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We sell both Bell and Dominion Pianos

Organs

For those who prefer an Organ we recommend a Bell or Dominion.

Phonographs

If you haven't heard the Brunswick, do so before you buy---It's O.K.

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Athens Ontario

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Handsome Canadian Red Fox Scarfs. reduced from \$49.50 to \$35.00

Very Choice Black, Brown and Taupe Labrador Fox Scarfs. re-priced from \$85.50 to \$60.00

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THE
Robt. Craig Co. Ltd.
BROCKVILLE

LOCAL NEWS

ATHENS AND VICINITY

AUCTION SALES.

THE MERCHANTS' BANK OF CANADA would like to draw your attention to the fact that they make a special business of handling Farmers' Sale Notes, either discounting same or making collection when due.

Should you have any idea of holding a sale during the coming fall, they would very much appreciate being given an opportunity of taking care of the business for you.

The manager will be glad to attend your sale personally, and assist in any way feasible.

Their specially prepared Auction Sales Register and Sale Notes are furnished free of charge.

Consult the Manager and ascertain his method in defraying your advertising costs

All Laundry Soap 10c bar at the Bazaar
Ice Cream, also Oysters in plate or bulk at Maud Addison's.

LOST—Child's Heart Shaped Locket, date of July 27, 1915, on back. Kindly return to Willa Morris, Reporter Office.

Nominating Meeting on Monday Dec. 27th 1920

Holiness Movement Church—Services as follows Sunday—Sabbath School 1 p. m. Service 2 p. m. Prayer meeting Dec. 24th, 1920 at 7 p. m. at the home of Mrs. Howe. Come let us worship the Lord in His Temple.
A. D. Dewar Pastor.

Reserve Christmas night for the Annual Entertainment given by the Athens Methodist Sunday School in the local Town Hall. A splendid programme is being prepared, Remember the date xmas' Saturday Dec. 25

We have to record the death of one of our residents in the person of, Mrs. Margaret Lyons, Central St. Athens on Wednesday Dec. 8th. The funeral which was largely attended by friends from her former home at Newbyrne, was held on Thursday Rev. V. O. Boyle, M. A. conducting the services. Interment was made in the family plot in Newbyrne cemetery.

Do not forget the Xmas Tree and Concert at Addison on Tuesday Dec. 21st, under auspices of The Anglican church—Admission adults 35c children 20c.

Mr Hugh Mc Fadden is spending a few days with his sister Mrs. S. Jones.

Mr and Mrs Frank Connel, Montreal are guests of Mrs. Addison this week.

The mild weather has permitted work to be rushed on Mr. Jos. Thompson's new warehouse Main St.

Mr Andrew Ferguson fell on the icy sidewalk on Wednesday afternoon sustaining severe injuries to his head, necessitating medical attention. Upon inquiry Mr Ferguson is considerably recovered today.

GRINDING—On Monday, Wednesday, and Friday, Mr Clifford Crummy, Lake Elvada will be grinding. 15c per hundred weight.

WANTED—Dressed Ducks and Geese. We will pay market prices for first class birds—apply to the Bazaar R. J. Campo, prop.

Cool's School are putting on a concert and Xmas Tree on Thursday, Dec. 23rd. A first class programme is being prepared and a good time is anticipated.

On Thursday morning the death occurred of Catherine Taylor, beloved wife of the late Alexander Taylor who passed away just five weeks ago. The funeral services will be held on Sunday morning at 10.30 o'clock in St. Denis Church. Rev. Father Campbell officiating during the services.

"They Say"

"They Say!" That phrase has blasted more characters and wrecked more homes than any other in the language. Call a halt on the treacherous peddler who comes at you with his wares—"They say," fire point blank at his cowardly heart. "Who say?" That hits the spot. You cannot afford to miss the person who circulates a scandal or peddles truth (one is as good as the other) is a vampire. He sucks life blood. No combination of words in the language has caused more trouble, pain and sorrow. Shadowy—it hits in the dark. It is anonymous. It has no personality. It can not suffer any reaction. It is wholly irresponsible. The phrase ought to be put under the ban.

"There is so much bad in the best of us.

And so much good in the worst of us, That it ill behooves any of us To talk about the rest of us."

I.O.O.F. Night

Wednesday night saw an unusually large gathering of local odd-fellows in their Lodge Room. The occasion being the last Third Degree night of the year, when five candidates received their last step in the Subordinate Lodge.

Following the regular work refreshments were served and an enjoyable hour of social intercourse was spent. The special feature of which was an address and presentation of P. D. D. G. M. Regalia to Mr E. C. Tribute. Following is the address.

Officers and Brothers—Under this order of business, as Noble Grand of Lodge No. 237, I take much pleasure in asking Past Dist. Dept. Grand Master Tribute to come forward and receive this collar as a sight token of the great interest he has always shown in the welfare of the order.

It was an honor conferred upon this lodge as well as upon Brother Tribute when he was appointed D. D. G. M. and it is with pride that we recall how faithfully he performed the many strenuous duties connected with that office. As we all know, Bro. Tribute is a worker for the welfare of the order and our best wishes go to him with this collar, which is but a mark of the high respect in which our brother is held.

Signed on the half of the Lodge.
W. F. Earl, N. G.

Nomination Meeting

A Public Meeting of the Electors of the Village of Athens, will be held on Monday, Dec. 27, 1920

at 7.30 p.m., in the Town Hall, for nominating a Reeve, Councillors and School Trustees, for 1921, and in case a poll be required, the votes of the qualified electors will be taken from 9 a.m. to 5 p.m., on Monday, January 4, 1921, at the several polling subdivisions in the municipality.

G. W. LEE, Returning Officer.

Nomination Meeting

The Public Meeting required to be held for the Nomination of Candidates for the Offices of Reeve and Councillors for the year 1921 of the Municipality of the Township of The Rear of Yonge and Escott, will be held on Monday the 27th day of Dec. A. D. 1920, at the Township Hall, in the village of Athens, at the hour of one o'clock in the afternoon, and if an Election is required the polls will open in the several polling subdivisions of the Municipality on Monday the third day of January 1921 from 9 o'clock in the forenoon until 5 o'clock in the afternoon.

R. E. Connel, Ret. Officer.



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Genuine Green Dry Cleaned Currants (new stock) per pound package..... 25c
Bonners Muscatel Seeded Raisins, per lb. pkg..... 33c
Bonners Special Pack Seedless Raisins (new stock) lb. 35c
Wagstaff Mixed Drained Peel, (ready cut) lb. pkg. 65c
English Mixed Drained Peel, Dimboola Brand 1/2 lb. 45c
Gorman Eckhart (whole and ground) Pure Spices per package..... 10c and 15c
Cooking Molasses (Red Fox Brand) per Tin..... 15c
Ginger Bread Molasses (Choice West India) per tin 30c
Black Strap in bulk, per lb..... 08c
20 Bars Good Laundry Soap for..... \$1.00

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Athens Ontario

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is the opinion of all who have once tried

"SALADA"

TEA

If YOU have not tried it, send us a post card for a free sample, stating the price you now pay and if you use Black, Green or Mixed Tea. Address Salada, Toronto

LEM

It had been my first long separation from my husband. For two months he had been in New York on business; and now I stood with my little boy, Freddy, at the gate awaiting him. Across the prairie we could see a wagon moving slowly toward us.

"Papa coming!" chirped Freddy.

"Yes, Freddy," I said, putting him on the gate post, "papa's coming."

I am ashamed to remember how quickly the happiness of that moment was dimmed, and how brief was the time that I showed my husband nothing but joy at his return. It was hardly more than the moment during which he held Freddy and me in his arms and kissed us. For then he turned to the wagon and called:

"Come here, Lem!"

A ragged, thin-faced, long-haired boy of nine or ten rose up in the body of the wagon, behind Caleb, the hired man, who was driving, and awkwardly slid to the ground.

"He's a poor little thing I picked up in New York," John explained. "I thought, Bessie, we had prairie enough for him to play on."

"O John!" was all I said. But I suppose I showed how inconsiderate I thought his kindness to be, for he said mildly:

"Never mind, Bessie. You don't need to keep him unless you want to. Only don't show the poor child you're annoyed with him."

By this time Lem had come up, and I tried to say a kindly word of welcome; but he shrank to one side and clung to John's hand. He had strange, mysterious black eyes; I was ready, I fear, to think them wicked-looking, and I dare say that he saw plainly enough he had not made a good impression.

I had supper ready, and Freddy and Lem sat on opposite sides of the table, staring at each other with solemn interest. Lem was the shiest and most silent child I ever saw, and with his unkempt mat of hair, small face and odd black eyes he seemed more gnome-like than boyish. After supper John followed me into the kitchen.

"Where shall I put him to sleep, Bessie?" he asked rather timidly.

I was really loth to put my arms about his neck, but a mean little pride made me determined that he should see I was offended by what he had done. So I answered indifferently, "Oh, anywhere you please."

He turned and left the kitchen. A little later I found Lem sound asleep

burns and stockyards to be sure that nothing was left unsheltered.

Returning to the house, I saw Freddy on the front steps, holding out his hands for the snow. "Go in, dear," I said, "and close the door; you'll take cold."

Then I went to get some wood from the woodshed. But as I turned the corner near the kitchen door, my foot slipped on the snowy plank walk, and I fell heavily. One of my ankles struck against the raised edge of the walk in such a way that it was broken.

I must have lain, semiconscious or unconscious, for almost half an hour. I was finally roused by a flurry of snow in my face. The temperature had fallen, and a cold, cutting wind was now whirling the snow in every direction. I was half buried and was chilled through; I called loudly to Freddy.

There was no answer. Then I remembered that I had last seen him playing with the snowflakes. What if he had not gone in, but had ventured away from the house to make a snow-ball?

I called again and again, and crept along, setting my teeth in agony. At last I reached the kitchen door, dragging myself inside, and lay almost fainting. Freddy was not in the house. I hope I may never again have to suffer the anguish I suffered then.

At last Lem came. I told him frankly what had happened.

"Don't mind about me," I said. "Take the big shawl, and when you find him wrap him up and hurry home with him. O Lem," I cried, "don't come home without my baby!"

He snatched up the shawl and ran out, and for a while I heard his voice calling, "Freddy! Freddy!" Then I could hear nothing but the roar of the storm.

I fainted again, and awoke to consciousness when I was lifted and laid on the lounge in the sitting-room. My husband was bending over me, and Caleb was building a fire.

"Freddy!" I cried. "Has Lem brought Freddy home?"

When my husband understood, he almost as frantic as I, followed by Caleb, rushed out into the storm, which was by this time a blizzard.



150.W.

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When you buy in quantity you get closer prices. By our factory to home club offer we make possible the large quantity price to the first 25 buyers of style 150W. Oak. Also the first 30 buyers of style 110E. Oak or Mahogany. First 25 buyers of 150W. Oak. Regular, each, \$145.00, for \$100.00. First 30 buyers of 110E. Oak or Mahogany. Regular, each, \$110.00, for \$75.00. All machines fully guaranteed. Packing \$3.50 extra. EGAN PHONOGRAPH CO. 809 Bloor St. West, Toronto.



110.E.

The thought came to me, "What if all should be lost?"

But in a few moments they staggered in, each carrying a child. My husband laid Freddy in my arms, saying, "He's not dead, thank God; strip him and chafe him; I must see to Lem."

There is no need to tell what tremendous joy I saw the life returning to my baby as I rubbed his poor little body. When at last I held him, crying, in my arms, I had a thought to spare for Lem. Why had John and Caleb taken him into the next room?

The door opened; John came in, knelt down and clasped his arms about Freddy and me. Then I felt him sob.

"Dear John," I asked, "where is Lem?"

"Lem is—dead," said John. John had found the children—a little heap in the snow. On top was Lem, his body almost stripped. Under him Freddy lay, wrapped from head to foot in the heavy shawl and in Lem's clothing.

We know now that our boy's life is justifying Lem's sacrifice—please God, will justify it to the end. But I cannot forgive myself that I was once inhospitable to a hero's soul. (The End.)

