

The Power of Money Saved.

The systematic saving of something each week—even \$2.00 or \$5.00, will, in a few years enable you to take a course at college, buy a home, take a trip abroad or get almost anything else you may wish for.

Commence to save to-day. \$1.00 opens an account. Interest paid 4 times a year in

The Sovereign Bank of Canada

WYOMING, ARKONA,
E. A. Westland, Mgr. J. Wilcocks, Mgr.

ARKONA

Ernie George is in Sarnia this week. Kant Krack rubbers at J. G. Brown's. Geo. Carson returned to Point Edward on Friday last.

Rev. Lindsay, of Kingston, preached in the Presbyterian church last Sunday. You can get Kant Krack rubbers at J. G. Brown's.

Word has been received from Pasadena Cal., of the death of Milton Donley formerly of this place.

Duncan Wilkinson returned Saturday from Viridian, Man., where he has spent the last two months.

Harold and Stanford Smith are spending a few weeks visiting their brother Alfred in Brantford.

We are pleased to hear that Harry Thoman, who has been in Cleveland hospital for the last month is able to be around again. He is expected home here in a few days.

SEED WANTED—Clovers and timothy.—J. G. BROWN.

The sale of farm stock, implements, etc. at Geo. Smith's on Friday last was in every way a decided success. J. F. Elliott wielded the hammer in his old time style. The proceeds of sale amounted to \$2,150.

Mr. Gamble, a highly respected resident of Warwick, died very suddenly on Saturday morning. Deceased had not been in the best of health for some time and on Wednesday morning he had a stroke from which he never rallied. The remains were taken to Vienna on Monday for interment.

HONOR ROLL FOR ARKONA PUBLIC SCHOOL.

Sr. Dept. V Class—H. Parker 92, H. Eastman 71, R. Lampman, 68, M. White 60. Sr. IV class—J. Dickinson 63, H. Thoman 61, L. George 52, J. Crawford 49. Jun. IV class—G. Langan 66, M. Fuller 64, J. Riggs 52, L. Oakes 51, E. Watts 50, D. Benedict 45, E. Copeland 44.—B. PARKER, Teacher.

Dep't. II, III class L. Dennis 84, O. Oakes 82, B. Knisley 79, C. Crawford 78, V. Detwiler 77, V. Huntley 72, E. Parker 71, D. Dickinson 71, M. Donaldson 70, L. Mitchell 69, C. Johnson 59, L. Morningstar 59, R. Eastman 58, G. Brown 38, W. Thomas 56. II class Sr. G. Fair 82, V. Knisley 78, S. Meadows 76, E. Cushman 69, R. Wilkinson 68, O. Augustine 66, F. Dennis 61, E. Brander 58. II class Jr. B. Cushman 83, B. Knisley 80, M. Dennis 88, J. Huntley 86, C. Jackson 80, C. Miller 79, D. Donaldson 76, G. Wilson 71, M. Meadows 70, R. Miller 51.—M. M. BROCK, Teacher.

Dep't III, Part II. L. Detwiler 93, L. Lucas 87, W. Evans 84, B. Copeland 75, J. Taylor 64, S. Cornell 54, M. Smith 51. Pt. I.—J. White 100, C. White 89, F. Wilcocks 84, R. Parker 83, M. Mitchell 82, G. Wilcocks 67, B. Baldwin 65, B. Brand 61, J. Gott 51.—M. BARRETT, Teacher.

The Lambton Creamery Company has been awarded the contract by the government of furnishing butter to the asylums at Cobourg, Hamilton, Kingston, London, Toronto and Orillia.

CUFF LINKS.

Handsomely engraved with the receiver's monogram are very acceptable gifts.

We offer a Pair of Excellent Solid Gold Links at \$3.

This price includes the engraving and is very reasonable in consideration of the quality and strength.

We have other lines of this style as high as \$9.00.

We also offer many splendid effects in Plated styles from 40c. up.

We have very nice cases for our links.

Mail Orders attended satisfactorily as soon as received.

2 Stores. — 2 Stocks

W. G. YOUNG,

DIAMOND HALL,

214 DUNDAS ST. E. 674 DUNDAS ST. E.

LONDON, ONT.

