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Winter Term
Starts April 18th
1922

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Business College**
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Practical Courses
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Principal for 41 years
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LOCAL G. T. R. TIME TABLE

Morning train, southbound... 7.17
Noon mail train, northbound... 11.85
Afternoon train, southbound... 3.19
Night train, northbound... 9.10

Jos. Kunkel
.. Mildmay ..

Agent for the Hoag Oil
Engine, cheapest power
known. Six-horsepower
Engine, can be run for
37 cents per day.

**Cockshutt
Farm Implements**

Litter Carriers, Wooden
Silos, Cutting Boxes,
Windmills, Weigh Scales,
Cream Separators, Brant-
ford Roofing.

Call and get prices be-
fore purchasing elsewhere.

THE LITTLE FOXES

They taught us to think and
to get on. It seems hard
to get on to the earth and
figuring in hundreds and
we have gotten so used to
it that it is almost impossible
our expenses where they
to be these days of slower
It is the "little foxes that
the vines." There are many
men who need the old way
out the small leaks that sink
up. If everybody would get
set on the ground and watch
the little things, the world would
right itself economically. Watch
the foxes that do the damage
you are out gunning for the
evils. It is the same all
the time. If we guard against
the little things and departures from
the straight line, we will not stray
far from the highway of right. It
is taking down of the top rail that
makes the opportunity for fence
break. If you want to win success
in life, attempt the big things,
but watch like a hawk the small
breaches in the dyke that may let
in the flood of disaster.

PERT PARAGRAPHS.

The softer the road, the harder it
is to travel.

Shelburne will start a new indus-
try in the shape of a shirt manufac-
turing concern.

If one is born every minute what
has become of the suckers that used
to come up the "cricks"?

The woman who marries a man to
reform him would try to make an
omelet out of a bad egg.

No wonder Adam lived so long.
He never worried about how long
his wife's relatives meant to stay.

A Kingston man has had to stop
calling his wife "Toots" because it
reminds her that she wants an
automobile.

Wonder if income tax officers
will allow us a deduction on account
of interest paid for money borrowed
to pay our income tax.

Ethelbert—"Who was that new
girl I saw you with last night?"
Jack—"That wasn't a new girl.
That's my old girl, painted over."

Is business back to normal again?
If we overlook the abnormal volume
of business in 1920 we realize not
how poor business is now—but rather
how good it is.

What's become of the fiction
heroine who used to tear off a strip
from her skirt and bind up her
lover's wounds? If her lover gets
cut now, he would bleed to death.

W. C. Chambers, ex-M.P.P. of
Harriston has the contract for
building the new Provincial highway
between Durham and Dornoch and
will start work at an early date.
All Provincial roadwork is let by
contract this year.

The bill before the Ontario House
to permit of the issuing of debentures
to consolidate the debt of Grey
county has passed the private bills
committee. This means that the
county plan of finance will go
through as was planned.

Warton council decided to grant
the request of the Warton Furni-
ture Co. and extend the time for the
payment of the \$1,000 due to town
until January 1, 1923. This exten-
sion of time will allow the company
more chance to keep running dur-
ing the summer and increase pro-
duction.

The Post Office Department an-
nounces that the new five cent
stamps, purple in color, will be
issued shortly. The old blue
stamps will be used up first. This
change is in accordance with an in-
ternational agreement, whereby all
countries in the Postal Union will
issue stamps in the same color in
the respective values, in order that
all post office clerks will know the
value of the postage from the color
of the stamps.

An old Irish woman kept a small
fruit stand and was displaying a
few watermelons. A smart fellow
took up one and observed: "These
are frightfully small apples you
have—now, we have them twice this
size." The woman coolly surveyed
her inquirer from head to foot for
a second or two. Then in a tone of
pity she exclaimed: "Bejabbers, sorr,
ye must be a stranger and know
nary little about fruit when ye can't
tell apples from gooseberries."

A phenomenal increase in the lum-
ber export trade of Canada for the
past year is indicated in the record
of the Canadian Government mer-
chant marine. To practically all parts
of the world vessels of the merchant
marine carried cargoes of lumber,
and for the Province of British
Columbia alone, all previous records
for shipping were surpassed. Dur-
ing the year, from British Columbia
188,000,000 feet of lumber were ex-
ported as compared with an average of 40,
000,000 feet of several preceding
years.

Evidence of the extent of damage
caused in Oxford by the ice storm
of March is furnished by the report
of the Inverkip Rural Telephone
Company, which places its loss in
poles, lines and equipment at \$17,
000. To replace this loss the share-
holders have decided to borrow \$10,
000 and to immediately apply to the
Dominion Railway Board for per-
mission to raise the party phone
rental to subscribers from \$14 to
\$20. In repairing their lines the
company will make extensive use
of cables in an effort to protect the
more exposed sections against future
storms of this nature. The
work of placing the service back in-
to commission is already under way
and a partial service has been fur-
nished.