Minard's Liniment For Burns, Etc.

India is Land of Thunderstorms.

Indian thunderstorms are notoriously violent, though comparatively harmless. According to a writer, the setting-in of the monsoon in India is accompanied by such an electrical convulsion "as can scarcely be imagined by those who have only seen that phenomenon in a temperate climate. It generally begins with violent blasts of wind, which are succeeded by floods of rain. For some hours lightning is seen almost without intermission; sometimes it only illuminates the sky and shows the clouds near the horizon; at others it discovers the distant hills, and again leaves all in darkness, when in an instant it reappears in vivid and successive flashes and exhibits the nearest objects in all the brightness of day. During all this time the distant thunder never ceases to roll and is only silenced by some nearer peal, which bursts on the ear with such a sudden and tremendous crash as can

scarcely fail to strike the most insensible heart with awe."

Minard's Liniment Relieves Colds, Etc.

Dresses in Japan are frequently sold by weight.

Canada had, on March 31, 1919, 12,290 post-offices, as against 3,638 in 1867. There are also 8,733 rural mail delivery routes in operation.

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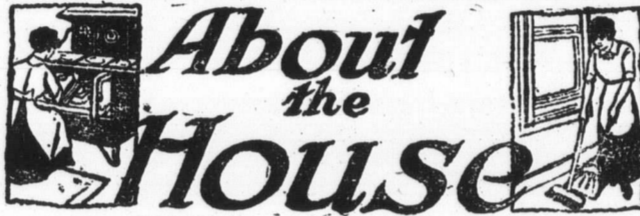
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About the House

About Criticizing.

There are many nice things about growing, well, not old, but then, along where you begin to get careless about things that once meant life or death, like a wrinkle or so, a few white hairs, and a suit six months behind the prevailing mode. Not the least of the nice things is the fact that life is so much easier after you get over caring about trifles. But that isn't the one I had in mind when I started to philosophize on the compensations of that age known to some flippant persons as "the serene and yellow."

The thing I had in mind was that we get over making the snap judgments of youth. Youthful judgments are almost always based on appearances. Somehow young folks never can seem to get over judging by looks, whether it is a person, a house or a pullet. They have to be taught to look for the points that really count when judging. And when folks are up for consideration they are much more apt to judge by the clothes, finger nails, care of the hair and cut of the coat than by any points of character.

It is only after several sorry mistakes that we learn to look beyond the surface. Some of us have to lend money three times to promising looking new friends before we get our eyes opened. Others learn after they lose the first ten dollars. And it is nice to reach the stage where we pick our friends for their wearing qualities; when we learn not to impute motives. Then we really begin to get the most out of folks.

Long about that time we begin to stop criticizing. That's mighty hard for a lot of us women, but there comes a time, though, when we do get over it. My! Don't we just love to do it, at certain periods of life. What a lot of fun it is for a bunch of us to get together and pick the ones who aren't there, to pieces. "Why doesn't someone tell her how awful she looks in that hat?" "My dear, did you ever see anyone so stuck up over a little bit of money?" "No wonder he never stays home nights; she's continually nagging," etc., etc.

But why go on. We've all been in on them, and we've all been out of them. And the funny thing is, that when our tongues are running fastest, we never think it may be our turn next. In fact, down in our heart of hearts we feel quite sure they wouldn't talk so about us. Why, there isn't anything about us to criticize! They wouldn't? And there isn't? Well, if you could just place a dictagraph in the room next time you were to be among those absent you'd get an awful shock. And the funny thing would be that they criticize you for traits which you count as your virtues.

It's so easy to pick flaws. And often so unjust. There's a certain public entertainer who is extremely popular in her home town. Her friends know her as an unusually brave woman who has worked her way well toward the top in the face of ill-health, and with the added burden of two children to support and educate. She has succeeded in the face of odds which ordinary women would simply wilt under, and now that the children are self-supporting, she still works on, though every moment of her life is filled with physical



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NO matter what kind of a razor a man uses now, he will welcome and enjoy the clean shave he will get from his AutoStrop Razor.

He will like the self-stropping device that gives him a fresh new shaving edge each day; he'll be glad of the simplicity that enables him to clean his AutoStrop Razor without taking it apart; above all, he will be apt to boast of the way in which the AutoStrop blade removes his tough, barbed-wire beard (and he's secretly proud of that, you know) without the slightest pull or irritation. Every day of his life he will have reason to be grateful for his AutoStrop Razor—a gracious and continual reminder of your thoughtfulness.

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Merchants Bank of Canada Reports Record Progress

Marked Expansion in Assistance Bank Has Given to Canadian Trade and Commerce. Saving Deposits Show Large Increase.

The close association established by The Merchants Bank of Canada with the expansion of the business and industry of the Dominion is strikingly shown by the semi-annual statement of the Bank, to October 30th, 1920.

The Merchants Bank, with its complete organization throughout the Dominion, is known for the special assistance to growing and expanding businesses and the report now issued shows that it has been particularly active in this direction during the past year. This is reflected by the increase in current loans and discounts to customers to \$120,515,403, as compared with \$102,346,514, a gain of \$18,168,889.

Increase in Capital

With a view of increasing its facilities to the farmers and merchants and the manufacturers of the country, the Bank has provided for an increase in capital and as a result the paid-up capital now stands at \$9,955,970, an increase to date of \$1,614,434. At the same time the reserve has been increased by \$1,400,000 and now stands at \$8,400,000. Both these amounts will be further increased by the instalments still outstanding.

A further substantial gain in savings deposits indicates that the Canadian people are practising habits of thrift. During the year the savings deposits of the banks have been drawn on heavily to meet payments for the last Victory Loan campaign. Notwithstanding this development, the Bank shows a gain in savings deposits of \$4,628,040 and total deposits now stand at \$170,634,061, up from \$166,006,015.

Assets at New High Level

As a result of the expansion, the total assets established a new high record by crossing the \$200,000,000 mark. They now total \$209,450,448, against \$198,506,572.

Shareholders will take particular pride in the steady expansion shown by the Bank. This development has been the result entirely of the re-organizing out of its organization and service throughout the country. With more active trade conditions, the Bank is now in a position to reflect the benefit of the complete organization which has been gradually built up over the entire Dominion.

The general statement of assets and liabilities, with comparisons with the previous year, shows as follows:—

ASSETS	1920	1919
Gold Coin, Dom. Notes and Cr. Balances with Banking Correspondents	\$ 30,630,351.09	\$ 25,642,136.33
Deposit in the Central Gold Reserve	7,600,000.00	8,000,000.00
Government and Municipal Securities	21,114,908.29	26,240,352.41
Railway and other Bonds, Debentures and Stocks	3,837,377.14	3,870,611.91
Call Loans in Canada	8,254,858.81	6,843,017.87
Call Loans elsewhere than in Canada	4,172,236.55	3,413,848.92
Loans and Discounts	120,515,403.00	102,346,514.37
Loans and Discounts elsewhere	1,340,425.03	329,334.27
Loans to Municipalities	4,836,831.30	3,673,352.16
Liabilities of Customers under Letters of Credit per contra	2,491,664.35	757,606.04
Bank Premises	3,192,734.42	5,863,251.73
Real Estate other than Bank Premises	602,748.47	911,291.19
Mortgages on Real Estate sold by the Bank	705,567.02	628,177.93
Deposit with Dominion Government for purposes of Circulation Fund	450,000.00	377,000.00
	\$209,450,448.23	\$198,506,572.90
LIABILITIES		
Capital Paid up	\$ 9,955,970.00	\$ 8,341,835.30
Reserve Fund and Undivided Profits	8,400,000.00	7,874,043.32
Notes in Circulation	17,707,977.00	15,827,373.00
Deposits	170,634,061.90	166,006,015.24
Loans to Municipalities	2,491,664.35	757,606.04
	\$209,450,448.23	\$198,506,572.90



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The Athens Reporter

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Yearly Cards—Professional cards, \$9.00 per year.
Local Readers—10 cents per line for first insertion and 5 cents per line subsequent.
Black Type Readers—15 cents per line for first insertion and 7 1/2 cents per line per subsequent insertion.
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Auction Sales—40 cents per inch for first insertion and 20 cents per inch for each subsequent insertion.
Cards of Thanks and In Memoriam—50c
Obituary Poetry—10 cents per line.
Commercial Display Advertising—Rates on application at Office of publication.

William H. Morris, Editor and Proprietor

Pleasant Birthday Party

On Monday evening about thirty five young people dined in unexpected joy at the home of Mr. and Mrs. Ed. Foster. It being the birthday of their son Herbert H. An enjoyable evening was spent in dancing, after which a sumptuous repast was partaken of. Many tokens of esteem were received by him as a remembrance of the occasion for which he thanked them with a few well chosen words. The party broke up with the singing of He's a jolly good fellow. All went home feeling that Mr. and Mrs. Foster made an admirable host and hostess.

TOLEDO.

Mr. Benny Yates shot a deer recently in Cranberry Lake district which weighed when drawn 265 lbs.
Mr. M. D. Marshall made a business trip to Smiths Falls on Thursday.
Mr. B. Yates, who has recently been ill and under the doctor's care, is much improved.
Parker Hull took a load of young people out to the H.S. commencement in Athens on Friday night. All reported a most enjoyable time.
Mr. R. Parker, of Brockville, while en route from Lombardy, where he had purchased a team of colts, stopped over night at the home of Mr. and Mrs. Wm. Hull.
A good many from here attended Malone's sale on Thursday.
Mr. George Mott has purchased the complete sawing outfit, circular and drag, from Will Gray, of Rock-spring, and is now ready to meet the needs of the farmers.
The Orange box social in New-bills on Friday night attracted quite a few from this section.
Mr. James Gray has been an inmate of the Brockville General Hos-

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pital for over a week, pending an operation.
The Orange grand assembly held in Toledo town hall on Wednesday night was a decided success. Upwards of 150 people were present and all enjoyed the dancing, excellent music being furnished by Greg's orchestra of Smiths Falls. The crowd broke up about 2.30 after a night of great enjoyment. The proceeds exceeded \$113.
Mr. Tom Jeffrey, of Oak Leaf, was a recent visitor of his relatives here, Mr. and Mrs. J. White.
Miss Gertrude Bellamy, who is leaving for Brockville to take a course of training as nurse in the General Hospital, was pleasantly surprised on Saturday evening when a crowd of young people of her church, Sunday school and club gathered at her home and during the course of a most pleasant time, presented her with a very pretty gift as a remembrance and also as a slight token of the esteem in which she is held by all.

PHILIPPSVILLE.
Wood in small quantities is being hauled into town.

Mr. Myers is moving some of his household goods to the house he bought recently.
Mr. Hillyard Davidson, Fortar, has rented the Michael Myers farm and will take possession March 1st, 1921.
This week will be a busy one with the poultry raisers.
We have had splendid sleighing since November 17th.
The many friends of Mrs. A. E. Whitmore are sorry to learn of her continued indisposition.
W. B. Phelps is in receipt of a large number of cards congratulating him on his 82nd birthday, which he spent with friends in Harlem on December 3rd.
We understand that W. B. Phelps will close his residence for the winter months, which he will spend abroad.

FRANKVILLE.
Mr. and Mrs. M. Kilborn have moved into the house lately vacated by Frank Livingstone, who has moved to Athens.
A number of the young people from here attended the A.H.S. commencement.
Mr. and Mrs. Parker Richards,

who recently sold their farm and stock, are going to reside for the winter with the former's parents, Mr. and Mrs. W. G. Richards.

Mr. Ed. Richards, who has been quite ill, is recovering.
Mr. Alex. Hart has returned from Brockville and is seriously ill.

Stanley Livingstone and Norma Richards, of Ottawa, spent the weekend at their respective homes, returning last night.
Misses Alma Comerford and Miss Stones, of Westport, spent the week-end guests of Olga B. Hanton.

Mr. R. C. Latimer, of Montreal, has been spending the past few days with his cousin, Mr. and Mrs. J. Mitchell. He left this morning to visit friends in Lansdowne and other places.

