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Overland Model 81

Comfort & Convenience

Electric Lighting and Starting.

Model 81 Touring Car, 106 in. wheel base, 30 h.p. \$1135
 Model 81 Roadster Car, 106 in. wheel base 30 h.p. \$1065
 Model 80 Touring Car, 114 in. wheel base 35 h.p. \$1425
 Model 80 Roadster, 114 in. wheel base 35 h.p. \$1390
 Model 82 Touring 7 passenger, 125 inch wheel base 6 cylinder 45-50 h.p. price \$1975.

The above prices are f.o.b. Hamilton, Ontario.

A large number of slightly used Ford cars at bargain prices.

Full line of supplies for different makes of cars.

Cars of all types repaired by skilful mechanics.

Catalogues mailed on request.

C. A. Gardner

Dealer for Hastings and Prince Edward Counties of the Willys-Overland of Canada, Limited.

Show Rooms and Garage
 Foxboro, Ontario

INAUGURAL ADDRESS OF MAYOR PANTER TOUCHED MANY POINTS

Of Municipal Interest—Zwick's Island Filtration Scheme—Permanent Pavements—Railway Issue.

"It is with a feeling of great responsibility," said Mayor Wm. H. Panter, this morning in his address to the new council, following his installation and investment with the chain of office, "that I assume the position of Chief Magistrate for the Municipality of the City of Belleville, especially at this particular time, when the country is plunged in a war which, to some extent is paralyzing industry, and making it difficult to negotiate financial matters, thereby handicapping us in our ability to carry on the necessary improvements which our people are demanding and which the council is willing and anxious to give them, and I trust that whatever ability I lack for the successful carrying out of the city's business will be supplied by the aidmen, and that we may all work harmoniously together for the best interests of our beautiful city.

SALE OF DEBENTURES

"One of the first things that will demand our attention, will be the sale of our debentures. It will be the duty of whoever is elected to the position of the Chairman of the Executive as early as possible and at the best figure we can obtain, to dispose of them so that we can go on with our work without having this matter hanging over our heads, and I am sure that the chairman will realize the aid and co-operation of all the members of the council.

RAILWAY ISSUE IN BELLEVILLE

"Another matter which the council will have to deal with, will be the question at issue with the railways the problem of inter-switching should be settled at an early date, as our large shippers have been and are suffering for the want of this valuable service. A determined stand should be made for the necessary subsidies for the protection of life as well as for the non-interruption of traffic. As you know Mr. Porter is acting for us in this case (true of cost) and when the matter comes before parliament in February, he should be given every assistance, not only by the council but also by the Belleville Board of Trade.

A FREE BAY BRIDGE DESIRED

"A combined effort by the Council of Belleville and the County of Prince Edward should be made this year for the purpose of endeavoring to place the Bay Bridge on a free basis, and it is my belief that if the two municipalities together with the visible aid of our representatives in the Dominion Parliament and Provincial Legislature present to the governments as strong a case as facts in the matter warrant, the above results could be accomplished.

MORE PERMANENT PAVEMENTS

"Permanent paving will no doubt be an important factor in this year's work, and it is necessary that we should gain all the knowledge we can as early in the season as possible so as to be in a position to give the citizens a good durable pavement at a reasonable cost. Already petitions have been signed for certain streets, and as the residents are paying the total cost it is incumbent on us to be up and doing thereby adding sanitation and beauty to our city and at the same time giving employment to our people.

RESERVOIR ON ZWICK'S ISLAND

"The paving and lighting of Front street are now accomplished facts, as well as valuable assets to the city. And to my mind another great achievement in the city's interests would be achieved if we could have a reservoir on Zwick's Island for our Water Works system. The island as you know is beautifully situated, is a natural park enjoyed even now by many of our citizens. It is admirably adapted for the establishment of bathing houses, recreation grounds and so forth. "A reservoir would give us a natural filtration system, an unlimited supply of absolutely pure water, and what a fine thing for future generations an ideal resting spot.

