# A Century Of Banking

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



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

Bank of Montreal

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. 13 express (daily) 3.10 p.m.; No. 16, pastern Filer (daily, no local stops) 4.05 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.; 7.25 a.m.; No. 117, December 1, (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.

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

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

Bring me in your

Live Poultry at highest market price We specialize on Dressed

Poultry Phone Office, 89; Resid



GUARD YOUR THOUGHTS:-Finally, brethren, whatsoever things are true, whatsoever things are hon-est, whatsoever things are just, whatest, whatsoever things are just, what-soever things are pure, whatsoever things are lovely, whatsoever things are of good report; if there be any virtue, and if there be any praise, think on these things.—Philippians 4:

GENTLEMAN.—On Monday, January 15, 1923, to Mr. and Mrs. James Gentleman, Melbourne, a son—Donald

JOHNSTON.—On Thursday, January 11, 1923, to Mr. and Mrs. Duncan Johnston, Ekfrid, a daughter. RAEBURN.—On Sunday, January 14, 1923, to Mr. and Mrs. James Raeburn,

SQUIRE.—On Wednesday, January 17, 1923, to Mr. and Mrs. Walter G Squire, Ekfrid, a son

The Ontario Corn and Poultry Show at Chatham opens next Tuesday.

Busted—the New Year resolutions

Day by day in every way it is get-ing nearer the good old summer

If you want to be promptly and properly "skinned," buy German

Prompt payments of accounts keeps he nimble dollar moving and helps erybody The annual meeting of the Mosa & Ekfrid Fair Association will be held

n Monday next. During last year there were regis-tered in Glencoe 25 births, 5 marria-ges and 15 deaths.

The pupils of Miss Pearlie George held a very successful piano recital on Saturday afternoon.

The annual meeting of the Western District Fairs Association will be held in Watford on Thursday, January 25th.

"Joy cometh in the morning," sang the Psalmist. But he didn't live in these northern climes and have to make the fires.

Mrs. Keith has sold the stock and

recently came from Australia.

The Transcript is in receipt of acknowledgment by the Northern Ontario Fire Relief Committee of \$68.84, being amount of second remittance of contributions received at this office.

Glencoe Book Club held its approximately of the contribution of the contributions of the co Glencoe Book Club held its onnual social evening last Friday at the home of Mrs. W. A. Currie. The evening was spent in various games, in which the favors went to Mrs. Paton and Mrs. R. M. McPherson. About 50 were present.

of his mishap.

Master Duncan McMurchy, son of Godfrey McMurchy, won a certificate of honor from the department of agriculture for securing the most points of any pupil in the junior grades at the rural school fair held here last fall. Duncan is only six years old and is a pupil of Miss Morrison.

Harvesting of lea for next supporting

Phone—Office, 89; Residence, 3072

D. R. HAGERTY, Glencoe

CRANUTRUNK RALWAY

THE DOUBLE

TRACK ROUTE

between

MONTREAL
TORONTO
DETROIT

and
CHICAGO

Unexcelled Dining-car Service.
Sleeping Cars on night trains and

The choir of the Methodist church

fall. Duncan is only six years old fall and is a pupil of Miss Morrison.

Harvesting of ice for next summer's use has commenced. The ice is about inhe inches thick and of first-class quality. Usually the work of storing away ice is done in the month of February, but this year the outlook for ice-making weather for the ball-ance of the winter is not promising.

The regular meeting of the Presby-terian Guild held on Monday evening was in charge of the missionary committee. Miss Young, returned missionary from Japan, gave an inspiring address. Musical numbers included a violin solo by Miss Eleanor Sutherland and vocal solo by Miss Eleanor in the committee will be in charge, when it is expected that the Crinan young people will furnish the program.

The choir of the Methodist church is and and is a pupil of the first class quality. Usually the work of storing away ice is done in the month of February, but this year the outlook for ice-making weather for the ball-way ice is done in the month of February, but this year the outlook for ice-making weather for the ball-way ice is done in the month of February, but this year the outlook for ice-making weather for the ball-way ice is done in the month of February, but this year the outlook for ice-making weather for the ball-way ice is done in the month of February, but this year the outlook for ice-making weather for the ball-way ice is done in the month of February, but this year the outlook for ice-making weather for the ball-way ice is done in the month of February, but this year the outlook for ice-making weather for the ball-way ice is done in the month of February, but this year the outlook for ice-making weather for the ball-way ice is done in the month of February, but this year the outlook for ice-making weather fo

tents of Glencoe. Referring to the presentation the Fergus News-Record says:—For a number of years Mr. Stevenson has been the faithful and efficient leader of the choir, and the cesuits of his earnest labors are shown in the efficiency of the choir, which, for its numbers, is unequalled us a musical organization.

### PERSONAL AND SOCIAL

-Miss Annie McNeil, of London, is siting 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.