OFFICIAL WATCH INSPECTOR C. P. B.

WATFORD COUNCIL

Regular meeting of council December 3rd, 1906. Members present, Fowler, Hamilton, Williams and Saunders, the reeve coming in later.

Saunders—Fowler, that Councillor Williams take the reeve's chair until arrival of Mr. Hume.—Carried.

Fowler—Saunders, that the minutes as read be adopted.—Carried.

Reeve Hume having arrived Mr. Williams vacated the chair Mr. Hume taking same and proceeding with business.

Fowler—Williams, that Bylaw No. 7 to appoint polling sub-divisions and deputy returning officers be read first time.—Carried and bylaw read.

Fowler—Williams, that Bylaw No. 7 be read second time and filled in with the names of F. J. Hughes as deputy for division No. 1 and W. J. Howden as deputy for division No. 2.—Carried and bylaw filled in.

Williams—Saunders, that Bylaw No. 7 be read third time and passed.—Carried and bylaw passed.

Saunders—Fowler, that we refund the Graham Evaporator Company their municipal taxes for 1906 order payable to George Eccles, manager.—Carried.

Fowler—Hamilton, that we refund Joseph Leigh amount of his business taxes for 1906, amount \$5.25.—Carried.

Saunders—Williams, that all outstanding accounts be paid treasurer not later than December fourteenth instant and all parties having claims against the corporation present same for payment.—Carried.

The finance committee have examined the following accounts and recommended payment of same:—

Walter Scott, 4th qrs. salary, care engine. \$ 30
W. S. Fuller, 4th qrs. salary \$25, post ge 25c 25 25
J. H. Shaw, 1 month's salary \$10.00, sharpen 10 10
J. H. Hume, commissioner 20 20
J. E. Fowler, do 20 20
T. D. Hamilton, do 20 20
J. S. Williams, do 20 20
Joshua Saunders do 20 20
Mary Lewis board of Jas. Clark 7 00
T. Malone, one day reeve's division 7 00
R. C. McLeay, electric light to date 75 00
T. Dods, hardware account 10 37
George R. Rivers, tile account 87 00
Treas. High School Board balance of taxes 150 00
Joseph Leigh, refund business tax 5 25
George Eccles, refund municipal taxes 75 00
Graham Evaporator Co. 8 00

Hamilton—Williams, that the above accounts be passed and the reeve grant his order for same.—Carried.

Fowler—Hamilton, that we adjourn until the 15th December instant.—Carried.

W. S. FULLER, Clerk.

HIGH SCHOOL BOARD.

Regular meeting of High School Board held in Secretary's office, Nov. 30th. Members present, J. B. Wynne, A. Cook, T. Goodhand and J. McKercher.

Cook—McKercher, that J. B. Wynne be chairman.—Carried.

Minutes of previous meeting read and approved.

Cook—Goodhand, that we pay W. J. O'Brien, \$63.65 for 24 days, less \$4.98 expenses incurred in securing a substitute.—Carried.

McKercher—Cook, that we pay Miss Kate Thompson \$12.00 for services.—Carried.

Goodhand—McKercher, that teachers salaries be paid, C. Potter, 330; W. B. Forbes, \$240; Miss H. A. McCaw, \$165; Janet M. Blythe, \$55.—Carried.

Cook—Goodhand, that we request the corporation to pay over balance collected in taxes for High School of \$150.—Carried.

Goodhand—McKercher, that C. Potter interview Miss Blythe in regard to remaining another year and if she will not, that steps be taken to secure another teacher.—Carried.

C. Potter reported 134 pupils on roll. The Secretary was instructed to write to Middlesex County Council in regard to maintenance of County pupils.—Carried.

Cook—McKercher, that the Secretary notify all pupils who are in arrears that if not paid by 10th of Dec., the accounts will be placed in Court for collection.—Carried.

WM. McLEAY, Secretary.

HIGH SCHOOL EXAMS.

