

Theatre of The Air

MONDAY PROGRAMMES

CFNB, FREDERICTON, 550 K.
8.00—Musical Clock
8.30—M. M. A. Talk
8.35—Listening Post
9.00—Birthday Program
9.15—Popular Songs
9.30—Maytag Melodies
10.00—Concert Period
10.15—Tangoes
10.30—Tangoes
10.45—Dance Music
11.00—Happy Warrior Hour
12.00—Purina Program
12.15—Frigidaire Program
12.45—Building Products Program
1.00—Sherwin Williams Program
1.00—Frigidaire Program
1.30—Marconi Radio Hour
2.30—Strings and Vocalist
4.30—Music Box Revue
5.00—Monitor News
5.30—Dance Music
5.45—Concert Songs
6.00—Dinner Music
6.15—Canada Cement Program
6.30—Burgess Battery Program
6.45—McDonald Program
7.00—News Bulletins
7.15—Weed Chain Program
7.30—News
7.45—Sunset Silhouettes
8.00—Rex Battle Orchestra
8.15—Song Recital
8.30—Young Tim
8.45—A Quarter to Eight
9.00—Show Shop Songs
9.30—Ben Kytte's Varieties
10.00—Rendezvous
10.30—Melodic Strings
11.00—Young Bloods
11.30—Billy Bissett's Orchestra
11.45—Press News

CKAC, MONTREAL, 730 K.

5.15—French Songs
5.30—Variety Hour
6.00—Social Announcements
6.15—Odette Oligny
6.30—Fireside Program
7.15—Tangoes
7.25—Recreative Hour
7.30—News
8.05—Universal Quartette
8.15—Le Cure de Village
8.30—Living Room Furniture
9.30—Conference
10.00—Lux Theatre
11.00—Alex. Lajoie's Orchestra
11.30—War Comments
11.45—Manhattan Choir
12.00—Molson Sports Reporter
12.05—News
12.15—Jack Denny's Orchestra
12.30—Ted Fiorito's Orchestra
1.00—Seymour Simon and Orch.
1.30—Hawaii Calls

WJZ, NEW YORK, 760 K.

5.00—Betty and Bob
5.15—Songs and Stories
5.30—Let's Talk it Over
6.00—Junior Radio Journal
6.30—The Singing Lady
6.45—Little Orphan Annie
7.00—News Reporter
7.05—U. S. Army Band
7.25—Stage Relief Program
7.30—News
7.35—The Charioteers
7.45—Lowell Thomas
8.00—Dinner Concert
8.15—Capt. Tim's Adventures
8.30—Lum and Abner
8.45—Sylvia Froos, Blues Singer
9.00—Fibber McGee and Molly
9.30—Evening in Paris
10.00—Sinclair Greater Minstrels
10.30—Princess Pat Players
11.00—Cuckoo Hour
12.00—Eso News Reporter
12.15—Ink Spots
12.30—Roy Noble's Orchestra
1.00—Shandor, violinist
1.08—Howard Lally Orchestra
1.30—Don Bestor's Orchestra

WEAF, NEW YORK, 660 K.

5.00—Woman's Radio Review
5.30—Girl Alone
5.45—Grandpa Burton
6.00—Al Pearce and his Gang
6.30—Tom Mix
6.45—Clara, Lu 'n' Em
7.00—Flying Time
7.15—Eso News Reporter
7.30—News
7.35—Harold Stevens Orchestra
7.45—Billy and Betty
8.00—Amos 'n' Andy
8.15—Uncle Ezra
8.30—Education in the News
8.45—Piano Duo
9.00—Hammerstein's Musical Hall
9.30—Voice of Firestone
10.00—A & P Gypsies
10.30—Vick's Open House
Grace Moore
11.00—The Lullaby Lady
11.30—National Radio Forum
12.00—Dick Fiddler's Orchestra
12.15—Leonard Keller's Orchestra
12.30—Eso News Reporter
12.45—Jesse Crawford, organist
1.00—Benny Goodman's Orchestra
1.30—Bert Black's Orchestra

WTIC, HARTFORD, 1040 K.

