

THE STERLING BANK OF CANADA

"Ask Our Manager"

Every farmer is welcome to consult the Sterling Bank branch manager regarding financial matters which may be bothering him.

Every manager has made a special study of business conditions as applied to farming. He has constantly on hand information of value to farmers.

He will be glad to see any progressive farmer, especially if he contemplates farming on a larger scale next season.

The Road to Independence



Trouble comes to all of us at one time or another.

The man with a snug bank account, is fortified against the "slings and arrows of outrageous fortune".

It is the duty of every man to lay aside something for the inevitable rainy day.

Open a Savings Account today—and take your first step along the road to Independence.

THE MERCHANTS BANK

Head Office: Montreal, OF CANADA Established 1864.

WATFORD BRANCH, F. A. MacLEAN, Manager.
ALVINSTON BRANCH, G. H. C. NORSWORTHY, Manager.

Counter Check Books at The Guide-Advocate.

MEDICAL.

JAMES NEWELL, PH. B., M. D.
L. R. C. P. S. S., M. B. M. A., England,
Coroner County of Lambton,
Watford, Ont.

OFFICE—Corner of Main and Front streets.
Residence—Front street, one block east of Main street.

C. W. SAWERS, M. D.

WATFORD, ONT.
FORMERLY OF NAPIER) OFFICE—Main Street, formerly occupied by Dr. Kelly. Phone 13 A. Residence—Ontario Street, opposite Mr. A. McDonnell's. Night calls Phone 13B.

W. G. SIDDALL, M. D.

WATFORD ONTARIO
Formerly of Victoria Hospital, London.
OFFICE—Main street, in office formerly occupied by Dr. Brandon. Day and night calls phone 25.

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GEORGE HICKS,

D. D. S., TRINITY UNIVERSITY, I. D. S.,
Royal College of Dental Surgeons, Post graduate of Bridge and Crown work. Orthodontia and Porcelain work. The best methods employed to preserve the natural teeth.
OFFICE—Opposite Taylor & Son's drug store MAIN ST., Watford.
At Queen's Hotel, Arkona, 1st and 3rd Thursdays, of each month.

C. N. HOWDEN

D. D. S., I. D. S.

GRADUATE of the Royal College of Dental Surgeons, of Ontario, and the University of Toronto. Only the Latest and Most Approved Appliances and Methods used. Special attention to Crown and Bridge Work. Office—Over Dr. Kelly's Surgery, MAIN ST.—WATFORD

Veterinary Surgeon.

J. MCGILLICUDDY

Veterinary Surgeon,

HONOR GRADUATE ONTARIO VETERINARY College. Dentistry a Specialty. All diseases of domestic animals treated on scientific principles.
Office—Two doors south of the Guide-Advocate office. Residence—Main Street, one door north of Dr. Siddall's office.

Auctioneer

J. F. ELLIOT.

Licensed Auctioneer

For the County of Lambton.

PROMPT attention to all orders, reasonable terms. Orders may be left at the Guide-Advocate office.

Gordon Hollingsworth

Licensed Auctioneer

For the County of Lambton.

CAREFUL attention paid to all orders. Terms reasonable and Satisfaction guaranteed. Orders may be left at the Guide-Advocate office.

Your money grows when it is in Victory Bonds and it is always handy if you should need it.

The ease with which corns and warts can be removed by Holloways Corn Cure is its strongest recommendation. It seldom fails.

INSURANCE

J. H. HUME.

AGENT FOR
FIRE, ACCIDENT AND SICK BENEFIT COMPANIES.

REPRESENTING
Five Old and Reliable Fire Insurance Companies

If you want your property insured call on J. H. HUME and get his rates.

—ALSO AGENT FOR—

P. R. Telegraph and Canada Permanent Loan and Saving Co.

Ticket Agent For C. P. R.—Ticket to all points in Manitoba, Northwest and British Columbia

THE LAMBTON Farmers' Mutual Fire Insurance Company.
(Established in 1875)

JOHN W. KINGSTON, PRESIDENT
JAMES SMITH, VICE-PRESIDENT
ALBERT G. MINIELLY, DIRECTOR
THOMAS LITHGOW, DIRECTOR
GUILFORD BUTLER, DIRECTOR
JOHN PETER MCVICAR, DIRECTOR
JOHN COWAN K. C., SOLICITOR
J. F. ELLIOT, FIRE INSPECTOR
ALEX. JAMIESON, AUDITORS
P. J. McEVEN, AUDITORS

W. G. WILLOUGHBY, MANAGER AND
WATFORD, SEC. TREASURER
PETER McPHEEDRAN, WATFORD P.
Agent for Warwick and Plympton.

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Enjoys an excellent reputation for high grade business training and for placing graduates in good positions. Enter any time. Write for catalogue.
W. J. ELLIOTT, Principal.

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Our aim is to turn out efficient graduates: enter now and become one of them. Bookkeeping and Stenography.
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The largest and best Commercial school in Western Ontario. We give individual instruction and students may enter our Commercial, Shorthand or Telegraphy Departments at any time. We assist graduates to positions. Write now for our free catalogue and learn the nature of our work.

D. A. McLEACHLAN, Principal.

Victory Loan 1919 Is Bridge Between War and Peace.

