

## A Century Of Banking

Total Assets  
in Excess of  
\$700,000,000

ALL of this Bank's service, all of its knowledge attained in over a century of banking, are dedicated to the interests of all of Canada.

Head Office: Montreal

Branches in all Important Centres in Canada  
Savings Departments in all Branches



**Bank of Montreal**

Established Over 100 Years

### Railway Trains at Glencoe

#### GRAND TRUNK RAILWAY

##### Main Line

Eastbound—No. 20, Toronto express (daily) 3.30 a.m.; No. 12, accommodation (except Sunday) 10.05 a.m.; No. 15, express (daily) 3.10 p.m.; No. 16, Eastern Plier (no local stops) 6.05 p.m.; No. 114, accommodation (except Sunday) 9.52 p.m.

Westbound—No. 21, Detroit express (daily, no local stops) 4.43 a.m.; No. 75, accommodation (except Sunday) 7.25 a.m.; No. 117, Detroit express (daily, stops at Glencoe, Bothwell, Thamesville and Chatham) 12.26 p.m.; No. 11, accommodation (except Sunday) 6.37 p.m.; No. 115, International Limited (daily, stops Glencoe and Chatham) 9.52 p.m.

#### Wabash and Air Line

Eastbound—No. 352, mixed, 10.05 a.m.; No. 354, mixed, 4.10 p.m.

Westbound—No. 351, mixed, 9.10 a.m.; No. 3, express, 1.08 p.m.; No. 353, mixed, 2.50 p.m.

#### Kingscourt Branch

Arrive—7.10 a.m., 5.30 p.m.  
Leave—7.30 a.m., 6.40 p.m.

#### CANADIAN PACIFIC RAILWAY

Eastbound—No. 634, 12.25 p.m.; No. 672, Chatham mixed, 4.17 p.m.

Westbound—No. 635, for Windsor, 4.48 a.m.; No. 671, Chatham mixed, 9.27 a.m.; No. 633, 8.22 p.m.

Trains 633, 634 and 635, Sundays included.

#### GLENCOE POST OFFICE

Mails closed—G. T. R. East, 9.45 a.m.; G. T. R. West, 6.00 p.m.; London and East, 6.45 p.m.

Mails received—London and East, 8.00 a.m.; G. T. R. East, 7.00 p.m.; G. T. R. West, 10.20 a.m.

Street letter box collections made at 8.30 a.m. and 5.30 p.m.

#### J. A. RAEBURN

Contractor for

### OIL, WATER AND GAS DRILLING

All kinds of Pumps and Pipe Supplies. Up-to-date Drilling Rig at your service.

GORE CONCESSION, EKFRID.

### MEAT OF QUALITY

(Fresh, Cured, and Salt)

At Reasonable Prices

We Invite Your Patronage

### W. J. CORNFOOT

Successor to J. D. Smith

Bring me in your

### Live Poultry

at highest market price

We specialize on Dressed Poultry

Phone—Office, 89; Residence, 30/2

### D. R. HAGERTY, Glencoe

GRAND TRUNK RAILWAY SYSTEM

### THE DOUBLE TRACK ROUTE

between

MONTREAL

TORONTO

DETROIT

and

CHICAGO

Unexcelled 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. B. Horning,

District Passenger Agent, Toronto.

C. O. Smith, Station Agent, Glencoe;

telephone No. 6, P. E. Lamsley,

Town Agent, Glencoe.

Mrs. Stevenson were formerly residents of Glencoe. Referring to the presentation of the *First News-Record* says: "For a number of years Mr. Stevenson has been the faithful and efficient leader of the choir, and the results of his earnest labors are shown in the efficiency of the choir, which, for its numbers, is unequalled as a musical organization."

#### PERSONAL AND SOCIAL

—Miss Annie McNeil, of London, is visiting at John McKellar's.

—Miss Johnston, of Arkona, is visiting her brother, H. I. Johnston.

—Miss Marion Vair, of St. Thomas, was a guest of Miss Jean McLachlan over the week-end.

