

NEW FALL AND WINTER GOODS

AT NEW LOWER PRICES ARE ATTRACTING ATTENTION

A noticeable feature is the great improvement in "quality," in merchandise.

Compare our Shoe values.
Compare our Clothing values.
Compare our Dress Goods values.
Compare our Silk values.
Compare our Underwear values.

The Store for reliable merchandise at lowest possible prices always

J. N. CURRIE & CO.

Farmers and Dairymen

Get our proposition re cream; highest prices paid. Wagon always on the road. We pay cash. Phone us if you want us to call.

D. R. HAGERTY, Glencoe
House, 30r2. Store, 89.

INSURANCE

of all kinds by
JAMES POOLE
Best Companies; Reasonable Rates
Office at Residence, South Main St.,
Glencoe. Phone 31

FLOUR AND FEED

The C. E. Nourse Company wish to announce that they have purchased the flour and feed and other business connected therewith from Bruce McAlpine, and are prepared to give their best attention to the wants of the community in their line. The business will be conducted on a strictly cash basis.

They are also prepared to buy all kinds of grain, paying the best market prices.

J. D. McKELLAR, Manager.

J. A. RAEBURN

Contractor for
OIL, WATER AND GAS DRILLING

All kinds of Pumps and Pipe Supplies. Up-to-date Drilling Rig at your service.
GORE CONCESSION, EKFRID.

H. J. JAMIESON

FIRE, LIFE AND ACCIDENT INSURANCE

PHONE 92 GLENCOE

District Agent
Manufacturers' Life

Irwin's NOVELTY STORE

Phone 24

Best place in Glencoe to buy
STATIONERY, SMALL WARES, FANCY GOODS, CROCKERY, ETC.

Agency for Parker's Dye Works and Pictorial Review Patterns



PICTORIAL REVIEW FASHION BOOK
IRWIN'S NOVELTY STORE, GLENCOE



THINK OF THE HARVEST:—
Whatsoever a man soweth, that shall he also reap.—Galatians 6: 7.

The Transcript

Published every Thursday morning from The Transcript Building, Main Street, Glencoe, Ontario. Subscription—In Canada, \$2.00 per year; in the United States and other foreign countries, \$2.50 per year.

Advertising.—The Transcript covers a wide section of territory in Western Ontario, and its readers are the leading farmers and townspeople. It is a first-class advertising medium. Rates on application.
Job Printing.—The Jobbing Department has superior equipment for turning out promptly books, pamphlets, circulars, posters, blank forms, programs, cards, envelopes, office and wedding stationery, etc.
A. E. Sutherland, Publisher.

A fuelless furnace would no doubt be more popular than a pipeless furnace the coming winter.

A business that cannot stand upon its own legs should sit down. In other words there should be a halt to the practice of hounding a community to death to assist somebody's pet propagation.

London's mayor proclaimed a half-holiday to see a baseball game. In the same week occurred Labor Day and a regular half-holiday. Business, apparently, is a secondary consideration to leisure in the Forest City.

The local paper is one thing by which strangers judge the size of a locality and the ability of its business men, hence the paper that does not show the advertisement of every enterprising business is forced to misrepresent it. The paper is a mirror that should reflect a community's true picture and every business conducted therein.

A man bought from a well-known nursery a tree of supposedly choice variety of apple. After husbanding it carefully and waiting ten to fifteen years for it to bear fruit he was rewarded to find that it was only a seedling that had never been budded. He was glad that he had not set out a whole orchard; nevertheless the law should provide for adequate redress in cases of fraud of this kind.
Motorists—should be careful to have both headlights of their car in action, not only for their own safety but for the safety of others on the highway. Being difficult to distinguish which side of the car is lighted greatly enhances the dangers of a collision. In country districts where there is little or no police protection and a man is very much a law unto himself neglect in this respect is often apparent.

WHAT SHALL I DO WITH THE MONEY?

