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THE AVERAGE MAN often spoils his future because he thinks his savings too small to be worth banking.

Do not wait until you have \$100 to deposit—open an account with \$1 and make it grow.

THE ROYAL BANK OF CANADA

GORDON DICKSON, Manager, GLENCOE
A. N. McLEAN, Manager, Appin

Notice to Cream Producers

GLENCOE CREAMERY

As the season for heavy production in cream and eggs is fast approaching, we wish to announce that Stewart McCallum, of Walkers, will buy cream and eggs for us on the road in the territory lying north of the C.P.R. tracks; George Hurley will cover the territory from the C.P.R. tracks south; Mr. Cooke will buy for us at his territory at Crinan.

Our policy—Spot cash for eggs on the road and for cream delivered at the creamery; weekly payments for cream on the road; butter to patrons at cost price.

For further particulars, see any of our buyers, or phone 93.

W. G. McKay, Manager.

The Summer Wardrobe demands so many different kinds of costumes—Sports wear—Daytime Frocks—Tailored Suits—Evening Dresses and Separate Wraps—consult

The Summer Fashion Book

and the PICTORIAL REVIEW PATTERNS For May

In these books you will find guides for both cutting and construction which facilitate costume making.

Dress 1611 35 cents

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Fancy Goods
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Smallwares
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Books
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Agency for Parker's Dye Works

How Bakery and Candy sales are increased

by Long Distance

Some quotations from recent reports:

"We secure 80% of the bakery orders from general stores that we go after by Long Distance."

"Although we have travellers, fully 75% of our tobacco and confectionery orders come in over the telephone."

"We accept Long Distance charges on customers' orders," writes a large Montreal baker.

"Long Distance more satisfactory than writing or telephoning," writes a Toronto biscuit manufacturer.

"Use Long Distance extensively to keep in touch with our Ontario biscuit manufacturer."

May we tell you how Long Distance is being used to increase sales in your business?

THE BELL TELEPHONE CO. OF CANADA.



Every Bell Telephone a Long Distance Station

Peter McArthur tells of meeting a farmer whose cure for everything was work, old-fashioned work. That he a course of treatment that would do Canada more good than Coney Island. —Peterborough Examiner.

BIBLE THOUGHT FOR TODAY

AN END TO WORRY.—Be careful for nothing; but in everything by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus.—Philippians 4: 6, 7.

Born

BROWN.—On Saturday, April 14, 1923, to Mr. and Mrs. T. A. Brown, Elfrida, a son.

CUCKSEY.—On Friday, April 13, 1923, to Mr. and Mrs. Albert Cucksey, Mrs. A. daughter.

TOWN AND VICINITY

Make your spring garden small enough so that your wife can finish it.

"As you sow, so shall you reap," may not apply to the pictures on the seed packages at this season.

Mrs. C. E. Davidson was taken seriously ill while on a visit to Chatham, but is now reported to be recovering.

The death is recorded at St. Mary's of Mrs. Frank McCracken, aged 75 years, mother of Mrs. John Currie, of Glencoe.

The housewives will be interested in a demonstration of the uses of Roman Meal to be given at Hayter's store on May 4th and 5th.

Messrs. Harris and O'Shea, Bank of Montreal inspectors, of Montreal, are here this week making a periodical inspection of the Glencoe branch.

George Louie, who comes from London, is now in charge of the Glencoe laundry, succeeding his cousin, Jim Louie, who has returned to Ridgeway.

The local branch of the department of agriculture at London is busy sending out garden seeds to 73 Middlesex schools entering school fair competitions.

Even the longest winter is bound to meet its finish. Hereafter, when anyone promises us an open winter, it will be wise to prepare for polar temperatures.

The hockey boys are giving a dance in the town hall, Glencoe, on Wednesday evening, April 25. Harold Pudney orchestra, of London, is engaged for the evening.

W. G. Christner, who has been in St. Joseph's Hospital at London for two weeks, following an operation for appendicitis, returned home on Sunday and is making good recovery.

Duncan McCallum, of Mt. Brydges, won the medal offered by J. G. Lethbridge, M. P. for West Middlesex, for the best speaker in a course of debates throughout the winter in Carleton township.

Not that there is any desire to throw anything in the way of the enjoyment of the little folks, it is pointed out that a village by-law prohibits the dangerous practice of coasting on the sidewalks with hand wagons.