A large load of young people attended church in Toledo last evening.

A meeting was held last week to decide about a rink and was decided in the affirmative.

Last Tuesday evening despite the inclement weather a goodly number turned out to assist the Philathen Class in the sale of Christmas goods and enjoyed lunch at the different booths. The proceeds amounted to about \$50.

DR. PAUL
PHYSICIAN, SURGEON AND GYNECOLOGIST
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Merchants Bank of Canada

Reports Record Progress

Marked Expansion in Assistance Bank has Given to Canadian Trade and Commerce. Savings Deposits Show Large Increase

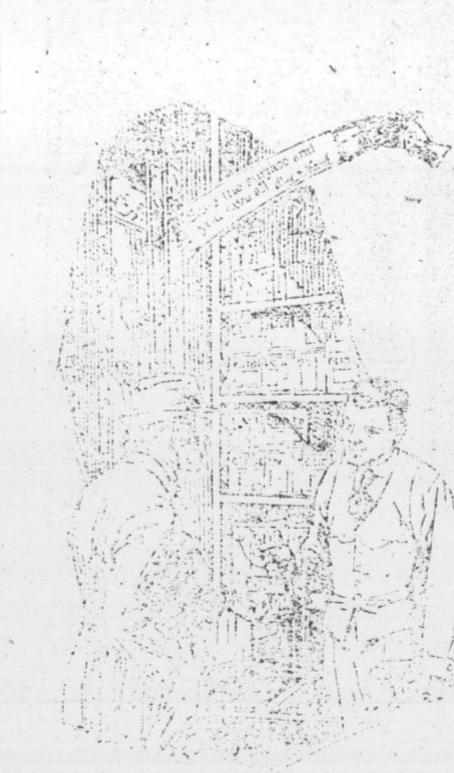
The close association established by the Merchants Bank of Canada with the expansion of the business and industry of the Dominion is strikingly shown by the semi-annual statement of the Bank, to October 30th, 1920.
The Merchants Bank, with its complete organization throughout the Dominion, is known for the special assistance to growing and expanding businesses and the report now issued shows that it has been particularly active in this direction during the past year. This is reflected by the increase in current loans and discounts to customers to \$120,515,462, as compared with \$102,240,514 a gain of \$18,274,948.
With a view of increasing its facilities to the farmers, the merchants and the manufacturers of the country, the Bank has provided for an increase in capital and as a result the paid-up capital now stands at \$9,455,970, an increase to date of \$1,614,424. At the same time the reserve has been increased by \$1,490,000 and now stands at \$3,400,000. Both these amounts will be further increased as the instalments still outstanding.

ASSETS	
1920	1919
Govt. Bonds, Notes and Co. Balances with Banking Corps	\$ 2,242,100.00
Loans to the Central Govt. and Provinces	8,000,000.00
Government and Municipal Securities	21,114,508.29
Real Estate and other Assets	56,244,352.41
Loans in Canada	3,837,377.11
Loans elsewhere than in Canada	2,254,588.91
Govt. Loans elsewhere than in Canada	4,174,296.75
Loans and Discounts	120,515,462.00
Loans and Discounts elsewhere	1,740,425.69
Loans to Merchants	4,675,511.89
Loans to Customers under Letters of Credit per contra	2,491,954.35
Bank Premises	1,100,722.20
Real Estate other than Bank Premises	4,707,184.47
Investment in Govt. Bonds sold by the Bank	1,000,000.00
Investment in Dominion Government for purposes of Circulation Fund	450,000.00
	\$77,990.00
	\$209,470,112.01
	\$209,505,672.00

LIABILITIES	
1920	1919
Capital and Undivided Profits	\$ 9,455,970.00
Reserve	3,400,000.00
Deposits	17,000,000.00
Accounts under Letters of Credit	2,491,954.35
	\$209,470,112.01
	\$209,505,672.00

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:-: The Uninvited Guest :-:

BY VIRGINIA STANARD.

When the long, lighted train pulled into Fairwood on Christmas Eve, Roderick Dale was there to meet the little guests who were coming to spend the holidays with him.

Mr. Dale swung the children to the platform. "Five—six—seven—eight," he counted. Then he hurried them out to a big sleigh and tucked all of them in under furry robes. The driver spoke to the horses, and away they went, shaking music from their silver bells across the snow.

When the sleigh reached the house ten minutes later the children swarmed up the broad steps.

Mrs. Dale met them at the top. "All eight of you here?" she asked. "All but Rick Payson!" they cried. "He couldn't come!"

Roderick's father stopped short. "But I counted eight," he declared. "The children did not know how that could be; they had thought he was counting Roderick in, they said.

"I'll count them again!" cried Roderick. So in the light that streamed from the hall he counted his guests carefully. Three Prestons, two Torreys, a Morton and a Ray—that made seven. Then he stopped short in front of a dark, silent little figure that stood apart from the rest.

"Who is this boy?" he asked. "Sure enough, who was he? They hurried into the lighted hall, and all eyes were turned on the stranger. He was very small and was bundled up in a big overcoat. Between his coat collar and his funny peaked cap a pair of large black eyes stared solemnly out.

"What is your name?" asked Mrs. Dale.

The little boy replied briefly that it was Timothy.

"Timothy what?" "Baxter. And I was going alone to visit my grandfather at Baywood. Where is my grandfather?"

Mrs. Dale turned to her husband. "O William, how did you get hold of this child? His people must be anxious!"

Mr. Dale looked worried. "The boy must have thought the conductor called 'Baywood,'" he said. "And then I scooped him up with the rest and didn't notice."

He hurried away to telephone to the other station, while the children took off their wraps and began to laugh and talk again, still casting curious glances at the odd little stranger.

"I've talked to his grandfather," Roderick's father said, coming back. "It's all right. There's no other train to-night, and so Timothy will stay here with us."

Timothy ate his supper slowly and afterwards withdrew to a corner, where he watched the other children's games with wondering eyes.

"We shouldn't dare play with him," they said. "He looks so solemn."

When it was nearly bedtime Roderick wandered into the sitting-room. There was a frown on his face.

"I wish that stupid little old Timothy didn't have to be here!" he complained. "He is so funny and big-eyed—like an owl. And mother says he's to sleep in my room. Nobody asked him here, and there's no place for him to stay."

Roderick's grandfather laid down his book. "This little Timothy's having the same trouble another child had," he said. "Only in a whole town he couldn't find anywhere to stay."

"What child?" Roderick inquired, interested. "And what town? It must have been a pretty poor sort of place, I should think. Where did the boy sleep, grandfather?"

The old man picked up his book again. "In a stable, so the story runs," he said. "The name of the town was Bethlehem."

Roderick's cheeks grew scarlet. He walked over to the window and pressed his hot face to the frosty glass. A big gold star was shining just above the sky line. After a while he turned away without a word.

A few minutes later the household was startled to hear peals of laughter from the playroom. Timothy, wandering round alone, had found Roderick's hobbyhorse behind the door. It was plain that he had never seen such a thing in all his life. He stood in front of it and shouted with delight. Then some one put him on the horse's back, and he gathered up the reins, still shouting, and began to ride. He rode hard and fast until it was time to go to bed.

Early the next morning the children came creeping downstairs to get their stockings. They gathered in a joyful circle round the bright fire in the living room.

Suddenly the door opened softly. Timothy Baxter stood on the threshold. He was dressed in a suit of Roderick's night clothes, and his hair stood up all over his head; he gazed with pleasure at the half-emptied stockings.

"Which is my stocking, please?" he asked in a clear, high little voice.

No one answered, and so he spoke again. "If you please," he repeated quietly but firmly.

The children looked uncomfortable. This was too bad. They realized what had happened: in the bustle and confusion the unexpected guest had

been overlooked. They eyed one another in dismay.

"Perhaps mine fell on the floor," Timothy suggested gently.

At that Roderick scrambled to his feet. "See here, Timothy," he said. "You ran back to bed for just five minutes, and then come down and get your stockings."

As the door closed, he turned quickly to the others. "We'll have to make up a stocking for him," he said. "And there's no time to lose."

When Timothy appeared, five minutes later, he had his share with the rest.

Right after breakfast a big shabby sleigh drew up in the yard—Timothy's grandparents had come to get him.

The family went to look for Timothy and found him riding the hobbyhorse. He was decked out in all his Christmas presents—a red toboggan cap, a drum, and a horn slung over his shoulders. When he heard that his grandfather was ready for him he dismounted briskly and pulled a pair of colored reins—another Christmas gift—from his pocket. He fastened

the reins on the horse's shaggy neck. "Come along, Racer!" he cried.

Poor Timothy, he had made a terrible mistake! He had understood that the hobbyhorse, too, was to be his, to take home, and he believed that if he only pulled hard enough it would move forward as well as up and down. He had even given it a name.

When he found out the truth, he bowed his head with its gay toboggan cap and hid his face in Racer's mane. He did not cry; he only stood in dumb despair. A bigger boy would not have made such a mistake, but Timothy was only five years old.

"Mother," said Roderick, "let him have the horse. He must have it. Don't you see?"

"Do you mean that, Roddy?" asked Mrs. Dale.

Roderick nodded. "I don't want it so very much," he said.

So they lifted the horse into the back of the big sleigh, while old Mr. and Mrs. Baxter looked on, smiling, and the Dales and all the little guests stood by to watch.

Timothy would not stir until the horse was firmly tied in with its head toward the real horses' heads. Then, when Mr. Dale started to lift him into place between the old people, he squirmed out of his hands and scrambled over the side.

"I will ride Racer," he said in positive tones.

No one could stop him. He climbed

to the hobbyhorse's back and sat there, clutching the reins.

As the sleigh drove slowly out of the gate, the hobbyhorse bounced up and down. Timothy sat erect, drum, horn and all. It was a strange sight; all the way down the road people turned round and looked. Roderick stood on the porch laughing. The last thing he saw, as the team turned a bend, was a spot of bright red bobbing gayly in the Christmas sunshine.

And the angel said unto them, Fear not; for, behold, I bring you good tidings of great joy, which shall be to all people.—St. Luke, ii., 10.



Suggestions for the Christmas Dinner

BY ETHEL GRANT.

Although I don't believe in having my Christmas table laden with several kinds of desserts and an outrageous variety of vegetables, I do try to have something a little unusual. I like to decorate my table prettily, and plan cunning favors, so that the eye as well as the appetite will be appealed to. Carrying out some color scheme makes the Christmas dinner so much more attractive, and will cause very little extra trouble. Red and white, it seems to me, is the most appropriate color scheme for the holiday season.

I serve my salad as an extra course. It is much nicer and scarcely any more trouble. There are many salads that are inexpensive to make and yet so delicious.

After a heavy dinner, such as the Christmas feast always is, we like a light dessert, and cake, or a pudding, rather than a rich pastry. A chilled dessert is easily prepared, and nothing is nicer. We finish up, of course, on raisins, nuts, and candy.

I usually plan my dinner so I won't have to prepare it all in one day. I

make the salad dressing and cake, and prepare as many of the vegetables the day before as possible, for I do not like to be hurried with this dinner. Most of us who do our own work know that this preparedness makes things easier.

Here are a few recipes I have found especially popular with my family:

Duchess Potatoes.
Two cups cold mashed potatoes, 1 egg, ¼ cup hot milk. Mix the mashed potatoes with the beaten egg; stir in the hot milk, season, and mix thoroughly. Place in a buttered baking dish, and brown in the oven.

Escalloped Corn.
One can corn, 3 teaspoons butter, ½ cup milk, ¼ chopped green peppers, 1 egg, salt, ¼ cup crumbs. To the corn add the beaten egg and milk; add butter, season, and mix in the chopped green pepper. Cover with crumbs, and bake in a buttered baking dish.

Stuffed Celery Hearts.
Take small celery hearts, clean and let stand in cold water. Mix up cream cheese with chopped pimento, and add enough cream to make soft cheese. Season the cheese, and stuff it in center of celery stock. Chill and serve when firm.

