

Teach the Children to Save



Habits are acquired early in life. Children, who are taught the value of money and the habit of saving, grow up into good business men and capable women.

The easiest way to teach children to save, is to start a Savings Account for each child (\$1.00 each is sufficient). After a child has saved another dollar to make an additional deposit, he or she will have a better appreciation of what a dollar stands for, and how much work and self-denial it represents.

EMBRO BRANCH (NEW) G. T. MURDOCH, Manager
THE MERCHANTS BANK OF CANADA Established 1884.
 Head Office: Montreal, QUEBEC BRANCH, A. L. WINDSOR, Manager.
 INGERSOLL BRANCH, H. R. FERRIER, Manager.
 BEAUVILLE BRANCH, EDWARD LEE, Manager.
 WOODSTOCK BRANCH.

BANKING SERVICE FOR FARMERS

Few banks are equipped to give the farmers the class of information he really desires. The Merchants Bank of Canada, however, have gone into this matter thoroughly, and we are outlining the system they have now in force.

A little over a year ago an innovation in Canadian banking was undertaken by the Merchants Bank of Canada the establishment of a Rural Service Department. It has developed in such a manner that now every branch of the Bank is a branch of the Bank's Rural Service Department under the supervision of Central Offices. This Bank, more than most has directed its efforts to build up business along the farming communities, and the foundation of this Department was an effort to extend the service the Bank had been providing in the past.

At the present this new department falls into two main divisions one for Western Canada, with headquarters at Regina, Sask., and the other for Ontario with head office in London. The Manager for the four Western Provinces is James L. Clarke and for the Eastern, Angus A. Nollack. These men combine a rare type of experience both in banking and farming, and thus are fitted to be what might be termed the link or bridge between the farmer and his operations, bank and its financial activities. Both have grown in the Merchants Bank; both at the same time have had much farming experience. Mr. Clarke for instance had been manager of the Bank's branches at Sedgewick, Alta; Oak Lake, Man., and Grenfell, Sask., covering all three of the "prairie" provinces, while he is at the same time well known as a stock man, being proprietor of the Lydale stock farm in the Sedgewick district while Mr. Nollack's experience had been on the same scale in the Province of Ontario. With such equipment these two pioneers in Canadian banking of this special type go forth on their mission.

In Close Touch with Farmers
 And what is the mission? For some time the bank had felt that there should be certain members of its staff who would be free of the routine work of banking involved, in attachment to any particular branch and yet representatives of the bank with a practical knowledge of actual banking problems, who would be able to go about meet the farmers

discuss their problems give them information about the market quotations for their products direct them in regard to transportation, and the best routing of their "merchandise"; get them, moreover, to get into the way of keeping scientific accounts of production exp. use, profits etc., just as the best business man would do, but in a way that would fit in with the peculiar conditions under which farming must be carried on from the financial point of view. One of the immediate questions that is troubling the West comes to the rancher in the difficulty in securing feed for his cattle in the dry districts; the Rural Service Department is inviting the co-operation of rancher and farmer to solve this problem of the present uneven harvest season. The bank will facilitate the transport of such fodder in the one case, or aid in the disposal of stock that cannot be fed in the district. While the two cities mentioned will be the headquarters of the "Rural Service" managers, they will cover the whole district and by letter will endeavour to get in touch with hundreds and thousands of those to whom they feel they can be of assistance.

"Coaching" the bank manager
 There is another very valuable side to the new work; not only the assistance that will be accorded to the farmers but to the various branch managers in these districts. In the rapid opening up of branches in Ontario and the West it was inevitable that many of the younger managers should be men who were still inexperienced, comparatively, with conditions in farming districts; to these the new department will be of great help in an advisory

capacity. The local managers in turn will keep the Central Manager of the Department in touch with special conditions in each centre.

Editorial Comment
 The bank at the outset deemed it wise to make an announcement of the plan it was working out in several papers that reach farming classes of the West and the Regina "Leader" within the past week commended the plan in an editorial. Among other points that were mentioned were there:

The idea underlying the new department in Canada banking is that farming is becoming more and more a specialized industry, and requires a combination of keen business sense and expert knowledge of agriculture to secure the fullest possible returns. Neither in the ranks of the bankers nor the farmers is the combination common. "Every man at his trade" is an old saying, and it is not surprising if the average farmer properly cope with the problem of a large farmer or rancher. So it is to be wondered at if the average farmer gets beyond his depth in financing or managing the marketing or development of his business of production. The same plan as revealed until a recent year, the degree of understanding now attained would provide a good working basis but farming has changed in many ways it is conducted on a larger and much more expensive scale than before. The home-steady days when a loan of a few hundred dollars sufficed have largely passed away—inhelping to reduce the mistakes in agricultural finance to a minimum and aiding the practical farmer to secure the profit which his industry can produce, a rural service department can be of great benefit not only to the individual farmers who seek its advice and assistance but to the province at large.