Our "lunarological" friend declares that the position of the new moon which came in on Monday indicates another four weeks of cold, dry weather. Then there was thunder in the north on Sunday—another indication of a backward season, he says.

The price of maple syrup dropped on the London market from \$3 to \$2.50 per gallon on Monday. Production is larger than was anticipated early in the season. Frosty nights and sunny days such as we are having ensure a good run of sap.

Hi smany friends will be glad to hear that the condition of James A. Mulligan, of St. Thomas, who has been in a hospital in Cleveland for the past week, is considered favorable, and it is expected that he and Mrs. Mulligan will return home this week.

At the last regular meeting of Dufferin Lodge, A. F. & A. M., Melbourne, George J. Stevenson, secretary-treasurer of the lodge, was presented by the members with a past master's jewel in gold, handsomely engraved and enclosed in a neat leather case.

An exchange says:—"The sacred concert held in the Baptist church on Monday evening was fairly well attended. The beautiful solos rendered by Mrs. E. Turner, of Ingersoll, with Miss May Bell as accompanist, and the address by Rev. R. A. Taylor, of Gladstone, were very much appreciated." Mrs. Turner was formerly Miss Annie Siddall, of Glencoe.

An interesting meeting of the Guild was held on Monday evening, when Miss Jessie McAlpine, convenor of the devotional committee, occupied the chair. A splendid address was given by Rev. Mr. Stevenson, of Appin. Miss Margaret Morrison rendered a piano solo which was much appreciated. A selection was given by a mixed quartette—Messrs M.

Weekes and B. Grant and Messrs. McAlpine and Paton. The McAlpine-Sutherland orchestra added great inspiration to the singing of the hymns. The next meeting will be in charge of the social committee.

The regular monthly meeting of the Ross Young Women's Auxiliary was held in the lecture room of the Presbyterian church on Tuesday evening, when the Pollyanna Mission Circle of the Methodist church presented an interesting and instructive missionary program. Mrs. York, president, presided. At the close of the meeting a social hour was spent in games, and refreshments were served.

It is stated that the Canadian National Railways will improve their passenger service between Montreal and Chicago by putting an entire steel vestibule fast train in commission early in June. The route of the new train will be via Detroit and it will be one of the fastest trains on the continent. The distance from Montreal to Chicago via Detroit is 580 miles, or 52 miles farther than by the old Port Huron route.

The Transcript is in receipt of a copy of the Ontario Motor League 1923 road map. Thoroughly revised this map shows in accurate red outline the Provincial Highway System of Ontario and the best roads in Western Quebec New York State and Eastern Michigan, and gives the location of all the cities and principal towns and villages, lakes, rivers and summer resorts in this area of over 200,000 square miles. Price 50c.

Thoughtlessly in many cases, differently in others, many people who have chickens allow them to run at large at this season of the year, because they have no flowers like tulips, narcissi, crocuses, hyacinths, peonies, etc., coming through the ground for the hens to scratch out or break off. Reverse your position and have the flowers, and have a visit from your neighbor's chickens for an hour or two—can you imagine your feelings? Also the other fellow's! It's time to close in your chickens. "Do unto others, etc."

The death occurred at the family residence, lot 12, concession 2, Metcalfe, on Wednesday, April 4, of Thomas Stevenson, in his 64th year. He was born in London township, where he resided until 26 years ago, when he moved to Elfrida township, and thence to Metcalfe. Besides his widow he leaves four sons and five daughters: W. H. Stevenson, of Calgary; Sam, of Appin; Mrs. L. Brannan, of Metcalfe; Mrs. Wm. Atchison, of Warwick; James, Clarence and George Buttery, of Adelaide, and Misses Margaret and Blanche, at home.

SPECIAL NOTICES

27c trade and 25c cash for eggs, at Mayhew's.

Quantity of seed peas for sale.—James Moffat, Route 3, Glencoe.

The Battle Hill Farmers' Club will meet on Friday evening of this week.

The big bankrupt sale to be continued one week longer at Mayhew's.

We have just received a shipment of dishes. Call in and see them.—Irwin's.

Eggs taken in exchange for groceries at wholesale prices, at W. A. Currie's.

Cook stove and box stove for sale.—Mrs. John E. Ryer, Route 1, Glencoe.

Call at Scott's shoe store and get quality shoes and rubbers at a moderate price for cash.

Don't forget to attend "Pa's New Housekeeper" at the Presbyterian church on April 30th.

