

Guide-Advocate

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FRIDAY, FEBRUARY 10, 1922

NOTE AND COMMENT

W. R. Ferguson, former M.P.P. for East Kent, died last week at Los Angeles, Cal.

Forty-seven degrees below zero in some sections of the middle west. Good thing they don't feel it.

Ireland should be happy in having its own postage stamps. It will always have something to lick.—Hamilton Spectator.

A Sarnia preacher says hell is right here on earth. That's what comes from living in Sarnia, says the St. Mary's Journal.

A historian has stated that women ruled the world 2,500 years before the birth of Christ. They have also ruled it 1921 years since.

The Dominion Parliament will meet on Wednesday, March 8th. The election of Speaker will be held on that day and the formal opening the next day.

The second trial of Fatty Arbuckle ended in a jury disagreement, two of the members for acquittal. The third trial will commence as soon as a jury can be obtained.

Seventeen years ago Henry Ford and his wife tramped the street to get a chicken for their Thanksgiving dinner. Last year he paid the U. S. Government \$900,000 in taxes.

A new Pope was elected at Rome Tuesday, in succession to the late Benedict XV. Cardinal Achille Ratti is the man selected who will take the title of Pius XI and will be crowned next Sunday.

The many stories told of dire distress by returned soldiers out of employment should be a reminder to all patriotic citizens of their promises of 1914 to 1918. The country is treating many worthy veterans very unjustly, forgetting what they did on behalf of us all.

The new hotel to be built in London will be ten storeys in height and will be known as "The Lloyd-George Hotel". It will contain 288 rooms and the estimated cost is \$1,550,000. It will be one of a chain of eight hotels in Canada, one being in Toronto, one in Montreal, one in Windsor, one in Ottawa, etc.

One of the time-saving wonders of air travel which is to materialize in 1922 is a combined aeroplane and airship service that will bring Northern Africa within less than 24 hours of London. The service is to be run by French air transport companies and will be the first in the world to use both aeroplanes and airships.

One of London's most prominent citizens, Dr. C. L. Campbell, died on Thursday last aged 79 years. He was born in London and in his younger days worked at the newspaper business in the Advertiser office. For some years he lectured on Sanitary Science at the Normal School and at the Victoria Hospital.

As soon as weather permits, up-to-date gasoline cars will be tried out on the St. Clair division of the Michigan Central Railway between St. Thomas and Courtwright. There will be seating capacity for sixty or seventy passengers. It is the intention to have the gasoline-driven cars make two round trips per day.

To have the children healthy and sound is the first care of a mother. They cannot be healthy if troubled with worms. Use Mother Graves' Worm Exterminator.

"Men's clothes this year will be cut on ample lines," declares a report of the National Association of Merchant Tailors of America. Tight trousers and cuffs will be taboo in future. This looks like a sensible move. Men make sport of the short skirts worn by ladies, but these do not look anything like as ridiculous as tight trousers on a skinny man.

Three hundred plants in Great Britain making toys in 1913, 82 plants had closed down and many others were operating only on a limited scale. The number of employees had been reduced from 40,000 to 5,000. The plants could not stand German competition and demand from the government a 33 1-3 ad valorem duty.

Now that the first conference between Sir James Craig and Michael Collins has been successful, the resumption of peaceful interchange of goods between North and South Ireland will go a long way toward healing other sores. Most men will trade with bitter enemies, and treat them as friends, if trading profits are sufficient.

Moncton Transcript.—Of 56 towns in Ontario having a population of 2,500 and over 42 report an increase in population during the last ten years. This is quite different from the state of affairs existing in the rural districts. If anyone desires a life work, let him tackle the problem—how to get the people back to the land.

Vancouver Sun.—There is no really good reason why women should not be ministers and some very excellent reasons why they should. The equipment of a good minister is similar to the equipment of any other professional man. He must be clean in mind and body, intelligent, sympathetic, learned, capable of expressing himself, a leader and a sincere and simple Christian. In any of these qualities have women shown themselves to be less efficient than men?

Department of Education of the Province of Ontario says the question of better teacher supply for schools meets the demands better than at any period in the past 12 years, both as to quantity and quality. Salaries have materially increased, and this probably retains men and women in the ranks who would only use the profession as a stepping stone otherwise. It is a matter of serious consequence the school days of Canadian youth. Thoroughness is of greater importance than "cramming" for exams or immature promotions in the educational chase to "graduate."

ELECTRIC PHENOMENON AT ALASKA

Advices received from Tanana, Alaska, record some interesting details regarding an atmospheric phenomenon following a period of extreme cold weather.

The air was very still and dry and heavily charged with electricity. Two persons shaking hands received a severe shock and a burning sensation through the whole body. Telegraph and telephone wires sang and purred so loudly they were heard for several miles. Husbands kissing their wives were treated to the identical shock experienced in shaking hands.