Pear Salad.
Drain and chill canned pears. Place on a lettuce leaf, garnish with nuts and cherries, and serve with whipped cream dressing. A small portion of cream cheese may be added to salad if desired.

Red Apple Salad.
Six apples, 2 cups sugar, ½ cup chopped celery, ¼ cup chopped nuts, 1 cup water. Wash, pare, and core the apples. Make a syrup of sugar and water, and add enough coloring to make a deep red color. When the syrup comes to a boil, drop in the apples. Turn apples over and over, and let cook until tender and soft. Take out of syrup and chill. Place the apples on a lettuce leaf, and stuff with celery. Serve with whipped cream dressing, and garnish with nuts.

Cherry Sponge.
One tablespoon gelatin, 1 cup boiling water, ¼ cup lemon and orange juice, ¼ cup cold water, ½ cup cherry juice, ½ cup sugar, 3 egg whites. Swell the gelatin in cold water and dissolve the sugar in fruit juices and remaining water. Stir in mixture, cool until it thickens, beat thoroughly, and add beaten egg whites. Place in wet molds. Serve with whipped cream, and garnish top with cherries.

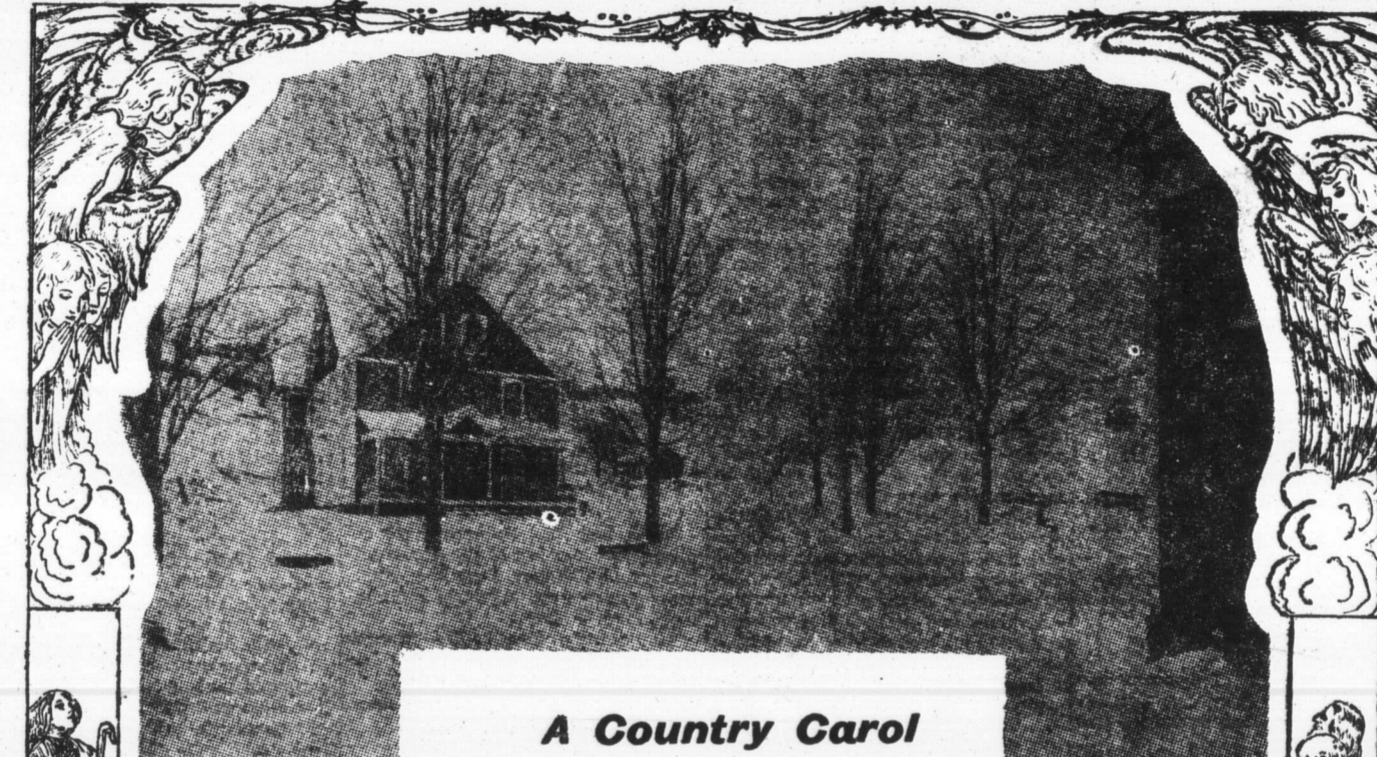
Steamed Suet Pudding.
Half cup suet, ½ cup molasses, salt, ½ teaspoon cinnamon, ¼ teaspoon cloves, ½ teaspoon soda, ¼ cup raisins, ½ cup sour milk, 1 cup flour, ¼ cup currants. Chop suet fine. Wash and dry the raisins and currants. Cut the raisins; sprinkle suet, raisins, and currants with flour to keep them from settling. Thoroughly mix the molasses and milk, then add fruit and suet. Sift the flour and spices and add to milk. Pour into buttered molds, and steam for three hours. Serve hot with hard or cream sauce.

Date Pudding.
Half pound dates, 5 egg whites, 1 cup sugar, 1 pound nuts, 3 teaspoons baking powder. Stone and chop dates. Shell and chop nuts. Beat the egg whites until stiff and dry. Mix the baking powder with the egg whites, and add the sugar. Fold the chopped dates and nuts into the mixture. Pour the mixture into a shallow baking tin, and bake for twenty or thirty minutes.

"There seems to be a magic in the very name of Christmas. Kindly hearts that have yearned toward each other but have been withheld by false notions of pride and self-dignity are again reunited, and all is kindness and benevolence! Would that Christmas lasted the whole year through (as it ought)."—Dickens.

What constitutes the spirit of Christmas? That for one day in the year, at least, a larger proportion of mankind contrives to forget self, and give a thought to "the other fellow" than upon any other day. In other words, on one day of the year we consciously allow the principles and rules of Christian altruism to sway our conduct; for one day in the year we look on the world as the Master of Christmas looked upon it, with compassion, mercy, and love. We say: "It's Christmas," and we make a genuine effort to conform to the spirit of Christmas.

And what is that spirit? It is the spirit of peace on earth, which is the inevitable outcome of good-will among men.



A Country Carol

Where the patient oxen were, by the ass's stall,
Watching my Lord's manger knelt the waking cattle all;
'Twas a little country maid vigil by Him kept—
All among the country things my good Lord slept.
Fair was Rome the city on that early Christmas morn,
Yet among the country folk was my Lord born!

Country lads that followed Him, blithe they were
and kind,
It was only city folk were hard on Him and blind:
Ay, he told of lilies, and of grain and grass that
grew,
Fair things of the summer fields my good Lord
knew,
By the hedgerows flowering there He laid His
head—
It was in the country that my Lord was bred.

When the cross weighed down on Him, on the
grievous road,
'Twas a kindly countryman raised my good Lord's
load;
Peasant girls of Galilee, folk of Nazareth,
These were fain to follow Him down the ways
of death—
Yea, beyond a city wall, underneath the sky,
Out in open country did my good Lord die.

When he rose to Heaven on that white Ascension
day,
Last from open country did my good Lord pass
away;
Rows of golden seraphim watched where He
should dwell,
Yet it was the country folk had my Lord's
farewell:
Out above the flowered hill, from the mossy grass,
Up from open country did my good Lord pass.

Revels at Windsor.

Ever since, and long before Henry IV., as we read, "kept Christmas with the usual feasting and sports at Windsor." Windsor's historic castle has been the scene of such Yuletide junketings as no other castle in the world can boast.

Unlimited good cheer has always been the chief feature of the celebrations, and the bear's head and the baron of beef, which still figure on our Sovereign's table, were customary even then.

As to the sports and pastimes, they were of a boisterous and sometimes barbarous kind. It was at Christmas that a "lord of misrule" was elected as a sort of master of the ceremonies; and one of the special diversions led by him was called the "Festival of Fools," in which was enacted a "mummers" that was an extraordinary jumble of religion, profanity and buffoonery.

Queen Victoria spent many happy Christmases at Windsor, until that terrible December of 1861, which brought with it an untimely widowhood. But it is worth remembering that King Edward VII. spent the first Yuletide of his life there.

In one of the Prince Consort's letters, he tells of the Christmas tree lit up in one of the drawing-rooms, and of how it delighted the Princess

Royal, while the baby heir-apparent was brought in to see it also, and gazed astonished and open-eyed at its many lights, as a babe of but seven weeks might well do.

Queer Christmas Customs of Other Lands.

Throughout the Christian world the Christmas season is celebrated in much the same spirit, though customs differ greatly, and in some lands church-going is more general than in Canada. In Italy, particularly, there is much church-going, and the Christmas tree is little known, though gifts are exchanged, and each family has a great dinner, the feature of which is a capon, which takes the same rank as the Canadian goose.

The Russian working people have always seized upon Christmas as an excuse for ceasing all work for a somewhat lengthy period—sometimes for a month. Before the recent revolution "Kolenda" was the celebration on Christmas Eve, when the peasants gathered about the houses of the nobles, sang carols and scrambled for the coins tossed to them from the windows. Then came a great masquerade, when peasants of all ages dressed themselves to represent animals,

Christmas was abolished by Act of Parliament in the reign of Cromwell. As many mince pies as you taste at Christmas, so many happy months will you have.—Old English Saying.

the idea being to perpetuate the memory of the lowliness of the Saviour's birth in the stable.

In Rumania it is the custom to bless the Danube on Christmas, and a procession of priests and people dressed to represent biblical characters moves through the streets singing chants and so to the bank of the river. The ice is broken, and a small wooden cross is thrown into the water. Any one who can recover this cross is regarded as extremely fortunate and sure of good luck for the year to come.

A quaint ceremonial is observed in Holland on Christmas Eve. At midnight the men of the towns and villages, dressed in varied costumes, meet in the public squares. One is

selected and into his charge is given a large illuminated star mounted upon a pole, and with this star is a guide—as the Wise men were guided to Bethlehem—a procession winds through the streets, the men chanting the "Gloria in Excelsis." After the parade a great supper is served, and the Christmas Day has begun.

In Norway they have a pretty custom. Above every ridge pole is hung a sheaf of wheat, a Christmas feast for the birds.

The Mexican Christmas is a strangely mixed week of sports, revels and religious observances. The "Passion Play" never fails to attract great crowds, nor do the bull fights. In the Philippines grand masses are held in the churches in the morning, the buildings being elaborately decorated with palms and flowers. Great chains of flowers are carried to the churches by the children, who parade through the streets singing Christmas songs, bands preceding them. In the afternoon there is dancing and merrymaking. In Spain the religious note is predominant at Christmas and there are curious performances of mystery plays. In France the Christmas celebration lasts three days, and is the occasion for much charity. In the south of France there is a quaint custom of blessing the Yule log, not unlike that of England, and on December 25 there is a great family supper.

With all good wishes for a Merry Christmas and a Happy New Year.

CENTRAL SECTION OF CORK DESTROYED BY THE TORCHES OF INCENDIARIES

City Hall, Carnegie Library, Corn Exchange Among the 139 Buildings Wiped Out—Damage Estimated at Over \$28,000,000—Fires Are Reprisals for Ambushing of Auxiliary Police on Saturday Night.

Cork, Dec. 12.—The central portion of the City of Cork has been burned to the ground and other parts of the city are ablaze. The Municipal Buildings, the Carnegie Library and the Corn Exchange, which cover a large area, have been consumed by the flames. In fact the whole business part of the city has been practically destroyed. Over 139 houses and large shops have gone up in flames.

The situation grew so bad that the Dublin firemen were called out especially to save what part of the city could be saved. The firemen of the entire City of Dublin were called and were told that unless they made haste the entire City of Cork would be wiped out.

The Dublin fire department left on a special train. Shortly after six o'clock, however, the fires were gotten under control. The total damage will exceed \$28,000,000.

