

PRESBYTERIAN CHURCH
Rev. G. S. Lloyd, M. A., Minister
SUNDAY, JULY 11
Services at 11 a. m. and 7 p. m.

Mr. Farmer:

We carry a full line of
FARM IMPLEMENTS
Gas Engines, London Orchard Sprayers, Sugar Beet Drills and Cultivators, Corn Planters, Chatham Fanning Mills, Buggies, Wagons, etc.
Also a number of Second-hand Implements, thoroughly overhauled and guaranteed, at reasonable prices.
Repair work a specialty.
Neil McKellar & Son
AGENTS FOR MASSEY-HARRIS CO.
GLENCOE

Farmers and Dairymen
Get our proposition re cream; highest prices paid. Wagon always on the road. We pay cash. Phone us if you want us to call.

D. R. HAGERTY, Glencoe
House, 30r2. Store, 89.

Geo. Highwood

Successor to F. G. Humphries
Purveyor of all kinds of
FRESH AND SALT MEATS
Deliveries from 8 to 10
Saturdays all day
Agent for Tanahage for feeding pigs.

SINGER SEWING MACHINES

Sold all over the world. Shop in every city. See your telephone book.
Singer's best Rotary No. 115-1 Machine price \$78, payable \$5 cash, balance \$2 per month, or a discount of 20 per cent. allowed for cash.
Machines always kept in stock. A few second-hand machines for sale. Needles, Belts, Oil and all repairs kept in stock.
A few six-octave piano-cases organs for sale, suitable for schools or practice. Apply

W. A. HAGERTY

GRAND TRUNK RAILWAY SYSTEM

THE DOUBLE TRACK ROUTE

between
MONTREAL
TORONTO
DETROIT
and
CHICAGO

Unexcelled Dining-car Service
Sleeping Cars on light trains and Parlor Cars on principal day trains.
Full information from any Grand Trunk Ticket Agent or C. E. Horning, District Passenger Agent, Toronto.
C. O. Smith, Agent, Glencoe; telephone No. 6.

FOR FORD CARS FORD TRUCKS

HASSLER

Shock Absorber

PAYS FOR ITSELF IN EXTRA MILEAGE FROM TIRES.
IN REDUCED UPKEEP OF THE CAR. IN EXTRA MILEAGE FROM GASOLINE. IN THE INCREASED RESALE VALUE OF THE CAR.
OVER AND OVER AGAIN IN THE COMFORT IT GIVES YOU.
ENDORSED FOR THE FORD TOURING, ROADSTER OR COMMERCIAL CAR BY NEARLY A MILLION USERS.
AN ECONOMIC COMMERCIAL NECESSITY FOR THE FORD TRUCK.
THE HASSLER GUARANTEE
"ABSOLUTE SATISFACTION OR YOUR MONEY BACK."

Hassler Shock Absorbers
are sold by
SNELGROVE & FAULDS
Central Garage - Glencoe

Wedding invitations printed in the latest style and with neatness and despatch at The Transcript office.

Card of Thanks
Marshall Moore and family wish to express their thanks to all those who so kindly assisted them in the time of their bereavement and for the many expressions of sympathy extended to them in the death of their sister-in-law and aunt, Mary Ann Watson.

