. The following officers were elected for the coming year: President, Mrs. Alfred Morecraft; 1st vice-president, Mrs. Amy Cleland; 2nd vice-president, Mrs. Jas. Bell; recording and corresponding secretary, Mrs. Ernest Hunter; treasurer, Mrs. W. J. Gaynor; Dorcas secretary, Mrs. Ray Wood; Little Helpers' secretary, Mrs. Sterling McNally; Junior superintendent, Mrs. Alfred Morecraft; and Living Message secretary, Mrs. R. W. Cropley.

The W. A. of St. George's Anglican church held their weekly card party Tuesday evening, with a good attendance. The prizes were won by Mrs. Patrick Murphy and James Cook.

The Ladies' Sewing Circle of St. Paul's United Church met on Wednesday afternoon at the home of Mrs. Wesley Murray. Plans were made to have a special picture in the Orange Hall next Monday night. Following the business period, refreshments were served by the hostess, assisted by Mrs. Edgar Coburn, Mrs. N. Little and Miss Phyllis Jordan.

The ladies of St. Clement's church held a chicken supper and card party in the I.O.O.F. Hall on Wednesday last. The supper was well patronized and an excellent meal served by the ladies. A large number of people were also present at the card party, which was held later in the evening; auction forty-fives were played and the prizes were won by: 1st prize, Mrs. W. J. Gaynor and Charles Marshall; 2nd prize, Miss Eva Shields and Lawrence Murray. A large sum of money was realized for church purposes.

Harry Pheeny was a visitor to Fredericton Saturday.

The weekly tea of Ina Rebekah Lodge was held Thursday afternoon at the home of Mrs. J. T. Bottomley.

Mrs. Ernest Hunter entertained at a bridge party recently in honor of Mrs. Amy Cleland, who is leaving for Toronto to spend the winter. The prize was won by Mrs. Dawson Greek and the guest prize was won by Mrs. Cleland. At the close of the evening dainty refreshments were served by the hostess.

Mrs. Edgar Sharpe and Mr. Lawrence Sharpe, of Norton, spent the week-end with Mr. and Mrs. Hedley Lutwick.

The Young People's Society of St. Paul's United Church held their regular weekly meeting on Wednesday evening with a good attendance. After the business period was over a very good program of music and games was enjoyed; refreshments served by the food committee brought the evening to a close.

The Young People's Society of the United Baptist church met on Friday evening with a good attendance. The program was in charge of Group No. 3, under the leadership of Ollis Rush-ton.

The Ladies' Sewing Circle of the United Baptist church met last week at the home of Mrs. Graves, with a very good attendance. After the business was concluded dainty refreshments were served by the hostess.

On Monday evening the Bible Class of the United Baptist church held a farewell reception in honor of Mrs. G. Kane, who is to move to St. Stephen. Mrs. Kane was the recipient of a gift, which was presented by Mr. A. B. Gibson.

Mrs. Wesley Coburn, of Harvey, spent a few days here last week visiting friends.

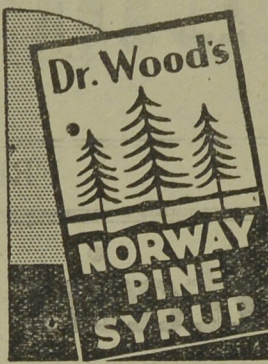
A memorial service was held in the United Baptist church on Sunday afternoon by the Eastern Star Lodge in memory of their departed sister, Mrs. Sarah Morecraft.

Mr. and Mrs. Thomas Donahue were visitors at St. Stephen on Monday.

A special picture entitled "Thirty-Day Princess," was held in the Orange Hall on Monday evening under the auspices of the Ladies' Sewing Circle of St. Paul's United church. It was well patronized and a large sum of money was realized for church work.

Rev. A. B. Gibson motored to Fredericton on Monday on a business trip.

A jolly fat man casts a big shadow himself and drives away the shadows for others.



GOOD FOR CHILDREN Breaks up their Colds

The healing, penetrating qualities of Dr. Wood's Norway Pine Syrup relieve the cough spasms, soothe the throat and bronchial tubes and aid recovery by loosening germ-laden phlegm. Children take it willingly. No unpleasant after-effects. Used in thousands of homes. Sold everywhere.

STRIKES at the ROOT of COLDS and COUGHS

POLICEMAN HAILS A MONK'S GHOST

(Special to Daily Mail)

HEREFORD, Nov. 27—Three people—two of them police officers—claim that they have seen a monk's ghost gliding through the close of ancient Hereford Cathedral on separate occasions at dead of night.

The third to make the claim is W. E. Henner, a printer. He says that he had a clear view of the spectre, and that it was clothed in cowl and cassock of dirty white.

The two policemen are emphatic, however, that the ghostly monk wears black. One constable, in fact, mistaking it for a colleague, called out a greeting.

The wraith immediately vanished.

Two people can *chime* on an interesting conversation, but there is likely to be more wit in five.

NOTICE OF SALE

To SHERMAN J. JONES, of the Parish of Douglas, in the County of York and Province of New Brunswick, Farmer, and LIZZIE J. JONES, his wife, and to all others whom it may in any wise concern.

