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155 Branches in Canada.

FARMERS' SALE NOTES

Discounted or collected at current rates. Notes furnished free on application.

Savings Department.

Interest allowed at current rates twice a year on deposits of \$1 and upwards. Money Orders sold at lowest rates.

E. F. HEBDEN, General Manager.

T. E. HERBERT, Sup't of Branches.

A. A. WERLICH, Mgr. Mildmay Branch

XMAS GIFTS

From

C. A. Fox

Is guarantee that the make and quality of the article is exactly as represented.

Our Assortment of Watches, Jewelry, Silverware and Cutlery is extensive and well selected. Prices Right.

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JEWELLER & OPTICIAN Walkerton

FARMERS' Central Mutual Fire Insurance Company

The Second Strongest Purely Mutual in Ontario.

HEAD OFFICE: WALKERTON, ONT. J. J. Schumacher, Manager.

PROPERTY INSURED NEARLY \$9,000,000.

Insures all kinds of farm property and isolated dwellings at reduced cash rates, reduced agents' fees; under lower premium notes for a term of 3 or 4 years, than can be secured elsewhere. Buildings protected with lightning rods, and their contents accepted at lower rates than those not so protected.

WM. HACKER, AGENT MILDMAY, ONT.

Watches and Clocks.

We have a large assortment of all makes of watches and clocks. The prices that will surely suit you.

G. B. Miller, The Jeweller.

No Accident.

Made the large sale and wide popularity of CYCLONE FLOUR. Every customer for it has been won on merit and where-ever women bake bread, Cyclone is making more friends and holding them for the same reason.

Steinmiller & Lembke WALKERTON. J. N. Scheffer Local Dealer

Grand Trunk Time Table

Trains leave Mildmay station as follows: Express 7:11 a.m., Express 11:37 a.m., Express 3:19 p.m., The 7:11 a.m. and 1:40 p.m. trains carry mail.

LOCAL & PERSONAL

Carrick Council will meet in the town hall on Monday next.

Miss Vinetta Butchart of Toronto visited friends here this week.

Now is your time to buy Furs at "away down price" at Helwig Bros.

Mr. and Mrs. Amos Rush of Preston are visiting at E. Siegner's this week.

Mr. Louis Liesemer and daughter of Detroit visited friends here over Sunday.

Vincent J. Moyer of Berlin is spending the holidays with his parents in Carrick.

Rev. Mr. West of Bluevale will occupy the pulpit in the Presbyterian church on Sunday morning.

Mr. Chas. Johnston, divisional engineer of the Canadian Northern Railway, was home over New Years.

Mr. Abe Fink and daughter Blanche, of Woodstock spent New Year's day with Mr. and Mrs. H. Fink.

Start the New Year right by giving Steinmiller & Lembke's Cyclone Flour a trial. You will be pleased.

John Dustow of Cressman, Sask., is home for the winter. He reports a good crop this year, in his section of the country.

Messrs. Edward and Thos. Bennett of Howick are in Carrick buying up a carload of horses for shipment to the West in the spring.

Mr. and Mrs. Henry Pilsinger and daughter Verna of Teeswater, and Mr. and Mrs. Osborne of Toronto, visited relatives here this week.

A team of horses belonging to Moses Pilsinger broke loose in the Commercial sheds on Tuesday afternoon and cantered home, without doing very much damage.

Mrs. N. Vollick went to Toronto on Monday to spend a couple of months with relatives: Her daughter, Mrs. P. McDonald, has returned to her home at Port Arthur.

Fred Dustow sold two teams of horses on Tuesday afternoon, for the sum of \$750. One team sold for \$400 and the other for \$350. Fred is fast coming to the front as a successful horse breeder.

Mr. William J. Nickel returned on Monday afternoon from Outlook, Sask., reaching here in time to exercise his franchise at the municipal election. Mr. Nickel moved to the West last spring, and is quite pleased at the prospects.

Mr. and Mrs. Harry Monahan returned home last week from Calgary, after a ten months' sojourn in the West. Mr. Monahan says crops were a total failure in many parts of Southern Alberta. He intends returning to the West in the spring, however.