Agricultural and Industrial Prosperity of Canada Depends on Success of the Loan.

Why is it necessary to have another Victory Loan? Have you heard this query? Or have you asked it?

The Victory Loan of this year stands out as the bridge between war and peace. The war is over. Our boys won that. The reconstruction period is dawning and we at home must win that.

Much of the money that Canada is asking for will be needed to clean up the war debt. The expenses of demobilization were heavy, and there is still much of it unpaid. Now that our men are back, let it not be said that we repudiated the debt for bringing them back.

The sick and wounded soldiers still in hospitals are expecting that Canada will care for them and their dependents until they have been returned to health and strength. The hospital services must be maintained at full strength as long as there are returned men needing attention.

Many men through disability are unable to return to their pre-war occupations. The Department of Soldiers' Civil Re-establishment is doing a fine work in training returned soldiers in trades and professions that they can earn a living at, and is following up the training and seeing that they obtain remunerative employment. The maintaining of this branch of reconstructive service calls for much funds, and the Victory Loan will be used to pay for it as well as the other purposes.

Under the Soldiers' Land Settlement Act, enough money is lent to returned soldiers to enable them to buy and stock a farm. This money will be repaid at a low rate of interest. The soldier is thus given a chance to re-instate himself in civil life, and production is given a boost. Of the total amount of the forthcoming loan, \$24,000,000 has been apportioned to finance these soldier-farmers.

Pensions to the disabled and dependents of our glorious dead, as well as the authorized gratuities will be other items on the expense sheet. These are some of the obligations owing to the returned soldier who is now in health.

The maintaining of Canada's prosperity is an important reason why the Victory Loan should be a smashing success. The money is needed to finance the credits to overseas countries so that they may continue their trade relations with us. If Canada cannot give these credits other countries will, and then Canada will lose all that great overseas trade that has been the mainstay of our agricultural and industrial life for so long.

As an investment Victory Bonds are eminent. Paying 5 1/2 per cent., selling above par on the open market, and guaranteed by the Dominion—what further reason can you have for hesitating? The Victory Loan 1919 ought to be oversubscribed, and all right-thinking citizens will do their utmost to see that such a result is obtained.

Read the Guide-Advocate Want Column on page 4.

The Victory Loan is the place for Trust funds which demand safe investment with good return.

Good-bye to Asthma. Persons suffering from that extremely trying trouble known as asthma know what it is to long with all their hearts for escape from a tyrant. Never do they know when an attack may come and they know that to struggle unaided is vain. With Dr. J. D. Kellogg's Asthma Remedy at hand, however, they can say good-bye to their enemy and enjoy life again. It helps at once.

Match Scratchers.
Save the strip of sandpaper that comes on the match boxes and tack on jamb of door with tiny Swede tacks; or strips of sandpaper may be cut five inches long and three-eighths-inch wide. Place a tack at each end and one in the middle. This will not interfere with opening and closing of door, and will save steps in running back to get another match.

Skirts Have Deep Hems.
Many of the new organdie and other sheer frocks are made with hems as deep as to meet midway from the ankles to the waistline. This makes the frock set rather better than otherwise, because of the added weight at the lower half of the skirt, and also renders a skirt made of transparent material less transparent.

For Frost Bites and Chills. Chills come from undue exposure to sun and cold and frost-bite from the icy winds of winter. In the treatment of either there is no better preparation than Dr. Thomas' Electric Oil, as it counteracts the inflammation and relieves the pain. The action of the oil is instantaneous and its application is extremely simple.

Think It Over

Price of Animals and Meats

July, 1914—195.7

July, 1919—389.7

Increased cost
99.1 per cent.

Price of Dairy Products

July, 1914—131.3

July, 1919—286.4

Increased cost
118.1 per cent.

Price of Hides, Leather, Boots and Shoes

July, 1914—173.6

July, 1919—385.3

Increased cost
121.9 per cent.

Price of Building Materials

July, 1914—140.6

July, 1919—298

Increased cost
111.9 per cent.

Price of Woollens, Cottons, Silks, Etc.

July, 1914—132.8

July, 1919—364.3

Increased cost
174.3 per cent.

Average increase in cost of 262 commodities—
118.4 per cent.

Price of Ford Touring Car

July, 1914—\$590

Oct., 1919—\$690

An increase in
cost of only
16.9 per cent.

Had Ford prices kept pace with the prices of all these commodities, Ford Touring Cars would now be selling at \$1311.57 instead of \$690

Ray Morningstar

DEALER

WATFORD

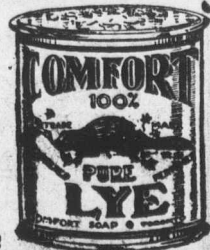
Now sold in a new waxed board package — a great improvement over the old lead package

RED ROSE TEA "is good tea"

Sold only in sealed packages

What COMFORT LYE

Comfort Lye is a very powerful cleanser. It is used for cleaning up the oldest and hardest dirt, grease, etc.
Comfort Lye is fine for making sinks, drains and closets sweet and clean.
Comfort Lye Kills rats, mice, roaches and insect pests.
Comfort Lye will do the hardest spring cleaning you've got.
Comfort Lye is good for making soap. It's powdered, perfumed and 100% pure.



is splendid for —