Two dogs were observed to anger and fly at each other, but when the jaws of each struck the body of the other both went howling in opposite directions. Some ravens flying through the rarified air passed sufficiently close to each other to cause crackling noises, similar to the spluttering of a wireless receiving set.

The charged conditions continued for several hours and was followed the same evening by a remarkable display of the Aurora Borealis. Accompanying its brilliancy were flashes of red and green in riotous irregularity.

HALL'S CATARRH MEDICINE

Those who are in a "run down" condition will notice that Catarrh bothers them much more than when they are in good health. This fact proves that while Catarrh is a local disease, it is greatly influenced by constitutional conditions. HALL'S CATARRH MEDICINE is a tonic and Blood Purifier, and acts through the blood upon the mucous surfaces of the body, thus reducing the inflammation and restoring normal conditions.

Try Guide-Advocate "Wants."

DIFFICULTIES SOLVED IN YOUR SLEEP

The Sub-conscious Mind Active Whether Body is Asleep or Awake.

A certain proverb has it that "night brings counsel"; in more colloquial language, we say of some plan that "we'll sleep on it"—that is we shall postpone our decision.

But these phrases may very well and quite seriously be taken in their literal sense, writes a nerve specialist.

It is not simply a matter of consciously thinking the scheme over again, ranging the pros and cons on either side, and reaching a decision according to a preponderating balance.

"Sleeping on it" really signifies leaving it to the subconscious, and that means that our subconscious minds work on and with the material supplied, and then present us with the finished article.

It is well known that complicated mental operations are performed during sleep. The subconscious never sleeps.

There are many instances on record of certain famous men who have found the solution of a puzzling arithmetical or mathematical problem ready to hand on suddenly waking during the night or as a first thought immediately on waking in the morning.

Some poets and writers, hard put to it last thing at night for an idea, have quitted the work, maybe in disgust, and gone to bed, only to find precisely what they wanted on suddenly waking.

And so with more humble individuals like ourselves, we may find some questions or circumstance puzzling us when we go to sleep, but with the morning come the disappearance of the difficulty and the right answer. The subconscious mind has done the work, and moreover, done it much better than we consciously would have done.

Again, what is easier for most people than to wake at a certain unaccustomed hour when they so desire? The only condition needful is that they should drop off to sleep with the wish and expectation definitely formulated in the mind. It may then safely be left to the subconscious to see that the instruction—as it were—is carried out; and carried out it is, often with the greatest exactitude.

These things are well enough known, but they are apt to be passed over simply as strange and unusual phenomena.

Is there any good reason, however, why they should not be made use of and turned to good account?

Suppose you are in a dilemma and do not know whether to turn to the right or to the left. You have looked at the position from all sides, and exhausted, as far as you can see, all the pros and cons.

Well, then—now resolutely quit the subject, give it a rest. Simply take the assured attitude that the fuller powers of the subconscious can be left to tackle the conditions, then "wait and see."

In other words, "sleep on it"—leave it to the subconscious.

The result will be, in the majority of cases, the course made clear.

Everybody knows that in Canada there are more

Templeton's Rheumatic Capsules

Sold than all other Rheumatic Remedies combined for Rheumatism, Neuritis, Neuralgia, Sciatica, Lumbago, etc.

Many doctors prescribe them, most druggists sell them. Write for free trial to Templeton, Toronto.

Local Agent—J. W. McLaren

WHEN YOU MARRY HER

When you marry her, love her After you marry her, study her When she is blue, cheer her When she is talkative, by all means listen to her If she dresses well, compliment her When she is cross, humor her, If she does you a favor, kiss her When she is jealous, cure her, If dinner is cold, eat it, not her. When she looks pretty, tell her so Let her feel how well you understand her, But never let her know she isn't boss.

Is your subscription paid in advance?

THE INDUSTRIAL MORTGAGE AND SAVINGS COMPANY

The thirty-second annual meeting of the shareholders of the Industrial Mortgage & Savings was held in the office of the company at 2 p.m. on January 27th, 1922.

Among those present were John McFarlane, W. Armstrong, Byron Stephens, Wm. Farr, W. G. Willoughby, Donald McDonald, D. N. Sinclair, Rev. Dr. J. J. Paterson, Rev. Dr. John Morrison, Thomas Paul, Alex. Fulton, Capt. C. McLachlan, Wm. McDonald, James Lockhart, W. G. Moorehouse, Malcolm McGugan, J. H. Anderson, W. G. Hall, Robt. McNaughton, John Johnston, Bernard Rooney, James Willison, John Cowan, K.C., Geo. A. Proctor, Thos. C. Wheatley, Robert Millwin.