B. Sinclair...
C. Troyer...
J. Wright...
A. McKellar...
R. McEachren
L. Tomlinson...

## SPECIAL NOTICES

Special sale of underclothing at win's

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

John McMurchy was taken with a fainting spell while in church on Sunday morning, the result of a fall which he sustained a short time before while leaving the house. Mr. McMurchy was conveyed to his home and is now apparently none the worse of his mishap.

Master Duncan McMurchy, son of Godfrey McMurchy, won a certificate

Indirect Income Should Appear to

Indirect Income Should Appear to Farm Accounts.

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 carner in the city. Food, fuel, and shelter are primary requisites of life, and the farm furnishes its proprietor a good proportion of these necessaries 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 even though his crops are poor. 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 Bizzness

"I vish I vas as religious as Abie" "And vy?"

Abie claspe his hande so tight in prayer, he can't get them open vender collection box comes aroundt."

### SOUTH EKFRID

Miss Greta Jefford has returned to her home in Chatham after spending the helidays at the home of the Mc-Donell brothers.

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

ODDFELLOWS' INSTALLATION

At a meeting of Glencoe Lodge No. 133, I.O.O.F., on Monday evening the following officers were installed for the ensuing term:

B. F. Clarke. J. P. G. W. A. Currie, jr. N. Q. W. G. Christner. V. G. W. G. Christner. V. G. A. B. Sinclair. Rec. Sec. R. C. Troyer. Fin. Sec. A. J. Wright. Treasurer M. A. McKellar. Warden M. A. McKellar. Warden M. A. McKellar. Warden M. S. Score, 9-1.

An enjoyable time was spent at the z literary in No. 8 school on Friday evening, January 5. The business part to the meeting, January 5. The business part to the meeting was presided over by business part to the meeting, January 5. The business part to the meeting was presided over by business part to the meeting, January 5. The business part to the meeting, January 5. The business part to the meeting was presided over by business part to the meeting, January 5. The business part to the meeting was presided over by business part to the meeting, January 5. The business part to the meeting, January 5. The business part to the meeting, January 5. The business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by business part to the meeting yas presided over by An enjoyable time was spent at the

### EKFRID STATION

J. L. Tomilinson. R. S. N. G.
W. B. McAlpine. L. S. N. G.
Vivan Eddie. R. S. V. G.
Russell Quick. L. S. V. G.
M. L. Farrell. J. G.
Cecil McAlpine. O. G.
J. W. Mitchell. R. S. S.
Thos. Bissett. L. S. S.
S. F. Coon. Chaplain

METCALFE COUNCIL

At the first meeting of Metcalfe township council for 1923 the following appointments were made:—H.
Thompson. clerk; R. Denning, treasurer; A. Clothier, assessor; Dr. Sawers, M.O.H.; Angus McLean and Russell Johnson, auditors; A. E. Field, member B.O.H.; O. Gough, sanitary inspector and janitor; John Guilfoyle, A. McLean, John Sutherland, Dan Dewar and Hugh McCallum, drain inspectors; J. H. Thompson, W. McLean, S. Hay, John McLachlan, Geo.
McPhall, John Patterson, Hugh McCallum and Dan Dewar, sheep valuators; J. H. Thompson, D. Wilson, Bertsectors; J. H. Thompson, D. Wilson, Bertsectors, J. Brady, A. Rowe, H. Pierce, P. D. Campbell, John McLachlan, John Little, Roy Quick and Hugh Nevin, poundkeepers; Goc. T. Johnson, W. Smithrim, Jas. Walker and Alex. Housten, fenceviewers.

John McNaughton moved that the transfer of the surface of the surface of the last meeting of the Eureka Community Club was held at the home of Mrs. W. H. Switzer on January Ilth, with a good attendance of members and visitors. The minutes of the last meeting were read by Miss Annie McCallum, in the absence of the secretary. Mrs. James Lotan and was much appreciated, after which Miss Marjory McLean and Mrs. Herman Galbraith avored the club with solos. The business was then looked after. Mrs. Ben. Switzer ably answered the questions in the Cynthia Grey mail box, which was enjoyed by all. The next meeting will be held at the home of Mrs. W. H. Herman and Mrs. Bert Cavalier as assisting hostesses, on February 1st, the roll call to be answered by a humorous story.

MODEL CENTRE

At the annual meeting of No. 7 school, Wm. G. Pole was elected trusted by Miss and Mrs. Bert Cavalier as assisting hostesses, on February 1st, the roll call to be answered by a humorous story.

Modella T. S. N. G.

The January Metcal The January meeting of the Eureka Community Club was held at the

Little, Roy Quick and Hugh Nevin, poundkeepers; Geo. T. Johnson, W. Smithrim, Jas. Walker and Alex. Housten, fenceviewers.

