



SAVINGS, Thrift, Independence—all these are the outcome of the same impulse and attain the same objective—PROSPERITY. The Standard Bank of Canada can help you to attain it.

THE STANDARD BANK OF CANADA

ATHENS BRANCH

W. A. Johnson - Manager

The Athens Reporter

ISSUED WEEKLY
SUBSCRIPTION RATES

\$1.50 per year strictly in advance to any address in Canada; \$2.00 when not so paid. United States subscriptions \$2.00 per year in advance; \$2.50 when charged.

ADVERTISING RATES

Legal and Government Notices—10 cents per nonpareil line (12 lines to the inch) for first insertion and 5 cents per line for each subsequent insertion.

Yearly Cards—Professional cards, \$9.00 per year.

Local Readers—10 cents per line for first insertion and 5 cents per line subsequent.

Black Type Readers—15 cents per line for first insertion and 7 1/2 cents per line per subsequent insertion.

Small Ads—Condensed adv'ts such as: Lost, Found, Strayed, To Rent, For Sale, etc., 1 cent per word per insertion, with a minimum of 25 cents per insertion.

Auction Sales—40 cents per inch for first insertion and 20 cents per inch for each subsequent insertion.

Cards of Thanks and In Memoriam—50c

Obituary Poetry—10 cents per line.

Commercial Display Advertising—Rates on application at Office of publication.

William H. Morris, Editor and Proprietor

Reserve Tuesday evening January 11th for Xmas in Fairyland and the manger of Bethlehem. Admission 35, Reserve Seat 50c. Children 25c.

BANKS SHOULD WIN SUPPORT ON SERVICE BASIS

Edmonton Manager Tells How Public Confidence May be Won

BANKS AND FARMERS

No Other Interests Have so Much in Common and so Little in Competition, Says Frank Pike.

The fact that it may be without the least foundation does not alter the fact that there is a certain tendency on the part of a great many people to regard banks with suspicion. Reports that people have not received their exchange, that small borrowers are frequently squeezed—when they get accommodation at all—and that savings with interest at 3 per cent are used to build up fortunes for millionaires receive rapid circulation. This is not only because of a certain receptiveness on the part of the public on account of the mysteries—to them—of finance, but because such reports are often encouraged by narrow gauge politicians and socialistic agitators.

The winning and holding of public

NOTICE

Driving onto sidewalks with teams and vehicles thereby blocking the against legitimate traffic is strictly prohibited and further offences will be prosecuted.

F. Bancher, Chief Constable.

CONSULT

F. E. Eaton
FRANKVILLE
Auctioneer

When you want to get the best results obtainable—Moderate charges. Write or Phone to Mr. Eaton at Frankville or apply at Reporter Office for dates, bills, etc.

confidence is, therefore highly desirable for the successful relations of the bank and the people. This is emphasized in a paper on banking service by Frank Pike, manager of the Merchants' Bank at Edmonton. "There must never be the slightest question of our honor and integrity, nor the slightest suggestion of trickery nor sharp practice," declares Mr. Pike, who follows this with a confident expression that Canadian commercial integrity is the highest in the world—a standard which the bank manager can help to maintain.

"We must remember at all times that the public is entitled to prompt, respectful and business-like treatment—not gushing, effervescent attention, but genuine, sincere service," declares Mr. Pike, who follows with a practical view of the relations of the manager and the customer:

The average man very quickly sees through camouflage and deceit, and a banker who has not the courage of his convictions and who will not talk plainly and sincerely with his customers does not deserve their respect. Borrowers, no matter what their proposals, or the size of the loans applied for, are entitled to a courteous, considerate hearing, and there is no reason why customers should be antagonized on account of the refusal of the loan. If intelligent explanations are made, it is not sufficient merely to say that money is tight and, therefore, the loan cannot be granted, but the reason why money is tight should also be explained and the average customer is sufficiently intelligent to quickly grasp the situation. We can do a great deal more than we are doing to educate the people to a proper realization of the functions of a bank and how necessary and how important it is that bank funds be kept absolutely liquid, and not tied up in speculative business ventures or long-term investments.

