

THE STERLING BANK
OF CANADA

"Ask Our Manager"

Whenever you need financial advice, consult the manager of the nearest Sterling Bank.

Farmers will not only find him capable but ever willing to give valuable information.

Prompt Returns From Shipments

When you ship Grain, Butter, Cheese or Fruit, put through The Merchants Bank a Draft on the buyer. This is the business way of securing prompt and satisfactory settlement.

It saves time and possible loss.

THE MERCHANTS BANK
OF CANADA

Head Office: Montreal. Established 1864.

WATFORD BRANCH, F. A. MacLEAN, Manager.
ALVINSTON BRANCH, G. H. C. NORSWORTHY, Manager.

The Guide-Advocate "Want Column" is consulted by everyone. The cheapest form of advertising.

The End of Romance.
Engagement breaking is in season. "The marriage arranged between Capt. X and Miss Y will not now take place." That cold point end to romance can be read any day now in the society columns of the papers. It is becoming a habit.

Experts who study these matters declare that the percentage of broken engagements has never been so high, and they set down several reasons. The main one is:

The great khaki illusion. (a) The woman: "You would not believe how different he looked in his civilian suit, my dear. I simply couldn't do it." (b) The man: "She was awfully charming as a driver in the Women's Legion, but when I saw her in one of the new evening gowns—well, it just couldn't happen."

The house famine is given as another cause. Two young people who believe themselves to be twin souls go out and try to find a future home. It is physically impossible for any person's temper to stand the strain of present-day house-hunting. They quarrel, and there is another broken romance.

Our Federal Government.
The teacher of a little rural school in Grey county was trying to acquaint the youthful mind with all the workings of the Federal Government, its bodies and their duties. Having covered the lesson, she began her review, asking, "How many houses of Parliament are there?"

Answer—Two.

Name them.

Very promptly and without malicious intent, one little girl piped up: "The House of Commons and the House of Refuge."

Everybody who has heard the story thinks she hit the nail upon the head.

Prosperous Fisheries.
An increase of over \$800,000 in the total value of sea fish taken during the month of May this year, as compared with the same month a year ago, is shown by the monthly statement on sea fishing results, issued from the Naval Department. The total value of sea fish at the point of landing of both the Atlantic and the Pacific coasts during May this year was \$3,085,050, while in May, 1918, it was \$2,229,877.

A SIMPLE METHOD TO REMEDY RHEUMATISM

AGE DOES NOT INTERFERE IF TREATMENT IS PROPERLY FOLLOWED

Many persons contend that there is no sure remedy for Rheumatism, Sciatica, Neuralgia, Lumbago, Neuritis, or their kindred diseases, but don't be biased; draw your own conclusions from the proof submitted.

Over two years ago, William Nesbitt, of 113 John St., Toronto, Ontario, was attacked by Rheumatism. Mr. Nesbitt was 53 years of age at the time and he feared the worst. After trying many remedies and prescriptions without obtaining relief he took a friend's advice and used Templeton's Rheumatic Capsules. Result—to-day Mr. Nesbitt says, "He hasn't lost a day's work since nor fears Rheumatism any more."

Mr. Nesbitt gives the entire credit for his recovery to T.R.C.S. Profit by his experience. Try them.

Sole Agents for Watford, J. W. McLaren, druggist, the Rexall Store, or if you live out of town mail \$1.04 to the above address or to Templeton Limited, 142 King street west, Toronto, and capsules will be sent postpaid.

ELLIOTT Business College
Yonge and Charles Sts., Toronto.

Enjoys an excellent reputation for high grade business training and for placing graduates in good positions. Enter any time. Write for catalogue.

W. J. ELLIOTT, Principal.

London Business College
Corner Dundas and Richmond streets.

Fall Term opens September 2, 1919. Individual Instruction. Efficient Teachers. Courses up to date. Enter any day.

J. MORRITT, Principal.

GENERAL Business College
WATFORD, ONT.

The largest and best Commercial school in Western Ontario. We give individual instruction and students may enter our Commercial, Shorthand or Telegraphy Departments at any time. We assist graduates to positions. Write now for our free catalogue and learn the nature of our work.

D. A. McLACHLAN, Principal.

NEW CLASS COMMENCES OCTOBER 1st

Secretarial, Stenography and Typewriting and Bookkeeping Courses.

WRITE FOR RATES

Scania Business College

A Fresh Stock—

Arsenate of Lead, Paris Green, Bluestone, Hellebore, Insect Powder, Moth Balls, Fly Poisons and Fly Chasers for horses and cattle. Also a full stock of the genuine ZENOLEUM preparations.

Everything in the Drug and Stationery line—fresh goods and reasonable in price.

Taylor & Son

A Victrola in the home

satisfies a musical longing that cannot be filled by any other instrument. You may have the music of the world right there in your home—on instant call when ever you desire.

Thousands of people went to Toronto Exhibition this year to hear the Grenadier Guards Band. You may have a whole evening's concert in your own home by this world-famous band—with all the full, rich tone of the band itself.

We carry a big stock of Records for you to make your selection. Any records not in stock we shall be pleased to order for you.

HARPER BROS.
WATFORD

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

Booze Costs Years of Life

Insurance Records Prove Moderate Drinking Increases Death-rate 35%

LIFE Insurance figures prove that the excess of deaths among moderate drinkers over abstainers runs from 11% to 74%. It is the business of Life Insurance Companies to know the risks a man takes when he uses liquor. These Insurance men have no theories to prove and no doctrine to preach. Their figures are as cold as ice, and they make you pay for the risks you run. To them it is simply business—a matter of dollars and cents. But to you it is a matter of life and death.

Actuarial Comparison of Death Records

Ages	Total Abstainers	Moderate Drinkers	Excess Deaths Among Moderate Drinkers
20-30	4,221	4,617	11%
30-40	4,201	7,041	68%
40-50	6,246	10,861	74%
50-60	13,056	18,524	42%
60-70	29,078	34,568	19%

From tables prepared by R. H. Moore, Actuary of the United Kingdom Temperance and General Insurance Company, based on Records of over 60 years' experience.

Are You Willing to Die Before Your Time for Sake of Booze?

THE number of deaths among moderate drinkers averages 35% higher than among abstainers.

If you have habitually taken two glasses of whiskey per day or the alcoholic equivalent in beer, your chances of dying before your time are double those of total abstainers.

It has been costing total abstainers yearly millions of dollars in premiums to help to pay for excessive deaths among drinkers! Can we afford such waste of life and money in the face of the war losses of money and men?

Vote "No" to repealing the Ontario Temperance Act, and "No" to rendering it practically worthless by the proposed amendments.

"No!"—Four Times—"No!"

Answer every question on the Referendum Ballot with an X under the heading "No," and herein fail not, or your vote is lost to Temperance Progress.

Ontario Referendum Committee
JOHN MACDONALD, Chairman.
D. A. DUNLAP, Treasurer.
ANDREW S. GRANT, Vice-Chairman and Secretary
(1001 Excelsior Life Bldg., Toronto)



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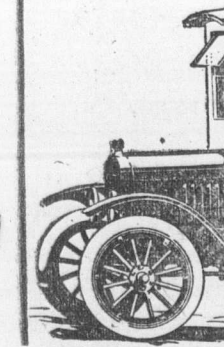
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A saving

Ford On \$750

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DEALER