

CHURCHES

(Continued from page 14)
TRON CHARGE, The United Church, Sunday, Dec. 20. Sunday School, 10 a.m. ...

THE ANGLICAN Church, Parish of New London, Dec. 20. Fourth Sunday in Advent, 8 a.m. ...

BRADALBANE PARSONAL CHARGE, The United Church, Worship, Rose Valley 11 a.m. ...

FREE CHURCH of Scotland, Worship at Deshaie 11 a.m. Mr. David Compton, student minister ...

PRINCE BEDEQUE NORTH Pastoral Charge, The United Church, Minister, Rev. R.M. Shaw ...

MARGATE United Church Pastoral Charge, New London 11 a.m. with the Junior Choir in attendance ...

OLEARY United Pastoral Charge, White Gift Sunday, Bloomfield 11 a.m. ...

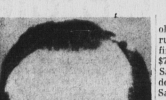
TRON - BONSHAW United Baptist Pastorate, Christmas Services, Dec. 20. Bonshaw, Worship 11 a.m. ...

MONTROSE Pastoral Charge, The United Church, Brown Jardine, minister, Cambellton 11 a.m. ...

ALBERTON and West Point Presbyterian Services, Rev. R. Files, interim-moderator ...

Former Roustabout Heads Multi-Million Sask. Firm

REGINA (CP)—Money was scarce when Bob Kramer, a young wagon driver, agreed to take part of his pay in the form of company shares during the rugged post-depression era on the Prairies.



ROBERT A. KRAMER

It was more a way to keep a job than a keen sense of business which led the young roustabout to the decision. But it has proved a vital factor in a climb which has seen him become proprietor of multi-million-dollar-doll Saskatchewan equipment company and one of the

Today R. A. Kramer, 57-year-old native of Petaluma, Calif., runs Kramer Tractor Co., a firm with sales in excess of \$7,500,000, offices in Regina, Saskatoon and Tisdale and dealerships in every major Saskatchewan city and town.

workshop and he found MANAGE "A SUCCESS," he says. Co., Ltd. of Calgary. In 18 "Wheat still is the main economic factor controlling the ship in the firm from roustabouts to come."

Mr. Kramer now is chairman of the Saskatchewan advisory board of Canada Trust Co., and Burns and Erie Mortgage Corp., managing director of Interprovincial Steel and Pipe Corp., vice-president and director of Regina's Financial Building; a Western director of Montreal's World Fair, Burns and Erie Mortgage Corp., and vice-president of the Canadian Boy Scouts Association.

There was too much consumer credit in relation to that inspection facilities and less available to producers. A 20-per cent down payment would reduce unnecessary purchases and cut the total cost of an item.

20 Per Cent Down Payment Urged In Financed Purchases

OTTAWA (CP)—A witness before the parliamentary committee on consumer credit has recommended that a 20-per cent down payment be required on financed purchases.

Paul-Emile Charron, assistant general manager of the Desjardins Caisse Populaire of Quebec, said there is no lack of credit in Canada but there should be more diversification of it.

He didn't think there was need for a system of government-backed small loans but legislative changes could cover publicly on credit shortcomings of consumer credit charges so that "people are dit.

YORK PASTORAL Charge, The United Church, Rev. J. H. B. Somers, interim-moderator. Services Sunday, Dec. 20. Central, White Gift 11 a.m. ...

FREE CHURCH of Scotland, Worship at Deshaie 11 a.m. Mr. David Compton, student minister will conduct the service. Rev. E. MacDougall, interim-moderator.

NEW GLASGOW Christian Church Bible School 10 a.m. Service 11 a.m. ...

FREE CHURCH of Scotland, Divine Worship Charlottetown 11 a.m. and 7 p.m. ...

ALBERTON and West Point Presbyterian Services, Rev. R. Files, interim-moderator. Mr. J. Donald Ross, supply West Point, Sunday School 10:00 a.m. ...

ALBERTON Pastoral Charge, The United Church, Rev. David MacDonald, minister, Alberton, White Gift Service 11 a.m. ...

CHRISTIAN CHURCH Summerdale, Minister, Rev. D.L. Howlett, Bible School 10 a.m. ...

UNITED CHURCH, Kennington, Church, Sunday 8:30 a.m. ...

HENDERSON & CUDMORE OPEN EVERY NIGHT TILL CHRISTMAS

CHRISTMAS GIFTS HE CAN AFFORD FROM HIS FAVORITE STORE!

LONG SLEEVE FLANNEL SHIRTS



- Full cut, warm, plaids and colourful patterns.
Dad or brother will give many cheers for your selection of one or several of these comfy warm cotton and wool blend flannel shirts.
Good color range, sizes S, M, L.

4.29 2 for \$8 Gift Boxed

WINTER 100% QUILTED NYLON SKI COATS AND JACKETS

- All wool and wool and cashmere
Many fabrics imported from Benlows of England
Warmth without weight, lustrous silky finish
Smart full satin lining, adds the finishing touch to this well-tailored coat
Big colour range in regular and tall
Under collar slide-away hood
Knitted cuffs
Wind and water repellent
Reg. 14.99 value

Reg. to \$69.00 \$52.99 Gift Boxed

Company sales have climbed beyond \$7,500,000 from \$219,000 Saudi Arabia's income from oil now exceeds \$3,500,000,000 and the country is one of the few covering publicly on credit shortcomings of consumer credit charges so that "people are dit.



LUGGAGE

Carson of Ottawa
100% nylon flite bags
Tough wear, lightweight, holds
Brown, grey and blue
A real gift for the travelling man on your list

Reg. \$25.00 Value 19.95

Duffle Bags
Choose from two favorite styles, leather and 100% nylon
Just the gift for the student and weekend traveler
Sturdily constructed with heavy duty zipper closure

100% NYLON 5.99 GENUINE LEATHER 9.99



Gift Pyjamas

- Warm cosy flannels
Colourful prints and checks
Put him to bed in comfort this winter
And in all sizes, of course

4.29 Gift Boxed

Boys' Laminated PARKA COATS
Many by Ulex
Warm quilted lining
Here's a high quality jacket at a low, low price.
Sizes 8 to 16 all

Reg. to \$15 9.99 2.99 to 3.99

Irish Linen Handkerchiefs

50c ea. 5 for \$2

TIE and SOX SETS
Smart ribbed sox and matching tie
Beautiful matching shades of brown, blue, charcoal, greens and all his other favorites

2.95 and 3.95

Tam O' Shanter KNIT SHIRTS
Here is the best boys knit shirt sold in North America today
Tie necks and regular collars
Large colour range
Sizes 8 to 16 all
Unconditionally Guaranteed

Reg. 1.00 and 1.50 89c pr. 6 pair 5.00

HAPPY FOOT SOX



Like walking on air
Regular and extra substantial
Gift boxed at your request

Reg. 1.00 and 1.50 89c pr. 6 pair 5.00