LADIES' PANAMAS at \$2.50, \$3.50, \$4.00 and \$5.00

Panamas are very correct for the present season. In the Millinery Department you will find a splendid assortment of Genuine Panamas in all the newest shapes. The prices are greatly reduced for quick clearance.

"Rough and Tumbles" Coveralls for boys, good fitting, fast color, hard wearing materials, at.....\$1.00 and \$1.25 per suit

White Wash Dress Skirts, made up in correct style from best quality white Jean and Pique. June prices...\$1.50, \$1.75, \$2.00

THE STERLING BANK OF CANADA

SAVE, Because---

Just as a nation or a big business builds for the future, so must each individual.

Sending Money to Soldiers



Those who have friends or relatives at the front, may wish to send money, but possibly do not know the best way to do so.

If time permits, the safest and most convenient method of making remittances abroad is the Bank Money Order or Draft, as issued by The Merchants Bank.

If, however, it is necessary to send money without delay, the Bank will arrange this by Cable Transfer.

Head Office: Montreal. OF CANADA WATFORD BRANCH, F. A. MacLEAN, Manager.

ALVINSTON BRANCH. G. H. C. NORSWORTHY, Manager.



About Time

to think of getting your first pair of glasses when the lines begin to mix and the type begins to blur.

WE ARE HERE WAITING

CARL CLASS Jeweler and Optician
ISSUER OF MARRIAGE LICENSES

FARM FOR SALE

55 acres, part of Lot 17, Con. 5, S.E.R. Warwick township, adjoining the Village of Watford. MRS. ROBT. CARROLL, je7-3 Box 113. Waftord P.O,

On June 5th another million young Americans registered for military ser-vice. Yet Germany derided the United

MERCHANTS BANK GIVING GREAT ASSISTANCE TO CANADIAN BUSINESS

Current Loans and Discounts Have Advanced Over 27 Millions in Two Years—Steady Expansion of Deposit Accounts Makes Possible This Splendid Service to Trade and Industry. — A Wonderful

Growth Since the Beginning of the War.

Among a number of gratifying features in the report of the Merchants Bank of Canada for the year ending April 30, as presented at the annual meeting on the fifth of June, perhaps the most interesting is the continued expansion in the item of Current Loans and Discounts in item of Current Loans and Discounts in Canada. It is true that this expansion would not have been possible but for the very notable increase in the volume of deposits, but a rapid increase of deposits has become a normal condition among Canadian banks of late, whereas few of these banks have employed the resultant funds so largely for the support of these banks have employed the resultant funds so largely for the support of current trade and industry in the Dominion. The current loans are now \$76,194,016, an increase of about thirteen and a half millions for the year, following an increase of nearly fourteen millions in the preceding year. While much of this expansion is doubtless due to the increasing valuation of all sorts of commodities which are the subjects of commodities which are the subjects of commercial loans, the figures Americans registered for military service. Yet Germany derided the United States as a military power.

Soft corns are, difficult to eradicate, but Holloway's Corn Cure will draw them multipoint pointessly.

tation of the Bank and the energy and wisdom of its policy under General Manager D. C. Macrow and the Board of Directors. Non-interest deposits rose about seven and three-quarter million dollars, interest-bearing deposits rose eleven million dollars, and note circulation nearly three million dollars. The only class of public liabilities to show a decline was that of balances due to banks and correspondents outside of Canada. and correspondents outside of Canada

and correspondents outside of Canada. The rate of growth in the deposit accounts was over 21 per cent.

The total assets of the bank, as the result of these significant expressions of the public's confidence in the institution, have now reached the total of \$140,937,544, showing an increase over last year of nearly twenty million dollars, or 16½ per cent. It is interesting to compare these figures with those of 1914, when, with an equal paid-up capital and reserve fund to those of today, the Bank reports total assets of only \$83,120,741. Thus in four years the Merchants Bank has added almost 58 million dollars to its business, and while this addition is not as yet accompanied by corresponding

business, and while this addition is not as yet accompanied by corresponding growth of profits, there can be no doubt that it has greatly enhanced the value of the shareholders' property.