CO-OPERATION THE KEYNOTE
OF THE BANK OF MONTREAL

History of over One Hundred Years
of Steady Growth and Usefulness

The Bank of Montreal, which has
just taken over the Merchants Bank
of Canada, is the oldest Bank in the
Dominion. It was established in
1817 and during over a century of
co-operation in developing Canadian
trade and industry has been so
closely allied with many of the lar-
gest undertakings of the country
that its history is largely the history
of the Dominion. The oldest
one of the largest in the British
Empire, it has effected this great
work with such a kindly touch of
co-operation that it has always en-
joyed the confidence, one might al-
most say affection, of all Cana-
dians.

GIVEN AWAY!

One Toilet Set \$5.50

One China Tray Title Strike \$5

One Glass Berry Set

In Three Prizes

to the party bringing in the most
dozen of Eggs from

Saturday morning May 6

to Saturday night May 20

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Western Ontario's best commer-
cial School with Commercial,
Shorthand and Telegraphy depart-
ments. We give individual in-
struction, hence "Entrance"
standing is not necessary. Grad-
uates assisted to positions. Get
our free catalogue for rates and
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Get Pratt's Baby Chick Feed. It's the best on
the market. You loose no chicks when feeding it.

Calf Meal and Pig Meal
We have the best on the market.

All kinds of Flour and Feed on hand

Fresh Groceries always on hand

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fitting them with glasses, is mod-
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matter with your eyes. We fit
glasses that relieve the strain.

Prices Moderate.

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school of Ontario. Our gra-
duates are in strong demand.
Prepare now and be ready to
accept a good position in the
fall. Write for our Catalogue
which gives complete infor-
mation. The pupils of this
school get solid value for
their money.

J. J. ELLIOTT, Principal

ings of 100 years and scanning the
different groups of men that have
succeeded one another in the direc-
tion and administration of the af-
fairs of the Bank, one is immedi-
ately struck by the high ideals they
have always attained and their
faithfulness in maintaining the
best traditions of the Bank which
has been confided to their care. On
closer examination, one is almost
tempted to remark that the under-
lying facts in the remarkable suc-
cess of the Bank is the jealous man-
ner in which its officers have re-
spected and passed along the tradi-
tions of the earlier days.

Such hearty co-operation evident-
ly had as its foundation absolute
confidence in the future of Canada.
This confidence has been fully jus-
tified, and it is when one looks back
50 or 100 years that one appre-
ciates the courage and foresight
it required to gauge aright the op-
portunities that were ahead.

Its growth and expansion have
been like those of many other Can-
adian concerns. It came from very
small and humble beginnings, but
gradually and steadily it expanded
and as the population spread out
over the North American continent
the Bank of Montreal expanded its
branch system in order to play its
full part in the development of the
resources of the country.

Furthermore, although the bank
is an institution of remarkable
strength and solidity, it must not
be forgotten that many, if not
most, of its offices are situated in
small towns, and its services are
therefore necessarily devoted very
largely to the farmer and the small
business man. It is true that many
of the largest business and indus-
trial concerns in the country avail
themselves of the banking facilities
which this institution is able to of-
fer, but the policy of the bank is
service first, whether in connection
with large accounts or small ones,
and the attention and care devoted

to small accounts both in cities
and in rural districts form one of
the reasons why the Bank of Mon-
treal is held in such high repute
throughout the Dominion.

The directorate of the Bank at
the present time contains a notable
array of leading figures in the
business world of Canada, and it
is generally felt that the traditions
of the institution are worthily up-
held by Sir Vincent Meredith, Bart,
the President, and Sir Frederick
Williams-Taylor, the General Man-
ager. Both have served with the
Bank from their early youth.

As the agents of the Dominion
Government, and as the banker of
other banks, the Bank of Montreal
rendered notable service to the
country during the war. By calling
in large amounts of specie which it
had invested abroad, available at
short notice, it steadied the finan-
cial situation in Canada at a time
when great apprehension was en-
tertained, and it thus contributed
largely to enabling the country to
tide over the period of depression
which supervened between the out-
break of the war and the reorgani-
zation of our industrial and econ-
omic life. In the difficult problems
of finance which the Government
and the country have been faced
with from time to time since the
close of the war, the Bank has lent
invaluable aid.

Not the least service which the
Bank of Montreal has rendered to
the country is the steady influ-
ence which it exerted when a crisis
arose in the affairs of the Merchants
Bank, and the manner in which it
brought its resources and experi-
ence to bear not only in prevent-
ing any losses to the clients of that

bank but also in preventing any
thing even remotely resembling a
dislocation in the business with
which the Merchants Bank was as-
sociated. It is generally felt that

the customers of the Merchants
Bank have been fortunate in find-
ing that the Bank which has served
them so well has been able, when
difficulties arose, to merge with
such a strong and helpful institu-
tion as the Bank of Montreal.