The fires extended to St. Patrick's Street from Cook Street to Maylor Street, and swept entire rows of buildings on both sides of Winthrop Street, leading from St. Patrick's Street to Old George's Street.

The trouble began by the hurling of a bomb at a police lorry which was on its way from Dillon's Cross Barracks to the city. When the terrific explosion wrecked the lorry the bodies of fourteen "Black and Tans" were strewn in the roadway. The torn and bleeding bodies were carried into neighboring shops and thence to the infirmary, where one died during the night. Eleven of the men are in a precarious condition. It was in the

district of the explosion where the fires first began. Within half a mile of the barracks, plying hundreds, was set alight. Owing to repeated attacks that had been made upon the fire brigade when they had attempted to extinguish such outbreaks, firemen did not dare venture into the streets and the flames were allowed to consume building after building.

About eight o'clock Saturday night a party of "Black and Tans" in semi-armored automobiles were attacked within half a mile of the barracks by Sinn Feiners, who hurled bombs at the machine, wounding twelve, three of them seriously, and themselves escaping without casualties.

Following the ambush many pedestrians were searched. In the Summerhill district, the scene of the ambush, shortly after curfew, two brothers named Delaney are reported to have been taken from their homes and shot, one subsequently dying. During the hour before curfew terrorism held sway, and when the streets were emptied of civilians, loud explosions and rifle and revolver shots kept up until early morning.

The excitement and panic throughout the city all night and all day today are indescribable, newspaper men who witnessed many of the fires agreeing that the city has passed through one of the most terrible ordeals in history.

At Shankill, near Dublin, during a raid yesterday by the military on a local club, when the club members were ranged against a wall with hands raised for the purpose of identification, William Owens, a clerk, was shot dead by some unknown person from the outside.

PROVIDE WORK FOR VETERANS AND MARRIED MEN DURING WINTER

Ontario Hydro-Electric Commission Awarded Two Million Dollars' Worth of Contracts in Connection With the Chippawa Power Development.

A despatch from Toronto says:—Contracts amounting to nearly two million dollars were awarded by the Provincial Hydro-Electric Commission at the special meeting held on Friday prior to the departure of Sir Adam Beck for his home in London. Sir Adam and Lady Beck left on Saturday for England to spend Christmas with their daughter in the Old Land.

The contracts are for transformers, electrical equipment, cement and other materials needed in connection with the Chippawa power development, and the purpose is to assist in increasing activity in the manufacturing industries affected, and to supply much additional work to those in need of employment during the present winter.

The contracts are awarded to the following firms: Westinghouse Company of Hamilton, Canadian General Electric Company of Peterboro, Allis-

Chalmers Company of Toronto, and the John Inglis Company, Toronto. In each case the lowest tender was accepted.

Notwithstanding the fact that the recent purchase of the Mackenzie electrical interests eases the concern over the completion of the Chippawa development by September 1 next, the commission decided to maintain the full force of 3,600 men on the work. The arrival of the large dredge on the scene also warranted increasing the number of men employed to provide for the disposal of the excavated material. It was decided to start immediately with a force of 3,800 men, and to assure them steady employment by maintaining the work through the winter and well on into the spring.

Sir Adam Beck left orders to give all workers possible employment, with the one stipulation that returned soldiers and married men with families should have first consideration in manning the staff.

BRITISH GOVERNMENT PROCLAIMS MARTIAL LAW IN IRELAND

Strict Military Regulations for Dublin and the South-West District of Ireland—Not a Hindrance to Proposed Settlement Now Under Way.

A despatch from London, Friday, says:—The British Government has decided upon martial law for Ireland. The proclamation issued by the Government Thursday night, and confirmed by Friday morning's editions of London newspapers, has prescribed strict military regulations for Dublin and the south-west districts of Ireland.

The first inkling of the startling news came when the Daily Express announced that the Government had decided to proclaim the military in

complete charge of the situation in Dublin and other sections.

The Morning Post and the Chronicle confirm the news of the proclamation. It is stated that the Government insists that its action should not be interpreted as a hindrance to any proposed settlement, negotiations for which are under way.

The Government, it is said, has taken the position that the policy of stamping out the "murder gangs" in Ireland cannot be over-ridden because of overtures which are being made for peace in other directions.

Foot and Mouth Disease is Curable

A despatch from Paris says:—Foot and mouth disease, the greatest dread of stock raisers throughout the world, is not only curable, but can be cured easily in four days, according to a sensational announcement made before the Paris Society of Biology by Dr. Andre Cepede.

Dr. Cepede reported that he had discovered a serum which had an almost instantaneous effect. Fourteen cows on one farm, already far gone with the disease, were cured easily in from four days to a week, while other cows on the same farm which had not yet caught the disease were inoculated with the serum and remained immune.

BOMB FACTORY FOUND IN DUBLIN Completely Equipped With Modern Machinery.

Dublin, Dec. 12.—A plant for the manufacture of bombs was discovered during an early morning raid Saturday on a bicycle repair shop in Parnell Street, in the heart of Dublin. Large quantities of arms, ammunition, bombs and gelignite were seized.

Three men were arrested, one of whom was shot and wounded while attempting to escape. Dublin Castle's account of the Saturday's bomb plant raid describes the factory as extensively and completely equipped with furnaces and machinery of a modern character. No workers were there at the time, but the moulds were still warm as though bombs had been freshly cast. Two hundred bombs in various stages of manufacture were found.

There was evidence, says the Castle report, that the filling of the bombs was done in an extremely haphazard and dangerous manner, as detonators, loose powder mixed with all kinds of cartridges, and sacks full of gelignite and other explosives were found lying all about the place.

Loaded revolvers were on the



AFTER YEARS OF EFFORT
Sir Adam Beck, whose successful negotiations for the taking over of the Mackenzie electrical interests by the Ontario Hydro gives to the people of Ontario ownership of the greatest organic power system in the world.

benches, presumably for the use of the workers if necessary. It is estimated the factory could turn out hundreds of bombs monthly. Some large and powerful ones were among those discovered and a number of documents were seized.

Turkish Government Fails to Get Loan

Constantinople, Dec. 12.—The Turkish Government has not yet succeeded in concluding a loan for the purpose of paying the arrears in salaries of officials. Two-thirds of these officials are deserting their offices, as they are not even able to pay railroad and street car fares. The efforts of the Government to obtain credit have failed up to the present, owing to the refusal of the allies to grant financial assistance so long as the treaty remains unratified.

Pogroms Occur in Ukrainian Villages

Paris, Dec. 12.—Pogroms have occurred in a number of Ukrainian villages, and 400 Jews have been slain, according to word reaching Paris tonight from Warsaw. The whole region of the Ukraine has been marked by anti-Semitic outbreaks.

Weekly Market Report

Toronto.
Manitoba wheat—No. 1 Northern, \$1.92½; No. 2 Northern, \$1.94½; No. 3 Northern, \$1.89½; No. 4 wheat, \$1.76½.
Manitoba oats—No. 2 CW, 52½c; No. 3 CW 50½c; extra No. 1 feed, 49½c; No. 1 feed, 47½c; No. 2 feed, 44½c.
Manitoba barley—No. 3 CW, 93c; No. 4 CW 76c.
All of the above in store at Fort William.
American corn—\$1.15, nominal, track, Toronto, prompt shipment.
Ontario oats—No. 2 white, 50 to 53c; Ontario wheat—No. 2 Winter, \$1.85 to \$1.90 per car lot; No. 2 Spring, \$1.80 to \$1.85, shipping points, according to freight.
Peas—No. 2, nominal, \$1.75 to \$1.80.
Barley—No. 2, 90c, according to freight outside.
Buckwheat—No. 3, \$1 to \$1.05, nominal.
Rye—No. 3, \$1.50 to \$1.55, nominal, according to freight outside.
Manitoba flour—\$11.10, top patents; \$10.50, Government standard.
Ontario flour—\$7.75, bulk, seaboard.
Milled—Car lots, delivered, Montreal freights, bags included: Bran, per ton, \$33 to \$40; shorts, per ton, \$42; good feed flour, \$2.75 to \$3.00.
Cheese—New, large, 27 to 28c; twins, 27½ to 28½c; triplets, 28½ to 29½c; old, large, 32 to 35c; do, twins, 32½ to 33½c.
Butter—Fresh dairy, choice, 49 to 50c; creamery, 2nds, 55 to 58c; finest, 58c to 61c.
Margarine—35 to 37c.
EGGS—No. 1, 68 to 69c; selects, 74 to 76c; new laid, in cartons, 85 to 90c.
Beans—Canadian, hand-picked, bus., \$4 to \$4.50; primes, \$3 to \$3.50; Japan 9½c; Limas, Madagascar, 10½c; California Limas, 12½c.
Honey—60-30-lb. tins, 25 to 26c per lb.; Ontario comb honey, at \$7.50 per 15-section case; 5½-2½-lb. tins, 25 to 27c per lb.
Smoked meats—Hams, med., 42 to 44c; heavy, 38 to 40c; cooked, 59 to 61c; rolls, 33 to 35c; cottage rolls, 39 to 40c; breakfast bacon, 46 to 50c; fancy breakfast bacon, 52 to 58c; backs, plain, bone in, 54 to 61c; boneless, 55 to 59c.
Cured meats—Long clear bacon, 27 to 28c; clear bellies, 26 to 27c.
Lard—Pure tierces, 25½ to 26c; fancy breakfast, 26½ to 27c; prints, 28 to 29c. Compound tierces, 18½ to 19½c; tubs, 19 to 19½c; pails, 19½ to 20c; prints, 22 to 24c.
Choice heavy steers, \$11.50 to \$12; good heavy steers, \$10.50 to \$11; butchers' cattle, choice, \$9.50 to \$10; do, good, \$8 to \$9; do, med., \$7 to \$7½; do, com., \$5 to \$5.50; butchers' bulls, choice, \$8 to \$9.50; do, good, \$7 to \$8; do, com., \$5 to \$6; butchers' cows, choice, \$7.50 to \$8.50; do, good, \$6.25 to \$7; do, com., \$4 to \$5; feeders, best, \$9 to \$10; do, 900 lbs., \$5.50 to \$9.50; do, 800 lbs., \$7.75 to \$8.25; do, com., \$5.25 to \$6.25; canners and cutters, \$3 to \$4.50; milkers, good to choice, \$100 to \$165; do, com. and med., \$65 to \$75; lambs, yearlings, \$9 to \$9.50; do, spring, \$11 to \$12.50; calves, good to choice, \$14 to \$15.50; sheep, \$5 to \$6; hogs, fed and watered, \$14.75 to \$15.25; do, weighed off cars, \$15 to \$15.50; do, f.o.b., \$13.75 to \$14.25; do, country points, \$13.50 to \$14.
Montreal.
Oats, Can. Western, No. 2, 77½c to 80c; No. 3, 71½c. Flour, Man. Spring wheat patents, \$11.10. Rolled oats, bag 90 lbs., \$3.90. Bran, 40 c. Shorts, \$42.25. Hay, No. 2, per ton, car lots, \$31 to \$32.
Cheese, finest easterns, 17 to 18c. Butter, choicest creamery, 52 to 53c. Eggs, fresh, 72c. Potatoes, per bag, car lots, \$1.60 to \$1.70. Lard, pure, wood pails, 20 lbs. net, 27 to 28c. Butchers' heifers, com., \$5 to \$7; butchers' cows med., \$5 to \$6.50; canners, \$2.75 to \$3; cutters, \$3.50 to \$4.50; butchers' bulls, good, \$6.50; do, com., \$4.50 to \$5.50. Good veal \$13 to \$14; med., \$8 to \$13; grass, \$4.50 to \$5.50. Ewes, \$4 to \$6; lambs, good, \$13; com., \$8 to \$11. Hogs, off-car weights, selects, 16 to \$16.25; sows, \$12 to \$12.25.