To be a successful banker requires much more firmness and courage than the man on the street usually attributes to his banker. One of our former general managers has made the statement that the "popular banker is seldom if ever a successful one." What he meant, no doubt, was that the manager who seeks cheap popularity through the avenue of his institution cannot be successful. It is easy enough to make good fellows of ourselves at the bank's expense, but on the other hand, a manager cannot be a success unless he holds the respect of his customers, and he cannot possibly hold their respect unless he is natural, sincere and genuine, because nothing that is not genuine and sincere can succeed.

The Banker and the Farmer.
On the point of service, Mr. Pike believes that the banker in Canada has no greater opportunity than in connection with agriculture. No interests in Canada have more in common and less in competition than farming and banking, he argues. His views in this connection will be of interest to many managers in country branches, particularly in Western Canada.

I have had a great deal of experience with farmers and I must say that they have my unbounded admiration for the way they have risen above their discouragements and bend their backs to the fall plowing when their summer crops have been destroyed. Courage, grit and determination find a very high average among our farmers as a class, and the example they give of service well performed is a very high one. It is simply marvelous to me the way the fields are plowed and sowed and the acreage increased no matter what the discouragements have been. The farmer never turns his back, but always marches forward. Of all the business interests of the country, farming and banking have most in common and least in competition and these two great interests should be brought together in every possible way. It is amazing, as we come to think of it, how much farming and banking have in common. Of all our public interests, they are the two most essential for real public welfare. It is, therefore, a duty which we owe our country and our institution to do everything in our power to unite these two great interests, and by doing so we render a real service.

The service which the banks render in the safe-keeping of the money of the people is also mentioned by Mr. Pike. The first duty of the bank is to the depositor, he emphasizes; also to keep the wheels of commerce running smoothly and to assist the legitimate development of productive resources—to endeavor to balance the scales evenly between depositing and borrowing customers and to bring them to a better understanding of each other's position.

We are in full accord with Mr. Pike's remarks and are glad to note that the service rendered at this point by the Merchants' Bank is identical.

Junetown

Mrs. Thos. Franklin is at Rockport visiting Mr. and Mrs. Alex. Kirkwood.

Miss Orma and Mr. Arthur Fortune spent an evening last week in Athens.

Mr. Stuart Tennant is visiting Mr. J. S. Purvis.

Mr. and Mrs. Claude Purvis and baby, Muriel, spent a day last week at Mr. W. H. Foley's, Lansdowne.

Mr. A. M. Stevenson left on Friday to spend the holidays at his home in Rockland.

Mr. and Mrs. Fred Graham spent Christmas at Mr. Carl Burnham's, Quabbin.

The concert held at the Junetown public school was a decided success. The pupils played their part well, everyone taking some part, and much credit is due the teacher, Mr. Dyke, who spared no pains in training them. No admission fee was charged.

ed, but a collection was taken in aid of the Chinese famine fund, which amounted to \$70.

Mr. and Mrs. Harold J. Fortune, of Glen Elbe, spent a day recently at Mr. F. Fortune's.

Miss Mary Purvis, Ottawa, Miss Arvilla Avery, Kingston, Miss Beatrice Avery, Lyn, Miss Marion Scott, Toronto, Miss Gertrude Scott, Pole's Resort, Mr. Lloyd Mulvaugh, Carthage, N.Y., are spending their holidays at their home here.

There was the usual family reunion at Mr. Eli Tennant's, Mr. J. S. Purvis, Mr. Walter Purvis and Mr. J. A. Herbison's on Christmas Day.

Mrs. Allen N. Earl, Purvis and Doris Earl, of Warburton, are here visiting the former's parents, Mr. and Mrs. Walter Purvis.

Mrs. John Fletcher and children, Mildred and Mabel, of Redwood, N.Y.; Mr. and Mrs. Jerome Herbison and son Lawrence, of Plessis, N.Y.; Mr. and Mrs. Ira Herbison and son Donald, of Watertown, N.Y.; Mr. and Mrs. John Summers and sons Ernest and Jack, of Ottawa; Mr. and Mrs. Wm. Summers and children, Albert and Marguerite, and Mr. and Mrs. A. E. Summers, of Mallorytown, were Christmas visitors at Mr. J. A. Herbison's.