TOWN AND VICINITY

Appin garden party August 4.
In the afternoon ball game at Dutton on Dominion Day West Lorne defeated Dutton 4 to 0.
Alfred Squire lately sold his farm at Woodgreen to Fred Squire, together with working equipment.
Morley McMaster, teller at the Royal Bank, has been transferred to Sarnia. Miss Helen Sutherland will be teller here.
Glencoe Presbyterian Sunday School have postponed their annual picnic, which was to have been held yesterday at Springbank Park.
Melbourne is preparing to welcome the Michigan Pike Association tourists on July 15. They are due to arrive at 3 p. m. and stop 20 minutes.
Mrs. G. W. Snelgrove arrived home from the hospital at London on Saturday and is making fairly good recovery after a surgical operation.
Addresses of appreciation were tendered Mr. and Mrs. S. McCallum by the Glencoe Methodist Sunday School and Bible class prior to their leaving to reside in St. Catharines.
At an examination held recently in London, Mrs. Arch. Stevenson of Melbourne was successful in obtaining the A. T. C. M. in piano and senior vocal from the University of Toronto.
Miss Christena M. Sutherland, who has been attending the Canada Business College, Chatham, has completed the graduation course, receiving her Grade A Diploma and first general proficiency gold medal.
The pupils of Pratt's Siding school presented their teacher, Miss McEachern, with a fountain pen on the close of the term. The address was read by Bessie McCallum and the presentation made by Rosie Bell.
W. A. Currie, Jr., president of the Glencoe branch of the G. W. V. A., has received word from Col. A. G. Doughty, Ottawa, director of war trophies, that in reply to his request for a war trophy for Glencoe, two captured machine guns will be sent very shortly.
The funeral of the late Miss Mary Ann Watson, who died at Strathroy on Monday, June 28, took place from the residence of her brother-in-law, Marshall Moore, Mosa, on Thursday, July 1st, to Oakland cemetery. Deceased was a daughter of W. J. Watson of Mosa and was in her 43rd year.
About sixty sat down at the Book Club picnic tables at Rousden Park on Dominion Day. It was declared an ideal outing by all who participated. The drive to and from the Eau and the games and bathing at the beach as well as the social features of the occasion will be a pleasing remembrance.
At the regular monthly meeting of the town council on Monday evening the business was mostly of a routine character, such as passing a number of accounts for payment. Gordon Dickson was appointed a member of the library board to fill the unexpired term of Rev. Mr. Ford. The clerk was instructed to order three silent policemen for the town, and also to secure the necessary number of dog tags.
According to an amendment to the Post Office Act passed during the recent session of Parliament the registration fee on letters and other matter mailed in Canada is fixed at ten cents per each letter or article. The above fee shall apply to all registered mail matter posted in Canada on and after the 15th of July, 1920. The public are advised in order that they may see that all registered matter is fully prepaid as regards both postage and registration fee.

SPECIAL NOTICES

Notices under this heading, 25 cents for two words or less; all words over twelve charged at two cents each word. Cash with order.

Fresh cow for sale—John O. Archer, Route 3, Newbury.
Young calf for sale—John B. McKellar, lot 21, Ekfrid.

I have two new buggies, at Eaton's price—Wm. McCallum.
Sugar by the hundred, at less than market price, at Mayhew's.

Lost—man's navy blue suit coat. Please leave at Transcript office.
Wanted—dry goods saleslady, with or without experience, at Mayhew's.

Alex. McAlpine & Son, dealers in flour and feed, coal, salt, cement, etc.
For sale—hay carrier for wood track, good as new—J. M. Beckton, Glencoe.

One 8-16 International Mogul tractor, as good as new, for \$500.—Wm. McCallum.
Flour and feed for sale at store corner of Main and McKellar streets.—J. D. McKellar.

One cheap work mare, about 1300 lbs.; no reasonable offer refused.—Wm. McCallum.
Redpath's, Lantic, St. Lawrence and Acadia sugar, under present value.—J. N. Currie & Co.

Tea, coffee, ice cream, lemonade, sandwiches and cake at Tea Garden, Thursdays and Saturdays.
Umbrella, left in primary room of public school two weeks before closing, can be had at Mrs. Gilbert's.

Dwelling house to rent; upstairs apartment; hard and soft water convenient. Apply to A. B. McDonald.
Six hundred dollars' worth of raincoats to clear out regardless of cost. A rare chance to get a big bargain.—D. Lamont.

One fairly well matched team weighing about 2750 lbs., age 5 years; will sell them worth the money as I have no feed.—Wm. McCallum.
Lost—on the fair grounds on June 30, or in vicinity, a silver-cased Waltham watch; keeprack; reward.—Mervyn R. Webster, Route 4, Glencoe.

Big sacrifice sale of up-to-date raincoats. On account of the backward season we have decided to clear out these coats at a loss.—D. Lamont.
Car owners, attention! We now have in stock Noble's Standard Polish, for automobiles, phonographs, furniture, etc. Try it—Wright's Hardware.

Found—on Main street on Sunday, July 4, a silver brooch, English money. Owner may get same by calling at George McCracken's, Victoria St., Glencoe.
Lost—between No. 9 school, Mosa, and Alvinston, a bag for enclosing automobile curtains. Finder please notify Russell McAlpine, Alvinston, or Transcript office.

One right new Ford, fully equipped with starter, shock absorbers, front bumper and license; price right if sold this week.—Wm. McCallum.
We have Joe Baldwin with us again in our blacksmith shop and are able as usual to handle all kinds of blacksmithing entrusted to us, and we specialize on horseshoeing.—Don H. Love.

