Paying by Cheque

is the simple way—the easy way—the safe way.

You can fill in a cheque in a few minutes, send it safely by messenger or through the mail, and have no further care in the matter. It is not necessary to obtain a receipt, the cheque is the receipt.

Paying by cheque lends a dignity and system to personal transactions.

You will be accorded checking privileges on a personal account with any Branch of this Bank.

R. P. BELLAMY
Manager
FEVERSHAM

31

THE BANK OF TORONTO

Capital $5,000,000 Reserve $6,793,983

THE MERCHANTS BANK OF CANADA

Statement of Liabilities and Assets at 30th April, 1920.

LIABILITIES

	1920	1919
1. To the Shareholders		
Capital Stock paid in	$ 8,400,000.00	$ 7,000,000.00
Rest or Reserve Fund	8,400,000.00	7,000,000.00
Dividends declared and unpaid	338,159.22	194,194.00
Balance of Profits as per Profit and Loss Account submitted herewith	260,774.98	574,043.32
	$ 17,398,934.20	$ 14,768,237.32
2. To the Public		
Notes of the Bank in Circulation	14,791,027.00	13,316,033.00
Deposits not bearing interest	45,368,876.69	43,552,214.61
Deposits bearing interest (including interest accrued to date of Statement)	114,132,175.79	91,904,993.37
Balances due to other Banks in Canada	2,747,402.86	2,614,696.64
Balances due to Banks and Banking Correspondents in the United Kingdom and foreign countries	831,997.39	105,076.96
Bills payable	.....	.....
Acceptances under Letters of Credit	2,117 441.21	464,153.05
Liabilities not included in the foregoing	.....	.....
	$197,387,855.14	$166,725,404.95

ASSETS

Current Coin		$ 4,193.117.50	4,946,946.33
Deposit in the Central Gold Reserves		7,500,000 00	7,000,000.00
Dominion Notes		8,407,003.25	8,405,602.50
Notes of other Banks		1,170,482.00	985,044.00
Cheques on other Banks		11,093,195.77	6,082,616.99
Balances due by other Banks in Canada		9,400.50	3,215.80
Balances due by Banks and Banking Correspondents in the United Kingdom		445,034.79	123,496.50
Balances due by Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom		1,561,157.87	1,903,040.10
Dominion and Provincial Government Securities, not exceeding market value		7,893,229.90	6,005,573.65
Railway and other Bonds, Debentures and Stocks, not exceeding market value		4,567,668.10	4,119,705.32
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian		13,239,204.59	15,238,399.32
Call Loans in Canada on Bonds, Debentures and Stocks		6,471,494.31	5,134,690.71
Call Loans elsewhere than in Canada		6,296,537.78	2,801,857.72
		$ 72,697,546.36	$ 62,750,188.94
Current Loans and Discounts in Canada (less Rebate of Interest)	$113,193,913 90		
Loans to Cities, Towns, Municipalities and School Districts	3,587,491.69		
		116,786,405.59	95,874,426.04
Current Loans and Discounts elsewhere than in Canada (less Rebate of Interest)		1,117,268.51	332,918.12
Liabilities of Customers under Letters of Credit as per contra		2,117,441.21	464,153.05
Real Estate other than bank premises		604,325.33	732,326.64
Overdue Debts, estimated loss provided for		352,737.25	386,973.56
Bank premises at not more than cost (less amounts written off)		*2,576,630.21	5,253,269.48
Deposit with the Minister for the purposes of the Circulation Fund.		377,000.00	366,000.00
Other Assets not included in the foregoing		758,500.68	515,149.12
		$197,387,855.14	$166,725,404.95

* After crediting amount received in respect of Premises transferred to The Merchants Realty Corporation, Limited.

H. MONTAGU ALLAN, *President.*

D. C. MACAROW, *General Manager.*

Report of the Auditors to the Shareholders of The Merchants Bank of Canada

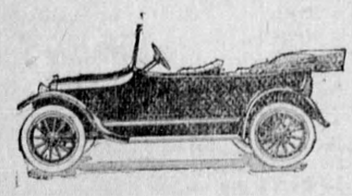
In accordance with the provisions of sub-Sections 19 and 20 of Section 56 of the Bank Act, we report to the shareholders as follows:—

We have examined the above Balance Sheet with the Books of Account and other records at the Chief Office of the Bank and with the signed returns from the Branches and Agencies and have checked the cash and verified the securities of the Bank at the Chief Office against the entries in regard thereto in the books of the Bank at 30th April, 1920, and at a different time during the year and found them to agree with such entries. We also attended at some of the Branches during the year and checked the cash and verified the securities held at the dates of our attendances and found them to agree with the entries in regard thereto in the books of the Bank.

We have obtained all the information and explanations we have required. In our opinion, the transactions of the Bank which have come under our notice have been within the powers of the Bank, and the above 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 to us, and as shown by the books of the Bank.

VIVIAN HARCOURT, GORDON TANSLEY, } Auditors.
(of the firm of Deloitte, Plender, Griffiths & Co.)