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

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

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

SPECIAL NOTICES

MODEL CENTRE

MAt the annual meeting of No. 7 school, Wm. G. Pole was elected trusse, Broth Broth School, Wm. G. Pole was elected trusse, Broth Brot

## NORTH NEWBURY

A large quantity of grain is now be

Special sale of underclosing 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 Kilmartin dramatic club will present "The Time of His Life" at S. No. 8, Mosa, Friday, January 19.

A large quantity of grain is now being received at the elevators here. Robert Plaine loaded a car of wood for Windsor on Tuceday.

Mr. Huis is having his supply of wood rushed in these days. The good sleighing gives an old-time appearance to the railway yard.

The remains of the late George H. Harcourt were taken on the C. P. R. Monday for burial at Streetsville. We are sorry to chronicle the death of William Smoke. The parents and his young wife have the sympathy of the community.

Thos. Johnston, of Thamesville, was a visitor in the burg on Saturday.

WOODGREEN

Saturday night.
One of our successful farmers has a large farm near Detroit.
Frank Squire left on Sunday for Detroit to take a position.

# For Infants and Children

In Use For Over 30 Years Always bears the Signature of Chart H. Flitchers

the holidays at the home of the McDonell brothers.

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

Mise 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 a second of the decent of Even Napoleon's Grice Character.

Sir James Barrie through his pick into a profitable seam when he recently reminded the Str Andrews students of Scotland that greatness and a certain lightheuriedness nearly always go hand in hand. He gave one or two examples from ancient and modern history, and the list could be extended.

It might be true to say generally that the greater the man and the greater his responsibilities.

It might be true to say generally that the greater the man and the greater his responsibilities the more zestfully he unbends to the spirit of frolic. Of course, there are exceptions to every rule. Napoleon seems to have been a little grim and irritable even when jesting, though he could unbend to have worn his panoply in private life, though, as a matter of fact, we have no very precise knowledge to go on in his case, for with him the private life was something of a sealed book.

But William Pitt could play the

fool with the best of them; Fox, so long as he could move, loved nothing better than a romp. William III is generally regarded as one of the dourest characters in history, but there was an exception—on the battlefield. When the bullets were flying he could even crack a joke. Everyone has heard stories of Gladstone's grimness, yet he could be as jolly as any schoolboy when he relaxed, as witness the famous scene of his roll down a grass slope in token of his relief when he gave up the leadership in 1875.

Thackeray was called a cynic, but

Thackeray was called a cynic, but no one played the fool more heartily; Bishop Stubbs of the "Constitutional History" was the same manuas Bishop Stubbs of innumerable good jokes and bad pune. The "gloomy Dean" of today is known in his own nurseries as the best of romps, and it used to be said of the "Chatham set" in the great days of the Evangelicals that cheerfulness and high spirits were

their strong characteristics. Guardian.

placent commuter class. All last water his cozy library was filled with garden and floral catalogues until the color glare hurt your eyes. Outside the front yard and the garden awaited with impatience the glad spring when. Ernest, the sower, would come forth to sow. Then someone who knew and loved Ernest Truex and who be-lieved in encouraging his planting pro-pensities sent him a box bulging with envelopes filled with seeds. Oh! such a lot of nice ambitious seeds! Hollyhocks, pansies, sweet alyssum, trailing arbutus, bleeding hearts, nasturtiums sweet peas and many others, the names of which were even Greek to

Great Neck. The great day came and into the warm bosom of mother earth went the seed. Then came sun, dew and rain and all earth's processes and little bits of green began to rise ambitiously from the tilled earth, but somehow or other to sower Ernest they did not look right. They were too green. And one day came the dis-covery. Instead of all the flowers with the beautiful names on the envelopes were beets, turnips, carrots, lettuce, radishes and all that sort of thing.—Exchange.

A Bit of Philosophy.

A famous hotel man, who is also a philosopher, once made a remark that would apply to almost any business. "The greatest mistake," he declared, "that is commonly made by employees and managers is to exert themselves more for the comfort of an old-time constoner, then for a new one. Acc. Mrs. Andrew Clanahan has returned home after visiting friends in Glencoe.
Edwin Weekes is on the sick-list. Miss Alice Harvey spent a few days with Glencoe friends last week.
Mrs. Margaret Watterworth has returned to Detroit after spending a couple of weeks with relatives here.
A sleighload of young people from here went to Glencoe rink to skate saturday night.

Would apply to mistake," he declared, that is commonly made by employees and managers is to exert themselves more for the comfort of an old-time customer than for a new one. According to all rules of hospitality and logic, the person who should receive the most effort for his entertainment within one's door is the newcomer," here went to Glencoe rink to skate Saturday night. One of our successful farmers has accepted a position as supervisor of a large farm near Detroit.

Frank Squire left on Sunday for Detroit to take a position.