Come to Wardsville Thursday afternoon, July 15, and help us entertain and be entertained by the Michigan Farmers Association. Fifteen-piece band and good speakers. Admission free. Don't forget the date, July 15th, at 2 p. m.
Campbellton's annual garden party will be held at the school grounds on Wednesday evening, July 21st. A program of unusual attractiveness has been prepared by the committee in charge, comprising the following high-class artists:—Bert Lloyd, comedian, of Toronto; A. Kelly, comedian and ventriloquist, of Toronto; Prof. Luther Kekoa and company, exponents of Hawaiian music and dancing; Lena Gordon Craine, soprano, of Toronto; Fisher's Orchestra of Strathroy will play the latest popular airs. Dr. J. R. Paton, St. Thomas, will occupy the chair.

A grand garden party under the auspices of the Farmers' Club and Women's Institute will be held at Wardsville on Wednesday evening, July 14th. The program will include the Hudson Entertaining Company of Detroit, in quartettes, solos and special numbers by seven star artists; a good comedian; O'Neill's Orchestra of Ridgetown; addresses by Wilson Mills, warden of Elgin county, and Malcolm McVicar, member for East Elgin. Chairman, Peter G. Cameron, member for West Elgin. Refreshments served on the grounds. Admission, 50c and 25c.

A little ad. will sell it.

PERSONAL AND SOCIAL

—Mrs. Charles Lewitt of Detroit is visiting at her home here.
—Miss Margaret Precious was home from Detroit over the week-end.
—Frank Foy of Detroit is visiting his sister, Mrs. Chas. M. Cameron.
—Miss Vanchie Hamilton of Durham is visiting Mrs. H. I. Johnston.
—I. D. Kerr has been in Northville, Vermont, visiting his brother, who is ill.
—S. C. Willis and Harry and Leslie Hicks of Detroit spent the week-end with Mrs. R. Hicks.
—Mr. and Mrs. Wm. McCallum motored over and spent a day with friends in Port Huron last week.
—Mr. and Mrs. J. N. Currie and Mr. and Mrs. A. E. Sutherland are on a motor trip to New York.
—Misses Jean, Frances and Eleanor Sutherland are making a visit with relatives at Olean, N. Y.
—Miss Alice J. Watterworth of St. Thomas is spending the holidays with her aunt, Mrs. Dan A. Graham.
—Miss Florence Hurley, stenographer at the Metropolitan store, London, spent the week-end at her home here.
—Mr. and Mrs. N. W. McCallum of Toronto and Mrs. R. Hicks of Glencoe visited relatives in Detroit during the past week.
—Miss Mitchell of the Bell Telephone staff is spending the week with her aunt, Mrs. Hugh L. Walker, who has been ill.
—Mr. and Mrs. Wm. Lenover and son of Detroit are spending a few days at the home of C. E. Davidson, Mrs. Lenover's brother.
—Mr. and Mrs. S. L. Harrison and family motored from Detroit and spent Sunday the guests of Miss Katherine McKellar, Kilmarin.
—Miss Violet Plaine, who has had a position as milliner at Dashwood, is spending the summer holidays at her home, North Newbury.
—Mr. and Mrs. Dan Campbell and Miss Jennie Campbell of Brown City, Mich., spent Sunday with friends in the vicinity of Glencoe.
—N. W. McCallum returned on Sunday to his home in Toronto, after spending a couple of weeks with relatives in Glencoe and vicinity.

—George Precious was in Hamilton last week attending the funeral of his sister-in-law, Mrs. Wm. Precious.
—Mr. and Mrs. J. Whittaker of Windsor spent Sunday evening with their cousins, Mr. and Mrs. J. Hayter.
—Chas. Pole and daughters Irene and Mabel of Sarnia and Willard J. Pole of Windsor visited their cousins, Mr. and Mrs. J. M. Beckton, Monday.
—J. A. Johnston, editor of the Midway Gazette, and wife and little boy are visiting at the home of Mrs. Johnston's parents, Mr. and Mrs. Wm. Innes.
—Misses Katherine and Mary Beaumes and nephews, James and Charles McNeill, of Detroit and Miss Tina Beaumes of Windsor spent the week-end with Mr. and Mrs. J. D. McKellar.
—Mr. and Mrs. J. A. McKellar and daughter, Marjorie, of Aylmer made a call on Glencoe friends on Monday after spending over Sunday with relatives in Alvinston. They are going this week on a motor trip in the Toronto district.
—Rev. A. J. Thomas and Mrs. Thomas of George St. Methodist church, Peterboro, spent the week-end with the former's sister, Mrs. Alex. McAlpine. Mr. Thomas is closing his pastorate in Peterboro and after his holidays will leave for Montreal where he has been appointed pastor of St. James Methodist church. He is a Wardsville boy and his many friends are pleased that he has received an invitation to this old historic church.