MONTREAL, 25th May, 1920



CHEVROLET

Made in Canada

You'll be surprised how little it costs to operate this Chevrotet "Four-Ninety" Touring Car. Twenty-five miles on a gallon of gasoline is not an unusual record. Tires last an unusually long time. Repairs are few and far between. Care-free, regular performance is the Chevrolet rule. Yet with all its economy and low price, Chevrotet "Four-Ninety" Touring Car is a handsome, roomy, comfortable car—a car you can be proud to own.

The more a man knows about automobiles, the more experience he himself has had with them, the more critical he is apt to be of their essential features. To satisfy this class of motorists is the chief motive of Chevrolet construction and equipment. It is to this element therefore that the convenience of operation, accessibility and equipment, the dependability and economy of the Chevrolet makes its greatest appeal.

D. McTAVISH & SON

FLESHERTON, - - ONTARIO

ROBINSON CRUSOE'S GUN..

Has Been Going Rounds of Museums, and Is Insured for $10,000.

London museums are full of the weapons of kings, generals and famous men, but Robinson Crusoe's gun is still in private hands. It has just returned to London to the custody of its owner, Mr. Berens, after a tour of the museums of the British Isles.

It is true that Robinson Crusoe is a fiction character, and that Defoe invented him, but any schoolroom in the kingdom can tell you in one breathless phrase that Crusoe is founded on fact and really was a living person. The original Robinson Crusoe was Alexander Selkirk, and this is the gun with which he was put ashore on the desert island of Ivan Fernandez, 400 miles from the Chili coast.

Life at sea in the days of William of Orange and Good Queen Anne was no smoother than it is now. Alexander Selkirk behaved as badly to his ship's captain as he did to his father, and was put ashore on the desert island as a reward for wickedness. He was landed with a bag of bullets, a pound of powder, and a flint-lock musket.

Mr. Randolph Berens has his musket to-day. He came by it by pure collector's luck. He was visiting Oxford and the Ashmolean Museum in 1882. The porter of the museum showed him round. Mr. Berens remarked that there were few antiques to be bought in Oxford then, and the porter agreed, but mentioned that he had been offered an old flintlock gun which was still in his lodge.

Mr. Berens examined the piece, and was surprised to find that roughly chip carved on the stock was the name A. Selkirk, and in smaller letters, Largo, N.B. On the other side was the date Anna R. 1701. According to our history books of to-day this date is wrong, but according to the old calendar it is correct.

On the wooden heel of the butt is the legend:

"With three drams powther, three ounce haile,
Rame me well and pryme me;
To kill I will not fail."

Mr. Berens bought the gun for 25s., and did his best to trace its history. He found that the piece came from near Clapham, and it is known that Alexander Selkirk owned a tavern there, but died at sea, aged 47, as lieutenant aboard his Majesty's ship Weymouth in 1723.

The weapon has been exhibited at the city of Bristol and other exhibitions, and is insured for no less than £2,000.

Cuss Words In Print.

The London British public is not so sensitive about a cuss word or two these days.

Lately some of the reformers and reconstructionists have been sowing their wild oaths all over their speeches, and they're being reprinted in the press just exactly as they fell from the orator's lips.

"Hell" in the newspapers of to-day is "hell," not "h--l," which was an anaemic rendering of a fine expletive, considerate of the feelings of old-time readers.

Gen. Ironside came back from Russia and told every reporter who approached him, "I think a damn sight too much has been said about Russia already," and nobody thinks any the worse of Gen. Ironside nor of the newspaper for writing damn instead of d--n.

They All Have It.

Everybody at our house
Has the world unrest:
Ought to hear 'em start to grouse
Soon as up and dressed.

Father won't go near his store,
'Phones his orders down:
Tells his clerks to charge 'em more
Now he owns the town.

Mother runs a lot of clubs,
Heads the Anti-Beers:
Fills the house with long-haired dubs
With long-haired ideas.

Sister's nerves are in her feet,
Powder's on her nose:
She says shimmying is sweet,
And she needs new clothes.

Brother plays the idle snob,
Surely does know how:
Swears he will not take a job
Under ten good thou'.

Me-unrest? Back to the farm!
I drove army plugs:
Had six shots thrown in my arms—
I'm immune from bugs.

—William Warren.

The Dockers' M.P.

John Ward, "the dockers' M.P." of England, is also known as the "Buffalo Bill" of Parliament. He was one of the many picturesque figures that entered the House of Commons after the great Liberal victory in the general election of 1906. He stood out from even the tall men of the House—there were many—by his height, something like six feet two or three. His dress was peculiar; he wore the shortest of short sacque coats, rather baggy trousers; but the most remarkable thing was a tall soft white hat—the tallest soft white hat that had ever been seen in Westminster. It was this hat that led to his nickname.

Only the Author.

Concerning the rehearsals of her first play, "The Scarlet Pimpernel," the Baroness Orczy, who has just celebrated her silver wedding, tells this amusing story:

A new call-boy was engaged at the theatre. Going up to the baroness one day, he said: "Excuse me, miss, but are you one of the company?" "No," she replied, with a smile, "not exactly; in fact, I am only the authoress."