5.00—How to be Charming
5.30—Girl Alone
5.45—Grandpa Burton
6.00—Al Pearce and his Gang
6.30—Dick Tracy
6.45—Clara, Lu and Em
7.00—Wrightville Clarion
7.30—News
7.49—Gems from Memory
7.45—Strange as it Seems
8.00—Amos 'n' Andy
8.15—Gordon, Dave and Bunny

8.30—Fireside Melodies
8.45—Jack Says "Ask me Another"
9.00—Hammerstein's Music Hall
9.30—William Daly's Orchestra
10.00—The Gypsies
10.30—Grace Moore
11.00—Contented Program
11.30—Modern Symphonic Choir
12.00—News
12.15—Cugat's Orchestra
12.30—Magnolia Blossoms
12.45—Jesse Crawford, organist

WGY, SCHENECTADY, 790 K

5.00—Betty and Bob
5.15—How to be Charming
5.30—Stock Reports
6.00—Al Pearce and his Gang
6.30—Tom Mix
6.45—Clara, Lu 'n' Em
7.00—Flying Time
7.15—Joe LaTour
7.30—News
7.45—Eso News Reporter
8.00—Amos 'n' Andy
8.15—Uncle Ezra
8.30—Col. Jim Healy
8.45—Musical Program
9.00—Hammerstein's Music Hall
9.30—Voice of Firestone
10.00—A & P Gypsies
10.30—Grace Moore, soprano
11.00—Lullaby Lady
11.30—National Radio Forum
12.00—Eso News Reporter
12.45—Jesse Crawford, organist
1.00—Dance Music

WABC, NEW YORK, 860 K.

5.00—Commercial Concert
5.30—Chicago Variety Hour
5.45—Tea at the Ritz
6.00—Manhattan Matinee
6.30—Nothing but the Truth
6.45—Og, Son of Fire
7.00—Book Rogers
7.15—Bobby Benson and Sunny Jim
7.30—News
7.35—Vanished Voices
8.00—Myrt and Marge
8.15—Vocals by Verrill
8.30—Singin' Sam
8.45—Boake Carter
9.00—Eso Marketers
9.30—One Night Stands
10.00—Radio Theatre
11.00—Wayne King's Orchestra
11.30—March of Time
11.45—Manhattan Choir
12.15—Jack Denny and Orchestra
12.30—Jerry Freeman's Orchestra
1.00—Seymour Simon and Orchestra
1.30—Hawaii Calls

TUESDAY'S PROGRAMMES

CFNB, FREDERICTON, 550 K.

8.00—Musical Clock
8.30—M. M. A. Talk
8.35—Listening Post
9.00—Birthday Program
9.15—Strings
9.30—Maytag Melodies
10.00—Concert Period
10.15—Studies in Black and White
10.30—Fry-Cadbury Storyette
10.35—Novelty Program
10.45—Dance Music
11.00—Happy Warrior Hour
12.00—Purina Program
12.15—Frigidaire Program
12.45—Building Products Program
1.00—Sherwin Williams Program
1.30—Marconi Radio Hour
2.30—Royal York Concert Orchestra
4.30—Musical Comedy Memories
5.00—Monitor News Bulletin
5.30—Dance Music
5.45—Campbellaxe Program
6.00—Band Concert
6.15—Canada Cement Program
6.30—Burgess Battery Program
6.45—McDonald Program
7.00—News Bulletins
7.15—Weed Chain Program
7.30—News
7.45—Understanding Opera
8.00—Romanelli Orchestra
8.15—West to East
8.30—Young Tim
8.45—Novelty Musical Group
9.00—Show Time on Air
9.30—Music for Today
10.00—Mournful Numbers
10.30—This is Paris
11.00—By Moonlight
11.30—Talk on Radio
11.45—Press News

WEAF, NEW YORK, 660 K.

5.00—Woman's Radio Review
5.30—Girl Alone
5.45—Grandpa Burton
6.00—Al Pearce and his Gang
6.30—Tom Mix
6.45—Clara, Lu 'n' Em
7.00—Flying Time
7.15—Eso News Reporter
7.30—News
7.35—Connie Gates
7.45—Billy and Betty
8.00—Amos 'n' Andy
8.15—Popeye, the Sailor
8.30—Jackie Heller, tenor
8.45—You and Your Government
9.00—Leo Reisman's Orchestra
9.30—Wayne King and Orchestra
10.00—N. T. G. and his Girls
10.30—Jimmy Durante
11.00—Studio Party
11.30—Great Moments in History
12.00—Lou Bring Orchestra
12.15—Leonard Keller's Orchestra
12.30—Eso News Reporter
12.45—Jesse Crawford, organist
1.00—Belasco's Orchestra
1.30—Earl Hines and his Orchestra

