

O-Pee-Chee Chewing Gum

is made from the sap of the best gum trees that grow.



This sap is boiled down and refined until its purity is assured. Then carefully packed in cakes, hermetically sealed and shipped to our big sanitary factory in London, where (by modern processes) it is made into O-Pee-Chee Gum and flavored in the making to suit all tastes.



There's a lingering freshness about O-Pee-Chee you're sure to like. It is far smoother than ordinary gum and lasts longer.



O-Pee-Chee is the one perfect gum—"It's merits the tongue can tell."



Sold by all dealers who sell the best gum.

ARKONA

Lumby Bros., of Port Huron, visited relatives in Arkona.
Mr. John Miller, of Oquonago, visited his uncle, Mr. T. Nelson.
The evaporator is starting this week. More hands will be employed than ever before.
Miss Eric Pressey has returned after spending a year in the Northwest.
See our special in flannellets.—Fuller Bros.
Mr. Wilson Murray spent Labor Day at Mr. R. H. Wilson's.
Miss Mildred Bates, of Toronto, and Mr. Arthur Bates, of Niagara, are visiting at their home here.
Misses Bessie Brown and Lillian Thomas are visiting in Toronto.
There will be no service in the Methodist church next Sunday morning. Service as usual in the evening.
Miss Fair left on Monday for Toronto.
Mr. and Mrs. Stuart, of Detroit, and Mr. and Mrs. McKay, of Harrington, spent a few days at Mr. O. Schmidt's.
See our new winter coats for ladies. Best range ever shown at Fuller Bros.

WYOMING.

Mr. Wm. Reid, a portion of whose farm lies within the town limits, has disposed of his entire farm to an American syndicate for the sum of \$16,500.
Miss Mary Brown, south Broadway, suffered an attack of paralysis recently,

and is in a serious condition.
Mr. Park Duncan, of the firm of A. Duncan & Co., also was stricken with a slight stroke while visiting his daughter in Essex County recently.
Mr. Douglas Anderson, 2nd line east, lost a valuable milch cow Thursday. The animal was as usual at milking time the evening before and died in the morning.
Miss Florence Ramsden, who has been spending some time with Miss Clara Anderson, returned Saturday to her home in Montreal.
The little son of Mr. John Murray, 2nd line, died in Petrolia Hospital recently.

INWOOD.

Mr. Leo Watson, London, spent Labor Day with his parents here.
Misses Geraldine and Kathleen Elliot, of Watford, spent Sunday with their aunt, Mrs. J. Thomas.
Mr. Graves and two children, of Watford, spent the holidays with his brother, A. H. Graves.
Miss Irene and Frank Littleproud returned on Friday evening after spending a month with their grandmother, Mrs. Kennedy, Little Britain.
Mr. and Mrs. Peter Dennis left last Thursday for Welland where they will make their home in future.
Earl Johnston left on Monday to attend Business College in London.
Mrs. Lee Aylesworth and daughter returned Saturday after a month's visit

SCHOOL OPENING

Our Stock of Text Books for both Public and High Schools has arrived. Those who Order Early will not be delayed for lack of Text Books, as in former years.

We Have a
NEW LINE OF ENGLISH FOUNTAIN PENS
which without doubt is the very best value we ever handled, \$1.00 to \$3.50.

TAYLORS'
WHERE QUALITY AND VALUE MEET

with her parents in Brantford.
Rev. McDairmid, of Alvinston, exchanged pulpits with Rev. N. A. Campbell last Sunday.
Miss Margaret Groombridge returned last week after spending her holidays at Eby's Mills.
Miss Etta Hume and Mrs. Albert Johnson spent Civic Holiday with the former's aunt, Mrs. Frank Powell, Brooke.
Mrs. James Brown and nephew, John Pickard, spent last week in Detroit with Mrs. Clara Pickard.
Mr. and Mrs. H. A. Switzer and family left on Saturday to attend a family reunion at Mrs. Switzer's parents, Brussels.

Equipment and Maintenance of Telephones.

A pamphlet is being distributed from the press of the Legislative Assembly of Ontario containing extracts from a report on the independent telephone systems of Ontario and containing also an article written by the Board's telephone adviser, Mr. Francis Dagger, on the subject of "Municipal ownership of rural telephone systems." In this article some interesting information is given on the working of the new telephone act and some figures on the cost of installation and operation of a number of municipal telephone systems in different parts of the province.

	A	B	C	D
Brussels.....	700	88	\$11.36	
Tuckersmith.....	505	56	8.37	\$3.50
Chingacousy.....	412	73	9.00	\$3.00
Maidstone.....	247	44	5.85	1.00
Rochester.....	240	41	5.44	1.00
Sandwich South.....	219	65	8.42	2.00
Gosfield North.....	206	43	5.83	2.00
Blyth.....	203	83	\$12.00	
North Easthope.....	200	65	\$10.50	
Colchester, North.....	173	40	5.72	\$3.00
McKillop.....	167	66	9.72	\$3.50
St. Vincent.....	144	57	7.95	\$7.00
Goderich.....	125	44	\$8.00	
Laird.....	101	38	4.22	
Tay.....	100	59	9.00	

*Includes cost of operation.
†For five years, plus each payment of \$15.00.
‡Do not own central switchboard and pay Bell Co. for switching.
§Pay Bell Co. for switching half system.