Mr. and Mrs. John Heldman and daughter of Baden, Mr. Reinhardt Heldman, Miss Elmina Lantz and Miss Millie Doering of Philipsburg, Mr. Chas. Hannah and Mr. Herbert Eidt of Melford, Sask., were guests at Dr. Doering's this week.

We were a little premature last week when we announced the marriage of Mr. Chas. Nickel to Miss Gray of Howick. The happy event did not take place until yesterday. We got our information from what we considered a reliable source, but mistakes will occur.

The five-year-old daughter of Jacob Diebel met with quite a serious mishap on Friday evening: Mrs. Diebel was in the act of putting a stick of wood into the stove when the kettle of boiling water was upset, scalding the child's leg. She suffered considerable pain but is now recovering nicely.—Hepworth Progress.

Trimmed Hats now for sale at Helwig Bros.

Dr. and Mrs. Wilson visited relatives in Stratford on Monday.

Miss Mamey Mahoney of Preston visited her home here during the holidays.

Schmidt & Haines paid \$6.85 per owl for hogs on Tuesday. There was a big run.

John Kremstadt and his sister from St. Joe, Idaho, are visiting friends here.

Free hair cuts for children under 14 at G. Bickmeier's Mondays and Tuesdays only.

Miss Martha Voigt of Chesley is spending her holidays with her parents here this week.

Mr. Frank Bauer of Jamestown, Pa., formerly of this place, is visiting friends here at present.

The engagement is announced of Laura Reinhardt and A. Berberich, the wedding to take place Jan. 17th.

Rev. Aloysius Scauro of St. Jerome's College, Berlin, was the guest of Rev. Father Lehmann over New Year.

Mrs. Chas. Baccock and child of Olcott Beach, N. Y., is visiting her mother, Mrs. C. Bedard at present.

Mrs. N. Heberle and children returned to their home in West Lorne after spending a few weeks at Mr. H. Fink's.

A. A. Werlich spent New Year's day at Preston; J. O. Lethbridge went to Glenoco, and Mr. Hall to Deseronto.

Geo. Culliton hauled a lot of brick from the Walkerton brick yard last week and intends veneering his house next summer.

Miss Mary Perschbacher, has closed her dressmaking parlors for a few months, but will resume business in the spring.

Indications of a severe winter are not lacking, for to the closely observant may be seen a downy growth on the upper lip of several young men in this town.

Local option was carried in the Township of Howick on Monday, by a majority of 40 votes. Paisley also carried the law, but Port Elgin turned it down by a large majority.

Anthony Lorenz has purchased a complete set of silo rings and will go into the business of erecting silos this year. His experience in concrete work is a guarantee of satisfactory work.

The Foresters of Belmore are holding an "At Home" in their hall on Tuesday evening of next week. The program will be given by the Formosa orchestra, followed by a box social. See bills for particulars.

David Berry of Port Arthur is home on a visit to his parents here. He has been in Port Arthur for over six years and says that town is rapidly becoming one of the most important commercial centres in the Dominion.

Peter Schwartz of Berlin is spending a week with friends and relatives here. He is nursing a sore hand, having recently had a part of his thumb taken off by a rip saw in one of the Berlin furniture factories.

Your Laundry. Take your next batch of washing to Pang John Lee, laundryman, Mildmay who guarantees satisfactory work at very reasonable prices.

Public Meeting. A public meeting of the ratepayers of the Mildmay Fire Department will be held in the town hall, Mildmay, on Monday evening, the 16th of January, at 8 o'clock, to consider the advisability of erecting a tower on the fire hall, and of moving the hall from its present site nearer to Elora Street. A full attendance of the ratepayers is requested at this meeting.

The Phone is Handy. The convenience of the rural phone was demonstrated on election day. The result of polling subdivision No. 4, was received ahead of all the others this year, instead of last, as was usual in case of the bad roads that hampered communication.

The January thaw came in with the New Year, and lasted about two days, away carrying a great deal of snow. Several pathmasters took advantage of the soft snap, and plowed up the roads, but where this was not done the highways are very rough.