WGY, SCHENECTADY, 790 K

5.00—Betty and Bob
5.15—Bridge Analyst

5.30—Matinee Play

6.00—Musical Program
6.15—Boston Civic Orchestra
6.30—Microphonic Discoveries
6.45—John Hale, tenor
6.50—Fireside Program
7.25—L'Heure Recreative
8.00—Sports Review
8.05—Dix Minutes Pour Vous
8.15—Le Cure de Village
8.30—Political Talk
9.00—The Provincial Hour
10.00—Piano Rambles
10.15—Therese Gagnon
10.30—Stoopnagle and Budd
11.30—Commentator
11.45—Variety Show
12.00—Molson Sports Reporter
12.05—News
12.15—Variety Program
12.45—Variety Show
1.30—Freddie Bergen's Orchestra

WJZ, NEW YORK, 760 K.

5.00—Betty and Bob
5.15—Gale Page, vocal
5.30—Concert Hour
6.00—Medical Ass'n. program
6.30—Singing Lady
6.45—Little Orphan Annie
7.00—Eso News Reporter
7.05—London Broadcast
7.15—Animal Closeups
7.35—Here's the Answer
7.45—Lowell Thomas
8.00—Easy Aces
8.15—Norsemen Quartet
9.00—Crime Clues
9.30—Edgar A. Guest
10.00—Ben Bernie and Orchestra
10.30—Helen Hayes
11.00—Wendell Hall
11.15—Roy Heatherton, Baritone
11.30—Music America Sings
12.00—Eso News Reporter
12.30—Reggie Childs and Orchestra
1.00—Shandor, violinist
1.08—Henry King and his Orch.
1.30—Joe Rines and his Orchestra

CKAC, MONTREAL, 730 K.

5.00—Talk on Beauty
5.30—Science Service Series
5.45—Three Little Words
6.00—Social Announcements
7.15—Waltz Time
8.00—News
8.15—Le Cure de Village
8.30—Professional Variety
8.45—Musical Program
9.30—Wayne King and his Orchestra
10.00—Rambles
10.15—Theresa Gogin
10.45—Variety Show
11.00—Eso News Reporter
11.30—Great Moments in History
12.00—Musical Program
12.15—Dance Music
12.45—Jesse Crawford, organist
1.00—Dance Music

WTIC, HARTFORD, 1040 K.

5.00—Radio Review
5.30—Girl Alone
5.45—Women's Club
6.00—Civic Orchestra of Boston
6.30—Dick Tracy
6.45—Clara, Lu and Em
7.00—Wrightville Clarion
7.30—Gems from Memory
7.45—Rhythm of the Day
8.00—Amos 'n' Andy
8.15—Studio Program
8.30—Jackie Heller
8.45—Frank and Flo
9.00—Leo Reisman's Orchestra
9.30—Wayne King's Orchestra
10.00—N. T. G. and his Girls
10.30—Jimmy Durante
11.00—Siggrid Romberg
11.30—Program from New York
11.00—Siggrid Romberg
11.00—Great Moments in History
11.30—U. S. Election Returns
12.01—Polish Orchestra
12.30—Madriguera's Orchestra
12.45—Jesse Crawford, organist
1.00—Silent

WABC, NEW YORK, 860 K.

5.00—Cleveland String Quartet
5.30—Science Service
5.45—Three Little Words
6.00—Chansonette
6.20—Jack Armstrong
6.45—Tito Guizar, Tenor
7.00—Buck Rogers
7.15—Benay Venuta, songs
7.30—News
7.35—Understanding Music
8.00—Myrt and Marge
8.15—Jimmy Farrell, Songs
8.30—Kate Smith's Coffee Time
9.00—Lavender and Old Lace
9.15—Edith Karen with Organ
9.30—Lawrence Tibbett
10.00—Camel Caravan
10.30—Fred Waring's Orchestra
11.30—March of Time
11.45—Post's Gold
12.00—Abe Lyman and Orchestra
12.30—Dick Gardiner and Orchestra
1.00—Herbie Kay and Orchestra
1.30—Freddie Bergen's Orchestra

SKATES

We grind them, Hone them, Repair them, and put them on KEYS MADE — LOCKS REPAIRED

GRAMAPHONE REPAIRS

—SATISFACTION GUARANTEED—

CLARENCE MILLS

84 Regent St. Phone 960.

Seek Own Source Sugar Beet Seed

LETHBRIDGE, Jan. 4—Sugar-beet growers of Southern Alberta, who spent approximately \$50,000 for imported seed at the Raymond plant and probably will spend twice that much in 1936 when the Picture Butte plant will be ready to operate, may soon have a Canadian supply available.