A REMARKABLE YEAR'S GROWTH

Increase of Assets of Merchants Bank Was Nearly 31 Million Dollars, While Deposits Increased \$24,900,000—Shareholders Participated Largely in Prosperity

The annual statement of the Merchants Bank of Canada for the year ending April 30th shows a remarkable increase both in the volume of business and in the strength and character of the assets, as well as in the profits derived by the shareholders of the bank.
The total amount of assets is now in excess of 197 million dollars, being an increase of nearly 31 million dollars for the year. About \$2,800,000 of this increase is not accompanied by an increase of liabilities to the public, being due to the issue of \$1,400,000 of capital stock, now fully paid up, and to the increase of the Rest Fund by \$700,000 of premium on the new stock, and \$700,000 out of profits. The chief cause of the increase in the volume of business is the growth of deposits which are now over 163 million dollars, and have increased during the year almost \$25,000,000.

Against its total public liabilities of just under 180 million dollars the bank holds quick assets amounting to over 72½ million dollars, or a ratio of nearly 40.1 per cent.
In spite of the strength of its liquid position, the bank is doing an immense amount of work for the assistance of current business in Canada, as is shown in the current loans and discounts in the Dominion, which now total \$113,198,913.

Net profits for the year were the greatest in the history of the bank, amounting to \$1,636,156, an increase of \$300,000 over the previous year. A bonus of 1 per cent. was added to the regular 12 per cent. dividend, so that the total distribution to the shareholders amounted to \$1,068,236, while \$700,000 was added to the Rest Fund and \$100,000 was written off Premises Account, the balance carried forward being \$260,774.

The average amount of stock ranking for dividend during the year was about \$8,200,000, so that the average earnings were at the rate of about 20.48 per cent., but the capital employed in producing these earnings was not only the paid-up stock, but also the corresponding amount of Rest Fund, which is similarly the property of the shareholders.

The entire statement reflects the highest credit upon the directors, headed by Sir H. Montagu Allan, and the general manager, Mr. D. C. Macarow.

THE WONDERFUL FRUIT MEDICINE

Every Home In Canada Needs "FRUIT-A-TIVES"

To those suffering with Indigestion, Torpid Liver, Constipation, Sick or Nervous Headaches, Neuralgia, Kidney Trouble, Rheumatism, Pain in the Back, Eczema and other skin affections, "Fruit-a-tives" gives prompt relief and assures a speedy recovery when the treatment is faithfully followed.
"Fruit-a-tives" is the only medicine made from Fruit—containing the medicinal principles of apples, oranges, figs and prunes, combined with valuable tonics and antiseptics. 50c a box, 6 for \$2.50, trial size, 25c. At all dealers or sent postpaid by Fruit-a-tives Limited, Ottawa, Ont.

SCHOOL REPORTS

S. S. No. 9, Mosa
Jr. IV. to Sr. IV.—Marks required 450.—Hector McLean 569, Verna Henderson 562, Vera Henderson 535.
Jr. III. to Sr. III.—Marks required, 330.—Johanna Mitchell 354.

Jr. I. to Sr. I.—Names in order of merit.—Martha Livingstone, Alden Gillies, Kenneth Gillies, George Innes. K. A. Paton, Teacher.

S. S. No. 12, Mosa
Jr. III. to Sr. III.—Anna B. McVicar, Carrie McLean, Nelene McVicar, Misa Purcell, Maggie McLean.

Primer to Class I.—Gertrude Purcell.
A Class to Primer.—Douglas Livingstone, Tommy Ritchie.

Internally and Externally it is Good.
The crowning property of Dr. Thomas' Electric Oil is that it can be used internally for many complaints as well as externally. For sore throat, croup, whooping cough, pain in the chest, colic and many hundred ailments it has curative qualities that are unsurpassed. A bottle of it costs little and there is no loss in always having it at hand.

Try a little advertising!

THE ROYAL BANK OF CANADA

Capital and reserve \$35,000,000
Total Assets over \$558,000,000

Open a Savings Bank Account with this Bank. Interest paid twice a year. Notes collected on favorable terms. Safety Deposit Boxes for rent.

GORDON DICKSON, Manager, Glencoe

Special Lines for HAYING SEASON

Plymouth Rope and Gold Medal Twine
There is a real demand for the celebrated Plymouth Rope and Twine for those who have once used it want it year after year.