China has the world's oldest chain bridge.
 Whiting is the best and cheapest fish for silver.
 Dominica has a boiling lake of unknown depth.
 Tobacco ashes, it is said, contain 26 per cent of potash.
 New Zealand has a waterfall, the Futherland, 1,904 feet high.
 A sharper is a keen man with a dull conscience.—Chicago News.
 Matches can be waterproofed by dipping them in melted paraffin.
 The fellow with something to sell should never wear a large face.
 A mule makes no headway while he is kicking; neither does a man.
 One worker in ten in the United States belongs to a labor union.
 The longest river in Japan is the Tone, its main course being about 200 miles long.
 To polish a black marble clock rub with olive oil and finish with a clean chamois leather.
 A real diplomat is a man who sends nineteen roses to a woman on her thirty-first birthday.
 To read the newspapers intelligently a man must have a vocabulary of at least 2,000 words.
 Land covers 29 per cent of the earth's area, and 14 per cent of the land is less than 500 feet above sea level.
 Theodosius the Great issued an edict in 391 which abolished paganism throughout the Roman empire.
 Some knowledge was possessed by the ancients 400 B. C. of the effect of iron rods in averting lightning.
 "What kind of a creeper do you like best about a house?"—Exchange.
 "A nice fat baby."—Exchange.
 Sheets of paper pass for money in Corfu. One sheet buys one quart of rice and twenty sheets a piece of hemp cloth.
 According to an official German test, networks of telephone wires over a city tend to diminish the danger from lightning.
 Egg snags were celebrated by the ancient Romans in egg shaped arenas, the winners receiving baskets of eggs as prizes.

You Pay Less at Teall's Cash and Delivery Store

See our Line of Meats and get our Prices

We will have a few Choice Fruit Cakes for Saturday at 25c a lb.

Be sure and buy your Lemon, Orange and Citron Peel now as the prices are sure to advance.

Just Arrived A case of English Breakfast Tea Ask for a sample

Coffee Chase & Sanborns per lb 60c.

Rex, 1 lb 33c, 1 lb 65c Strictly first class eggs 65c.

25 lb. Sack Flour \$1.75

TEAL'S STORES PHONE 273A. INGERSOLL AND TILSINBURG

DEAD ANIMALS

with hides on or OLD LIVE ANIMALS removed free of charge Call us at either phone We pay for the call.

WILLIAM STONE SONS, LTD. Phone 748 Woodstock Ingersoll

NOTICE TO CREDITORS

In the matter of the Estate of Elizabeth Manning deceased. NOTICE IS HEREBY GIVEN that all persons having claims or demands against the estate of the late Elizabeth Manning deceased who died on or about the twentieth day of October, 1919, at the town of Ingersoll, in the County of Oxford, are required to send by post prepaid or to deliver to John L. Paterson, of Ingersoll, Ontario, solicitor for Alva Manning, administratrix of the estate of the said deceased, their names and addresses and full particulars in writing of their claims, and statement of their accounts, and the nature of the security (if any) held by them.

AND TAKE NOTICE that after the fifteenth day of January, 1920, the said administratrix will proceed to distribute the assets of the said estate among the persons entitled thereto having regard only to the claims of which they shall then have received notice and that the said administratrix will not be liable for any assets or persons of whose claims they shall then not have received notice.

Dated at Ingersoll this fifth day of December, 1919.

JOHN L. PATERSON Solicitor for the Administratrix.

RAILWAY TIME TABLE.

GRAND TRUNK RAILWAY GOING WEST

**Express 3:08 a.m.
 *Accommodation 10:45 a.m.
 Chicago Express 10:05 a.m.
 Toronto to Detroit 4:55 p.m.
 Buffalo to Chicago 7:40 p.m.
 xxInternational Limited 8:35 p.m.
 *Mail 10:00 p.m.

GOING EAST

*Express 5:20 a.m.
 *Mail 7:58 a.m.
 *Ontario Limited 9:19 a.m.
 Toronto & Buffalo Ex. 12:50 p.m.
 *Day Express 2:27 p.m.
 Toronto Express 4:45 p.m.
 Eastern Flyer 7:20 p.m.

CANADIAN PACIFIC RAILWAY

Going East 8:18 a.m.
 Going West 4:45 p.m.
 Going West 11:10 a.m.
 Going West 7:05 p.m.
 Arrive from Ft. Burwell 8:05 a.m.
 Arrive from Ft. Burwell 4:20 p.m.
 Going South 11:20 a.m.
 Going South 7:16 p.m.

INGERSOLL NORTH

Arrive 10:10 a.m.
 Depart 10:00 a.m.
 Arrive 5:30 p.m.
 Depart 6:25 p.m.
 Jas. Enright, Station Agent.
 Geo. Sutherland, Town Agent.
 INGERSOLL POST OFFICE.
 G. T. R. Going East.