Mrs. Jacob Warren is in Athens visiting her daughter, Mrs. Walton Sheffield.

Mr. and Mrs. M. C. Trickey, and Miss Luella Mallorytown, and Mr. and Mrs. C. Phillips, Escott, were visitors at Mr. Arnold Avery's on Christmas.

Mr. and Mrs. George Simpson, of Pittsburg, spent the week-end here with the latter's mother, Mrs. J. Mallory.

Miss Mary Scott, Lansdowne, Miss Edna Scott, Fairfax, are spending the holidays at their home here.

Mr. and Mrs. John Kincaid and Mr. and Mrs. Burton Graham and children, of Calntown, were visitors at Mr. Harry Franklin's on Christmas.

Mr. and Mrs. J. B. Ferguson spent Sunday last at Mr. Sam Burich's, Rockfield.

Leeds

Born—On Monday, Dec. 13th, to Mr. and Mrs. Harry J. Blackman, a daughter.

Mr. Tom Wills, medical student of Queen's University, Kingston, Miss Blanche Wills, teacher at Woodburn, Miss Nellie Cockrill, teacher at Ellisville, and Harold and Travan Wills, of the Athens High School are spending the Christmas vacation under the parental roof.

Messrs. Harold and Lawrence Edgers, of Smiths Falls, were holiday visitors at the home of their parents, Mr. and Mrs. Eugene Edgers.

Mr. and Mrs. Will Kirkland and family spent Christmas day at Sand Bay at the home of the latter's parents, Miss Vera Slack, her sister, accompanied them home.

The concert given by the pupils of our local school on the last day of school, proved a decided success. The teacher, Miss Leita Gamble, was remembered by the pupils and Santa Claus remembered the pupils very generously.

Miss Ella Smith, of Athens, is spending the holiday season at the home of her sister, Mrs. Minor Sweet.

Miss Blanche Wills and Mr. Ford Wills are spending the week-end at Ashton.

Mr. and Mrs. David Gamble are enjoying a few days visit at Inverary.

Mr. and Mrs. Will Sweet motored to Portland on Christmas day.

The December meeting of the Morton Branch of the Women's Institute was held last Tuesday at the home of Mrs. Eugene Edgers. After the general routine of business, Mrs. Will Sweet gave her paper on the convention held in Ottawa. Lunch was served to the 14 members present. The January meeting will be held at the home of Mrs. Will Sweet.

The funeral of the late Mrs. Ross Gamble was held from her home to St. John's Church last Thursday. Rev. Mr. Boyle, of Athens, officiating. Our sympathy is extended to her husband and children.

The sudden death of Mrs. Ross Gamble has cast a gloom over this vicinity. She leaves to mourn her loss a husband and two children, namely, Marjorie and Borden, aged respectively 13 and 10, also a father and mother, Mr. and Mrs. John Kirkland, one sister, Mrs. H. McCadden, and three brothers, Herbert, William and Charlie, all prominent farmers. Her absence is a wide open space in both church and Sunday school, of which she was a cheerful, active worker. The esteem in which she was held was well shown by the many floral offerings.

Frankville

Mr. Fred Kelly, student of Queen's spent a few days at the parsonage, en route to his home in Pembroke.

W. C. Dowsley, I.P.S., and Mrs. Dowsley, visited his sister, Mrs. M. Livingstone, last week.

Miss Fenton, teacher, left for her home in Brockville on Thursday morning, and will resume her duties on Jan. 3rd.

James L. Gallagher had the misfortune to be thrown from his sleigh and was pretty badly shaken.

Mr. and Mrs. Throop went to Brockville to spend Christmas at his home.

Wilfrid Livingstone, of the Guelph last week.

Thomas Dowsley is confined to his bed through illness.

Stanley Livingstone and James Simey, of Ottawa, arrived Christmas Eve to spend Christmas with the former's parents, Mr. and Mrs. W. D. Livingstone.