FINANCIAL STATEMENT

Profit and Loss	
DR.	CR.
Debiture Interest—	Balance
June 30, 1921 \$19,403.78	87.75
Dec. 31, 1921 20,819.51	Interest on loans..... 176,473.20
\$40,223.29	Rents
Deposit Interest—	1,087.50
Paid	
455.94	
Accrued	
32,319.10	
32,775.04	
Dividends—	
July 2, 1921 \$25,400.00	
Due Jan. 2,	
1922	
25,400.00	
50,800.00	
Expenses	
13,733.18	
Taxes and Insurance ..	
16,473.34	
Registration Fees	
235.00	
Commission on Loans ..	
2,343.71	
General Interest	
606.00	
Carried to Rest Account	
20,000.00	
Balance	
398.80	
\$ 177,648.45	\$ 177,648.45

BALANCE SHEET

RESOURCES	LIABILITIES
Office Premises 19,193.43	To the Public—
Office Furniture	Debitures \$846,284.55
and Fixtures 2,000.00	Debitures ..
\$21,193.43	Interest ..
Mortgages—	Deposits ..
Principal \$1,944,609.70	1,828,370.34
Interest ..	1,692,900.60
96,105.86	To the Shareholders—
2,040,715.56	Capital Subscribed,
Loans on Stocks, Bonds	\$635,000.00
etc	Stock fully
15,206.38	paid
Dominion of Canada &	\$635,000.00
Province of Ontario	Reserve Fund 440,000.00
Securities	Dividend due
226,069.27	Jan. 2, 1922 25,400.00
Canadian Municipalities,	Profit and Loss
School Districts and	Account
Rural Telephone De-	398.80
bitures	\$1,100,798.80
342,331.56	
Balance in Royal Bank.	
141,446.35	
Cash on hand	
6,736.85	
\$2,793,699.40	\$2,793,699.40

We hereby certify that we have audited the accounts of the Industrial Mortgage and Savings Company for the year ending December 31st, 1921, and find the same correct and in accordance with the above statements. We have examined the Cash and Bank accounts and have carefully checked every entry in the Company's ledgers, and we have examined the Company's securities and find them in order.

T. F. TOWERS, HENRY CONN, Auditors.

The President John Cowan, K.C., in moving the adoption of the report pointed out that there were many adverse conditions and circumstances during the year 1921, which retarded the operations of Loan Companies. One of the chief factors being the scarcity of money for a considerable part of the year. Yet notwithstanding these the Directors of this Company have been able to present a very satisfactory report.

During the year the Company paid over \$16,000 in taxes—government and municipal; paid the shareholders out of net earnings 8 per cent. on the paid-up capital, which dividends amount to \$50,800; carried to Rest Fund \$20,000 which now amounts to \$440,000 or about 70 per cent. of the Paid-Up Capital and carried forward a balance of \$398.80.

He dwelt on the security the company had to offer depositors and debenture holders and showed clearly that there was no better to be had anywhere.

The liquid assets consisting of government bonds, municipal debentures and cash being 36 1/2 per cent of the deposits.

For the money entrusted to the company on deposits and debentures the public had \$165 security for every \$100, so placed. The shareholders, therefore, could appeal to their friends to do business with the company on the basis of absolute security and guaranteeing a good interest on their money—better in fact than most monetary institutions had to offer.

He appealed to all for hearty co-operation. After Geo. A. Proctor, Rev. Dr. Morrison, J. H. Anderson, Jas. Lockhart and M. McGugan had spoken to the motion the report was unanimously adopted.

The retiring directors, John Cowan, K.C., W. G. Willoughby, John McFarlane, J. H. Anderson, and Wm. Armstrong were re-elected.

Henry Conn and T. F. Towers were appointed auditors for the ensuing year.

A hearty vote of thanks to the President, Manager and staff was moved by Geo. A. Proctor, and seconded by Rev. Dr. Paterson, and replied to by the President.

At a subsequent meeting of the Board John Cowan, K.C., was elected President, and W. G. Willoughby and John McFarlane First and Second Vice-Presidents respectively.

Furniture Prices Slashed!

Our Stock MUST Be Reduced

It is the custom with many people to wait till after the Spring housecleaning is done before buying any new furniture. This appears to be good sense in ordinary times, as at no other time of the year can one so readily see the necessity of new pieces of Furniture. Last year you noted several articles you really needed, but you put off buying because of high prices.

We have removed the obstacle of price for we have marked all our goods so low that you will feel compelled to buy—and buy at once, without waiting until you tear up the house this Spring. Come in, look around and if our prices don't convince you to buy, we won't press you to do so. We have made our prices so low that we fully believe they will talk for themselves.

THE SALE COMMENCES NOW AND WILL CONTINUE FOR ONE MONTH ONLY. COME EARLY FOR BEST CHOICE

FUNERAL DIRECTOR **Harper Bros.** VICTROLAS RECORDS PIANOS

The strong each pair of "Ev shoe

It protects possible va materials—be possible and satisfy

Look f Holden every

For Sa W. D. C. Main St.