"Oh, is that all?" replied the boy. "Very well, then, you sit down over there out of the way," and he turned away with a sniff of contempt.

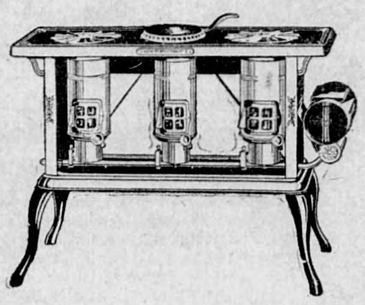
In Northern Mongolia the dowries of marriageable girls are paid in logs.

ESTABLISHED 1872

Now that the grain shipments have started, there are a number of transactions to be taken care of for you. The Bank of Hamilton is particularly well equipped to look after all this detail in a thoroughly efficient manner.

BANK OF HAMILTON

DUNDALK BRANCH—A. M. Carthew, Manager
SUB-BRANCH PROTON—C. J. Forster, Sub-Manager



New Perfection Oil Cook Stove

Speedy—Touch a match to the burner and it is ready for use instantly, just as speedy as a gas stove.

Steady—Set the flame where you want it. You can always see it through the mica door and it stays where you set it.

Clean—Does not blacken pots and pans. The long blue chimney turns every drop of oil into cooking heat. None of it escapes in smoke or soot or disagreeable odor.

Hot—For every cooking purpose there is always an abundance of steady, clean, intense cooking heat directly against the utensil.

Oven—Glass door, will not steam or break. Three point lock device saves heat. Scientific heat circulation, all steam and moisture carried away. No soggy food.

Call and let us show them to you. Made in 2, 3 and 4 burners.

F. W. DUNCAN

HARDWARE. FLESHERTON

Pays to Advertise in The Advance

The World Do Move

With the hotels selling soft drinks, chocolate bars and chewing gum over the bars, where formerly high explosives banged like torpedoes every time a cork was pulled, and the sizzling suds were shoved to thirsty souls by the bartenders' union, demonstrates how times have changed since two per cent. was first put on the market. Sports with their hats tilted over one eye and big black cigars protruding from their faces no longer lean their manly chests against the rail and call on the bar keeps to do their worst. Soda waters and ice cream so cool the spirits down that a man don't feel like painting the town red after partaking generously of this dope. With his clothes loaded down with chocolate bars, children greet, rather than shun, dad when he comes from the bar, and even wifey, who has a sweet tooth, isn't adverse to seeing hubby drop in with all he can carry of the bar tenders' wares. Ten nights in a barroom has lost all its gloom and is now suggestive of a long sleep near the sugar barrel. The old red nose brigade that used to loiter around the bar waiting for some one to give them the sign to move forward, have disbanded, and even the hotel keepers are not sorrowing for the departure of these bums and loafers, either. It's like a pink tea around a modern bar, and men are now chewing gum and coughing in their handkerchiefs where once they were too wobbly to spit straight at the cuspidor. —Exchange.

NOTICE

TO INTENDED BREEDERS

The Imported Clydesdale Stallion, Horizon, will be at the Munshaw House, Flesherton, every Thursday night during the season of 1920. People intending breeding mares should come and see this horse, as he is a premium horse and has proven himself one of the best breeding horses in the province.

WM. FOSTER,
Prop. and Manager.

Boar for Service

The undersigned has a thoroughbred Yorkshire Boar for service on lot 11, con. 8, Osprey. Terms $1.50.

FRED SPOFFARD

School Reports

S S No 4, Osprsy

Sr 4—G Pedler.

Jr 4—K Findlay, N. Pedlar, C Findlay, C Cameron, A Wilton.

Jr 3—B Wilton, G Thompson, M Findlay, M McInnes.

Sr 2—B Pedler, M Kendall.

Jr 2—R Thompson, W Findlay and L Cameron equal.

First—C Sullivan.

Primer—A Findlay, M Findlay, V Sullivan, G Wilton.

—A Winters, Teacher.

S S No 7, Artemesia

Fourth—Elford Watters, Clifford Hincks, Alfred Hincks.

Sr 3—Malcolm MacDonald, J Meads.

Jr 3—Bob Parslow, Mable Watters, Ivan Turner, Alice Muir.

Sr 2—Stewart Muir.

Jr 2—Margaret Turner, Sadie Oliver.

Jr 1—Dick Parslow, Sadie Vause, Doris Taylor, Beth Hincks, Myrtle Ostrander.

—A E Knox, Teacher.

While going down cellar at his home near Arnott Wm. Lambert fell and broke a rib.

Summer Session commences July 2nd at the

NORTHERN Business College

Owen Sound, Ont.

Train yourself for a good position. We wish we could supply one fifth the demand for office help.

Catalogue Free.

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

THE MARKETS

Carefully Corrected Each Week

Butter	0 38 to 0 40
Eggs	0 44 to 0 44
Wheat	2 00 to 2 10
Peas	1 40 to 1 50
Oats	90 to 91
Barley	78 to 80