

**THE STERLING BANK**  
OF CANADA

**SAVE Because---**

Thrift does not detract from the amount of your enjoyment. It only replaces passing pleasures with lasting happiness

**Guide-Advocate**

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W. C. AVLESWORTH, Publisher.  
T. HARRIS, Editor.

**Guide-Advocate**

WATFORD, MARCH 21, 1919

**NOTE AND COMMENT**

**Brantford Expositor**—The new German republican colors are black, red and gold—the black for treachery of the race, the red for the innocent blood they have shed, and the gold for the insidious propaganda which, ending in Bolshevism, is threatening the world with anarchy. The selection was most appropriate.

**Vancouver Province**—The wife of one of the cabinet ministers at Ottawa failed to recognize the bust of her husband which adorns a niche in the new Parliament Buildings. Perhaps it was the first time she had gazed on his features when in absolute repose.

It is understood that the Ontario Government will bring in a bill this session to widen the gauge of sleighs and wagon widths and thus make possible the use of the motor in winter as well as in summer in the country districts. This looks like a good piece of legislation, for especially in a winter like the present one motor cars can be used almost all winter.

**Convicts in Canadian penitentiaries** at the close of the fiscal year numbering 1,463, as compared with 1,694 at the close of the previous year. Of the 1,463, 1,401 professed Christian creeds, 50 non-Christian creeds; 12 no creeds at all. In social habits the total is divided into: Abstainers, 296; temperate, 745; intemperate, 432. The unmarried are in large majority. They total 895; the married 504, and the widowed, 67.

**The Saskatchewan Grain Growers' Association** has decided in convention that as an association, they would not enter the political field, but that they would provide facilities which would enable the farmers of any federal constituency in the province to get together and organize.

**How's This?**

We offer One Hundred Dollars Reward for any case of Catarrh that cannot be cured by Hall's Catarrh Medicine. Hall's Catarrh Medicine has been taken by catarrh sufferers for the past thirty-five years and has become known as the most reliable remedy for Catarrh. Hall's Catarrh Medicine acts through the Blood of the Mucous surfaces, expelling the Poison from the Blood and healing the diseased portions.

After you have taken Hall's Catarrh Medicine for a short time you will see a great improvement in your general health. Start taking Hall's Catarrh Medicine at once and get rid of catarrh. Send for testimonials, free.

F. J. CHENEY & CO., Toledo, Ohio. Sold by all Druggists, 75c.

themselves for the purpose of electing to the House of Commons a suitable representative prepared to support the farmers' national political platform.

**THE HOME AND THRIFT**

The school may do much to teach thrift among the young, but it cannot do as much as the home. In this the nursery of the nation, the fundamental things of life are instilled into the mind of the child. In proportion as this is done well, or badly, will the next generation make valuable citizens.

The people of France, Belgium and Holland are famous for their thrift. How did they become so? Through the influence of the home. Necessity, combined with good sense, years ago taught the fathers and mothers in these countries to be thrifty and the lessons of thrift have been faithfully handed down from one generation to another.

The rising generation of Canadians will be thrifty if thrift is taught and practised in the homes of this country. The school may do much to promote saving, but it cannot do nearly as much as the home, since the former only has the child for a few hours a day.

War Savings and Thrift Stamps are the best means of teaching and practising thrift at home. They are within the reach of all, and they pay well. No well regulated home should be without them.

**Relief from Asthma.** Who can describe the complete relief from suffering which follows the use of Dr. J. D. Kellogg's Asthma Remedy? Who can express the feeling of joy that comes when its soft and gentle influence relieves the tightened, air tubes! It has made asthmatic affliction a thing of the past for thousands. It never fails. Good druggists everywhere have sold it for years.

**HAVE YOU FILLED IN YOUR TAX FORM?**

**You Are Liable to \$100 a Day Fine For Every Day's Delay**

If you have not already filled out your Federal Income Tax return you are reminded that you incur a liability of \$100 per day for every day's delay in making the said return. That information may cause a cold shiver to run up and down your spinal column. If you haven't made the return, but if there really is comfort for misery in company, you have the consolation of knowing that there are many others like yourself who have failed to conform with the law.

The fact is, citizens in general have not become acquainted with the requirements of the new Federal law for the reason principally that it has not been widely advertised, and it is safe to assume that it will have more defaulters than were ever rounded up under the Military Service Act.

Married men must pay a percentage of their net income over \$2000, and single men in receipt of more than \$1,000 are also assessable. The percentage varying from the size of the income. If, however a sufficient portion of the income is derived from sources in the category of exemptions to bring the total below the minimum amounts stated, no tax will be collected. If a married man has an income of \$3000 and exemptions reduce this amount to \$2,500, he would pay two per cent on \$500. A single man with an income of \$1,500 and entitled to exemption of \$100 would pay two per cent on \$400.