SEWAGE SYSTEM FOR WEST SIDE

"The long deferred sewage system for West Belleville should at least be started this year. It has become an absolute necessity, the people want it, and are willing to pay for it, and it is a work that could be started at once. The trench in which trunk sewers are to be constructed, and all the digging, which is not affected by cold weather.

MUST NOT EXCEED PRIVILEGE

"I have noticed this last year or so, a growing tendency on the part of officials and chairmen to order and purchase material for the city far beyond their privilege. The law is that officials should not purchase beyond consulting their chairmen, and that the purchase by a chairman shall not exceed \$25.00 without first consulting his committee.

MAYOR IS OPTIMISTIC

"These and many other matters will give this year's council plenty of scope to display their ability to achieve things and it is my belief that we shall not be found wanting. "Difficulties and obstacles will of course arise, but let us not be dismayed, let us buckle on our armor, meet the difficulties and obstacles, overcome them and finally attain these things for which we are contending.

THE WAR.

"In conclusion gentlemen, members of the council and citizens generally, allow me to wish you all a happy and prosperous New Year, and may the great war between Britain and her sister colonies have been drawn, be brought to a speedy and successful conclusion, and may those principles which are dear to the heart of every British subject be finally established."

Belleville—Its Beginning and Early History

Maurice D. Lynch in Chicago-Belleville News.
 (Continued from November Issue.)
 PART II.

The Bay of Quinte looked good to the original settlers of Belleville, as it has to anyone who has seen it since, and they built their homes near it. That part of the village site around the mouth of the river was a barren plain with a heavy cedar swamp on each side of it. What is now Front street was a very thick cedar swamp, and none dreamt that one day a beautiful paved thoroughfare would go right up through the heart of it.

The little settlement began to grow around Dundas street and for many years that street was its northern limit. The first man to build a house there was Asa Wallbridge. His friends followed his example and soon there was quite a group of houses there. It must have looked a promising little town to John Simpson in 1798, for after John happened along there he gave the settlement "the once over" he delivered this monologue to himself: "John, what these boys need is a gable roof, where they can wet their whiskers. It'll be the first tavern in Thurlow, John, and there'll be money in it. Now, git boys and git it on the ground floor." John liked what he had to say, so he built a hotel at Front and Dundas streets where it stood for many years. John's tavern was right at the spot where things were doing, for the ferry was at Dundas and Front, and was also the first bridge across the river. A few years later the bridge was moved, and by the way, that moving of the bridge started a lively little scrap. A new bridge was badly needed, but the people being economical, wanted it to cost as little as possible, so they picked out the narrowest part of the river and decided to build the new bridge there. The spot selected was where the present Lower Bridge stands. Many were opposed to the new site; they claimed that it was too far from the center of population, and that it was altogether too far off the main road, but they were overruled and the new bridge was built "away up north" of the settlement.

Speaking of the river reminds us that the Indian name for it was "Sagoy-Akwa," and it had also been known as "Singleton's River," as a compliment to the doughty Captain John. Later it was named Moira, in honor of the Earl of Moira, afterwards Marquis of Hastings.

Belleville, at the time we've been speaking of, and, in fact, until 1816, was known as Meyer's Creek. In 1816, however, Governor Gore and his wife, the Lady Bella, visited the settlement and the Governor named the place "Belleville" as a compliment to his wife. And then you should have heard the roar that went up. The women of the place claimed that the Governor had a "nerve" to name it after his wife and the "very lively" Mr. Stronach's Corcoran was called out to oppose to such effect that the men were covered into sticking an "e" in after the "Bel" and that made it "Belleville" and everyone was happy. "Belleville" was a beautiful town, and that's exactly what Belleville is.

In 1818, Surveyor Wilnot got busy with Lot No. 4, which good-hearted Louis Kotte, in 1787, had set aside as a place to plant good Indians, and the "Indiana Land Grant" was set out into town lots of a half-acre each and Belleville was ready to branch out. In this same year a post-office was established and Mr. S. McNab got the job of postmaster. There were a very lively lot of people in Belleville in 1816, although there were only about one hundred of them.