NOTICE IS HEREBY GIVEN that under and by virtue of the power of sale contained in "The Property Act" and of the powers contained in a certain Indenture of Mortgage, bearing date the eleventh day of October, A.D. 1917, made between Sherman J. Jones, of the Parish of St. Mary's in the County of York and Province of New Brunswick, laborer, and Lizzie J. Jones, his wife, of the first part, and Herbert B. Cliff, of the City of Fredericton in the County of York and Province of New Brunswick, Gentleman, of the second part, and duly recorded in York County Records in Book 166, pages 149-152, under official number 67872, the 11th day of October, A.D. 1917, which said Indenture was duly assigned by the said Herbert B. Cliff to the undersigned Leon W. Cliff, by Indenture of Assignment bearing date the 21st day of October, A.D. 1933, and duly recorded in York County Records in Book 221, pages 124-126, under official number 85564, the 21st day of October, A.D. 1933, there will, for the purpose of obtaining payment of the moneys secured by the said Indenture, default having been made in the payment thereof, contrary to the provisions contained therein, be sold at Public Auction, in front of the Post Office in the CITY OF FREDERICTON, in the County of York, on SATURDAY, the EIGHTH DAY OF DECEMBER, A.D. 1934, at the Hour of TWELVE O'CLOCK NOON, the lands and premises mentioned and described in the said Indenture as follows:

"ALL that certain place or parcel of land situate lying and being in the Parish of Douglas in the County of York and Province of New Brunswick and bounded as follows to wit:

Beginning at a point on the Highway Road one hundred and five feet (105) westerly from a point where the line between lands formerly owned by William McFarlane and Milna Yarka strikes the said Highway Road; thence northerly along the side line of land owned by Catherine Bailey till it strikes the bounds of the Railroad a distance of seven rods more or less, thence in a westerly direction along said railroad a distance of four rods and fifteen links thence in a southerly direction a distance of six rods more or less to the Highway road, thence westerly along said road a distance of five rods and fourteen links to the place of beginning."

Being the same land and premises conveyed from Alexander McFarlane to said Sherman J. Jones, by deed bearing date the eleventh day of October, A.D. 1917, and Registered in the York County Record Office on the eleventh day of October, A.D. 1917.

Together with all and singular the buildings and improvements thereon and the privileges and appurtenances to the same belonging, or in any manner appertaining.

Dated this Third day of November, A.D. 1934.

(Sgd.) LEON CLIFF, Assignee and present holder of Mortgage.
Hanson, Dougherty & West, Solicitors, Fredericton, N. B.

C. C. WOOD GROCER

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BANK OF MONTREAL

Established 1817

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

ANNUAL STATEMENT

31st October, 1934

LIABILITIES

LIABILITIES TO THE PUBLIC

Deposits	\$630,218,835.10
Payable on demand and after notice.	
Notes of the Bank in Circulation	35,255,876.00
Payable on demand.	
Bills Payable	185,183.19
Time drafts issued and outstanding.	
Letters of Credit Outstanding	6,522,749.56
Financial responsibilities undertaken on behalf of customers (see off-setting amounts [x] in "Resources").	
Other Liabilities to the Public	10,386,724.55
Items which do not come under the foregoing headings, including \$9,000,000 advances from the Dominion Government under The Finance Act.	
Total Liabilities to the Public	\$682,569,368.40

LIABILITIES TO THE SHAREHOLDERS

Capital, Surplus and Undivided Profits and Reserves for Dividends	76,538,810.08
This amount represents the shareholders' interest in the Bank, over which liabilities to the public take precedence.	
Total Liabilities	\$759,108,178.48

RESOURCES

To meet the foregoing Liabilities the Bank has

Cash in its Vaults and in the Central Gold Reserves	\$ 87,210,888.26
Notes of and Cheques on Other Banks	28,670,917.74
Payable in cash on presentation.	
Money on Deposit with Other Banks	16,764,669.62
Available on demand or at short notice.	
Government and Other Bonds and Debentures	317,936,912.23
Not exceeding market value. The greater portion consists of gilt-edge securities which mature at early dates.	
Stocks	103,789.95
Railway and Industrial and other stocks. Not exceeding market value.	
Call Loans outside of Canada	32,133,844.20
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	8,399,657.67
Payable on demand and secured by bonds and stocks of greater value than the loans.	
Banks' Acceptances	26,528.08
Prime drafts accepted by other banks.	
TOTAL OF QUICKLY AVAILABLE RESOURCES	\$491,247,207.75
(equal to 71.97% of all Liabilities to the Public)	
Other Loans	243,477,041.21
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 Sold by the Bank	1,487,975.10
Acquired in the course of the Bank's business and in process of being realized upon.	
x Customers' Liability under Letters of Credit	6,522,749.56
Represents liabilities of customers on account of Letters of Credit issued by the Bank for their account.	
Other Assets not included in the Foregoing	1,873,204.86
Making Total Assets of	\$759,108,178.48
to meet payment of Liabilities to the Public of	
leaving an excess of Assets over Liabilities to the Public of	\$ 76,538,810.08

PROFIT and LOSS ACCOUNT

Profits for the year ended 31st October, 1934, after making appropriations to Contingent Reserve Fund, out of which Full provision for Bad and Doubtful Debts has been made	\$4,105,024.34
Less Dominion and Provincial Government Taxes	900,654.83
Dividends paid or payable to Shareholders	\$2,880,000.00
Reservation for Bank Premises	100,000.00
	\$ 224,369.51
Balance of Profit and Loss Account, 31st October, 1933	1,585,451.28
Balance of Profit and Loss carried forward	\$1,809,820.79

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 117 years the Bank of Montreal has been in the forefront of Canadian finance.