Form I. Grammar.—Ralph Gibson 79, Tommy Swift 72, Norman Rivers 72, Clayton Fuller 71, Maggie Brison 69, Hayward Jack 67, Ruby McCormick 65, Grace McKenzie 64, Mary Coke 62, Winnie Humphries 61, Gordon Pearce 60, John Acton 60, Dinah Dods 59, Ernest Lawrence 58, Cecil Hone 58, Ruby Williams 58, Laura Doan 57, George Lampman 56, Bella Hay 56, Bert Taylor 56, Walter Spalding 54, Bessie Harper 54, Luta Brown 54, Myrtle Williamson 54, Gerald Taylor 53, Vena Brison 53, Robbie James 52, Violet Annett 51, Jordan Griffith 51, Wilfrid Rogers 50, George Hosking 49, Richard Fisher 48, Ivah Clark 48, Sadie Johnston 47, Mabel Acton 47, Willie Kelly 46, Edith Johnston 46, Pearl Restorick 45, Hazel Dolbear 45, Pearl Doan 42, Cecil McCormick 42, Albert Higgins 41, Winnie Leggett 41.

Form III, Arithmetic.—C. Carroll 100, J. Hone 100, F. Seaman 97, C. O'Meara 92, W. Higgins 92, H. Skillen 85, R. Brown 82, H. Lawrence 79, F. Roane 79, A. Ross 79, J. McKenzie 75, F. Barnes 66, R. Leach 69, A. Wynne 64, S. Clark 55, M. Johnston 53, M. Mains 53, H. Rogers 51, J. Bambridge 50, F. Lamont 48, H. Shirley 48, S. Mains 45, M. Wynne 40.

WATFORD PUBLIC SCHOOL.

HONOR ROLL FOR NOVEMBER.

Class IV, Seniors.—Bruce Warwick, Myrtle Sedwick, Wilbert Williamson, Lizzie McKercher, Stella McManus, William Anderson. Class IV, Juniors.—Maggie Lamb, Olive Sturrt, Vera Swift, Nellie Harrower, Cecil Annett, Gladys Craig, Lois Johnston, Norbert Roche, Nellie Hawn, Wm. Lloyd, Geraldine Walker, Florence Johnston, Charlie Potter, George Restorick, Edna Seaman, Gordon Mains, Earl McCormick.—W. H. SHARPENELL, Principal.

The Sovereign Bank of Canada

Office of the 2nd Vice-President and General Manager.

To the Shareholders,

MONTREAL, 10th November, 1906.

THE SOVEREIGN BANK OF CANADA.

We have pleasure in enclosing herewith statement of the Bank's position as at the close of the fiscal half-year, ending 31st October, together with comparative statistics for the past five years. The figures require no special explanation, and we feel sure the progress and stability which they indicate will afford the proprietors and friends of the Bank complete satisfaction.

The Bank's American and Foreign business has now attained considerable importance. Our connections abroad, as well as our facilities at home, enable us to handle British, Continental and American transactions entrusted to us on a favorable basis, and the results so far have been satisfactory to all concerned.

Our principal business is, of course, confined to Canada, and is concentrated in the provinces of Ontario and Quebec, which long experience has proven to be the safest territory in the Dominion for the conduct of a general and commercial banking business. In these two provinces the Bank has 55 branches and 22 sub-offices, the latter being managed from central points, and in some instances open only two or three days a week. We have not yet opened any branches in the North-West, as competition there seems to be unusually keen, but with the undoubted progress which the country is making, these conditions will probably right themselves later on, and in the meantime we have very satisfactory banking arrangements for the conduct of our business throughout that territory.

The capital of the Bank (\$4,000,000) will be fully paid up in a few months, and it is a source of great satisfaction to know that our shareholders number nearly 1,200 and include some of the most powerful financial people in the world.

The Sovereign Bank is at present the eighth largest chartered bank in Canada in point of capital. Its assets amount to \$25,343,401, a large part of which are "liquid," and the continued growth of deposits testifies to the popularity of the institution throughout the country.

The Note Circulation shows an advance of 83% over last year, and both the Circulation and Deposits have increased materially since the present statement was compiled.

The past half-year is the best the Bank has ever had, and we have every reason to think that the current half-year will be at least as good.