In 1817, Belleville's first church was erected by the Methodists. It was not much of a structure, compared with present-day churches, being but a rough frame building, 60x30, but that it filled a want is evidenced by the fact that services were held within the frame before it was enclosed. Indeed, the church never was properly finished, the pulpit being of rough boards, and the seats of common boards placed upon blocks. It was replaced in 1831 by a better building. (To be continued.)

Errata.—The name Kossuth in Part I should be "Kotte."

The Standard Bank OF CANADA

Quarterly Dividend Notice No. 97.

NOTICE is hereby given that a Dividend at the rate of Thirteen Per Cent Per Annum upon the Capital Stock of this Bank has this day been declared for the quarter ending 30th January, 1915, and the same will be payable at the Head Office in this City, and at its branches, on and after Monday, the 1st day of February, 1915, to Shareholders of record of the 21st January, 1915.

The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto on Wednesday, the 17th of February next, at 12 o'clock noon.

By order of the Board.
 Geo. P. Scholfield, General Manager.
 Toronto, 22nd December, 1914.
 John Elliott, Manager, Belleville Branch

Merchants' Bank of Canada

CAPITAL \$7,000,000
 RESERVE \$7,000,000
 ASSETS, \$85,000,000

Your Savings Account Invited

Interest will be added to your balance every six months. Small or large amounts (\$1.00 and upwards) may be deposited by you at any time. Our statements show figures which guarantee the utmost security for you money. We help you to save money. Cheese factory accounts a specialty. Banking can be done by mail.

A general banking business conducted.

BELLEVILLE BRANCH H. SNEYD MANAGER

UNION BANK OF CANADA

With Cash in the Bank You Can Buy to Advantage

You know how everything costs more when you have to buy on credit. Why not practice self-denial a while if necessary, open a Savings Account in the Union Bank of Canada, and, with the money in hand, buy at Cash prices? The discounts will help to swell your bank balance, and you will have made a good start towards financial independence.

Belleville Branch: J. G. Moffat, Manager.
 Picton Branch: W. Brown, Manager.

1915 COUNCIL ENTERED INTO OFFICE THIS MORNING

Various Appointments Made—Relief of Distress Discussed—Work Transacted in Business Manner.

(From Monday's Daily.)

Belleville's City Council for 1915 was inaugurated this morning in the New Year's work. Mayor Panter and every member of the council were present and the seats at the rear were filled with representative citizens.

City Clerk J. W. Holmes read the electoral results for Mayor, Aldermen and Trustees, and on the plebiscite regarding assessment publication and declared the council now ready for business.

On motion of Ald. Wallbridge, seconded by Ald. Woodley, the Mayor, Wm. H. Panter was escorted to the chair and invested with the chain of office by Ald. McCurdy and Ald. Earle, the new members.

Mayor Panter called upon Rev. A. S. Kerr, M.A., of St. Andrew's Presbyterian church to ask a blessing upon civic affairs.

Rev. Mr. Kerr, offered up a beautiful prayer for our King and Country in the time of stress, for the men who had one from Canada to fight liberty, for victory in the cause of righteousness, thanking God for the blessings of our national rule; prayer for the city, gratitude for its past, prayer for guidance and righteousness in civic administration.

Mayor Panter then delivered his address on the public outlook. Loud applause greeted the Mayor as he sat down.

Ald. Woodley, moved, seconded by Ald. Duckworth, that a hearty vote of thanks be presented the mayor for his able and instructive address. The motion was carried unanimously by a standing vote and presented to the mayor by City Clerk Holmes. Mayor Panter replied that he hoped he would act so as to merit these thanks.

Council went into committee of the whole. Ald. Woodley in the chair.