It is pointed out that the payments under B cease at the end of ten years, the original debt being wiped out. It must not, however, be understood that at the termination of this period subscribers will obtain service at the figures given at the article under heading D as provision will then be made for such construction and renewals of plant as may from time to time be rendered necessary by depreciation and obsolescence. The cost of this provision will have to be assessed against the subscribers, in addition to the amounts now paid for operation and ordinary maintenance. What the actual amount of such an assessment would be depends very much upon the quality of the equipment and the manner of its construction when the system was first built. For this reason it is important that municipal systems be well constructed and only the best equipment adopted in the first place, as a badly-constructed system, with inferior, because cheap, equipment, may require almost total replacement at the end of ten years, which would necessitate the continuance of an assessment nearly approaching the figures in column C.

With a properly engineered and well built system, using high-grade equipment, a yearly amount not exceeding half the original assessment should be ample to take care of all necessary repairs and reconstruction. Assuming this to be so, in a system such as Chingacousy, the subscribers of which will pay \$9 in repayment of principal and interest, plus \$3 cost of operation, would at the end of ten years pay \$4.50 plus \$3, or \$7.50 per annum, instead of \$12 as at present. In considering this matter there is, however, another element to be considered, which is that the Act provides for additional subscribers paying the same assessment as the original subscribers who shared the cost of building the main pole leads and of equipping a central office to accommodate many more telephones than were installed at the start. It will be apparent that the cost of connecting additional subscribers using the same central office equipment and pole leads which have already been paid for by the original subscribers, is very much less than the amount paid by these original subscribers. This difference is set aside by the municipality as a reserve fund to be expended on maintenance, re-construction and extensions, and it is within the range of possibility that by the end of ten years this fund may have reached a proportion which would considerably reduce the amount to be assessed against subscribers on account of depreciation or obsolescence.—Electrical News.

The wardens and lay delegates of Camlachie, Wanstead and Wyoming Anglican churches met in St. John's Church. Bishop Williams, of London, presided, and Rev. McCracken, of Ilderton, was chosen as rector of the above parishes. Rev. Mark Turnbull, who has been rector-in-charge for the past four months, will take charge of the Ilderton parish, the change taking place this month. Mrs. Gunne and family will move into Dr. Cogan's house.

After six weeks' illness Joseph Wescott, of Ailsa Craig, passed away on Sunday. Deceased had been in the hardware business in Craig for many years.

THE STERLING BANK OF CANADA

Courtesy and Attention

The staff of every branch of the Sterling Bank will be pleased at all times to give to its customers assistance and advice in matters affecting investments, or other monetary transactions.

Head Office—King and Bay Streets, Toronto.
WATFORD BRANCH W. A. WYKESMITH, Manager.
KERWOOD BRANCH V. R. McCALLUM, Manager.

THE INDUSTRIAL MORTGAGE & SAVINGS CO. SARNIA, ONT.

AUTHORIZED CAPITAL.....	\$1,000,000.00
RESERVE FUND.....	203,943.89
ASSETS.....	1,923,892.02

The SECRET OF BECOMING RICH is to spend less than your income and deposit the difference with some Monetary Institution where the security is beyond question and where the highest current rate of interest is paid.
The INDUSTRIAL MORTGAGE & SAVINGS CO. measures up to these requirements. It has now entrusted to its keeping about a million and a quarter of dollars, made up of sums, varying in amount from \$100.00 up to \$50,000.00.

Let us have YOUR savings and receive a pass book or debenture and see how wealth accumulates.

D. N. SINCLAIR, MANAGER.

THE MERCHANTS' BANK OF CANADA

President.....	SIR H. MONTAGU ALLEN
Vice-President.....	JONATHAN HODGSON, Esq.
General Manager.....	E. F. HENDER
Paid-up Capital.....	\$6,000,000
Reserve Fund and Undivided Profits.....	5,458,878
Deposits Nov. 30, 1911.....	63,494,580
Assets Nov. 30, 1911.....	81,928,960

183 BRANCHES IN CANADA.

General Banking Business transacted. SAVINGS DEPARTMENT at all Branches. Deposits of \$1.00 and upwards received and interest allowed at best current rates.

Watford Branch - F. KENWARD, Manager

T. DODDS & SON

Hot Water Heating
Steam Heating
Hot Air Heating
Plumbing Supplies
Brass Goods, Tools, Wrenches, Etc.,
for all kinds of works.

Eavetroughing and all kinds of General Tinworks carefully and promptly attended to.

T. DODDS & SON.

The Rideau Shoe, for Ladies, Button and Lace Patent, Russia Tan Calf, Gun Metal and Vici Kid, from \$2.25 to \$4.00.

The Smart Set, for Ladies, made by the Relido Shoe Co. in all the Latest Materials and Styles.

The Fashion, for Ladies; Goodyear Welts, Excellent Values.

The Diamond for Ladies and Children, solid throughout Dr. Reed's Cushion, easy tread, to make life's walk easy, low and medium heels; specially for the elderly ladies. Sizes 3 to 8.

The Invictus, for Men. Made by the Geo. Slater Co., Montreal. Prices \$4.00, \$4.50 and \$5.00

The Rideau, for Men. Latest Lasts and Finest Materials \$4.50.

Sterling, McCreedy, McKellar, solid leather, every day wear. We Carry Cheap Lines if you Want Them.

The above shoes are made for and sold only through us. The Consolidated Rubber Co's Rubbers are all in Stock and the Best Wearing and Fittest that can be had. TRUNKS AND SUITCASES.

JOHN WHITE