Seed grown under irrigation was shown at the Lethbridge Seed Fair and appeared well matured, despite a late, cold spring. It will be planted next spring as a field test both as to germination and yield.

Russia, a large grower of sugar beets, produces all her own seed, and it was felt there should be no reason why Canada could not do likewise. Latitude and climate of the beet areas in both countries are similar.

FARM FOR SALE By Public Tender

200 acres, Prince William, York County, N. B. 60 acres under cultivation, balance in woodland and pasture. Buildings consist of house 24x30 with ell 14x20, two barns 30x36, granary 10x14. Water supplied by spring at buildings. Nearest railroad Roxborough quarter mile, school on farm. Terms of sale are ten per cent of sale price in cash on acceptance of tender, balance with interest at six per cent annum payable under amortization plan in not more than twenty-five equal annual instalments. Each tender must be accompanied by an accepted cheque for \$100.00. Tenders will be opened at the office of the Solicitor General of Canada on January 20th, 1936. Tenders should be marked on envelope "Tenders for the purchase of Herbert Bemrose Farm" addressed to the Solicitor General of Canada, Box 1418, Saint John, N. B.

Notice Of Sale

To Fred Fox formerly of the Parish of Queensbury in the County of York, but now of the City of New York, in the State of New York, in the United States of America, Farmer, and Gretchen H. Fox, his wife, Nellie H. Parent, wife of H. Ray Parent of the Parish of Saint Mary's in the County of York, Farmer, and the said H. Ray Parent, and all others whom it may in any wise concern.

TAKE NOTICE that there will be sold at Public Auction in front of the City Hall in the City of Fredericton in the County of York, on SATURDAY, the TWENTY-FIFTH DAY OF JANUARY next, at the hour of Twelve o'clock noon, the lands and premises described as follows: "All that certain lot, piece or parcel of land described in the deed thereof from Walter Limerick to Joshua E. McNabb, by deed dated May 2nd, 1918, and registered in Book 161, Page 300, and described as follows: All that certain lot, piece or parcel of land described in the deed thereof from Thomas R. Barker, and wife to the late William Peppers as follows: 'All those two several lots, pieces or parcels of land situate, lying and being in the Parish of Saint Mary's in the County of York, aforesaid, adjoining each other and both in the occupation of the said Thomas R. Barker, and the first said lots having been sold and conveyed to the said late Thomas Barker by the administrator of Stair Agnew under a license from the Governor and Council for the said Thomas Barker, and subsequently had and held and now owned by the said Thomas R. Barker, by descent and purchase to him as one of the heirs of the late Thomas Barker, and as assignee and releasee of the other heirs of the said Thomas Barker, said first lot or parcel of land being known and described in the conveyance thereof as, 'All that tract, piece or parcel of land situate lying and being in the Parish of Saint Mary's in the County of York, known as No. 18 and being part of a grant of land from the Crown to the Corps called American Loyalists, and bounded as follows: On the Northwest y land granted to Lieutenant Jas. Henley, on the southeast by land formerly belonging to Caleb Fowler, on the northeast by land granted to Joseph Gamet and associates and on the southeast by River Saint John, measuring in front of the said river thirteen and two-thirds rods or thereabouts and extending back four miles or thereabouts and containing by estimation one hundred acres more or less.

"ALSO that certain other tract or parcel of land situate and lying in the County and Parish aforesaid, and adjoining the said hereinbefore described tract being a portion of a large tract, originally granted to one James Henley, and known as lot No. 19, Class Letter 'C' in the grant to Daniel Fikes, and associates and afterwards sold and conveyed by the Sheriff of York to one Henry Smith, under and by virtue of an execution against the Henry S. Henley heir-at-law of Smith P. Henley, one of the heirs of the said James Henley, and still subsequently sold and conveyed by the Sheriff of York to J. Ludlow Robinson, under and by virtue of an execution against the said Henry Smith and more recently conveyed by the said J. D. Ludlow Robinson and wife and the said Henry Smith and wife to the said Thomas R. Barker, and described and defined in several conveyances thereof. All that certain tract, piece or parcel of land situate in the Parish of Saint Mary's aforesaid and being a part of the above mentioned grant to the said James Henley and being and comprising two undivided equal third parts, of one undivided equal fifth part of the lower half of the same grant containing by estimation sixty six acres more or less.

