

The only way to keep reasonably warm was to stand by the heater between serving customers.

The Lilliputian bank is an antique in other respects, also. Its one teller's wicket is barred at the front and is a wire "cage" — completely enclosed including the roof.

Alongside is an old-style high customers' counter with a frosted glass short wall at the back. The manager keeps his account records on a high desk behind the glass. A tarnished brass plaque with the word "Ledger" is above the counter.

Mr. Parsons said orders to close the branch came from head office and appeared to be reluctantly given. The office felt changed conditions since the horse- and- buggy- days when the branch started here make operation impractical.

It is not likely another bank will open a branch here because it would soon encounter the same problems, Mr. Parsons said.

### Reluctant decision

There are about 1,100 persons in surrounding Dummer Township, bringing the total population of Warsaw and district to only 1,300, he said. And residents have been travelling increasingly farther afield for banking and other business.

The bank has advised customers of the closing and of automatic transfer of all accounts and other business to Norwood unless other instructions are given.

For 76-year-old farmer Allan U. Payne, the bank's closing brings on nostalgia. He remembers Monday, April 9, 1906, when the Ontario Bank started operating here.

The bank's personnel came from Peterborough by horse-and-buggy for the one day of business. It was always a kind of festive day in the village, with farmers jogging in by horsedrawn conveyance also.

The Bank of Montreal took over about 1916. It later closed and there was a bankless period until the Union Bank of Lakefield started up.

### Various locations

The early banks here operated in various locations. Mr. Payne believes it was close to 50 years ago that the Royal Bank came from Norwood. It has operated in the same building except for a short time at the start.

Mr. Payne was 16 in 1906 when he transferred a small account from Peterborough to Warsaw where he has banked ever since.

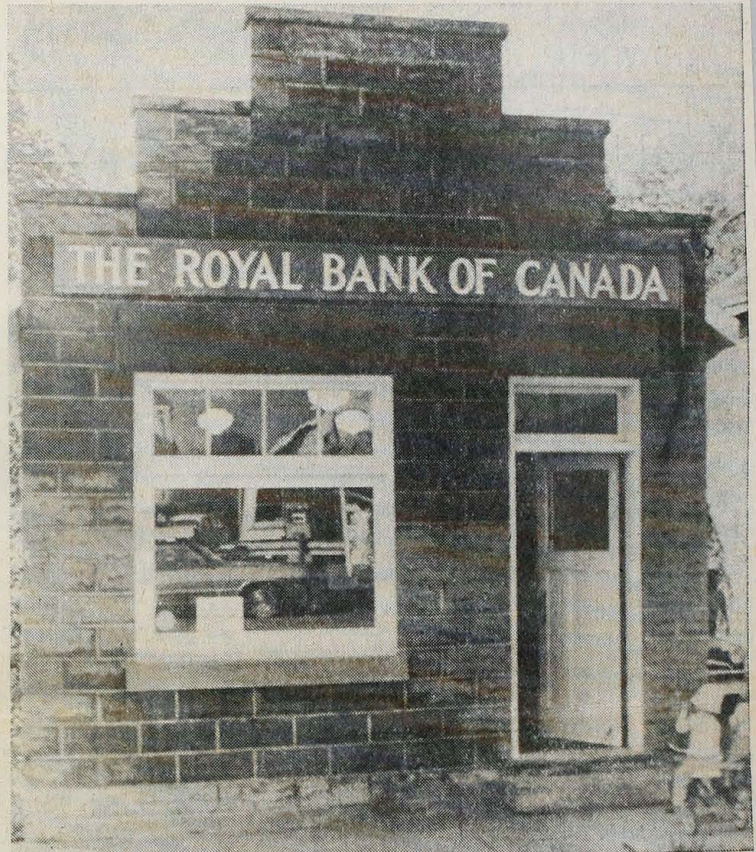
"I guess I'll have to bank somewhere else but farmers don't have much money anyway," Mr. Payne quipped.

He said the bank never lost any money through robbery but several years ago there was a scare.

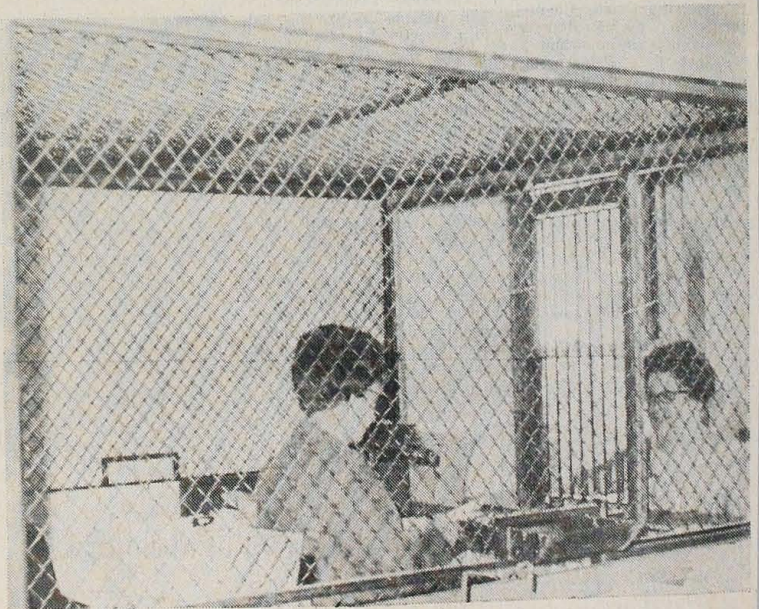
Ontario Provincial Police, who keep a close watch on Warsaw Thursdays, quickly converged on the village when two suspicious men with beards were reported on the main street.

They turned out to be two innocent township men who hadn't shaved for a number of days.

by Vince Farr



**DIMINUTIVE ONE-DAY-A-WEEK BANK SERVED WARSAW 61 YEARS**  
Changed travel and other conditions brought demise



**COMPLETELY CAGED IN TELLER IS A NOVELTY TODAY**  
It is a holdover from half a century ago