Your obedient servant,

D. M. STEWART, General Manager.

Half-Yearly Statement

31st OCTOBER, 1906

LIABILITIES		
Capital Stock paid up	\$3,942,710.00	
Reserve Fund and Undivided Profits	1,225,847.22	\$5,278,557.22
Notes and Cheques of other Banks	1,155,904.99	
Deposits Payable on Demand	\$5,685,321.09	
Deposits Payable after Notice	9,893,598.66	15,578,919.75
Other Liabilities	1,635,249.15	
		\$25,343,401.12
ASSETS		
Gold and Silver Coin on hand	\$ 538,989.58	
Dominion Government Notes on hand	1,121,447.00	
Notes and Cheques of other Banks	1,155,904.99	
Balances with Bankers	1,101,101.00	
Cash Assets	\$3,916,842.57	
Cash Deposited with Dominion Government for Security of Note Circulation	80,000.00	
Provincial Government and other Securities	1,612,831.16	
Call and Short Loans Secured by Bonds, etc.	4,614,067.00	\$10,223,740.73
Commercial Loans, (less rebate of interest)	14,640,510.40	
Bank Premises, Real Estate, Safes, etc.	473,837.57	
Other Assets	5,312.42	15,119,660.39
		\$25,343,401.12

D. M. STEWART, General Manager

Comparative Statistics

LIABILITIES				
31st October	Capital Paid-up	Reserve Fund and Undivided Profits	Sovereign Bank Notes in Circulation	Deposits
1902	\$1,173,478	\$ 240,000	\$ 759,995	\$1,681,730
1903	1,300,000	382,838	1,237,650	4,309,432
1904	1,300,000	420,373	1,284,840	7,196,741
1905	1,610,478	623,461	1,550,790	10,134,209
1906	3,942,710	1,225,847	2,850,675	15,578,920
ASSETS				
31st October	Cash on hand and at Bankers	Bonds, Debentures, etc.	Loans at Call	Commercial Loans and Discounts
1902	\$ 383,097	\$ 439,363	\$1,630,199	\$1,358,469
1903	622,774	713,397	1,747,342	4,074,048
1904	1,214,822	672,034	1,179,540	7,014,123
1905	1,491,398	791,153	1,568,144	9,578,850
1906	3,916,842	1,612,831	4,614,067	14,640,510
GENERAL				
31st October	Total Assets	Excess of Assets over Liabilities to the Public	Branches and Sub-offices	No. of Shareholders
1902	\$3,855,203	\$1,413,478	17	757
1903	7,209,920	1,662,838	28	819
1904	10,201,954	1,720,373	42	854
1905	13,818,938	2,133,939	53	1004
1906	25,343,401	5,278,557	78	1195

N.B.—This Bank commenced business 1st May, 1902.

D. M. STEWART, General Manager.

E. A. WESTLAND, Mgr. Wyoming Branch.

J. WILCOCKS, Mgr. Arkona Branch

THE STERLING BANK OF CANADA.

When you see that sign you are sure of doing BANKING AS IT SHOULD BE DONE.

We make every effort to please our customers. Interest Paid 4 Times a Year on Deposits of \$1.00 AND UPWARDS.

WATFORD BRANCH - J. B. WYNNE, MANAGER.

CUSTOM SAWING.

We have installed a New Large Saw which makes a Fine Cut.

John Odell, of Warwick Village operates it.

THESE FACTS MEAN That We Cut Timber to the Best Possible Advantage.

R. C. McLEAY, WATFORD.

His Lordship, Bishop Williams, of Huron diocese, will confirm a large class of candidates at the Church of St. John the Evangelist, Strathroy, at the morning service on Sunday, Dec. 3.

Rev. H. Hannahan, of Thorndale, and C. F. Brown, of Toronto, have bought 28 acres of the Stoney Point summer resort. They will erect a couple of cement cottages next spring.

The marriage took place at Detroit on Saturday, the 17th inst. of Dr. Walter E.

Douglas, a former pupil of the Parkhill high school, and Miss Agnes Jean Patterson, daughter of Mrs. Agnes Paterson, formerly of Thorndale.

One of the most remarkable men of Elgin county, if not of Western Ontario, passed away Thursday in the person of Mr. Archibald McTaggart, of the township of Malahide. This old gentleman was in his one hundred and third year. Mr. McTaggart was born in Ayrshire, Scotland, July 15, 1804.