FRANCE FIXES REPARATIONS BILL AT FORTY-SIX BILLION DOLLARS

Delegates Instructed to Notify Germany That Failure to Pay Will Mean the Invasion of the Ruhr Coal Mining District by France.

Paris, Dec. 12.—From highest sources it is learned that the French delegates to the financial conference left for Brussels to-night, instructed to inform Germany that the French reparations bill is forty-six billion dollars, as security for which France will demand practically a first mortgage on all the largest German industrial plants and all German Government monopolies and Customs. If Germany fails in payment France will not only seize control of German finances by the above means, but will invade the Ruhr coal mining district. The French policy for the first time since the signature of the peace treaty has taken a definite stand. The dele-

gates to Brussels are ordered to insist upon the following program:

- 1—The reparation total as named must be agreed to by Germany without argument.
- 2—Germany may be entitled to meet her obligations by an international loan guaranteed by the allies, which loan, it is hoped, will be placed in the United States.
- 3—Germany must not undertake to float any loan without the consent of the allies.
- 4—No financial operations of any kind must be inaugurated by Germany in any foreign market.
- 5—Germany may pay portions of the reparations bill in raw materials on a gold basis.

BIG SHIPMENTS TO CLOSE THE SEASON 4,500,000 Bushels of Wheat Shipped in 24 Hours.

Fort William, Dec. 12.—Navigation from this port closed to-night. The insurance time limit was reached at midnight. Every effort was strained at the grain elevators to clear ships from port before that hour, and with the steamer Glenlyon's departure this work was accomplished shortly after eleven o'clock. In the past twenty-four hours nineteen ships have left this port for Eastern destinations, carrying 4,500,000 bushels of wheat. Grain henceforward moves east by trail alone.

The shipments of grain for the week ending Dec. 10th, as given in an official statement of the Board of Grain Commissioners, considerably exceeded the receipts. Hitherto in 1920, arrivals from the West threatened to overstock the elevator capacity, and only two weeks ago half the storage was taken up. The wheat receipts were 5,494,739, and the shipments 8,082,257; oats receipts 713,886, shipments 973,732; barley, 433,574 and 427,595; flax, 164,089 and 128,168; rye, 133,469 and 170,417. Thus there is left in store: Wheat, 10,954,347, as against 3,179,556 one year ago; oats, 3,563,141, as against 1,776,461 a year ago; barley, 967,617, as compared with 664,245; flax, 609,687, in comparison with 181,377; rye, 300,442, against 277,692. Evidence of the high-grade crop this year is shown in the fact that of ten million bushels of wheat in store eight is divided between one, two and three Northern, four being number one.

Merchant Marine Flag Bears a Cross

A despatch from Ottawa says:—Ribald comment by sailors of the world has caused the Government to have the house flag of the Canadian Government Merchant Marine changed.

So far the house flag has displayed on it the Canadian beaver, but the likeness of this industrious animal to another rodent caused sailors of the world over to refer to the Canadian Government service as "The Rat Line."

Hereafter the house flag will display in place of the beaver a cross encircled in a circle.

Range of Human Ear Increases

Baltimore, Md., Dec. 12.—By administering certain drugs in delicately measured quantity, Dr. David I. Macht, of Johns Hopkins Medical School, has succeeded in increasing the range of the human ear to a remarkable extent, it was learned here to-night.

The drugs used in the experiments were quinine, antipyrin pyramidon acetanilid and salol.

Smoked Until He Was 106 Years of Age

Detroit, Mich., Dec. 12.—Abraham Kittle, 114 years old, believed to be one of the oldest men in the United States, died at his home here to-day. Kittle was also the oldest Free Mason in the world, having been made a Master Mason in New York State in 1827. He was an inveterate smoker up to the age of 106. His longevity he ascribed to the fact that he invariably retired not later than 8 p.m. and rose at 5.

Dominion Parliament To Meet February 4th

A despatch from Ottawa says:—Thursday, February 4, is regarded as the earliest possible date for the meeting of Parliament, with the probability that it is more likely to be summoned on the Thursday following February 11.

A master of twelve languages at twelve years of age is the record of the youngest student in Columbia University, U.S.A.

GERMANY MUST PAY DEFINITE AMOUNT TO ENTENTE POWERS

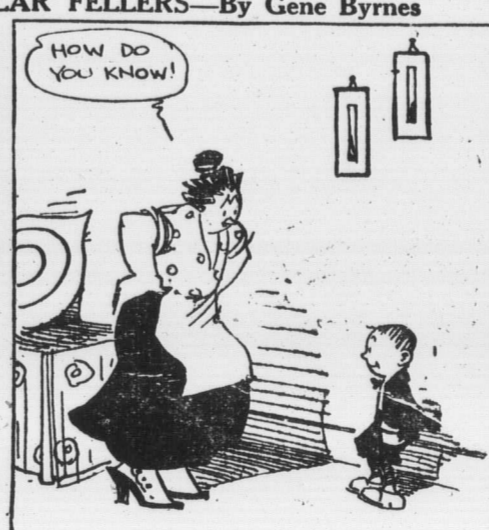
London Conference Came to Agreement as to Program for Finally Fixing Amount of Germany's Indemnity to the Allies.

A despatch from London says:—A definite agreement and program for finally fixing the amount of Germany's indemnity to the Allies has been agreed to in the course of a conference held here. Allied financial experts will meet in a final conference in Brussels on Monday, Dec. 13, to examine the German proposals and will immediately report back to their own Governments. Secondly, there will be a conference of the Allied experts with the Germans. This con-

ference probably will not be in Geneva, as was originally intended.

Then the Allied experts will confer with the Reparations Commission in the light of the results of the previous conferences and the evidence of "Germany's ability to pay." Following this, the Supreme Council will hold what it is hoped will be the final meeting in this connection, to inform Germany of what has been decided upon as to the amount of reparations, time of payment of it, etc., and to settle the sanctions whereby the payments will be enforced, according to the Spa agreement.

REGLAR FELLERS—By Gene Byrnes



NEW DESIGN FOR THE OVERBLOUSE



9713-9703

No. 9713—Misses' Overblouse. Price, 25 cents. Suitable for small women; to be worn over skirt; two styles of sleeve. Cut in 3 sizes, 16, 18 and 20 years. Size 16, with bell sleeves, requires 2 1/2 yds. 36 ins. wide or 2 1/2 yds. 45 ins. wide; with long sleeves, 3 yds. 36 ins. wide, or 2 1/2 yds. 45 ins. wide.

9703—Camisole Skirt, sizes 16 to 20. Price, 25 cents. This pattern may be obtained from your local McCall dealer, or from the McCall Co., 70 Bond Street, Toronto, Dept. W.

Welcome to the Prince.

A visit of King Edward and Queen Alexandra (when Prince and Princess of Wales) to Birmingham by road from Packington Hall, the seat of the Earls of Aylesford. On the outskirts of the town they had to pass a small local police station.

As decorations were the order of the day, the officer in charge was not going to be behind his neighbors, so he had fastened right across the building the one word in the dictionary that did not properly fit the occasion. The Prince was consequently much amused when he saw "welcome" staring at him from a building not accustomed to receive honorable visitors.

Seville is the only Spanish city in which begging is forbidden in the streets.

Minard's Liniment Relieves Distemper

A TONIC FOR THE NERVES

The Only Real Nerve Tonic is a Good Supply of Rich, Red Blood.

"If people would only attend to their blood, instead of worrying themselves ill," said an eminent nerve specialist, "we doctors would not see our consulting rooms crowded with nervous wrecks. More people suffer from worry than anything else." The sort of thing which the specialist spoke of is the nervous run-down condition caused by overwork and the many anxieties of today. Sufferers find themselves tired, low-spirited and unable to keep their minds on anything. Any sudden noise hurts like a blow. They are full of groundless fears, and do not sleep well at night. Headaches and other nerve pains are part of the misery, and it all comes from starved nerves.

Doctored nerves with poisonous sedatives is a terrible mistake. The only real nerve tonic is a good supply of rich, red blood. Therefore, to relieve nervousness and run-down health Dr. Williams' Pink Pills should be taken. These pills make new, rich blood, which strengthens the nerves, improves the appetite, gives new strength and spirits and makes bither to dependent people bright and cheerful. If you are at all "out of sorts" you should begin taking Dr. Williams' Pink Pills.

You can get these pills through any dealer in medicine, or by mail at 50 cents a box or six boxes for \$2.50 from The Dr. Williams' Medicine Co., Brockville, Ont.

Character Told by X-Rays.

Modern marriage is not the sentimental thing it once was; it will be less romantic still if the startling suggestion of a French specialist is adopted.

Before you wed, he says, submit yourself to a thorough X-ray examination. Character is clearly revealed under X-rays, and many unhappy unions might be avoided if care in this direction were only exercised.

There are, apparently, certain peculiarities of anatomical construction, which, under the rays, are sure indications of meanness and fickleness, ob-

stinacy, bad temper, and other qualities which cause unhappy marriages. Such photographs, too, of a man or a woman is of jealous disposition, merely by studying her breathing apparatus. Shallow breathers are usually jealous and mean; deep breathers are more generous in disposition. The nagging wife who henpecks her husband is shown by a highly-tilted diaphragm and short, sharp ribs.

In the same way, a selfish husband or a glutton can be detected by examining his shoulder-blades.

Whether or not future marriage will be based on X-ray conjectures remains to be seen. We human beings have a strange knack of preferring to rush to our fate blindfold.

Prince of Wales Writes Preface to Book.

Enthusiastic accounts given by the Prince of Wales in the Royal family circle of his experiences during his recent Empire trip are said to have raised a keen desire on the part of his brothers, Princes Albert, Henry and George, to go on similar voyages.

The Prince of Wales is reported to be writing a preface to a book of photographs taken during his trip, which will be sold for the benefit of a blind soldiers' hospital.

Since his return to London the Prince has been giving a series of small dinner parties to his intimate friends at St. James' Palace, which is now pretty well stocked with souvenirs of his tour. He makes an excellent host, and he has a fund of amusing anecdotes about his experiences abroad.

He is fond of playing rackets and swimming at the fashionable Bath Club, of Piccadilly. A keen follower of the chase, he has recently bought several new hunters, and he is keeping up family traditions by accepting the chairmanship of the West Norfolk Hounds, a position which his grandfather, King Edward, held for many years. He is also coming to the fore as a cattle breeder. At the recent Birmingham Cattle Show he took three prizes with three heads of Aberdeen Angus cattle from his Dartmoor farm, near Princetown.

A MOTHER'S ADVICE

Once a mother has used Baby's Own Tablets for her little ones she is always happy to recommend them to others. Her advice given after a careful trial, can be readily followed with assured good results. The Tablets are a mild but thorough laxative which never fails to regulate the bowels and sweeten the stomach. They always do good—they cannot possibly do harm even to the youngest babe. Concerning them Mrs. P. Laforest, St. Nazaire, Que., writes:—"For three months my baby was constipated and cried continually. On the advice of a friend I gave him Baby's Own Tablets and now at the age of five months he is perfectly well and weighs twenty pounds. I am delighted to be able to advise other mothers to use them." The Tablets are sold by medicine dealers or by mail at 25 cents a box from The Dr. Williams' Medicine Co., Brockville, Ont.

Random Remarks.

Never fear defeat or its consequences.—Lord Allenby.
One often lightens troubles by telling them.—M. Millerand.
The only way to get a thing is to work for it.—Mr. Robert Clough, M.P.
It is always the failures in marriage who make the most noise.—Mrs. Walter Runciman.
The greatest genius of all is the practical, hard-headed, common-sense man.—Lord Leverhulme.

Monieur:
For 15 days in the month of January I was suffering with pain of rheumatism in the foot. I tried all kinds of remedies but nothing did me any good. One person told me about MINARD'S LINIMENT, so I soon tried it. On the Saturday night, the next morning I was feeling very good. I tell you this remedy is efficacious any time that you would like to have one. If any time I come to hear about any person sick of rheumatism, I could tell them about this remedy.
Yours truly,
EUGENE LEVEILLE,
216 Rue Ontario East, Montreal,
Feb. 14, 1918.

