

"small business" ISN'T SO SMALL!

Ordinarily one Canadian in every six gainfully employed, earns his livelihood in a "small business." It may be a farm, a store or a lumber yard; an architect's office or a servicestation. Taken together, these individual enterprises provide a very substantial part of Canada's total jobs—must continue to do so after the war.

During the years ahead many people who dropped small business for war reasons will want to return to their accustomed or new ways of making a living. Thus old businesses will be revived. Many new ones will be started by returned men and people now in war industries. The new Industrial Development Bank and the commercial banks, together, afford assurance that no sound credit requirement need be left unserved in the field of small business.

As such businesses grow, they create additional job openings; that has been the pattern of Canadian enterprises. Most large companies began in a small way. And practically all could name some bank which played a part in their growth by providing the loans they needed to finance their day-to-day operations.

Your bank stands ready to serve businesses, small or large, well established or just starting out. Banks do not initiate such businesses—but they do furnish necessary working capital and many other forms of banking service.



No fewer than 94 out of every hundred establishments in the manufacturing, wholesale, retail and services fields are small, employing less than 15 people. Together they employ 37% of all the workers engaged in these classes of business. (From 1941 census)

UNBANKED BY YOUR BANK

VERNON WOMEN'S INSTITUTE

Mrs. Gault Murray entertained the members of the Vernon Women's Institute at her home on May 16. The meeting opened with the Ode, followed by the Creed. Roll call was responded to by ten members. The government grant of \$1.25 was received.

Mrs. Richard McRae was appointed to act as Secretary for the hospitalization group. It was decided to make some necessary repairs to the hall as soon as possible. Mrs. Thomas McKenna and Mrs. Lawson Jenkins were appointed to attend the annual convention at Charlottetown.

Mrs. Thomas McKenna invited the members to her home for the next meeting. The meeting adjourned by singing, God Save the King. A delicious lunch was then served by the hostess assisted by Mrs. Wm. Howlett and Miss Ann Furness.

NEW GLASGOW W.M.S.

Mrs. R. A. Houston entertained the W.M.S. on Monday evening, May 14th. Mrs. Nelson MacDonaid, leader for the month, opened the meeting with the Missionary theme: "From Everlasting to Everlasting and God works through us."

Opening hymn: Bringing In The Sheaves. The devotional was read by the leader and responsive readings were given by four of the members. The president read a short prayer and also read scripture, Luke 10:30-36. Reading: "Forward Together" by Mrs. Lorne Houston and Mrs. Howard Ling.

"They that go down to the sea in ships," by Mrs. P. Campbell. A poem for "Peace" was read by Mrs. Foster Sellar, followed by prayer by Mrs. A. Wyand. Miss M. E. Campbell conducted a Bible Quiz taken from the missionary book, which was very interesting. A letter of appreciation was read from Mrs. Robt. Stevenson for overseas parcels sent her husband. An interesting letter from the "Allons" was read by Mrs. A. Wyand. The president also read letters from Mrs. Curston.

Minutes of last meeting were then read and approved. The roll call was responded to by 12 members and two visitors. Two of the sick committee gave their report. New sick committee named: Mrs. Lorne Houston, Mrs. P. L. Campbell and Mrs. Howard Ling. Leader for next meeting, Mrs. James Stevenson; roll call to be answered with a verse or poem on Spring of Summer. It was suggested by one of the members that a committee be appointed to give accounts of public meetings, events, etc. Mrs. Harland Hill

Empire Day in Public Schools

An interesting program was held in West Kent School to observe Empire Day. Mr. H. W. Yeo, the principal presided. Music was capably rendered by Professor Kendall.

Following is the program: Chorus: Our Country—by the school. Reading: Our Heritage—by Elizabeth Compton. Chorus: When Johnnie Comes Marching Home—by the school. Address—by Major Johnston.

Chorus: Land of Hope and Glory—by the school. God Save the King. Following is a brief account of Major Johnston's address.

Major Johnston outlined some of the more important experiences during his stay overseas from 1940 till a few months ago. He first pointed out how the people of England under the blitz never wavered in their moral; nor ever doubted the final outcome of the conflict.

He pointed out the tremendous preparation, both by way of training the men and in assembling equipment in order to make the invasion of Europe a success. He outlined the part of Western Operations assigned to the Canadians, namely that of following the coastline from Normandy to the River Rhine. He told too how the people of Belgium and Holland welcomed the Canadians as liberators and he described the nature of the country during each phase of advance.

Major Johnston paid highest tribute to every branch of the services from the Royal Navy down to the Sign Corps. He told how each played their part so well, and how each playing their part with such vast importance in making the final outcome a success.

In closing Major Johnston reminded the pupils that they should be proud to be Canadian and to be a part of the British Empire.

ROCHFORD SQUARE SCHOOL

The following interesting program was given at Rochford Square School.

