Everyman's Problem

"If I save the same amount during the next ten years of my life that I have saved during the past ten years, how much will I be worth?" What will be the answer in your own case? Are you proud or ashamed of your Bank Account? It is better to say "I'm glad I saved" than "I wish I had". No man ever retired on the money he spent.

98

THE MERCHANTS BANK OF CANADA

Head Office: Montreal. Established 1864.

CEYLON & FLESHERTON BRANCHES

C A NORSWORTHY, - - - - - Manager.

WE SELL PETER HAMILTON FARM IMPLEMENTS

WAGONS, HARROWS PLOWS

SPECIAL PRICES IN
New Tubular Sharples Separators

JOHN HEARD, IMPLEMENT AGENT FLESHERTON.

Flesherton Tin Shop

I have just placed on the shelves a full line of Tinware, Nickelware and Agateware for domestic use. Call on me and get your supplies.

Eavetroughing, Stovepipes and Stove Furnishings.

Repairing of all kinds promptly attended to.

Pipefitting, including pump work.

Furnaces installed. Agent for Clare Bros. Furnaces.

D. McKILLOP

CHRISTOE BLOCK

FLESHERTON ONTARIO.

Santa Claus si Here Again

Once again Santa Claus has landed and unloaded many of his Christmas Toys for all the Girls and Boys. Also Nuts, Candies, Naval Oranges and Grape Fruit. Not only was he good to the boys and girls but also left some for the older people such as :

Manicure Setts	Scarfs and Caps	Trays
Brush and Comb Setts	Gloves	Bath Towels
Military Brushes	Dishes	Waist Lengths
Shaving Setts	Piped Casserole	Rugs
Stationery	Handkerchiefs	Ties
Bedroom Slippers	Brass Jardeniers	Waists
Felt Boots	Pictures	Sweaters
Baby's Toilet Setts		Baby's Sweater Coats

GROCERY DEPARTMENT

Our New Fruits, Peels and Nuts have just arrived for your Christmas Baking.

Highest prices paid for Live or Dressed Fowl.

F. G. KARSTEDT,

Flesherton, - Ontario

FLESHERTON BAKERY

The bread that satisfies people who are looking for a superior quality Bread.

It is in every way superior to the ordinary loaf of bread, and we are most anxious that everyone should try a sample and prove or disapprove our assertions.

A telephone call will bring a loaf to your door.

FRED PINDER, Flesherton

THE
Flesherton Advance

An independent newspaper published every Thursday at the office, Collingwood Street, Flesherton. Subscription price $1 50 per annum when paid in advance ; $2.00 when not so paid. $2.00 to United States. Advertising rates on application. Circulation over 1100 weekly.

W. H. THURSTON, EDITOR

AUCTION SALE

Of high class Live Stock, Implements, Etc.

The undersigned auctioneers have been favored with instructions form James Findlay to sell by public auction his entire stock of purebred Clydesdale horses, Shorthorn Cattle and Shropshire Sheep: other farm stock, implements, etc, at Lot 117, N E T & S R, Artemesia

TUESDAY, DECEMBER 21, 1920

HORSES—Clydesdale mare 5 years old, "Bessie Archer" (36882) ; Clydesdale mare 12 years old, "Jean Archer" 20391, supposed to be in foal ; Roadster mare 8 years old, splendid driver.

REGISTERED SHORTHORNS—Bull 2 years old, "First War Lord" 130817, Sire—Prince Horace 110428 by Prince Ramsden 95748 out of Proud Lady 99341, tracing to Lady Fanny (imp) 276, Dam—Red Duchess 118428 by Silver Plate and out of Raspberry, tracing to Duchess of Gloster 12th (imp) 138, a choicely bred bull and a splendid individual. Cow 8 years old, "Lady Chancellor" 109312, Sire—Castle Guard 74396 by Westward Ho 64222 and out of Mina Chancellor, tracing to Mina 6th (imp) 344, Dam—Lady Broadhooks 2nd 60855 by Broadhooks Golden Fame (imp) and out of Lovely Rose, tracing to Red Rose (imp) 455, Lady Chancellor is a very smooth cow and has proven to be a rare good breeder, bred August 4th, 1920, to First War Lord. Her heifer calf at foot, sired by Royal Edward 102753. Cow 7 years old, "Lady Ramsden" 112013, Sire—Ramsden Boy 86184 by Commander 73847 out of Miss Ramsden 12th 54648 tracing to Miss Ramsden 6th (imp) 366, Dam—Lady Broadhooks 2nd 60855 by Broadhooks Golden Farm (imp) and out of Lovely Rose, tracing to Red Rose (imp) 455 a half sister to Lady Chancellor and also a splendid breeder, Bred October 25th 1920 to First War Lord, Heifer calf at foot sired by Royal Edward 103753. Cow 5 years old, "Lovely Star" 147159, Sire—Crimson Prince 95052 by Crimson Emer 86210 and out of Flora 76602 tracing to Flora 8th (imp) 2141. Dam—Lady Chancellor 109313 by Castle Guard 74396 and out of Lady Broadhooks 2nd, tracing to Red Rose (imp) 455. A young cow of outstanding quality with much of her usefulness before her. Bred June 1st to First War Lord. Her bull calf at foot, sired by Royal Edward 103753. Yearling Heifer "Royal Belle" 164242, Sire—Royal Edward 103753 by Choice Star 80588 and out of Lovelace 6th 99362 tracing to Sapin (imp) 48575. Dam—Lady Chancellor 109313 by Castle Guard and out of Lady Broadhooks 2nd tracing to Red Rose (imp). Bull Calf 10 months old. Sire—Royal Edward, etc, (same as above.) Dam—Lovely Wimple 2nd 80344 by Scottish Chief 53100 and out of Lovely Wimple 63755, tracing to Wimple (imp) 5233. A choicely bred calf.

