MARTIN-SENOUR
PAINTS AND VARNISHES

MARTIN-SENOUR 100% PURE PAINT & VARNISHES

Touch up Your Furniture and Floors

Furniture that is scratched and scarred is an eyesore. If the surface is spoiled, the article is considered useless. This is not so. Save the surface and you save all.

Use

WOOD-LAC STAIN

Floors and furniture that are shabby can be made to look like new by using **WOOD-LAC STAIN**—a durable, beautiful finish for woodwork of all kinds—a combination of high grade varnish and permanent stains. It imparts to common wood surfaces the rich appearance of more expensive woods such as mahogany, rosewood, cherry, etc. Twelve beautiful shades.

Get A Sample

Bring the attached coupon and secure a trial can sufficient to do over a chair or small table. We will give you full instructions how to use it. We want every householder to try **WOOD-LAC STAIN.**

F. G. KARSTEDT,

Flesherton, Ontario

"Save the surface and you save all"—*Paint & Varnish*

Fill in your name and address on the lines below. Then bring this coupon and 20c. to our store and receive a ¼-pint Can of Wood-lac—sufficient to do over some one piece of furniture.

Name.....

Address.....

Put something by for a *sunny* day!

WHEN the horizon brightens with an opportunity that may lead to your success and prosperity, do not let it find you unready to take it on.

Through lack of capital, many men have been forced to see their opportunities pass—in many cases all that was required was a very small sum to invest.

A few dollars saved each week or month, deposited to your credit in a savings account at The Bank of Toronto, with the interest it earns, will soon accumulate to a substantial sum. Have it ready when the call comes for your venture.

Your savings account is invited.

R. P. BELLAMY
Manager
FEVERSHAM

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THE BANK OF TORONTO

Special Notice

JAKE ZENER has contracted for 20,000 lbs. of rags, and I will pay the highest market price going. I also want rubbers, horse hair and metal.

I have no agents working for me. You will realize a whole lot by keeping your scrap for the right man. Phone or write

Jake Zener, Markdale

School Reports

Report of S. S. No. 6, Osprey, for the month of March.

Sr 4—B Short, W McMullin, I Izard.

Jr 4—E Poole, M Fawcett.

Sr 3—H McMullin, J Thomson.

Jr3—C Short, L Izard, G Kaitting.

Cl 2—M Roberts, P Sanderson, E Mullen.

Sr 1—N Short, A Short, J McMullin, M Dand.

Jr 1—M Dand, I Hindle, B Roberts,

Primer—W Izard, G McKenzie J McMullin, L Thomson.

—H. Maynard, Teacher.

NOTICE

As it is Cream Separator season and you want the best and most reliable Separator on the market remember the De Laval was the first invented and is still the leading separator. More of them in use than all other machines. Sold by

HUGH KNOTT, Agent,
Markdale, Ont.

New Bakery For Flesherton

Having purchased the bake shop in Flesherton I have fitted up the same and am now prepared to cater to the public in first class Bread, Buns, Biscuits and Pastry.

My greatest effort will be to please the public, and your custom is respectfully solicited.

F. Pinder, Prop

ALL BUSINESS SCHOOLS ARE NOT THE SAME.

Feature 2. Watch for the others.

At the leading Exhibitions including:—World's Fair, Chicago; World's Fair, London, Eng.; Toronto Exhibition, Etc., the Northern Business College won 25 first and special prizes, and is the only Canadian School holding any awards from such Exhibitions.

Get the best. It pays.

Spring term opens April 6th.

NORTHERN Business College

Owen Sound, Ont.

C. A. FLEMING, F.C.A., Principal
G. D. FLEMING, Secretary.
(Mention this paper when writing)

Sher-Will-Lac

For Staining and Varnishing in one operation—a transparent stain and varnish—one coat of which will restore the original finish on doors, floors, furniture and interior wood work of every description. Dries hard over night. Will not crack, scale or wash away and anybody can apply it. Made in 13 different shades.

Also Sherwin Williams other finishes for inside and outside house cleaninff including Flat Tone, Auto Enamel and Floor Paint and Varnish.

We will be pleased to give you any information or assistance in selecting your spring paints.

Highest prices paid for produce.

F. W. DUNCAN

Hardware and Paints

Phone 24 r 11

Flesherton, Ontario

THE MARKETS

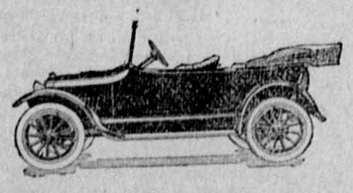
Carefully Corrected Each Week

Butter	0 52 to 0 54
Eggs	0 42 to 0 4
Wheat	2 00 to 2 10
Peas	1 40 to 1 50
Oats	90 to 91
Barley	78 to 80

Farm For Sale

Lots Pt. 167, Con. 2 N E, and 167, 3 N E, Artemesia, 90 acres, are offered for sale. On the lands are a brick clad dwelling and a good frame barn and other outbuildings. For particulars apply to —JOHN BROWN, sr.
Or W. J. Bellamy, Flesherton. M-11

"Advertise in The Advance"



CHEVROLET "FOUR-NINETY" TOURING CAR, equipped with electric lights and starter, highest type two-unitsystem, single wiring used. Complete lamp equipment, Mohair tailored one man top, top cover and side curtains; tilted windshield; speedometer; electric horn; extra rim and carrier on rear; complete tool equipment, including jack and pump. Foot rest, robe rail, pockets in each door. Price $995, f. o. b. Oshawa, Ont.