Artificial Raisins.

The production of grapes in California for the present year is estimated at more than 300,000 tons. Of these a large part are wine grapes, grown in the central and northern parts of the state.
The producers are not permitted to make wine from these grapes, and they cannot ship them elsewhere for wine-making purposes. Obviously, the only thing to be done with them is to convert them into raisins.
In southern California this might be done by the ordinary process of sun-drying; but in the central and northern sections the weather is not sufficiently reliable. Accordingly, the growers are resorting to artificial dehydration.
It takes four to five weeks to produce raisins by sun-drying, but the dehydration process occupies only twelve hours, and the results obtained are described as conspicuously satisfactory.

Considering all expenses, it costs an undergraduate at Oxford at least \$1,500 a year to carry on his studies. A hen cackles after laying an egg to denote pleasure; this noise is said by some scientists to be akin to human laughter.

BANK OF MONTREAL

Annual General Meeting, Held 6th December, 1920.

The 103rd Annual General Meeting of the Shareholders of the Bank of Montreal was held on Monday, December 6th, at the Bank House, 119 St. James Street, West, Toronto. The President, Sir Vincent Meredith, Bart., occupied the chair, and presented the annual report of the Directors.

Before moving the adoption of the report, Sir Vincent Meredith gave a comprehensive review of the economic situation. During the year, he said, an overwhelming demand for credit had taxed resources to the utmost. It had been difficult to make men who had grown accustomed to high prices recognize the fact that economic conditions, which no artificial means can alter, alone are the cause of price decline. "The demand for intervention through Government control is still insistent in some quarters," he said. "Canada alone cannot control world-wide conditions, and it is idle to turn to the Government for relief from falling prices. This applies to wheat as well as other commodities."

Summing up, he said: "The situation in Canada at present, as I view it, is that while there does not appear to be any cause for apprehension, there is every reason for the exercise of the utmost measure of caution. Canada cannot dissociate herself from world conditions, and world conditions are not satisfactory. On this continent the two years supervening upon the Armistice have been marked by unexampled trade activity and prosperity, a circumstance common to the conclusion of all great wars, but the reaction has set in and may not yet be in full play. Happily, Canada is well buttressed on many sides, and the exercise of prudence and sagacity should enable her to meet the shock of falling prices, restricted credits and deflated currency, without serious impairment of her commercial and financial vitality."

Expansion of Business in Canada.
The General Manager, Sir Frederick Williams-Taylor, in reviewing the operations of the Bank during the year, said the payment of a bonus of 2% to the shareholders was not the outcome of high rates of interest on current loans in Canada, but a reflection of the increase in current loans and of high interest rates on call loans in New York, the volume of which was governed by the Bank's requirements in liquid reserves. One anomaly which attracted attention was that with credit restriction as acute here as it was across the line, the price of money was materially lower in the Dominion. This condition, he said, was regarded as a tribute to Canada's good banking system.

Dealing with the growth of the Bank's operations, he said: "It is noteworthy that the greatest expansion of the Bank during the past few years has been in our own country. This is revealed in our greatly increased loans and deposits in Canada and in the number of branches opened during the period."

Loans Deposits in Canada in Canada in Canada
1914 \$123,147,000 \$168,557,000 173
1920 240,725,000 358,878,000 302

The annual report was unanimously adopted and the retiring directors were re-elected. The shareholders gave approval to the motion by Lord Shaughnessy that increase the number of directors from 16 to 18 and to the two new positions on the Board were elected Sir Lomer Gouin and General Sir Arthur Currie.
At a subsequent meeting of Directors, Sir Vincent Meredith, Bart., was re-elected president, and Sir Charles Gordon, G.B.E., was re-elected vice-president.

Fairy Gold.

In the lore that is known to our childhood, The beautiful story is told That under the foot of the rainbow The fairies have hidden their gold. Forever eluding but tempting, The sunshine is bright on the rain, And over the hills and the valleys We follow the glory—in vain.

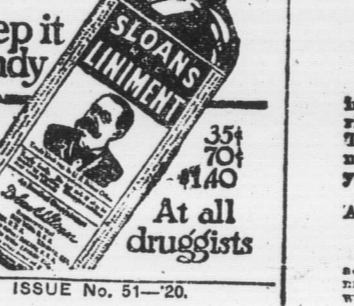
Though we stand where we thought it had rested, Yet distant it ever appears; For what seems the rainbow to others To those at its foot may be tears. The strongest of charms is upon it, This treasure, which never is gained; And bright, with a glory celestial, Is the goal that is never attained.

A searchlight of 7,000,000 candle-power has recently been exhibited in New York.

Sitting with the legs crossed is conducive to obesity.

"Pain's enemy" —I'll say it is!

WHEN you want quick, comforting relief from any "external" pain, use Sloan's Liniment. It does the job without staining, rubbing, bandaging. Use freely for rheumatism, neuralgia, aches and pains, sprains and strains, backache, sore muscles.



ISSUE No. 51—20.

BITS OF HUMOR FROM HERE & THERE

The Latest Excuse.
Farmer—Hey, there, how came you to be up in my apple tree?
Boy—Please, mister, I just fell out of an aeroplane!

Admiral Lloyd George.
An old English woman was holding forth on the benefits of the old-age pension.
"Perhaps," said a sarcastic listener, "Lloyd George will soon see you a first-class ticket to Heaven."

Well. said the old woman, "at any rate he's made the waiting-room very comfortable."

Too Smart.
She was a shop assistant. She had a slow mind and a quick tongue. She thought herself awfully smart.
A timid looking man came in the shop. "Do you keep hair brushes?" he asked.
"No," she snapped. "We sell them."
"Well," he said quietly as he strolled towards the door, "you'll keep the one you might have sold to me. Good morning."

A Big Model.
Once a very youthful chicken fancier had in his possession a couple of bantam hens that laid very small eggs. He finally hit upon a plan to remedy this.
When the lad's father went the next morning to the chicken-house he was surprised to find an ostrich egg tied to one of the beams and above it a card with this notice:
"Keep your eye on this and do your best."

Time!
Attorneys for the prosecution and defence had been allowed, by mutual consent, fifteen minutes each to argue a certain case.

Counsel for the defense began his argument with an allusion to the old swimming pool of his boyhood days. He told in flowery oratory of the balmy air, the singing birds, the joy of youth, the delights of the cool water—and in the midst of it he was interrupted by the drawing voice of the judge:
"Come out, sir," he said, "and put on your clothes. Your fifteen minutes are up!"

MONEY ORDERS.
A Dominion Express Money Order for five dollars costs three cents.

Nearly three and a half million beneficiaries, a number almost equal to the population of Scotland, are drawing war pensions in Britain.

A water-cycle, which was invented in 1868, was successfully used by the late King Edward, while Prince of Wales, at a Royal garden party.

The stuff we call plaster-of-paris is gypsum ground to powder. When water is added to the powder it becomes a stone.

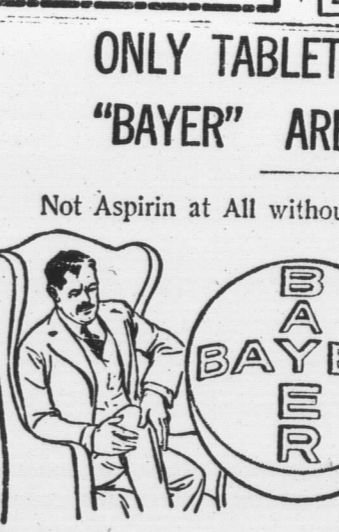
WEEKS' BREAK-UP-A-COLD TABLETS TRY THEM PRICE 25¢

A Kidney Remedy
Kidney troubles are frequently caused by badly digested food which overtaxes these organs to eliminate the irritant acids formed. Help your stomach to properly digest the food by taking 15 to 30 drops of Extract of Roots, sold as Mother Selgel's Carative Syrup, and your kidney disorder will promptly disappear. Get the genuine.



ONLY TABLETS MARKED "BAYER" ARE ASPIRIN

Not Aspirin at All without the "Bayer Cross"



For Colds, Pain, Rheumatism, Aching Joints, Lumbago, Sciatica, Neuritis, and for Headache, Neuralgia, Toothache, Earache, take Aspirin—marked with the name "Bayer" or marked with the Bayer Tablets of Aspirin. Accept only "Bayer" Tablets of Aspirin in an unbroken "Bayer" package which contains complete directions. Then you are getting real Aspirin—the genuine Aspirin prescribed by physicians for over nine years. Now made in Canada. Handy tin boxes containing 12 tablets cost but a few cents. Druggists also sell larger "Bayer" packages. There is only one Aspirin—"Bayer"—You must say "Bayer" Aspirin is the trade mark (registered in Canada) of Bayer Manufacture of Mono-acetic acid of Salicylic acid. While it is well known that Aspirin means Bayer, will be stamped with their general trade mark, the "Bayer Cross."

Classified Advertisements.

CHRISTMAS GIFT.
If you want an interesting inexpensive Christmas Gift, send twenty-five cents and we will mail our unique Rainbow Puzzle. Oliver Mfg. Co., 4 Alcona Ave., Toronto.

MISCELLANEOUS.
IMMORTALITY CERTAIN—Swedenborg's great work on Heaven and Hell, and a real world beyond. Over 400 pages, only 25c postpaid. H. B. Law, 486 Euclid Ave., Toronto.

NURSES NEEDED—YOUNG WOMEN
—your services are needed; not only in times of war and disaster, but also in times of peace; enlist now by taking a course in Hamot Hospital Training School for Nurses; you will in this way be giving immediate invaluable service and be preparing for a remunerative life work and for future service in your home and community. Hamot Hospital, Erie, Pa., gives such a course and is now making up its January class. Write for particulars.

Long Thumb—Strong Will.
If the top joint of your thumb is long, it shows that you have good will power. Well-developed reasoning faculties are possessed by those people who have thumbs the second joints of which are long. Thumbs that work easily are owned by careless, happy-go-lucky, spend-thrift individuals. A stiff, firm-jointed thumb, however shows that the person is keen, tactful, self-possessed, and cautious—the sort of man who will get on in the world.

Minard's Liniment For Dandruff.
Substitutes for coal as fuel were spoken of as long ago as 1697 in England.

There are 3,000 women ministers in the United States.

For Rheumatism, Neuralgia, Gout, use **BAUME BENGUE** for quick and sure relief. BEWARE OF SUBSTITUTES \$1.00 a tube THE LEWIS & CLARK CO., LTD. MONTREAL Agents for Dr. Jules Bengue RELIEVES PAIN

America's Pioneer Dog Remedies Book on **DOG DISEASES** How to Feed Mailed Free to Feed Address by the Author. Dr. Gray, 211 West 31st Street, New York, U.S.A.

SHILOH 30 DROPS COUGHS

CUTICURA HEALS PIMPLES
In terrible rash on face which made skin sore and inflamed. Irritated face by scratching and was disfigured. Could not sleep well and made food unpleasant. Trouble lasted 3 months before used Cuticura and after using 2 cakes of Soap and 1 box of Ointment was completely healed. From signed statement of Miss Gladys Neabel, R.R. 3, Brussels, Ont. Cuticura Soap, Ointment and Talcum promote and maintain skin purity, skin comfort and skin health often when all else fails. Soap 25c. Ointment 25c and 50c. Sold throughout the Dominion. Canadian Depot: Lyman, Limited, St. Paul St., Montreal. ^{25c} Cuticura Soap shaves withoutrazor.

WEEKS' BREAK-UP-A-COLD TABLETS TRY THEM PRICE 25¢

ONLY TABLETS MARKED "BAYER" ARE ASPIRIN
Not Aspirin at All without the "Bayer Cross"

Finicky Digestions disturbed by ordinary food, find comfort in **Grape-Nuts**. Twenty hours of baking make this blend of wheat and malted barley quickly and easily convertible into health and strength. Try a package from the grocer. Test tells "There's a Reason"

Going and Growing



Nothing goes like money when it goes. Nothing grows like money when it grows. Perhaps you have tried letting it go. Why not try letting it grow? You can start a Savings Account with as little as \$1.—and add to it weekly or monthly in sums of \$1. and upwards.