Piano Duet—Gossec. Chorus: For Freedom and Liberty; "The Land For You And Me."

"Trees"—Joyce Kilmer. Patriotic Drill. My Own Canadian Home. Instrumental Music. Here Comes the Flag. Salute To The Flag. Garden of the Gulf. God Save the King.

QUEEN SQUARE SCHOOL

Empire Day exercises were held at Queen Square School with Rev. G. M. Crowley, C.S.S.R. being the guest speaker. Father Crowley in a short but very forceful address stressed to the pupils the fact that Empire Day should be one of dedication on account of their fathers and the responsibility of sacrifices they did. The pupils, the speaker said, are the new generation and it is up to them to shoulder the responsibility of building a better Canada. We can, Father Crowley continued, make for a better Canada by showing and by inculcating a greater tolerance among all peoples.

Father Crowley also cited the great work done by Canadian troops especially in the part they played when England had its back to the wall.

J. Pius Callaghan was the chairman and Prof. Kendall was in charge of the musical program.

Following is the program: O Canada—The School. Land of Hope and Glory—The School. Address—Rev. G. M. Crowley, C.S.S.R. The King.

BREADALBANE W. I.

The May meeting of the Breadalbane Women's Institute was held on Monday, May 7th, at the home of Mrs. Harvey Macdonald with ten members and two visitors present. This meeting, being held on the eve of Empire Day, was opened by singing, O God Our Help In Ages Past, followed by prayer by Mrs. Morrison, after which psalm No. 98 was read responsively, followed by a prayer of thanksgiving. This part of the meeting was brought to a close by singing the National Anthem. Roll call was answered by an exchange of flower slips; minutes of last meeting were read and approved and signed by the president, Mrs. Woodside reported that the crib quilt was finished, and plans were made to make another.

The sick and school committees gave their reports, and the following new ones were appointed: School, Mrs. Davidson and Mrs. Seaman; sick, Mrs. Hickox and Mrs. Bernard; lunch, Mrs. Matheson and Mrs. Hickox. The correspondence was then read, and the thanks for cards that had been sent. Reading's from the Dr. Lattimer report were given by Mrs. Davidson and Mrs. Bernard. Mrs. Cuyler Matheson to have charge of same for next month. Next meeting to be at Mrs. Graham's, roll call to be answered with plans for the post-war reconstruction. Meeting closed with the Ode and Creed, after which lunch was served by the hostess and committee in charge.

FED HUNGRY M.P.S.

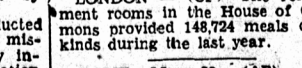
LONDON — (CP)—The refreshment rooms in the House of Commons provided 148,724 meals of all kinds during the last year.

ROME, May 22—(AP)—King Victor Emmanuel's coin collection—reported to be worth \$200,000,000—was recovered from the Germans and returned to Rome. Each chest bore a Fascist seal with the word "Confiscated from the ex-royal house."

And Ruth Dickleson appointed for same. This meeting was then brought to a close with C.W.B.M. benediction.

SOUR STOMACH

For that nasty upset feeling—take



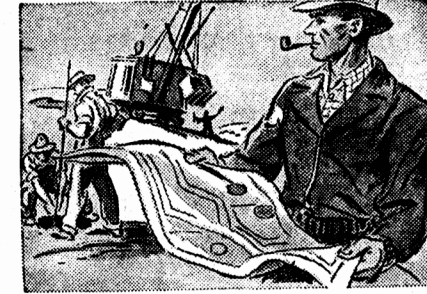
TOM is in the pink DICK has retired HARRY will go places



Tom knows something about stormy weather, but he feels in the pink and his mind is at ease because his life insurance, which protects his loved ones, has weathered the strains of war and epidemics. The reserves behind his policies are regulated by law and so stand guard that even in times of the gravest stress he knows he is secure.



Dick knew nothing about life insurance reserves when he took on his first policy as a young man. But now that he has retired, he knows that the security he enjoys comes largely from the monthly income provided from his insurance—protected by reserves accumulated from his past premium payments.



Harry is an up-and-coming fellow who needs only opportunity to make good. He may not know it, but his own life insurance and the premiums of several million others will keep providing him and others with opportunities for years to come. Life insurance funds are invested in undertakings from coast to coast that provide employment for multitudes of people.

LET NO ONE MISLEAD YOU!

Policy reserves represent premium dollars accumulated at interest for policyholders by life insurance companies as the necessary provision against the day when policies become claims by death, maturity or surrender. Let no one mislead you about the nature of these funds. They are NOT "surplus funds" nor do they represent "profits" in any sense of the word. Policy reserves are the exact measure of the total funds which must be held for policyholders, to be paid to them when due.

It is good citizenship to own LIFE INSURANCE

A message from the Life Insurance Companies in Canada

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TIPPY AND "CAP" STUBBS By Edwin



TILLIE THE TOILER—NO SOONER SAID THAN DONE! By Webster



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