#### NORTHERN ONTARIO RELIEF

Subscriptions received for this fund at the Transcript office are as follows:—

Previously acknowledged ..... \$125.64

V. H. Rodenhurst ..... 10.00

Total ..... \$135.64

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#### METCALFE COUNCIL

At the first meeting of Metcalfe township council for 1925 the following appointments were made:—H. Thompson, clerk; R. Denning, treasurer; A. Clothier, assessor; Dr. Sawyers, M.O.H.; Angus McLean and Russell Johnson, auditors; A. E. Field, member B.O.H.; O. Gough, sanitary inspector and janitor; John Guilfoyle, John McEachern, John McEachern, Dewar and Hugh McCallum, drain inspectors; J. H. Thompson, W. McLean, S. Hay, John McLachlan, Geo. McPhail, John Patterson, Hugh McCallum and Dan Dewar, sheep valuers; J. H. Thompson, D. Wilson, Bert Buchanan, W. Smith, Tom Taylor, J. J. Brady, A. Rowe, H. Pierce, P. D. Campbell, John McEachern, John Little, Roy Quick and Hugh Nevins, poundkeepers; Geo. T. Johnson, W. Smith, H. Walker and Alex. Houston, fenceviewers.

John McNaughton moved that the township account be divided between the Home Bank, Walkers, and the Bank of Toronto, Kerwood.

Moved by C. Moyle and Bennett that the account remain as at present with the Bank of Toronto, Kerwood. Carried.

Divisions were apportioned as follows:—No. 1, Bennett; No. 2, J. McNaughton; No. 3, McNaughton; No. 4, Henry; No. 5, Blain.

#### SPECIAL NOTICES

Special sale of underclothing at Irwin's.

Cutter for sale. Apply at Cyrus McTaggart's.

Be sure and see "The Time of His Life" at Pratt's Siding school Thursday, January 25.

Call at Scott's shoe store and get quality shoes and rubbers at a moderate price for cash.

The Kilmarin dramatic club will present "The Time of His Life" at S. S. No. 3, Monday, January 19.

All millinery sold at greatly reduced prices. Winter goods, underwear and hosiery.—The Keith Cash Store.

"Kathleen Mavourneen" coming to Newbury town hall, January 25, 26, 27, 28. Get your seats early. Prices 40c, 25c and 15c.

Upholstering, fine cabinet work, carpenter work, furniture finishing.—J. D. Brown, 175, Main St. north of Transcript office; phone 64.

"The Time of His Life" will be presented by the Kilmarin dramatic club in Pratt's Siding school house, Thursday evening, January 25. Admission—adults 25c, children 15c.

The Apple baseball team are holding a box social in the town hall, Appleton, on Wednesday evening, January 24. Good program. Everybody come. Laughy's orchestra in attendance.

Special price on new rims and tires, also buggy repairs. We do everything in blacksmithing and wood work.—Don H. Love, "The Village Blacksmith."

Indirect Income should appear to Farm Account.

Labor income is not the limiting factor in determining how much the farmer shall have to eat, but it is the determining factor for the wage earner in the city. Food, fuel, and shelter are primary requisites of life, and the farm furnishes its proprietor a good proportion of these necessities in addition to the income he derives from the sale of farm products. These things that the farm furnishes directly toward the living expenses of the farmer's family enable him to live better than his city neighbor. This indirect income from the farm is often underestimated, often unrecognized, unless provision is made for accurately recording it in the farm accounting system.—U. S. Weekly News Letter.

Good Business "I wish I was as religious as Able" and "Yes?"

Abie claps his hands so tight in prayer, he can't get them open even for collection box comes around."

Another Scotch One Insurance Agent—"But you surely agree to taking out enough insurance to cover your burial expenses."

Sandy—"Yes, ma, mon; I might be lost at sea."

#### SOUTH EKFRID

Miss Greta Jefford has returned to her home in Chatham after spending the holidays at the home of the McDonnell brothers.

Mrs. M. D. McAlpine has returned home after spending a few days with her daughter, Mrs. R. D. Coad.

Miss Margaret Urquhart, nurse, of Detroit, is spending some time at her home here.

Wm. Cyster is at present under the doctor's care. Hope to hear of his speedy recovery.

The social evenings held at John L. Tait's on Dec. 29th and R. D. Coad's on Jan. 12th were much enjoyed by all.

An enjoyable time was spent at the literary in No. 8 school on Friday evening, January 5. The business part of the meeting was presided over by Mrs. John L. Tait, president of the U. F. W. O., after which Wm. Cyster occupied the chair. A program was rendered as follows:—Community singing, song by Donald McRae, interesting papers by Mrs. Alex. Coulthard and James McRae. The Oracle was given by Miss Clara Thomas was much enjoyed by all. After a geography match the meeting closed.

The next meeting will be held on Friday evening, January 29, when an interesting debate between No. 5 and No. 8 will take place. A good musical program will be given.

A fast game of hockey was played on Brown's pond on Saturday, January 6th, between No. 5 and No. 8 juniors, which resulted in favor of No. 8. Score, 9-1.

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