Saving and excepting thereof and therefrom all that certain lot, piece or parcel of land lying and being in the Parish of Saint Mary's in the County of York, and being part of the farm formerly owned by the said Walter Limerick, the part hereby intended to be conveyed being bounded and described as follows: 'Commencing at a point on the westerly side line of the said Limerick's farm, a distance of about 550 rods from the base line of the said farm where the dividing line between lands owned and occupied respectively by one Ramsey and Charles Fisher meet on corner on said Limerick side line, thence in a south-easterly direction across the said Limerick's farm a distance of about thirteen rods to the easterly side line of the said Limerick's farm; thence southwesterly along said westerly line to the place of beginning. ALSO EXCEPTING thereout and therefrom that portion of the said lands and premises conveyed by said Walter Limerick and wife to the Fredericton and Grand Lake Coal and Railway Company by deed of date Aug. 28th, A.D. 1912, and duly recorded in Book 152 pages 177 etc. Being the same lands deeded to said Frederick Fearon of date October 7th, A.D. 1924.' Together with the buildings and improvements thereon and the appurtenances thereunto belonging.

The sale hereinbefore stated will be made under and by virtue of the Power of Sale contained in a certain Indenture of Mortgage bearing date the Fifth day of November, A.D. 1926, registered in York County Records in Book 200, Pages 315 and 316, and made between Fred Fox and Gretchen H. Fox, his wife of the first part and the undersigned, Charles Wood, of the second part, default having been made in the payment of the principal and interest contrary to the provisions in said Indenture contained.

Dated this Twenty-first day of December, A.D. 1935.

CHARLES WOOD Mortgagee F. H. PETERS, Solicitor.

RADIO HAPPENINGS

After a run of five and one-half years Clara, Lu and Em, radio's famous back-fence gossip, are slated to leave the air when their sponsor ends his present radio contract Jan. 12. They came to radio when WGN gave them air time after the networks had turned down the idea of using such a team. However, their sudden popularity and subsequent sponsorship brought them into the network after all.

Gorin Signs

Igor Gorin, young singing star of Columbia's "Hollywood Hotel," has signed to work with Burns and Allen when they move their broadcasts to the west coast studio about Feb. 1. Jerome Kern, who a year ago turned down plenty of \$\$\$ to do an original radio musical comedy, is reported rehearsing just such a broadcast show now. Bob Hawk of WOEL opens at the State-Lake theatre Saturday. Jessica Bragonette emphatically denies reports she was recently married, but — you never can tell.

Re: Fred Waring

Wonder why his sponsor doesn't leave Fred Waring and his crew alone. The recent addition of a girl comic with a low-down voice, almost like the Topsy the Duncan Sisters used to do, not only does not add anything to the program but actually detracts. If left alone with his versatile crew Fred could put on a better show than is possible with any of the additional talent we have so far heard on this series.

In addition to Clara, Lu and Em shows soon to fade, include House of Glass, To Arms for Peace, Dangerous Paradise and Thibault's Log Cabin series.

"Broken Record"

"Red Sails," new tune being overdone on every radio station all the time, has already wore out its welcome in our house. Same thing is rapidly becoming true of the "Broken Record" thing, which although unique, amusing and very, very new, is already being done to death. I do like Jackie Heller's job on this tune and also noticed that Kay Kyser, broadcasting over WGN and the Mutual network from the William Penn hotel in Pittsburgh, adds a clever little touch of his own to his arrangement of the number. But it is already becoming a nuisance, this tune, which they tell me is only about two weeks old. Another thing you might notice about Kyser's band is the use of the music box which he imported from

Distorting the News

One of the oldest accusations levelled at the press is that unscrupulous newspaper men write editorials in the form of news stories. A particular arrangement of their material, the placing of emphasis upon a certain part of that material, the choice of words used—such factors, it is claimed, enable them to instill prejudices into their readers without making any direct, editorial statement. Many newspapers have erred in this respect. But what of radio?

Last night we listened to The March of Time, one of the better known radio features. The purpose of this is to dramatize contemporary events and to bring them to the radio listener in such a form that they appear at the very moment of presentation to be taking place. An excellent idea! But one cannot avoid the suspicion that those who arrange these dramatic presentations have certain, clearly-defined prejudices, one of the chief being a thorough dislike of Great Britain.