Mr. and Mrs. S. Montgomery and son, Fred, spent Christmas in Smiths Falls.

The S.S. entertainment held in

Montgomery's Hall, Dec. 22nd, was a decided success. A very pleasing feature of the program was an address and presentation of a well selected purse to Mrs. J. Coad.

The following address was read by Mr. Egbert Mott:

Dear Mrs. Coad.—Because you have been a friend to most of us in our infancy and our appreciation of your worth has developed as we advance in years, we have come to look upon the services you have rendered the Frankville S.S. as beyond any value the human mind can set upon them.

Kindly accept this token of our love and esteem, and may you be spared many years to direct the eyes of the little ones to Christ, as He is seen through the eyes of a true, good woman.

Though taken by surprise Mrs. Coad made a suitable reply, wishing to all a very Merry Christmas.

The police village annual meeting was held on Monday at 12 o'clock when the following trustees were elected, viz.: Albert Hanton, Charles Church and J. J. Smith. The meeting was in favor of extending the sidewalks.

Mrs. Geo. Percival is under the doctor's care.

Billy Thompson has returned after spending the past year in the west.

"Getting Martha's Goat" is the title of the leading story in Rod and Gun in Canada for January. The author is John Harker, a writer who injects wit and humor into ordinary dry recitals of trips after various big game in the Canadian Rockies. Bonnycastle Dale tells of the biggest of big game in North America—the moose.

The lover of history an adventure is taken through Northern Ontario to the James Bay by L. T. Bowes, the noted traveller. The Guns and Ammunition Department for this interesting issue carries an appeal from the editor for the inclusion of the whole family on the trips to the shooting range.

Robert Page Lincoln, M. U. Bates, F. V. Williams and various other departmental editors have contributed their usual high class articles. Canada's national sportsmen's monthly for January is full of interest to the lover of the out of doors. Rod and Gun in Canada is published monthly at Woodstock, Ont., by W. J. Taylor, Limited.

Both sides of a new hand bag designed for women, fold down from a bar to which the handle is attached, giving access to everything it contains at once.

A Frenchman has invented a bicycle with additional propelling mechanism for the front wheel that it operates a pumping motion to the handle bars.

Children Cry for Fletcher's

CASTORIA


Fletcher's Castoria is strictly a remedy for Infants and Children. Foods are specially prepared for babies. A baby's medicine is even more essential for Baby. Remedies primarily prepared for grown-ups are not interchangeable. It was the need of a remedy for the common ailments of Infants and Children that brought Castoria before the public after years of research, and no claim has been made for it that its use for over 30 years has not proven.

What is CASTORIA?

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is pleasant. It contains neither Opium, Morphine nor other narcotic substance. Its age is its guarantee. For more than thirty years it has been in constant use for the relief of Constipation, Flatulency, Wind Colic and Diarrhoea; allaying Feverishness arising therefrom, and by regulating the Stomach and Bowels, aids the assimilation of Food; giving healthy and natural sleep. The Children's Comfort—The Mother's Friend.

GENUINE CASTORIA ALWAYS

Bears the Signature of



In Use For Over 30 Years

THE CENTAUR COMPANY, NEW YORK CITY

Your subscription to The Reporter will be appreciated.

Paint Protection vs. DECAY

Any surface that is covered with *Glidden Endurance Paint* is well covered and will not decay easily, for *Glidden* protection is good protection and saves the cost of frequent repairs.

Glidden Endurance Paint prevents decay, keeps out moisture from the wood and resists wear from changing weather conditions without scaling or cracking.

Glidden Endurance Paint stays fresh and bright for a long time, wears well and looks well—and because of its durability is the cheapest paint you can buy.

For everything about the home or farm that needs to be painted, stamed, enameled, varnished or finished in any way, there is a *Glidden* product made especially for that purpose.

We have them. Color cards free.



"The Nearest Glidden Dealer" or write The Glidden Co. Ltd., Toronto, Ont.

GLIDDEN

EVERYWHERE on EVERYTHING