CHAIRMEN

Chairmen were appointed as follows: Executive—Ald. C. F. Wallbridge; Gas—Ald. E. O. Platt; Public Works—A. C. McFee; Light—Ald. W. S. Smith; Water Works—Ald. W. A. Woodley; Fire—Ald. J. O. St. Charles; Markets and City Property—Ald. James Duckworth; Parks, Printing and Stationery—Ald. J. O. B. McCurdy; Industries—Ald. H. C. Earle.

PRESENTS CITY WITH FLAG

Messrs. Tiekell and Sons Company presented the city with a twelve foot Union Jack for use on the city hall.

Ald. Duckworth moved that the clerk extend to Tiekell and Sons for their generous gift the thanks of the council.

Ald. Smith took great pleasure in seconding the motion.

The motion carried unanimously.

Mr. W. B. Riggs offered the city gratis a couple of thousand loads of sand loan for placing on the city park. He would furnish the city with two men to load the material if the city would draw it away.

Ald. Earle and Ald. Smith spoke in favor of its acceptance.

Remember

It is wise to get rid quickly of ailments of the organs of digestion—of headache, languor, depression of spirits—the troubles for which the best corrective is

BEECHAM'S PILLS

The Largest Sale of Any Medicine in the World. Sold Everywhere. In boxes, 25 cents.

CITY HOCKEY LEAGUE FORMED

A meeting was held in the Y.M.C.A. parlor Friday evening for forming a City Hockey League. After the meeting was called to order business was begun. Moved by Mr. Davidson and seconded by Mr. Chapman that Mr. White take the chair. The election of officers then took place. The Executive Committee: J. Elliott, Mr. R. Arnot, Mr. A. M. Chapman, president; Mr. J. Elliott, secretary; treasurer, Mr. Faulkner. There were eight representatives at the meeting and ten teams entered. First are the Grand Trunk Railway not represented and the Albert College represented by a filtration plant that Belleville Telephone represented by Mr. Alford. O. B. C. represented by Mr. Chapman. Belleville Hardware Co., represented by Mr. Goyer. Griffin's theatre represented by Mr. Burgess. Belleville Bankers represented by Mr. Gies. Bridge street Ever Ready were not represented. Front street, not represented. It was moved by Mr. Chapman that one O.H.A. man be allowed to pay with each team. Seconded by Mr. Alford.

Moved by Mr. Chapman that the 15th of January be the time limit for players taking up their residence in Belleville and any special case to be handled by the executive. Seconded by Mr. Goyer.

Moved by Mr. Chapman that the entrance fee of \$3.00 be paid by each club, and any club not finishing the season shall forfeit the above fee. Seconded by Mr. Alford.

Moved by Mr. Webb that there be no restrictions as to any number of player to be signed by any club. Seconded by Mr. Hunter. Moved by Mr. Chapman that no registration cards be recognized, and that no player who has played a league game or part of it in the league will be eligible to play with any other team during the season of 1915. Moved by Mr. Chapman that all entries for placing a team in the Belleville City Hockey League must be in by Monday night the 11th inst, accompanied by their registration fee of \$3.00. Seconded by Mr. Alford. Moved by Mr. Gies that the meeting be adjourned until Tuesday at 8 o'clock. Seconded by Mr. Goyer.

CRUELTY.

What was supposed to be a fox chase took place on New Year's day. The fox and a few dogs were there, and a big crowd, but there was no chase. When the fox was liberated the poor animal was apparently so frightened it did not know what to do. So confused was it that it did not run, with the result that the dogs soon made quick work of it. We do not profess to be an expert in the management of fox should have a better chance for its life than the one had on Friday of last week. A number who were there expressed the opinion that the affair bordered on cruelty to animals.—Deseronto Post.

Light Meat

A Mrs. Simmons bought on Saturday a piece of meat supposed to weigh 30 pounds. When it was delivered it weighed 24 lbs. The lady has reported the occurrence to the police.

What You Pay For in Buying Meat.

Meat has been for several years the most costly item in food bills, and the present increase in price makes it more difficult the task which confronts the housewife who must make these bills as low as possible and at the same time provide her family with sufficient food.