On the evening of New Year's Day, for instance, we were permitted to listen to a group of "officers and gentlemen" (whose voices conveyed the impression that they had monocles in their eyes) protesting about the mechanization of the British cavalry. "A fearful insult, what! It takes eighteen months to make a cavalryman, but how long will it take to show a polo player how to run a tank? A belly shame!" That sort of stuff.

Then we heard the same actors, Austria, having failed to find anyone in this country who could prepare such an instrument to play his theme song "Thinking of You." Singing with Kay is Art Wright, the Mooseheart (Ill.) lad, who some day, if Lady Luck is kind, will be really BIG.

this time representing newspaper men badgering Lindbergh and getting in high dudgeon because nobody had refused an interview except him for a hundred years. The "monocle voices" rose in a disgraceful crescendo. Following this was read the statement of a New York newspaper (and an excellent statement it was, too) to the effect that this newspaper would always be interested in the scientific discoveries and flying achievements of Col. Lindbergh, but that insofar as that newspaper was concerned, his private life was his own.

We admit that in regard to the Lindbergh case the United States can criticize the British legitimately, but we have rarely seen a more blatant example of indirect propaganda than the broadcast.

Delinquent Taxes

ASA D. CHASE, ESTATE.
Southampton, York County, N. B.

Notice is hereby given that unless the undermentioned Rates and Taxes assessed in the Parish of Southampton, County of York, N.B., together with the expenses of advertising, etc., are paid to me within twenty days (20) from the first publication of this notice the Real Estate of such property herein mentioned will be sold for the recovery of the said taxes and expenses.

ASA D. CHASE, ESTATE. Delinquent Parish and County Taxes	
1930	\$3.50
1931	3.33
1932	3.50
1933	3.92
1934	7.18
1935	4.90 \$26.33

Delinquent Road Tax 1935	\$1.40
Delinquent School Tax	
1930	\$11.38
1931	11.38
1932	8.75
1933	8.75
1934	6.13
1935	8.75 \$55.14

Total

J. S. SCOTT,
Secretary-Treasurer,
Municipality of York.

Fredricton, N. B.,
January 4th, 1936.

Special Round Trip Bargain Fares

WOODSTOCK, N.B.

GOING: FRIDAY, JANUARY 10, 1936.
RETURN LIMIT: MONDAY, JANUARY 13, 1936.

\$2.30 From Fredericton

Chipman	\$3.30	McAdam	\$1.05
Minto	3.05	Welsford	2.25
Fredricton Junction	1.85	Norton	4.15

Tickets good in coaches only. No baggage checked.

Corresponding Low Fares from all C. P. Stations,
Full information from Agents

CANADIAN PACIFIC



CANADIANS AND THEIR INDUSTRIES—AND THEIR BANK • DAIRYING •

HENRY: "Angus, do you ever think of the time we started this dairy business?"

ANGUS: "You bet I do, Henry. It all started with me driving that milk route at \$20 a month and board. I worked early and hard for what I got, but the turn came when the boss was willing to sell out. The Bank of Montreal knew I was thrifty from the way my savings account had grown steadily. They helped a lot by lending me some money—on good security, of course; it gave me a good start. I still worked mighty hard, but the profits made me forget I was so tired. We have a nice balance at the Bank now."

HENRY: "Yes, and you took me in as a partner and gradually we worked up to a fine head of our

own and later a modern dairy outfit. And don't forget what our wives and children did, Angus."

ANGUS: "No, indeed! Even the girls joined calf clubs and borrowed money from the Bank to buy the first fine stock. They did their bit in building up our present prize-winning herd."

Not only are the largest dairy concerns in Canada customers of the Bank of Montreal, but hundreds of independent dairy farmers as well. Large and small, they keep their business deposits and savings at the Bank and borrow at times for seasonal requirements. Many of them call on the Bank for other services, such as credit information, market conditions. Many of them have their bonds and other valuable papers with the Bank for safekeeping.

BANK OF MONTREAL

ESTABLISHED 1817 • HEAD OFFICE, MONTREAL

Fredericton Branch: M. A. JOHNS, Manager

MODERN, EFFICIENT BANKING SERVICE • THE OUTCOME OF 118 YEARS' SUCCESSFUL OPERATION