Having raised its proportion of liquid assets two years ago to a very conservative and satisfactory figure, the Merchants Bank has not since 1916 sought to increase that ratio, and while very large sums have been added to both the cash holdings and the securities, they have not been more than a consistent proportion of the increasing liabilities. These liquid assets now total \$57,667,481, against public liabilities of \$126,322,671, or at a rate of 45.6 per cent., and they include some thirty-four millions in the form of cash, bank balances and call form of cash, bank balances and call form of cash, bank balances and call loans, while the remainder is largely in the form of securities of the Dominion, Provincial and British Governments and Canadian municipalities, contributing directly to the financial effort of this country in the war.

Profits were \$1,236,680 or 17.66 per cent. on capital, but this represents only 8.8 per cent. on the shareholders' investment including the Reserve Fund. This

o.s. per cent. on the snareholders' invest-ment including the Reserve Fund. This rate was further impaired by the appro-priation of \$400,000 to Contingent Fund and \$120,000 for war taxes and pension fund. After the usual 10 per cent, dividend \$16,681 was added to the profit balance.

WARWICK COUNCIL

Warwick, June 3rd, 1918. The Council met today as a court of revision on the assessment roll and tor general business. Members all present. The minutes of the last meeting were read and adopted. The following changes were made in the Roll. Lots added.

Land Buildings

Land Buildings assessed for Jas. Shea, w½ 4, con. 6, \$3500
Thos. Willoughby,e½22,con.4S. 1700
Fenner Bros., pts. 8&9, con. 1S 5400
D. McLeay, sp tl 6, con. 3 N 1400
whise 17, 1N 1700
Mrs.W.H.Rogers, e½ 29, 2 N 1700
Mrs.W.H.Rogers, e½ 29, 2 N 1700
Mrs.W.H.Rogers, e½ 29, 2 N 1700
Thos. Evans, gore 21, 7 N 50 100
Peter Bearss, N E¼ 24, 6 N 850
Mrs.E.J.Russell, pt 25, 6 N 50 150
Mrs.M.Kilmer, S pt 6, 6 N 300 200
Chas. Richardson, s w pt 16, 5N 800 100
J. S. Clark, lots 17 & 18, North
Meridian St. Warwick Village 50
John Majury, 10&11S. Elizabeth st
"17 N Egremont st."
16 & 17 S Egr. st. 75 225
Albert Archer, pt 10, con. 1 N 75 225
Mrs.T.Fortune, NS0 ac. E½ 21, con. 5 S, instead of whole lot 1850 100
Wm. Bowden, pt of 7, con. 8 N 150 100
P. Fleming, assessment lowered 200
Leslie Boug 2xer, 350
Benj. Muma, 100
Geo. A. Smith, 100

James Wiley,
John F. Parker,
Hugh McKenzie,
Mrs. Susan Pierce was assessed for the
Ppt of 2 and 3, con. 5, N.E.R., instead
of E. Pierce.
John Brownlee and G. H. Holbrook
each had a dog struck off.
The following names were added:

cach had a dog struck off.

The following names were added:

Harold Leach, Russell Shea, Raymond Shea, Wm. Wellington, George Goodhill, George Burdakin, George Bearss, Mrs. Mary Goodhill, Mrs. Annie Goodhill, Mrs. Susan Pierce George Edgar, John Mashford, Victor Higgins, Mrs. Margaret Higgins, Benj. F. Parker, Mrs. Emms Sullivan, Miss Maggie, Allen, Louis Thorner, Earl Ridley, Thomas Ridley Jr. and Norman Vance.

The court of revision was finally closed The following accounts were passed:

Wm. Thompson, 25 00-Jas. Gavigan, statute labor return-ed undone, 1917. 3 00-Robert Janes, salary as assessor and

The report on the Barron drain was read. Parker—Higgins, that we accept the engineer's report and that the clerk prepare a bylaw for the same for the next meeting of the Council.—Carried.

The Council then adjourned to meet on Monday, the 8th day of July, at one o'clock, p.m., for general business.