Therefore the thrifty housekeeper is more keenly interested than ever in learning how to buy to advantage and how to get the best possible results out of the meat purchases. She knows that no woman can buy to advantage unless she understands just what she is getting, what it ought to cost and how far it will go.

To achieve this object a little study of the market reports published in the daily newspapers is necessary, says the Ladies Home Journal. Then an occasional comparison of the prices charged by her own butcher with those sufficient understanding of the situation to enable her to deal with it intelligently and effectively. Unless she knows exactly what she ought to pay the protest against an excessive price has very little force.

The butcher counts upon this ignorance or carelessness and in nine cases out of ten charges just what he thinks "the traffic will bear." And he can hardly be blamed for doing this, because when a housewife orders over the telephone without asking the price, or says that of course she wants the best, and although the price is high, she supposes it must be paid. If moments practically to an invitation to the butcher to charge the limit.

So much for meat prices, over which the housewife has little or no control. She may prevent her butcher from charging more than the prevailing market price, but when that prevailing price is high she had to pay it or go without.

Intelligent economy never goes without, unless the case is extreme. Therefore the housewife who must make the most of her housekeeping allowance will rather study how to buy so that she may receive the greatest possible value for her money.

In learning to do this, she must take into consideration the proportion of each cut that is edible. The reason chops are the most expensive of all cuts of meat is that the percentage of waste is very high. The actual price paid for the meat may seem reasonable enough, but when the waste is subtracted the cost of the rest starts the woman who is trying her conscientious best to economize.

As aid in estimating the proportion of waste, and so determining which is the more economical cuts, may be found in the following table, drawn up by the food experts in the United States department of agriculture. It mounted on a piece of cardboard and hung conveniently in the kitchen if it will serve as a constant reminder, and will undoubtedly be a valuable check in meat purchasing.

Kind of meat	Percentage of bone of edible meat in cut
Beef	23 76.7
Brisket	23 76.7
Rump	19.0 80.9
Flank	5.5 94.5
Chuck Rib	53.8 46.2
Porterhouse	12.7 87.3
Neck	31.2 68.8
Ribs	20 80
Round	8.5 91.5
Shin	38.3 61.7
Heart	3.9 96.1
Tongue	26.5 73.5
Veal	
Cuts	3.4 96.6
Breast	24.5 75.5
Mutton	
Leg	47.7 52.3
Chops	14.8 85.2
Forequarter cut for stewing	21.2 78.8
Port	
Loin	19.3 80.7
Salt Pork	8.1 91.9
Bacon	8.7 91.3
Ham	12.2 87.8

IF HEAD AGHES AND YOUR EARS BUZZ YOU SURELY HAVE CATARRH

It doesn't matter how long you have suffered, or how often you have failed to get relief—even though Catarrh may affect every organ in your body, you can be permanently cured by inhaling the soothing vapor of Catarrhazone.

A few breaths through Catarrhazone inhaler clears the phlegm out of the throat and stops your cough. The nostrils are cleansed of offensive mucous discharge, and sneezing and snuffling stop at once. Partial loss of hearing and headache (very common symptoms of catarrh) are quickly cured, and in a short time every trace of catarrh disappears.

Nothing can be simpler or more pleasant than Catarrhazone. It's healing piney vapor sends a warm cleansing sensation through the nasal passages in the head and throat—makes you feel better in half a minute.

"My ears buzzed by the hour and I had frightful head noises," writes J. P. Purdy, from Port Huron. "Catarrh fairly filled my whole head and throat. I get relief mighty fast when I tried Catarrhazone; it hit the spot instantly. You bet Catarrhazone has cured me and I simply swear by it. Get the complete \$1.00 outfit; it does the trick in a hurry—never fails small size 60c; trial or sample size 25c., sold by dealers everywhere.

Remember

It is wise to get rid quickly of ailments of the organs of digestion—of headache, languor, depression of spirits—the troubles for which the best corrective is

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