The following are the hours of departure of mails from Ingersoll Post Office

7:58 a.m. mail closes here at 7:30 a.m.
 2:27 p.m. mail closes here at 1:40 p.m.
 12:50 p.m. mail closes here 12:15 p.m.
 All trains daily except Sunday.
 Going West.
 10:57 mail closes here at 10 a.m.
 9:55 p.m. mail closes here at 8:30 p.m.
 Arrive from C.P.R. Going West.
 11:10 a.m. mail closes here at 10 a.m.
 Going East.
 4:45 p.m. mail closes here at 4 p.m.
 Going South.
 11:20 a.m. mail closes here at 10 a.m.

GRAND TRUNK RAILWAY SYSTEM
 The Double Track Route Between Montreal, Toronto, Detroit & Chicago
 Uneexcelled Dining Car Service
 Sleeping Cars on night Trains and Parlor Cars on principal Day Trains
 Full information from any Grand Trunk Ticket Agent or C. E. Hornung, District Passenger Agent, Toronto.
 F. H. Burke, Station Agent, Phone 35
 A. Macaulay, City Ticket Agent, Phone 5

10 DAY January Special In Mens Overcoats

19 only Men's Overcoats, sizes 33, 34, 35, 36, 37, 38, 40 and 42. Worth \$18.00 to \$25.00. On Sale at \$14.98

22 only Men's Fancy Overcoats, sizes 33, 34, 36, 37, 38, 40. Worth \$25.00 to \$30.00. On Sale at \$19.75

We Don't Want Profit on These Overcoats We Want CUSTOMERS

Act at once if you are interested for we assure you these garments will not have to wait long for buyers at these low prices.

Happy New Year to all our Friends and Customers

We swing into 1920 with the same determination that has built this business, that is to keep this the best clothing store with the best service in Oxford County.

GEO. NAYLOR & COMPANY

THE STORE WITH THE STOCK



Hand Sleights

Skates

Hockey Sticks

Sleigh Bells

T. N. DUNN

"Quality Hardware" Both Phones 47

KNOWLEDGE

of these main subjects gives the ground work for a first class business career—Arithmetic, Bookkeeping, Auditing, Accountancy, Spelling, Commercial Law, Penmanship, Business Letter Writing and English, Shorthand and Typewriting.

Write at once for particulars

INGERSOLL BUSINESS COLLEGE
 "The School of Satisfaction"
 INGERSOLL, ONTARIO

DR. DeVAN'S FRENCH PILLS regulating Pill for Women. 50 a box or three for \$1.00. Sold at all Drug Stores, or mailed to any address on receipt of price. 274 S. SCOTLAND, DESSA Co., St. Catharines, Ontario.

PHOSPHONOL FOR MEN. Vitis and Vitality for Nerve and Brain; increases "grey matter" in Brain—will build you up, 25 a box, or two for \$1, at drug stores, or by mail on receipt of price. This formula, 2700 St. Catharines, Ontario.

BIRTHS, MARRIAGES AND DEATHS

BRYAN—To Mr. and Mrs. J. Bryan Victoria Street December 26th, a daughter.

STROWBRIDGE—At the Alexandra Hospital December 24th, to Mr and Mrs Stanley Strowbridge a daughter Brenda Margaret.

ECKHARDT—In Ingersoll on Saturday December 27th 1919 to Mr and Mrs L. Eckhardt Thames St a daughter

THE MARKETS

The market reports in The Chronicle are corrected every week just before going to press and can be relied upon as being correct.

Oats	90	90
Flour	7.00	7.00
Wheat, (Gov. price)	1.95	1.95
Pointons a bag	3.00	3.00
Chester Butter	73	75
Dairy Butter	65	68
Eggs	70	70
Hogs	17.00	17.00

SATURDAY MARKET

As would naturally be expected after the heavy Christmas market the market on Saturday morning was very small. There was little change in the prices. Butter general at 70c chickens sold at from 30c to 35c per lb. eggs ranged all the way from 65c to 95c per dozen. The prices of vegetables were not changed in any way from those of the last market day.

PHONE 21

INGERSOLL GARAGE

AGENTS FOR DODGE BROS. MOTOR CARS

You Should Place Your Order For COUNTER CHECK BOOKS A Few Weeks Ahead To Ensure Having Them When Needed CALL UP THE CHRONICLE NOW Both Phones 45

When You Go to Market don't you like courteous treatment, moderate prices, and MEAT whose appetizing appearance makes your mouth fairly water? Of course you do, and when quality and economy are combined, as they are here, why seek further?

H. AVERY

King St., East Phone 365

Fri. & Sat. Jan. 2nd & 3rd

MABLE NORMAND

IN "THE PEST" ALSO "THE Final Episode of 'THE PERILS OF THUNDER MOUNTAIN' AND 'Path' Comedy

Mon. & Tue. Jan. 5th & 6th

LINA CAVALIONA

IN "TWO BRIDES" ALSO Comedy Entitled "Sally's Blighted Career" AND "The British-Canadian Weekly"

Wed. & Thu. Jan. 7th & 8th

NORMA TALMADGE

IN "THE GHOST OF YESTERDAY" also VOD-A-VIL MOVIES Series No. 12 AND Vitagraph Big V Comedy

THEATRE

Ingersoll