Annual Meeting. The annual meeting of the Carrick Agricultural Society will be held in the Town Hall, Mildmay, on Wednesday, Jan. 18th, at 1 o'clock to elect officers for the ensuing year, and to transact other business. The Spring Show meeting will be held at the same time and place.

Each Won a Game. A rink of Walkerton curlers composed of Messrs. Lippert, Miller, Allen and Pye came down yesterday to test the mettle of the local knights of the broom. The afternoon game resulted in a win for the home club by 11 to 3, but the evening game was lost to Walkerton by 14 to 4.

Extensive Auction Sale. An auction sale of 34 Scotch Short-horn Cattle, 23 Oxford Down Sheep, Horses, Farm Implements, etc., will be held at Jacob Bilger's on Tuesday, the 17th of January, 1911, at 12 o'clock sharp. John Purvis, auctioneer. Interested parties can get catalogue of cattle by writing Mr. Bilger, Walkerton, P. O. See bills for terms, &c.

Municipal Elections. Brant municipal election resulted in the defeat of Mr. Fred Prook, who had been reeve for six years, and was one of the most useful men in the County Council. Geo. McCallum is the new reeve, and Frank Fischer is deputy reeve, having defeated Mr. Tolton. In Culross E. G. Kuntz was badly defeated for the Reeveship by George Falconer. Sam Rife was re-elected Mayor of Walkerton by a majority of 114, and John Henderson had a like majority over his opponent, L. H. McNamara, editor of the Bruce Herald.

The Carnival. The masquerade carnival held at the Mildmay rink on Friday evening was fairly well patronized and the evening was a good one. The following is a list of the prize winners:—Best dressed gent—Chas. Wendt; Best dressed lady—Miss Clara Hamel; Character costume—Rose Buhlman; National costume—Beatrice McNamara. The backward race and men's race were won by Linus Kunkel, while Willie Wendt won the boys' race. The couple race was won by Linus Kunkel and Miss L. Diebel. The Waechter orchestra provided excellent music.

The Fire Dept. The annual meeting of the Mildmay Fire Department was held on Thursday evening last. The new board of trustees is composed of Messrs. Wm. G. Helwig, Chas. Buhlman and H. B. Miller. The fire brigade was also re-organized at this meeting, with nearly the same officers as last year. The matter of erecting a tower on the fire hall was considered, but no action was taken owing to the small attendance at the meeting. Some spoke in favor of moving the hall down town, so as to be nearer the mercantile portion of the town. We understand that a special meeting of the ratepayers is to be called, when this matter is to be fully discussed.

A three years' term in Kingston penitentiary was meted out to Mrs. B. Ackart, the young woman who was robbing the post office.

The farmer who was robbing the post office.

other win for Siegner, but sentiment seemed to turn in favor of his opponent during the last few days of the campaign. The vote at Mildmay was evenly divided, Pilsinger having a majority of 16 votes, but it was the Formosa poll that elected him. That poll gave him the overwhelming majority of 89, and although Siegner had majorities in the other five polls, they were not sufficient to overcome his opponent's lead.

Mr. Siegner has been reeve of Carrick for the past two years, and we are safe in saying that this township never had a more careful or conscientious man at the head of affairs. This defeat will probably mean his permanent retirement from municipal politics, but he will have the satisfaction of knowing that he did two good years' work for the municipality while he held office.

Conrad Schmidt won out in the Deputy Reeveship contest by a margin of 79 votes. Many picked Dr. Doering as winner, but the farmers evidently preferred one of their own calling for this office. The Dr. had a majority of sixty-one votes in Mildmay, but his opponent got the majority in the other six polls. This contest was a very friendly one, and the best feeling prevailed all during the campaign.

As is generally the case with new candidates, Henry Schnurr headed the poll in the race for councillorship, with the grand total of 481 votes. He took a good vote all over the township, and he swept his own poll with 128 votes out of a total of 131 cast. This is probably the largest vote ever given any candidate at the Formosa poll. Jacob Miller came next with 401 votes, followed by Christian Waack with 389. Leopold Kramer who has served the township as councillor for many years, was defeated this year. This was probably brought about by the presence of another Mildmay man in the field, and the Formosa vote being corralled by Henry Schnurr. Mr. Kramer has done excellent service during the years he held office, and his defeat means a distinct loss to the township.