See the new spring display of lace, bertha collars, sweaters, camisoles and hose at Irwin's.

Big sale still on of large stock of groceries at wholesale prices, all marked in large figures, at W. A. Currie's.

For quick sale, while it lasts, cash only, 5,000 ft. 2-in. elm plait at \$25 per M., at Appin lumber yard.—W. R. Stephenson.

Anyone wishing information about domestic science course in Appin, telephone or write to Marion Machie, Short Course sec.-treasurer.

Upholstering, fine cabinet work, carpenter work, furniture finishing.—J. D. Brown, first door north of Transcript office; phone 63.

"The Dust of the Earth" will be presented by Kerwood young people in Napier town hall Friday, April 20. Admission, 35c and 25c. Lunch and dancing after play.

A dance will be given in Woodgreen hall by the Progressive Club on Friday evening, April 27th. Music by Pherson orchestra, of Campbellton, will furnish the music. Gents, 75c.

25c for a first-class organ in good repair to the one guessing closest to correct number of kernels of corn in a pint jar at Co-operative store, Glencoe. Guesses to be in by 6 p.m. on May 6th. Organ will be there for inspection on May 4th and 5th.

600 sq. ft. C. shingles, asphalt slate and roll roofing, to dispose of—either material or put on your roof.—W. R. Stephenson, Appin.

AUCTION SALES

Consignment Sale.—The Melbourne and District Farmers' Club will dispose of the following live stock by public auction at Melbourne on Saturday, April 28, at 1 o'clock: Horses—Gray gelding, 4 years old, 1,600 lbs.; general purpose mare 7 years old. Cattle—Durham cow, due time of sale; part Jersey cow 4 years old, due time of sale; 2 young Durham cows, in calf; Durham cow 7 years old, due May 15; 4 springers; 3 heifers 3 years old, in calf; 10 farrow cows; 6 steers 3 years old; 35 steers 2 years old; 5 heifers 2 years old, real fat; 10 yearling steers and heifers; 9 shoats, about 50 lbs. each. Terms—Six months' credit on farming joint notes. A discount of 6 per cent. per annum will be allowed for cash.—Donald McGuffin, secretary; Ed. Galbraith, president; M. A. McAlpine, auctioneer.

PERSONAL AND SOCIAL

—Mrs. Charles, of London, is visiting her daughter, Mrs. (Dr.) McIntyre.

—D. H. McIlkay, Strathburn, visited W. W. Gordon, Port Huron, last week, who is quite ill.

—Mrs. D. G. Paton is spending the week with her parents, Mr. and Mrs. Smith, of St. Catharines.

—Mrs. W. E. Merton and son Gordon, of Toronto, are visiting her nieces, Misses Sadie and Jean Coulthard.

—Miss Mary Hurley, of Glencoe, and Miss Archer, of Wardsville, returned home on Saturday after spending a few days at the home of their sister, Mrs. D. G. McPherson, Hothey.

—Mrs. John McCracken left for Winnipeg on Saturday evening, having received word that her mother, Mrs. Stirling, was seriously ill at the residence of her daughter, Mrs. Hugh S. Gunn, whom she was visiting.

APPIN

All the ladies are looking forward with great interest to the short course in domestic science that is going to be put on by Miss Gray, of the department at Toronto, under the auspices of the Women's Institute here. The course will be conducted in the town hall, Appin, every day for two weeks, commencing next Monday.

Nell Galbraith has returned from a visit to his brothers in Lansing and Montrose, Mich.

T. C. Boon spent the week-end at his home in Bothwell.

The second of a series of debates which are being held in connection with the Leagues of the Strathroy Methodist district took place here last Friday night. The subject for discussion was "Resolved that in the progress of the world the Church has played and will continue to play a more prominent part than the Schools." The affirmative side was taken by Miss Gertrude Lotan and Miss Minnie McDonald, of Appin, and the negative by Miss Burdon and Miss Adams, of Cairngorm. The judges were Rev. M. C. Parr, of Appin; Mr. York, of Glencoe, and Mr. Warrall, who decided in favor of the affirmative. The debate makes Appin victors of four Leagues. The question is: "Where do we go from here?"