Many a holder of the Canadian Government bonds maturing December 1st, 1922, has been asking this question. The advertisement of the Minister of Finance supplies an answer. The investor, by giving notice to the manager of any one of the branches of a chartered bank, can arrange to get new bonds bearing the same rate of interest, the highest possible security and a liberal rate of interest.

Horseshoes bring good luck if they happen to be on the foot of the winner. It takes the constant labor of 60,000 persons to make matches for the world.

Extra copies of the Transcript may be had at the office ready wrapped for mailing to friends at a distance.

CHEAPER LOANS HELP

How the Ontario Loan System Helps Farmers.

An Interesting Illustration Given—
Helping the Tenant—Some Applicants Disappointed—Inspectors Are Carefully Selected.

(Contributed by Ontario Department of Agriculture, Toronto.)

To help young men of farming experience, farming inclination and inadequate capital to get properly settled in farming was one of the reasons for the new farm loan legislation now being administered by the Agricultural Department Board. Already it is possible to point to cases where monies have been advanced for this purpose.

How It Worked In One Case.

In one of the best Western Ontario counties two loans were placed which illustrates the finest development in Ontario farm life. A father, for many years a progressive and successful farmer, was anxious to get his two sons comfortably located. Both boys were in their twenties and both married. Both had been brought up on the farm, and of the older it was said he "worked on the farm all his life except while away at the war." With the aid of the father and loan, only about half the value of the property, both boys acquired farms. One has a farm of 185 acres, valued under \$20,000, with excellent buildings and full equipment of stock and implements. Adjoining, the other boy has two hundred acres, not valued quite so high because the buildings are not quite so good. He also has a full equipment of stock and implements. The properties are registered in the names of the boys respectively, and they are responsible for carrying on operations and making payments on the mortgage. They are settled down as full-fledged citizens, with a splendid opportunity for happiness and success, and enough responsibility to act as a steady influence. At the same time, the father remains in his home nearby to give the boys the benefit of his experience and maturer wisdom.

Helping the Tenant.

It should be the ambition of every man who works on the land to own the land he works. That many tenants entertain this ambition there is no doubt, and it is only a question of accumulating sufficient to finance the 35 per cent. not advanced by the Board. The tenant has the necessary stock and implements and is all ready to go ahead. There comes to mind a case in one of the Central Ontario counties. The man was living on a rented farm of 175 acres. He knew the soil, he knew the local conditions, he knew exactly what he could do. The owner of the farm had it mortgaged and the mortgage fell due. He could not pay it. The holder of the mortgage insisted and was about to foreclose. The owner went to the tenant and offered to sell at a pretty reasonable price. The tenant came to the Board, and the loan he was able to get with his own savings enabled him to buy, and his annual payments on the loan will be less than the annual payments he was making in rent.

The Disappointed Ones.

Not all the loans asked for are granted. The loans thus far asked for and refused by the Board aggregate \$384,000. At one Board meeting nine applications were passed and thirteen refused. Undoubtedly the great bulk of these were declined because they did not come within the purposes permitted by the Act. In the first place no loan can be made except on the security of first mortgage. Before the legislation of the recent session, application for loans to discharge mortgages had to be declined. Now a number have to be declined because they exceed 40 per cent. of the value as determined by the inspector. Not infrequently an applicant who comes within the 40 per cent. limit wants an additional thousand dollars to discharge "a note at the bank," and thus consolidate his indebtedness. But an "encumbrance" under the Act must be a registered encumbrance, and the bank note does not qualify, however deserving the applicant or unquestioned the security. Sometimes an applicant wants a few thousand dollars to buy cattle for feeding, but the same negative must be given. Then there are the cases which are rejected because the Board is not satisfied with the personal or material security offered. When such conclusions are reached they are reached with much regret for the Board is genuinely anxious to promote agricultural development by means of these loans wherever it can possibly be done with due regard to reasonable security to the Province.