GRADES—Cow 3 years old calf at foot, Cow 6 years old calf at foot, Cow 8 years old supposed to be in calf, Cow due to calve in January, Two-year old steer, Two yearling steers, Yearling heifer, Heifer calf.

SWINE—Brood sow supposed to be in pig, 11 pigs 3 months old.

POULTRY—50 hens.

SHEEP—The entire stock of purebred registered Shropshires, consisting of the flock header, a Kelsey bred ram, 19 ewes and 8 ram lambs. This is an extra good flock, has produced prize winners for many years, and now affords a rare opportunity to purchase some foundation stock.

IMPLEMENTS—Deering mower, Deering rake, fanning mill and bagger nearly new, grindstone, Cockshutt 15 disc drill, set scales 2000 lbs, cultivator M. H., incubater and brooder, land roller, stone boat 2 sugar kettles, set iron harrows, 50 good grain bags, Cockshutt 2 furrow riding plow, Fleury plow; a quantity of good lumber and fence posts, scuffler, turnip pulper, pea harvester.

VEHICLES, HARNESS, Etc—Buggy nearly new, cutter, road cart nearly new, 2 farm wagons, wagon nearly new, box and stock rack combined ; 2 set bob sleighs, hay rack, set heavy brass mounted harness new, 2 set heavy team harness set single driving harness nearly new.

HAY, GRAIN, etc—35 tons timothy hay, 5 tons clover hay, 300 bus O A C oats, first prize field crop comp 1920, 1000 bushels other grain, a quantity of turnips, forks, chains, etc, etc—

HOUSEHOLD EFFECTS—cream separator Melotte, kitchen table, Treasure range nearly new, kitchen cupboard, Royal Jewel cook stove, 6 kitchen chairs Florence coal oil stove new, churn, a number of sap buskets, washing machine refrigerator, oak extension table 6 ft, extension table 12 ft, secretary, couch nearly new solid leather covering, Edison phonograph, lamps, dishes, pails, etc.

Sale at 12 o'clock sharp. Lunch served at noon for those from a distance.

TERMS—grain, hay, roots and all sums of $10 and under, cash ; over that amount 12 months' credit will be given on approved joint notes, or 5 per cent. off for cash in lieu of notes

Please remember the date and arrange to arrive early, as this is a large sale and must commence on time. Positively no reserve, as Mr Findlay has disposed of the farm and is leaving immediately after the sale.

Shepherdson & Shepherdson, auctioneers

Boar for Service

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

FRED SPOFFARD

The Country Weekly

From the Farmer's Sun

Nearly all the country papers have raised their subscription price from $1.50 to $2 per year. This has been made necessary through the increased cost of production. In common with the city dailies and the trade and class publications, the country papers have been brought face to face with a very serious situation and have been forced by self preservation to increase their subscription price. It is to be hoped that no more of the country weeklies will be forced to suspend publication. Already there has been a lengthy list of papers forced into the hands of the receiver.

No matter how efficient city papers may be, they can never take the place of the country weekly. There is a personality and a flavor about the home town paper which cannot be furnished by any other publication on earth. To the people of the district it is guide, philosopher and friend, and to those living away from the old home centre its weekly coming is welcomed like a message from an absent friend.

For the most part the country weeklies have done a real service in fighting the battles of the community they serve. They see that the interest of the small town and of the farm are linked up together, and for the most part they have been warm supporters of the Modern Movement to give the common people a larger voice in the affairs of the nation.