THE MERCHANTS BANK

Head Office: Montreal, OF CANADA Established 1864.
Athens and Frankville Branches, W. D. Thomas, Manager.
Delta Branch, J. R. Carr, Manager.

THE Repeatograph

The Wonder of the Talking Machine World

\$5 Your Machine is not complete **\$5** without it, prevents scratching

THE REPEATOGRAPH is a wonderful little instrument that can in a minute be attached to any talking machine. It automatically repeats as you wish an entire record or any portion of it.

There is nothing to get out of order, nothing to adjust that a child cannot do, adds to the appearance of your machine, and is out of the way when not in use.

Sold Only By

E. C. Tribute

"Who sows no seed, no harvest reaps"

The BEST CHRISTMAS GIFT —An Independent Future

A small monthly payment, or a lump sum, paid in advance, will assure to young and old a Canadian Government Annuity of from

\$50 to \$5,000

a year for life payable monthly or quarterly. May be purchased on a single life, or on two lives jointly. Employers may purchase for their employees.

Apply to your postmaster, or write, postage free, to S. T. Bastedo, Superintendent of Annuities, Ottawa, for new booklet and other information required. Mention last birthday and sex.

Xmas Gifts for Men and Boys

We've just the gifts that any man and boy would appreciate to get. Just run your eyes carefully over our suggestions:

A nice Suit or an Raincoat, a Coat Sweater, or some Socks Hat, Cap or a Touque, A Pair of Gloves or Mitts, a Fine or Working Shirt, A Pair Suspenders Arm Band and Garters, A nice Tie or Muller, An Umbrella or a Hat, A Pair Coll Buttons or Pin, Some Collars a Handkerchief. Anything we sell, would make a good Xmas Gift.

The GLOBE Clothing House

"The Store of Quality"

BROCKVILLE ONTARIO

The Family Herald and Weekly Star

The Family Herald and Weekly Star of Montreal has announced that after December 31st, 1920, the subscription price of that great weekly will be \$2.00 per year in Canada, England, Ireland or Scotland, and \$2.50 to the United States. The recent heavy increase in the cost of white paper make the slight advance necessary, in fact it is only a small portion of the increased cost over pre-war prices of production. All renewals and subscriptions, the publishers say, mailed before Dec. 31st, 1920, will be accepted at the old rate of \$1.50. Even at the advanced price of \$2.00 a year. The Family Herald is regarded as the best value on the Continent. It is acknowledged to be absolutely without a rival, hence its enormous circulation.

Greenbush

The members of the Greenbush Sunday School are busy practising for their annual Sunday School entertainment to be held in Greenbush Church on the evening of Thursday Dec. 23rd.

Miss Irene Johnston of Regina Sask. who has been visiting relatives here for the past month intends to start on the 7th inst.

Born—On Dec. 2nd, at Brockville General Hospital to Mr and Mrs Fred M. Keer—a daughter.

Mr Jas. Watson who spent a couple of weeks as lumberman in New Ontario is back at the home of Mr W. White owing to a slump in wages in the North Country.

Mrs Wm. H. Tackaberry and Mrs. Ross Miller are both patients at the Brockville General Hospital, each having undergone an operation for appendicitis.

On the 5th inst the Rev. Buchanan of Toronto preached in Greenbush Church in the interests of the Dominion Alliance. He showed in a forcible way the effects of the liquor traffic on Education.

The Addison Auxiliary of the Women's Missionary Society held its December meeting in the church on the 2nd inst.

Mrs F. A. Larke of Brockville Associate Superintendent of the district was present and gave a splendid address on the object of the society emphasizing it with the call, "whatsoever thy hand findeth to do, do it with thy might." Mrs J. W. Kitchen of Smith Falls a former member aided much to the programme by her singing. The girls of the Mission band gave a missionary playlet which was well received. Other members of the band and auxiliary aided their talents to make a very enjoyable evening.

Mr A. Riet made a business trip to Smith Falls last week.

Charleston

Born—On Friday Dec. 10th, to Mr and Mrs W. E. Green a son. W. Waleley has been sawing wood in this section.

Some of the residents of Charleston and vicinity have lately been receiving letters from the year 1919 with letters saying their income tax returns had not been completed. It is rather unpleasant as the majority completed their income tax returns several months ago.

M. J. Kavanagh was at Frankville on Wednesday evening playing for the party held in the hall there.

Mr and Mrs R. Foster have gone to Brockville to spend the winter months.

Rockspring News

Mr Thompson Morris is seriously ill in the hospital in Brockville.

Mr and Mrs H. E. Richards and their daughter, Shirley spent a couple days in Athens last week.

Mr Doherty Connel, Newbiss, paid a short visit at Mr Wm. Richards last week.

Miss A. Mulvaugh Athens is spending the winter at Mr A'x. Morris. The young people and school pupils are preparing for an entertainment to be held 21st.

Mr J. N. Hinton made a business trip to Jasper on Saturday.

Mrs W. Saunders, Smith Falls was a guest of her brother Mr Jas. Reynolds last week.

Anglican Sunday School Concert and Xmas Tree

Ask your mother if you can come To Cinderella's party to have a little fun To children it surely will be a treat And fifteen cents will buy you a seat.

On Wednesday, Dec. 29th. in the town hall, Athens, will be given a delightful juvenile operetta, called "Christmas in Fairyland" in which is especially featured Cinderella's Christmas party, the Brownie shoe makers, the Brownies at school, and through which runs a delightful little story. The play was written by Mrs V. O. Boyle and will be staged and presented under her direction by the children of Christ Church Sunday School. The operetta will be preceded by a short cantata called "The manger of Bethlehem" beautifully stayed and sung by a choir of fifty voices, in which the story of Christ's birth will be portrayed by living pictures, of the Kings of the Orient, the shepherds, the angels, and the Madonna.

Children under 12yrs. 15c Adults 35c. Reserved seats at E. C. Tribute's store 50c. Part of the proceeds will be devoted to the famine stricken Chinese.

In order to assist in the prompt and satisfactory administration of justice, the Attorney General is arranging to place a Provincial Constable in the principal towns of the Province under the direction of the Crown Attorney.

It will be the duty of this Officer to attend under the direction of the Crown Attorney, to police work in connection with all parts of the Country where there is no police force. In cities and towns having a force, while of course it is the Provincial Officer's duty to give what assistance is necessary, he will not relieve the local police of their duty or interfere with their activities.

It will be his duty to enforce the Criminal Code, the Ontario Temperance Act and any Provincial Statutes, but not of course Municipal By-Laws which of necessity will be left to the Municipal authorities. It is hoped that the appointment of these Officers will result in a greatly improved administration of justice, especially in the rural districts. All complaints of criminal offences, offences against sections of the C. T. A. or offences against other Provincial Statutes should be made to the Crown Attorney who is responsible for the enforcement of the law in his Country.

\$100 Reward \$100

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is Catarrh. Catarrh being greatly influenced by constitutional conditions requires constitutional treatment. Hall's Catarrh Medicine is taken internally and acts through the blood on the mucous surfaces of the System thereby destroying the foundation of the disease, giving the patient strength by building up the constitution and assisting nature in doing its work.

The proprietors have so much faith in the curative powers of Hall's Catarrh Medicine that they offer One Hundred Dollars for any case it fails to cure. Send for list of testimonials. Address: P. J. CHENEY & CO., Toledo, O. Sold by all druggists.

IN ONE WEEK.

The Brockville Business College publishes each week in the Recorder a Saturday Bulletin, which announces where graduates have been placed. Herewith are a few items from Bulletin of Oct. 30th:

H. B. Marshall has accepted a position in the Supervisor's office of the G.T.R.

Mary Gemmill has been placed as stenographer with the James Smart Mfg. Co.

Loretta Burns has been placed as stenographer in the Insurance Office of E. A. Buckman & Co.

Ward Hare has been placed as stenographer in the Smith Falls office of the C.P.R.

Wilfred Young reports that he has a good position as stenographer in the offices of the Robin Hood Mills, Moose Jaw, Sask.

Results like these account for the yearly increased attendance at the Brockville Business College.

The New Year Term opens Jan. 3, 1921. Fees for 3 months, \$45; each extra month, \$5. No charge for text books.

Classy Job Printing of all Kinds

Our Prices are Right

Patronize Home Industry

THE ATHENS REPORTER JOB PRINTING DEPT.

Athens, Ontario
RURAL PHONE

According to an Illinois man who has patented a violin almost cylindrical in shape, it has all the tonal qualities of the regular formed instrument.

FOR SALE—Two cows, 1 coming 3 years old, 1 coming 5 years old, will freshen early—apply to Alex. Mackie R. R. No. 4, Athens.

SKATES FOR SALE—One pair of Hockey Skates and Boots in good condition, cheap for quick sale—apply to Claude Watson, Athens.

CASTORIA

For Infants and Children in Use For Over 30 Years Always bears the Signature of *Chas. H. Stebbins*

Xmas--

Is almost here, now is the time to GET what you want at reasonable prices--
SPECIAL PRICES

We Have a Good Miscellaneous Stock of Jewelry, including Wrist Watches, and we also have a number of Watches on which we can quote you very Special Prices—

R. J. CAMPO

Athens

Ontario

The Churches

Methodist Church

Rev. S. F. Newton, Minister
10.30 a.m.—
"The Christ before Beth'chem"
7.00 p.m.—
"The Price of Privilege"
Sunday School—
1.30 p.m.—Catechism Class.
2.30 p.m.—Sunday School.
Cottage Prayer Meeting Monday at 7.30 p.m.
Prayer Meeting Wednesday at 7.30 p.m.

PARISH OF Lansdowne Rear

Rev. V. O. Boyle, M.A., Rector
4th Sunday in Advent

Christ Church, Athens—
2.30 p.m.—Sunday School and Bible Class.
7.00 p.m.—Evening prayer.
Anthem "Praise Ye The Father" (Gounod)

Trinity Church, Oak Leaf—
11.00 a.m.—Holy Communion.
St. Paul's, Delta—
1.30 p.m.—Sunday School.
2.30 p.m.—Evening Prayer.

CHRISTMAS DAY Dec. 25.
11 a.m.—Holy Communion, Athens
8.45 a.m.—Holy Communion, Oak Leaf

Baptist Church

R. E. NICHOLS, Pastor

Plum Hollow—
9.30 a.m.—Sunday School.
10.30 a.m.—Church Service.

Athens—
11.00 a.m.—Sunday School.
7.00 p.m.—Church Service.
"What is the Christian Life?"
Prayer Meeting Wednesday evening at 7.30 p.m.

CANADIAN PACIFIC RY.

The following winter service is now in effect, giving excellent train connections to Toronto, Ottawa, Montreal and intermediate points, also to Western Canada, and Pacific and Atlantic coast points:

Local Time-Table To and From Brockville, Daily Except Sunday.

Departures.	Arrivals.
7.50 a.m.	11.20 a.m.
3.15 p.m.	11.55 a.m.
5.50 p.m.	8.00 p.m.

Sunday Service.
Departures. Arrivals.
7.50 a.m. 8.00 p.m.

For rates and particulars apply to, GEO. E. McGLADE City Passenger Agent
A. J. POTVIN, City Ticket Agent
52 King St. West, Cor. Court House Ave Brockville, Ontario Phones 14 and 530

Car and Truck for Sale

FOR SALE—Studebaker 7-passenger Car with Touring and Limousine Tops, which are interchangeable, price \$950 Cash. Also One Motor Truck \$750. apply to John W. MacKay, care of Reiley & Co., Brockville

FOR SALE—Frame Garage 12x18' built new this spring. Apply to Clarence Gray 2 miles west of Athens on Lyndhurst road.

STRAYED—to the farm of the undersigned one black and white heifer on or about the last day of October. The owner can have the same by proving property, paying for her keep, and this advertisement Herman Shea, Sheatown, Ont.