N. Herbert, Clerk.

Thoro-Bred Cattle Sale

The big sale of thoro-bred stock held at the Roche House on Tuesday, June lith, attracted a very large crowd. Buyers were present from London, St. Thomas, Tupperville, Brigden, Lobo, Poplar Hill, Bothwell and Kerwood, and good prices were realized. Thirty-three head were sold at a total of over \$7,000.00. One yearling heifer was knocked down for \$290.00, and no animal sold for less than \$175. Through some misunderstanding Capt. Tom Robson, of London, an authority on pedigrees, who was expectdisposed of by auction

CURING -SKIN TROUBLES

These are Always Due to Bad Blood, Which Must Be Enriched and Purified

So many people, both men and women, suffer from skin troubles, such as ecze ma. blotches, pimples and irritations that a word of advice is necessary. It is great mistake for those sufiering from troubles of this kind to smear themselves with greasy ointments. Often they could not do anything worse, for the grease clogs the pores of the troubled skin and the condition becomes actually worse.

Callum Drain.—Carried.

Parker—Percy, that the Clerk notify Mr. McCubbin, engineer on the Kersey drain, to end the drain on the Blind Line between the 3rd and 4th con., and vary the assessments as 'he thinks necessary for the repairs done.—Carried.

Higgins—Parker, that the petition of S. W. Edwards, Wallace Spalding and others be left over until the Reeve optains legal advice on it and that it will be considered at the next meeting of the Council.—Carried.

The report on the Barron drain was read. Parker—Higgins, that we accept

It should be added that Dr. Williams Pink Pills have a beneficial effect upon the general health. They increase the appetite and energy and cure all diseases that arise from impure blood. get these pills through any medicine-dealer or by mail at 50 cents a box or six boxes for \$2.50 from The Dr. Williams' Medicine Co., Brockville, Ont.

Rural Schools Must Open and Close on New Time.

Owing to the difficulty caused by some of the country schools continuing to run on "old time," Inspector Craig of Ferguswrote to the Department for advice. wrote to the Department for advice. Hewas told that there was only one time now, that set by the Government, and schools must open and close according to this time. There is only one exception and that is where trustees have the power to shorten the school hours so that schools may be dismissed before four o'clock Government time. Where the new time is not observed, teachers. Capt. Tom Robson, of London, an and that is where trustees have the authority on pedigrees, who was expected to be present, did not get here. J. F. Elliot, the popular auctioneer, wellded the hammer in a satisfactory manner to buyers and seller. The cattle were from the stock farm of the J. L. Englehart Co., Petrolea, and were purchased en bloc by Mr. Gordon Hollingsworth and then disposed of by autton. experiencing very Walkerton Telescope



WE HAVE JUST THE PRETTIEST PATTERNS OF WALL PAPERS YOU "NEVER" SAW. COME IN AND SEE

PAPER THE ROOMS AFRESH; THIS WILL DESTROY THE LURKING, DANGEROUS "GERMS" AS WELL AS MAKE THE HOME MORE ATTRACTIVE.

NO MATTER WHAT YOU BUY FROM US, YOU CAN "RELY" ON THE QUALITY.

J. W. McLAREN

DRUGGIST

The Renall Store

STATIONER

Volu LOC. ****

THE Ita MONDAY public holi NEW BL. THE LON THE L. evening. PROTECT one of our c CLASS, Jewe

IT IS ESTI registration MRS. ROB Norwegi have been k and mines. A GOOD Methodist H the stock is SCHOOL CI from their months they WAR SAVI

SATURDAY first day of st be the colde weeks. A MOTOR C ladies' or gen

the Canadian

Ir's a poor be an officer zation nowad: for the job. THERE is n freely disclose ing last week A REPORT

Canada will g this summer. this gets into REV. W. E. pastor being sary sermons

GET your All sizes.—Sw A NEW You arrested becat holding the Ka that all butche THE LATEST is a contrivation making the sle

bed with a sing SEND your s fort Kit strong mailing plete.—J. W. 1 AN EXCHANG private friends wise man that

that her sister Cottage, Oma-had her third has two more s WE are a gr half of the popu all day, and the hatching schen thousand and o

MRS. MCCLI

IT IS REPOR that the St. The with the St. Th the month. The said, would be c THREE new I

THE STREET in the world for and crime. Nea and idle, vicio taught on the st might. WAR GARDE

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open to the protocol throughout the start the resort w resort on another THOSE HOUSE attention to the

apples could not after June 16th, delicious frut canned goods. THE CHIEF bro Saturday one gree be the entire produite rality in giving these street rality and the saturday of the saturday volumes for his g of the crop is a pahis ability as a ga