A strange article was picked up on Mr. Maitland's farm, 3rd con, West Luther, the other day that is causing some speculation. It is rough, uneven, about 10 inches long and possibly 4 inches wide and about the same in depth. It looks as though two pieces of material had been fused by great heat, the seam showing distinctly down the centre, while from each side rib like formations set out in irregular fashion. It is not pure metal, and too heavy for stone, and some suggest it may be of meteoric composition. Whatever it may be will likely be determined by scientists in Toronto to whom it is being forwarded. Strange to say this is the only piece found and had been noticed on the surface for a couple of years or more, till the ditching crew gave it more than passing notice.—Grand Valley Star.

Farm Help

Owing to unemployment in centres of population there are many men now available for farm work. A large number of these men have had farm experience and their services are now available at moderate wages with board. Farmers who can usefully employ one or two of these men at this time will be rendering a service to the community as well as to themselves. Many farmers have repairs and other odd jobs which have been put off for years on account of the high cost of labor. This might be a good time to get caught up with work of this nature.

Farmers desiring help please communicate with your local representative and state the nature of the work and wages you are willing to pay.

—J. Stewart Cooper, Markdale.
Agricultural Representative
Grey County
Honorable Manning Doherty,
Minister of Agriculture.

Boar For Service

Pure bred Registered Yorkshire Boar for service—Maxwell Jack 62903—on lot 167, S. W. T. & S. R., Artemesia. Terms $1.50. Sows not returned will be charged same as those in pig.

10,4,19 T. J. STINSON

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 $120,515,403, 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 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 $9,955,970, 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.

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 rounding 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	7,500,000.00	8,000,000.00
Government and Municipal Securities	21,114,908 29	36,240,352.41
Railway and other Bonds, Debentures and Stocks	3,837,377.14	3,870,611.91
Call Loans in Canada	8,254,586 81	6,843,017.57
Call Loans elsewhere than in Canada	4,179,236 55	3,418,846.99
Loans and Discounts	120,515,463.60	102,346,564.37
Loans and Discounts elsewhere	1,340,428 69	329,334.27
Loans to Municipalities	4,635,381.80	3,578,382.16
Liabilities of Customers under Letters of Credit per contra	2,491,664.35	757,606.04
Bank Premises	3,192,734.42	5,663,251.73
Real Estate other than Bank Premises	602,748 47	911,291.19
Mortgages on Real Estate sold by the Bank	705,567.02	528,177.93
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	$ 8,341,535 30
Reserve and Undivided Profits	8,660,774.98	7,574,043 32
Notes in Circulation	17,707,977.00	15,827,373 00
Deposits	170,634,061.90	166,006,015 24
Acceptances under Letters of Credit	2 491,664 35	757 606.04
	$209,450,448.23	$198,506,572 90

BELLAMY'S GROCERY

Headquarters for A1 Groceries, Flour and Fruits

XMAS. WINES
These are full flavored and mellow but unfermented, including Port, Blackberry and Ginger.

ORANGES
New Naval Oranges, all sizes, the best California product.

GRAPE FRUIT & LEMONS
An exceptionally fine line of the above fruit that will be sure to please.

NUTS and CANDIES
Almonds, Walnuts, Peanuts, Mixed Candy, Chocolates and Creams in bulk for the Xmas. Tree.

GRAPES
Finest Malagas and Red Emperors. A real treat for young and old.

Willard's Fork-dipt Chocolates
A box of these excellent Chocolates makes a nice Christmas Gift. All prices from 45c. to $3 00.

CRANBERRIES
A choice shipment of these berries just arrived.

ICE CREAM BRICKS
Willard's Ice Cream Bricks make a swell dish. Put up in containers that will carry.

GROCERIES
Our lines of Groceries are excellent and all sold under a positive guarantee. For Dried Fruits such as Raisins, Currants, Figs, etc., try us.

FLOUR
Cream of the West for bread and Monarch and Feversham for pastry

SPECIAL—VERY BEST ONIONS, PER 100 LB. $3.50.

Telephone No. 37 **BELLAMY'S** Flesherton, Ont.

Are You Interested In An Automobile? If So

Take a pencil and paper and jot down the features you really want in an Automobile.

Include Comfort, Endurance, Economy, Appearance, Convenience, Equipment—all the essentials a car must have to satisfy you.

Bring this list with you and use it to judge the merits of the Chevrolet "Four-Ninety" Touring Car.

We ask nothing more than your own opinion based on your own requirements. We will do no more than answer your questions.

It is because of the ability of the Chevrolet to meet tests like this that we are back of it.

It is built to conform to the studied needs and tastes of particular motorists.

When you have inspected it you will see how well it fulfills its purpose and why.

D. McTAVISH & SON,

CHEVROLET DEALERS, - FLESHERTON, ONT.