KILMARTIN

About eighty of the friends and neighbors of Mrs. D. McGregor and her son John gathered at their home on Buttery evening last to bid them goodbye, as they leave shortly to make their home in Detroit. D. N. Munroe read an address of farewell, while Mrs. Alex. Dewar presented Mrs. McGregor with a well-filled purse and Duncan McKellar made a similar presentation to John. It is about eighty years since the McGregors settled on the farm here, and this generation of the family will be greatly missed in the neighborhood.

Mrs. R. E. McAlpine is spending some time with friends in London.

Miss Gray, of Toronto, spent the week-end with her sister, Mrs. D. N. Munroe.

Burns' church, Mossa, was well represented at Presbytery in London on Tuesday in connection with the call from Bridgton to Rev. Mr. Robertson. He has decided not to accept the call and will remain at Burns' church.

A clearing auction sale of farm stock and household effects was held by Mrs. J. D. McGregor on Friday last. Everything was sold and fairly good prices were realized, the sale amounting to about \$1,300.

CANADIAN GOVERNMENT ANNUITIES

A Canadian Government Annuity is a fixed yearly income payable by the Government of Canada for life in quarterly instalment, unless otherwise provided. It is a safe and lucrative form of investment for persons of all ages and circumstances, whether for immediate income purposes or as provision for old age.

Among the advantages to be obtained from the purchase of a Government Annuity are:—

That it is the safest investment that can be made, as it has behind it the security of the whole of the Dominion of Canada.

That it is free from taxation for Dominion purposes.

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That it is non-transferable.

That it cannot be alienated.

That it cannot be forfeited.

That it cannot be stolen.

That it cannot be seized or levied upon by or under the process of any law or court.

That it is not affected by the fluctuation of business, or trade depression.

That the purchaser does not have to die to win, but enjoys a personal participation in the fruits of his labor.

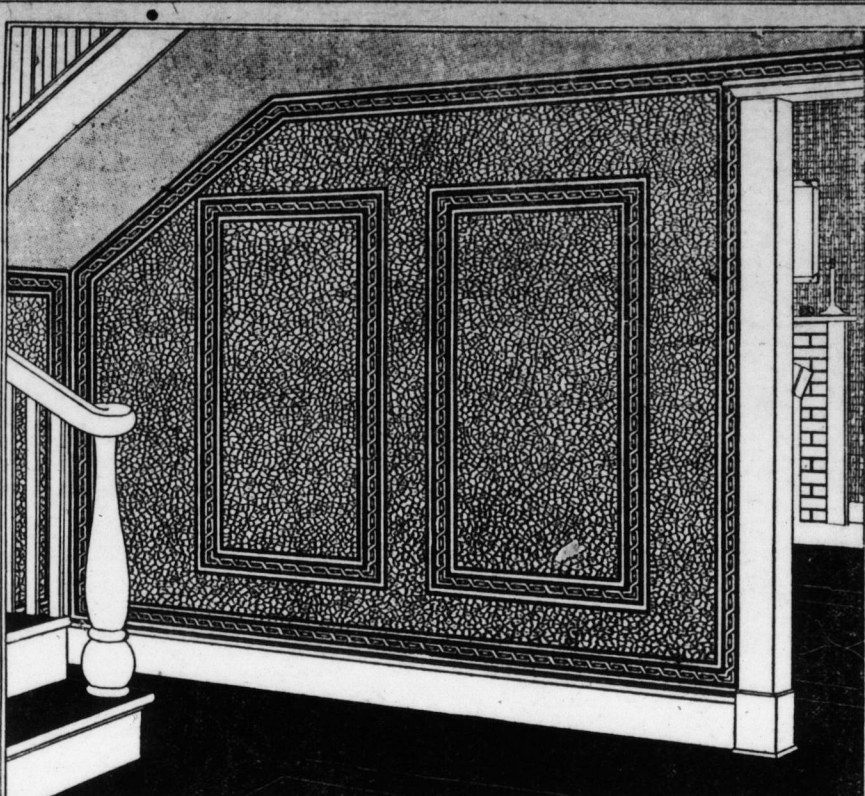
That the Annuity gets the full benefit of all that his money earns, as the expenses of management are borne by the Government.

The postmaster at Glencoe will be pleased to give any information relating to Dominion Government Annuities.

When sending parcels through the mails to any post office in Canada or the United States, ask to have them insured against loss or damage. It costs only a few cents. The limit of weight for a parcel is 11 pounds.

Every day, in every way, we are getting nearer and nearer to—next winter.

A reformer is a man who doesn't know what a good time is, and doesn't want anyone else to know.



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