Mildmay is left this year without a representative—for the first time in ten years. Just a word of advice to the new Council:—be good to Mildmay this year or she may insist on electing a representative next election.

FORMOSA.

George Goetz who was visiting relatives in town left for his home on Friday.

Mr. Martin Zuber of Owassa Mich., is spending his holidays with friends here and Walkerton.

Minnie Borho from the west is home. He is a cousin of Mr. A. Opperman.

Several from here attended the funeral of Mr. J. Kelly at Teeswater last Wednesday.

Messrs. Heisz and Thiel spent Sunday in Mildmay.

Chris. Weisz's busy hauling logs from the mill.

Miss Ethel Hand is spending her holidays in the country.

Mrs. Berninger of Walkerton is spending her mother's this week.

Michael Hoch of Berlin who spent his holidays with friends here and in Teeswater, left on Monday.

Vth Class—Willie Wendt 72, (honors) Tyrwhitt Kidd 67, Wellington Murat 65, Clara Schwalm 60, Minnie Miller 60, Alvin Miller 52, Roy Schnurr 49.

Entrance Class—Harold Titmus 60, Floyd Fink 56, Ephraim Bilger 55, Gregory Thompson 53, Gordon Schneider 51.

Junior IV—Harry Gowdy 63, Olive Becker 67, George Pross 65, Edna Bilger 64, Myrtle Lambert 60, Jack Schnurr 55, Pearl Fink 54, Alma Schneider, 48; Minetta Schwalm 47, Velma Coultts 41, Arthur Witter 39, Alma Wittich 38.

Sr III—Clarence Witter 37, Clarence Sieling 29, Luella Becker 25.

DICTION REPORT For Fall Term. Vth—Class—Minnie Miller, Clara Schwalm, Wellington Murat, Willie Wendt, Tyrwhitt Kidd, Roy Schnurr, Alvin Miller.

ENTRANCE CLASS—Harold Titmus, Gregory Thompson, Floyd Fink, Gordon Schneider, Ephraim Bilger.

Jr. IV—Edna Bilger, Olive Becker, Minetta Schwalm, Myrtle Lambert, Harry Gowdy, Pearl Fink, Alma Schneider, George Pross, Alma Wittich, Arthur Witter, Jack Schnurr, Velma Coultts.

Sr. III—Clarence Witter, Luella Becker, Clarence Sieling.

J. T. KIDD. Jr. III—Edith Miller, Alberta Becker, Myrtle Yost, Leilla Schnurr, Elsie Pross, Elda Gowdy, Lloyd Doering, Robert McNamara.

Sr. II—Gertrude Duffy, John Richards, Eddie Harris, George Perry, Jr. II (a)—Ismy Miller, Minerva Miller, Edna Schnurr, Earl Yost.

Jr. II (b)—Herbie Pross, Clayton Becker, Elmer Becker, Dorothy Schwalm, Harvey Schwalm.

Sr. I—Beeta Hunstein, Herbie Miller, Gladys McNamara, Clarence Horst, Edward Schwalm, Rosa Bilger.

Primer—Clayton Fink, Ernie Miller, Hilda Schneider, Beulah Lantz, Walter Schnurr.

A. M. SWITZER.

CARLSRUHE.

Mr. John Spiehmacher celebrated his 65th birthday on New Years day at the residence of his son Willie, where all his children had assembled and presented their aged father with an address and a beautiful rocking chair. We hope that Mr. Spiehmacher will be spared for many years and be able to use this gift.

Some of the visitors we had over Sunday were: Mr. and Mrs. Wm. Hossfeldt at Wm. Rosell's, Philip Grub at his brother-in-law's John Wand, Mrs. John Bender of Walkerton at her father's, E. Ober, Mr. and Mrs. Phillip Moser of Berlin, and Mrs. Wm. Lambert of Brantford, and other friends.

Ernst Doering of Berlin, manager of the mill, and his wife were here on Sunday.

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