Inspectors Are Carefully Selected.

In view of the importance of having this information complete and accurate, great care has been exercised by the chairman in selecting inspectors. The plan followed is to utilize local men very largely, not necessarily one in each county, but at least one in a district of two or three counties. Already a list of fifteen or twenty men of integrity, good judgment and good knowledge of farm values based on long experience has been secured and payment is made on a basis of the number of days actually employed in the work. Moreover, steps are taken from time to time to check up the work of inspectors by information from other sources, and if an inspector is found to be extravagant in his valuations or influenced by considerations other than the strict merits of the case, his services are no longer utilized.

The George R. White medal of honor of the Massachusetts Horticultural Society for 1921 was awarded to Mrs. Francis King in recognition of her services to horticulture by increasing the love of plants and gardens among the women of the United States. This is the first time the medal has been awarded to a woman.

To Holders of Five Year 5½ per cent Canada's Victory Bonds

Issued in 1917 and Maturing 1st December, 1922.

CONVERSION PROPOSALS

THE MINISTER OF FINANCE offers to holders of these bonds who desire to continue their investment in Dominion of Canada securities the privilege of exchanging the maturing bonds for new bonds bearing 5½ per cent interest, payable half yearly, of either of the following classes:—

- Five year bonds, dated 1st November, 1922, to mature 1st November, 1927.
- Ten year bonds, dated 1st November, 1922, to mature 1st November, 1932.

While the maturing bonds will carry interest to 1st December, 1922, the new bonds will commence to earn interest from 1st November, 1922, GIVING A BONUS OF A FULL MONTH'S INTEREST TO THOSE AVAILING THEMSELVES OF THE CONVERSION PRIVILEGE.

This offer is made to holders of the maturing bonds and is not open to other investors. The bonds to be issued under this proposal will be substantially of the same character as those which are maturing, except that the exemption from taxation does not apply to the new issue.

Holders of the maturing bonds who wish to avail themselves of this conversion privilege should take their bonds AS EARLY AS POSSIBLE, BUT NOT LATER THAN SEPTEMBER 30th, to a Branch of any Chartered Bank in Canada and receive in exchange an official receipt for the bonds surrendered, containing an undertaking to deliver the corresponding bonds of the new issue.

Holders of maturing fully registered bonds, interest payable by cheque from Ottawa, will receive their December 1 interest cheque as usual. Holders of coupon bonds will detach and retain the last unmatured coupon before surrendering the bond itself for conversion purposes.

The surrendered bonds will be forwarded by banks to the Minister of Finance at Ottawa, where they will be exchanged for bonds of the new issue, in fully registered, or coupon registered or coupon bearer form carrying interest payable 1st May and 1st November of each year of the duration of the loan, the first interest payment accruing and payable 1st May, 1923. Bonds of the new issue will be sent to the banks for delivery immediately after the receipt of the surrendered bonds.

The bonds of the maturing issue which are not converted under this proposal will be paid off in cash on the 1st December, 1922.

W. S. FIELDING,
Minister of Finance.

Dated at Ottawa, 8th August, 1922.

Farms for Sale

The Soldiers' Settlement Board of Canada offers for sale the following farms:

90 acres, parts of lots 18 and 19, con. 3, Moss Township, Middlesex County. Sandy loam farm, half-mile north of Village of Newbury. Dwelling house and outbuildings good. Lots of water, and good fences.

65 acres of land, part of north part of lot 17, second range north of Longwoods Road, Township of Moss, Middlesex County. Land sandy loam. Partly tiled. About 8 acres of good bush. Good supply of water. Dwelling house brick cottage. Outbuildings commodious.

Terms:—10 per cent. of purchase price in cash on acceptance of tender; balance in twenty-five equal annual instalments, with interest at 6 per cent. per annum, on the amortization plan. Each tender must be accompanied by \$100.00 cheque; cheque returned if tender not accepted.