CHEVROLET

Made in Canada

Buy an automobile as you would buy a house. An automobile is a major investment and a similar utility. Be sure to choose one that you can spend long hours in without discomfort and without nerve strain. Be sure that it is built of good materials, strong and safe, that it is equipped with every convenience, and that its appearance will long be a credit to your practical good taste. The Chevrolet has all these qualifications and in addition is very economical to operate.

D. McTAVISH & SON

FLESHERTON, - - ONTARIO

48th ANNUAL STATEMENT
28th February, 1920

Bank of Hamilton

BOARD OF DIRECTORS:

SIR JOHN HENDRIE, K.C.M.G.; C.V.O., President
CYRUS A. BIRGE, Vice-President

C. C. DALTON, I. PITBLADO, K.C., ROBT. HOBSON, J. TURNBULL, W. E. PHIN, W. A. WOOD

J. P. BELL, General Manager
F. E. KILVERT, Western Superintendent

PROFIT AND LOSS ACCOUNT.

Balance at credit of Profit and Loss Account, 28th February, 1919		$ 85,114.59
Profits for twelve months ended 28th February, 1920, after deducting charges of management, interest accrued on deposits, rebate on current discounts, and making provision for bad and doubtful debts		847,104.86
Premium on New Stock		500,000.00
		$ 1,432,219.45
Appropriated as follows:		
Dividends Nos. 120, 121, 122, 123, at 12% per annum		469,183.56
To Pension Fund		40,317.96
War Tax on Bank Note Circulation		37,468.19
Transferred to Bank Premises Account		100,000.00
Transferred to Reserve Fund—From Current Profits	$200,000.00	
From Premium on New Stock	500,000.00	
		700,000.00
Balance of Profits carried forward		85,249.74
		$ 1,432,219.45

RESERVE FUND.

Balance 28th February, 1919	$ 3,500,000.00
Premium on New Stock	500,000.00
Transferred from Profits	200,000.00
	$ 4,200,000.00

GENERAL STATEMENT.

LIABILITIES

To the Public:		
Notes of the Bank in Circulation		$5,041,901.00
Deposits not bearing interest	$23,692,537.71	
Deposits bearing interest, including interest accrued to date of statement	44,973,167.61	
		68,665,705.32
Balances due to other Banks in Canada		144,690.79
Balances due to Banks and Banking Correspondents in the United Kingdom		82,137.21
Balances due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom		591,154.79
Acceptances under Letters of Credit		301,046.96
		$75,726,635.07
To the Shareholders:		
Capital Stock paid in		4,000,000.00
Reserve Fund		4,200,000.00
Balance of Profits carried forward		85,249.74
Dividend No. 123, payable 1st March, 1920		119,935.03
Former Dividends unpaid		2,288.50
		$84,134,109.34

ASSETS.

Gold and Current Coin	$ 929,035.84
Dominion Government Notes	8,236,369.00
Deposit in Central Gold Reserves	1,750,000.00
Deposit with the Minister of Finance for the purposes of the Circulation Fund	200,000.00
Notes of other Banks	616,659.00
Cheques on other Banks	2,925,419.17
Balances due by other Banks in Canada	663,515.35
Balances due by Banks and Banking Correspondents elsewhere than in Canada	790,992.55
	$16,111,990.91
Dominion and Provincial Government Securities, not exceeding market value	2,427,615.07
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian	7,485,827.40
Railway and other Bonds, Debentures and Stocks, not exceeding market value	472,316.90
Call and Short Loans (not exceeding thirty days) in Canada, on Bonds, Debentures and Stocks	8,169,905.14
	$34,667,655.42
Other Current Loans and Discounts in Canada (less rebate of interest)	45,318,138.57
Real Estate other than Bank Premises	355,626.26
Overdue Debts, estimated loss provided for	171,096.79
Bank Premises, at not more than cost, less amounts written off	2,808,262.30
Other Assets not included in the foregoing	512,283.04
Liabilities of Customers under Letters of Credit as per Contra	301,046.96
	$84,134,109.34

JOHN S. HENDRIE, President.

J. P. BELL, General Manager.

AUDITORS' REPORT.

In accordance with the provisions of Sub-sections 19 and 20 of Section 56 of the Bank Act, we report to the Shareholders as follows:

We have examined the above Balance Sheet with the books and vouchers at Head Office and with the certified returns from the Branches, and we have obtained all the information and explanations we have required, and in our opinion the transactions which have come under our notice have been within the powers of the bank.

We have checked the cash and verified the securities of the Bank at the Chief Office and at several of the principal Branches during the twelve months covered by this statement, as well as on February 28th, 1920, and have found that they agreed with the entries in the books of the Bank with regard thereto.

In our opinion the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given us, and as shown by the books of the Bank.

Hamilton, 15th March, 1920.

C. S. SCOTT, F.C.A. of C. S. Scott & Co.
E. S. READ, C.A. of George A. Touche & Co.
} Auditors.