If the married man's taxable income exceeded \$3,000 he would pay four per cent and if it exceeded \$6000 super-tax of two per cent on the amount in excess of \$6,000, in addition to the four per cent.

The single man with a taxable income of more than \$1,500, would pay four per cent on the amount exceeding \$1,500 and the same super-tax as the married man if his income is high enough. The percentage of the super-tax increases to five between \$6,000 and \$10,000 and gradually rises until 50 per cent of all exceeding \$1,000,000. There is in addition a surtax of five per cent of the normal tax and super tax on incomes in excess of \$6000 and not exceeding \$10,000, increasing to 10 per cent between \$10,000 and \$100,000.

**John William Davis Sent As American Ambassador To the Court of St. James**

JOHN WILLIAM DAVIS, of West Virginia, appointed by President Wilson to succeed the late Walter Hines Page, is the thirty-fourth diplomatic representative of the United States at the Court of St. James, exclusive of charges d'affaires, the sixth ambassador, and the first chosen from his state, although Virginia, of which West Virginia formed a part until the Civil War, has been distinguished by three such appointments.

Robert T. Lincoln, son of Abraham Lincoln, was the last diplomatic representative of the United States in Great Britain bearing the title of minister extraordinary and envoy plenipotentiary. Thomas F. Bayard, who had long served as a United States senator from Delaware, was the first to be given the title of ambassador, Sir Julian Pauncefote, later Lord Pauncefote, being the first British ambassador in Washington. The legations, in both instances, were raised to embassies in 1885.

A citizen appointed to represent the United States at the Court of St. James is called upon to measure up with a line of men of exceptional intellectual equipment. From Thomas Pinckney, of South Carolina, appointed by Wilson, the average of United States diplomats at the British capital has been very high. There were two Pinckneys, by the way, Thomas, already named, and William, who served under Jefferson; and neither of these should be confounded with Charles Cotesworth Pinckney, who was a United States ambassador to France in 1796, and who, with reference to certain threats, deliberately or inadvertently voiced, made use of the famous de-



JOHN W. DAVIS.

claration, "Millions for defence, but not one cent for tribute." In the list are the names of four representatives, James Monroe, John Quincy Adams, Martin Van Buren, and James Buchanan, who later were Presidents of the United States, the names of others who came very near reaching the highest office in the nation, and the names of several who no doubt would have filled the chief magistracy with signal ability and grace.

The name of Washington's second minister to the Court of St. James, Rufus King, of New York, has faded but little in a century. He was so successful on his first mission that John Quincy Adams sent him back twenty-five years later. Names like Albert Gallatin, Washington Irving, Edward Everett, George Bancroft, George M. Dallas, Charles Francis Adams, John Lothrop Motley, James Russell Lowell, Thomas F. Bayard, John Hay, and Joseph H. Choate are not soon forgotten, even by a democracy.

It is a matter for mutual congratulation between the United States and Great Britain that in these later years each nation has been represented in the other, as an almost invariable rule, by men who have been granted, by the respective countries, something more than official recognition, and a great deal more than perfunctory courtesy or cut-and-dried hospitality.

The only objection that can be brought against John William Davis as an appointee to so high a post is one that, if sustained, would unfit the great majority of Americans for all preference, namely, lack of experience in the duties which he is called upon to perform. This, however, is on a par with the objection of youth brought against one who had been chosen for a place of importance. "That," said his sponsor, "is something he will outgrow." Mr. Davis, from all accounts, has little save inexperience in diplomacy to overcome in his new post, and, unless that post has been greatly changed, it is quite certain that he will outgrow this defect before he is in London very long.

W. S. Stamps pay well. Be a Thrift Stamp collector.

**Sending Money to Soldiers**



Those who have friends or relatives at the front, may wish to send money, but possibly do not know the best way to do so.

If time permits, the safest and most convenient method of making remittances abroad is the Bank Money Order or Draft, as issued by The Merchants Bank.

If, however, it is necessary to send money without delay, the Bank will arrange this by Cable Transfer.

**THE MERCHANTS BANK OF CANADA**

Head Office: Montreal. Established 1864.  
WATFORD BRANCH, F. A. MacLEAN, Manager.  
ALVINSTON BRANCH, G. H. C. NORSWORTHY, Manager.



**Your Money is Safe in**

**War-Savings Stamps**

Buy now for \$4.02  
Sell 1st day of 1924 for \$5.00

**Government Security**

Your W-S.S. can be registered to secure you against loss by theft, fire or otherwise.

Thrift Stamps cost 25 cents each. Sixteen on a Thrift Card represent \$4.00 in the purchase of a War-Savings Stamp.



SOLD WHERE YOU SEE THIS SIGN

Use only three level teaspoonfuls for five cups

**RED ROSE TEA** is good tea

Sold only in sealed packages

**Singer Sewing Machines**

The world's standard sewing machine.

You need a Singer for your spring sewing. Get our prices and terms before you buy any other machine.

**Harper Bros.**

WATFORD