CASTORIA

CASTORIA

Would not think of making a great fuss over a man who had been entertained there before, and more or less ignore another fellow who is receiving your hospitality for the first time. Yet in a hotel dining room the head waiter is most careful to seat the man whom he has seen there before, and in most stores the clerks make more fuss over stores the clerks make more fuss over an old customer than one who is giv-ing the store a first trial."

"When you have planted the thyroid gland of an ape, you may possibly transplant his instincts. We were all apes once. Some of us moved on; some stayed behind.

"You surgeons dabble your red ringers in tissues and glands that may possess a potency beyond your wildest thoughts. You work somewhere along the line between the known and the unknown. Is it not possible to prolong life at the cost of that which is worth more than mere existence?"

How It Worked Out,
Neverwed—I see your wife's learned to drive the car in spite of you. Did tyou tell her her skirts would be in the way and might cause a serious accident?
Justwed—Yes, I pulled that on her and she went and sought a \$90 suit of knickers.

ments of Lightheartednace Said to Have Been Part of Even Napol-eon's Grim Character.

with his old soldiers. Chatham seems

Most people regard Austen Cham-berlain as a very solemn person, yet it is on record that while chancellor of the exchequer he had a race on teatraps with Lord Hugh Cecil in the gallery at Hatfield. The list could be continued indefinitely.—Manchester

Ernest Truex's Garden. Ernest Truex belongs to the com-placent commuter class. All last win-

Are instincts Transplanted?
A gripping story by Alan Sullivan,
In Everybody's Magazine, is based on the transplanting of monkey glands. Jennison, the biologist in the story,

"When you have planted the thyroid

GREAT MEN FOND OF JESTING

CAPITAL



THE AVERAGE MAN often spoils his future because he thinks his savings too small

Do not wait until you have \$100 to deposit-open an account with \$1 and make it

## THE ROYAL BANK OF CANADA

GORDON DICKSON, Manager, GLENCOE

A. N. McLEAN, Manager, Appin

# Fresh Fish Special

FOR THIS WEEK

Salmon, whole or half Salmon, sliced\_\_\_\_\_200 Whitefish \_\_\_\_\_18c

Fresh Lake Herring, 2 lbs., 25c BUTCHER - CLENCOE HUMPHRIES

allowed off all cash purchases

All goods marked in plain figures

A big and well assorted stock of Seasonable New Groceries, Canned Vegetables, Fruits, etc., offering at attractive low prices.

IMMEDIATE FREE DELIVERY

W.A. CURRIE CENTRAL GROCER

CANADIAN GOVERNMENT ANNUITIES A Canadian Government Annuity is fixed yearly income payable by the Government of Canada for life in

Government of Canada for life in quarterly instalment, unless otherwise provided. It is a safe and lucrative form of investment for persons of all ages and circumstances, whether for immediate income purposes or as provision for old age. Among the advantages to be obtained from the purchase of a Government Annuity are:

That it is the safest investment that can be made, as it has behind it the security of the whole of the Dominion of Canada.

That it is free from taxation for Dominion purposes.

Dominion purposes.

That it is payable for life.

That it is not transferable.

That it cannot be alienated.
That it cannot be forfeited.
That it cannot be stolen.
That it cannot be selzed or levied upon by or under the process of any law or court.
That it is not affected by the fluctuation of business, or trade depression.

That the purchaser does not have to die to win, but enjoys a personal participation in the fruits of his labor. That the Annuitant gets the full benefit of all that his money earns, as the expenses of management are borne by he Government.

The postmaster at Giencoe will be pleased to give any information relating to Dominion Government Annuities.

Asency for its difference of the control of t

when sending parcels through the mails to any post office in Canada, ask to have them insured against loss or damage. It costs only a few cents. The limit of weight for a parcel is 11

It Will Prevent Ulcerated Throat.— At the first symtoms of sore throat, which presages ulceration and in-flammation, take a spoonful of Dr. Thomas' Eclectric Oil. Add a little Thomas Ecietric Oil. Add a settle sugar to it to make it palatable. It will aliay the irritation and prevent the ulceration and swelling that are so painful. Those who were periodically subject to quinsy have thus made themselves immune to attack.

Buy your Groceries and Shoes

McAlpine's Grocery and get in on our Profit-

BRUCE McALPINE Phone 109
Next Door to Bank of Montreal

sharing Plan



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Agency for Parker's Dye Works

Chas. Dean **Funeral Director** Residence, Brick House, Corner Main St. and Appin Road GLENCOE

J. A. ROBINSON & SON Funeral Directors

and-mode Walnut, Oak and Chestnut Finished Caskets We also keep the best Factory Caskets and Vaults in stock Phone 155 - Newbury, Ont

HANDSOME MOTOR AND HOP SERVICE

I like to see a man proud of the place in which he lives. I like to see a man live so that his place will be proud of him.—Abraham Lincoln.