Hay Cars
For steel or wood track—\$9 and up.

Standard Hay Forks
Large size—\$5.50 and up.

Knot Passing Pulleys
From 65c up.

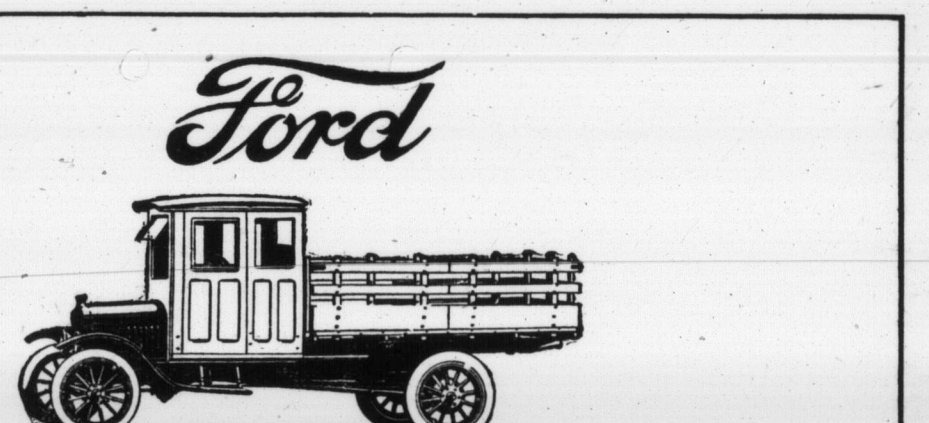
Sythes, Snaths and Hay Forks
A new stock to select from.

JAS. WRIGHT & SON

Chi-Namel Varnish Sherwin-Williams Paints
Perfection Oil Stoves

GLARING HEADLIGHTS ILLEGAL

A recent amendment to the Motor Vehicles Act is now in force and reads:—It shall be unlawful to carry on motor vehicles any lighting device over four candle power, equipped with reflector, unless same shall be so designed, deflected and arranged that no portion of the beam or reflected light when measured extends seventy-five feet or more ahead of lamp and shall rise above forty-two inches from the level surface on which the motor vehicle is standing.



MOTORIZING THE FARM

THE horse has been declared by Thomas Edison to be the most inefficient machine in the world. In return for the amount of food and care needed, the horse returns less in work than any other machine.

The average team of farm horses costs \$400, a good set of double harness \$100, a wagon without box \$115, making a total of \$615.

A Ford Truck costs \$750 at Ford, Ont. A Fordson Tractor costs \$850 at Dearborn Mich.

The initial cost of motorizing a farm is slightly greater than the cost of a horse outfit, but the lower cost of operation and upkeep of the tractor and truck and the greater amount of work done easily put the horse out of the running.

Government experiments have proved that the cost of feeding a horse is 8.7 cents per working hour.

A team of horses cannot plow more than two acres in a ten-hour day. At 8.7 cents per hour or 17.4 cents per acre for a team, the cost would be \$1.74, or 87 cents an acre. A Fordson Tractor plows on an average of seven acres a day. The cost per acre averages not more than 75 cents per acre for gas and oil. The Fordson does three and a half times as much plowing in a day at a smaller cost per acre.

Suppose you are hauling produce to market or bringing out supplies. If the town is twenty miles away it will take you a whole day to make the return trip with horses. If you have a heavy load and the weather is hot it will take you two days. If it took you twelve hours, the cost at 17.4 cents an hour for your team would be \$2.09. The average cost of running a Ford Truck, for gas and oil, is 4½ cents a mile or \$1.80 for the forty miles. But with the Ford Truck you can make the return trip in four hours. The truck enables you to make three times as many trips and at a lower cost per trip.

But this is not all. If you motorize your farm you can get up an hour later in the morning. You have no horses to feed, groom or harness. You start work after breakfast.

When dinner is ready you stop at the end of the field, drive your tractor direct to the house, eat your dinner, and rest till it is time to go to work again.

In the afternoon your motor works just as well though the sun is hot and the flies are bad.

And at night when work is over you are through for the day,—no horses to rub down, feed or water.

You are always free to leave your farm for picnic or vacation—no worry about horses left behind to be cared for.

Every way you look at it the motor has the advantage over the horse. It means shorter hours on the farm, more work done in less time and at less cost.



Snelgrove & Faulds - Dealers, Glencoe