Tenders will be opened Sept. 18th, 1922. Read posted bills.

Address tenders and inquiries to **SOLDIERS' SETTLEMENT BOARD;** F. D. Shaver, Supt., Toronto.

We Carry A Full Line

Tin, Enamel and Galvanized Ware, Sinks, Bathtubs, etc.
Plumbing, Furnace-work, Roofing, Eavetroughing, Repairing, etc., done by a Practical Mechanic.

J. M. Anderson
GLENCOE
Tinsmith Plumber

J. A. ROBINSON & SON
Funeral Directors
HANDSOME MOTOR AND HORSE CARRIAGES
SERVICE

Hand-made Walnut, Oak and Chestnut Finished Caskets
We also keep the best Factory Caskets and Vaults in stock
Phone 155 - Newbury, Ont.

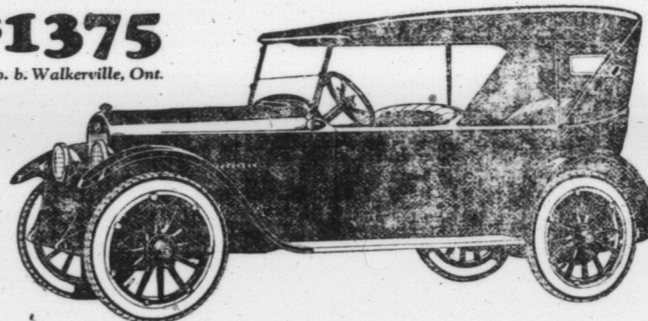
J. B. COUCH & SON
Furniture Dealers
Funeral Directors
MAIN STREET - GLENCOE
Phone day 23, night 100

Chas. Dean
Funeral Director
Residence, Brick House,
Corner Main St. and Appleton Road
Phone 76 - GLENCOE

STUDEBAKER LIGHT-SIX

\$1375

f. o. b. Walkerville, Ont.



COMPARE the Studebaker Light-Six, at its new low price of \$1375, with cars of even higher price. Note its greater intrinsic value, which is evidenced by such refinements and features of construction as:

Completely machined crankshaft and connecting rods; aluminum detachable head motor; four-bearing, bronze-backed, crankshaft; silent timing chain; thermostatically-controlled cooling system. Cowling ventilator; parking lights; thief-proof transmission lock, reducing insurance rate 15 to 20%; large rectangular plate glass window in rear; genuine leather upholstery; seat cushions, nine inches deep.

In addition, you get the in-built Studebaker durability, economy of operation and comfort which owners the world over find in their Studebaker cars. And your purchase is safeguarded by Studebaker's seventy years of experience in building vehicles of all kinds—a record which no other manufacturer can equal.

Come today and see this remarkable value—the Studebaker Light-Six at \$1375

MODELS AND PRICES—f. o. b. Walkerville, Ontario			
LIGHT-SIX	SPECIAL-SIX	BIG SIX	
5-Pass., 112" W. B., 40 H. P.	5-Pass., 119" W. B., 50 H. P.	7-Pass., 126" W. B., 60 H. P.	
Touring.....\$1375	Touring.....\$1795	Touring.....\$2275	
Roadster (3-Pass.) 1375	Roadster (2-Pass.) 1760	Speedster (4-Pass.) 2500	
Coupe-Roadster (2-Pass.) 1775	Roadster (4-Pass.) 1795	Coupe (4-Pass.) 3175	
Sedan.....2225	Coupe (4-Pass.) 2750	Sedan.....3375	
	Sedan.....2950	Sedan (Special) 3550	

Cord Tires Standard Equipment

Studebaker
"Built-in-Canada"

WM. McCALLUM - Dealer, Glencoe

THIS IS A STUDEBAKER YEAR

Now is the time to look over your stock of Stationery and be prepared for a big season's trade. The Transcript Job Department is at your service.