

## MERCHANTS BANK OF CANADA

Capital paid up.....\$6,000,000  
Reserve.....2,000,000

HEAD OFFICE - MONTREAL

BOARD OF DIRECTORS.  
ANDREW ALLEN, Pres. Director.  
Hector MacKeezie, Esq., Vice-President  
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Thos. Fyffe, Esq., Joint Gen. Manager  
E. F. Hendon, Supt. of Branches

BRANCHES IN ONTARIO AND QUEBEC.

Aldinston, Ont. Kingston, Preston, Ont.  
Barrie, Ont. London, Quebec.  
Berlin, Ont. Mississauga, St. Catharines, Ont.  
Brantford, Ont. Markdale, Sherbrooke, Que.  
Chatham, Ont. Montreal, Stratford, Ont.  
Essex, Ont. Niagara Falls, St. Jerome, Que.  
Flora, Ont. Waterloo, St. Thomas, Que.  
Galt, Galt, Napanee, Tilbury, Ont.  
Hamilton, Ont. Oakville, Ont. Walkerton, Windsor, Ont.  
Hespeler, Hespeler, Ont. Parkers, Watford.  
Kincardine, Kincardine, Ont. Peacock.

BRANCHES IN MANITOBA.  
Winnipeg, Brandon, Brandon,  
Souris, Portage la Prairie,  
Edmonton, Alta., Medicine Hat.

General Banking Business Transacted.  
Interest on Deposits at Current Rates.  
Farmers' Notes Discounted.  
Farmers' Sale Not Collected.

Markdale Branch  
W. A. BURROWS, Manager

## Be Accurate

Keeping accounts may seem a prosaic matter to some girls, who may say that when they have but a small amount to spend it is useless to write down in a book where the money goes, but the training of one's self in strict attention to detail in personal affairs is a surprising help. Much unnecessary worry and worry in life are caused by want of accuracy, and it is invaluable to acquire early the habit of carefulness in business as well as in the more simple everyday matters. To carry out an order, repeat a message correctly, answer important letters promptly, clearly yet concisely, are a few of the things which every girl should learn to do well.

It is unsatisfactory to try to reckon up in memory where a few bank-notes have gone or what has become of certain small change. A great deal of needless and nervous fretting may be

avoided if one establishes the habit of entering in a small account book receipts and daily expenditures. There is then less danger that money will be wasted on unnecessary ribbons, candy, soda water, car fares, trifles and tempting bargains. If a girl's parents make her a certain allowance, the fact that she must keep within it is of infinite use to her. She will thus be educated to understand the prices and values of various articles. She will learn prudence in purchasing and in choosing well, fore-thought in managing expenses, and a certain self-reliance which will be helpful to her; and, best of all, she will appreciate something of the responsibility of spending money. A girl who is earning and possibly helping others beside should accustom herself to keeping her accounts as precisely as if she were expending an allowance from her parents. If a girl can devote a small sum weekly to some worthy charity, she will enjoy that more than if she had spent the money on herself.

The Merchants Bank of Canada, Markdale.

Discounts farmers notes at Seven per cent. Allows interest on deposits, payable on demand at the rate of three per cent; interest compounded every six months. Money orders issued at the following rates; payable at any banking point in Canada (except the Yukon Territory.)

Under \$10.....8 cts.  
\$10 and under \$20.....10 "  
\$20 " " \$30.....12 "  
\$30 " " \$50.....14 "

**OUR OWN TRADE**  
You know all about it. The rush, the worry, the exhaustion. You go about with a great weight resting upon you. You can't throw off this feeling. You are a slave to your work. Sleep fails, and you are on the verge of nervous exhaustion.

What is to be done? Take

**AYER'S SARSAPARILLA**

For fifty years it has been lifting up the discouraged, giving rest to the overworked, and bringing refreshing sleep to the depressed.

No other Sarsaparilla approaches it. In age and in cures, "Ayer's" is the leader of them all. It was old before other sarsaparillas were born, still is best. All druggists

Ayer's Pills aid the action of Ayer's Sarsaparilla. They cure biliousness.

I have used Ayer's medicines for more than 22 years and have told many of my friends that you made the best medicine. I have never seen any sarsaparilla like it. When I first took it 22 years ago I don't know what I ever did without your medicine.

DR. J. C. AYER, M.D., Boston.

Write for Free Catalogue to

C. A. Fleming, Principal  
Owen Sound.

## Tailoring

Spring is here and you want to dress accordingly. You desire comfort, and have some appreciation at least, for appearance. I can suit you in both. Leave your measure early and I will do my part up to date.

Geo. Dundas  
MARKDALE  
Over McFarland & Co's Store

All of Ayer's preparations sold by W. Turner & Co., Druggists, Seedsmen and Stationers, Markdale, Ont.

**J. W. SPROULE**  
MARKDALE  
Furniture, Musical Instrument and Undertaking.

**C. P. R. TIME TABLE**  
MARKDALE STATION  
Going South 7:35 a.m. 4:14 p.m.  
Going North 12:20 a.m. 9:30 p.m.

## DIRECTORY.

### POST-OFFICE DIRECTORY.

MARKDALE. The P. O. will be opened from 8 o'clock a.m. to 7 p.m. every working day. Mails closed as follows, viz:

2. P. M., going North, 12:05 a.m., and 9 p.m. " South, 4:30 p.m., and 9 p.m.

TRAVERSETON and WAUDYNDAY Tuesday, Thursday and Saturday, 12:30 p.m.

BEAVERDALE and WOODHOUSE, Tuesday, Thursday and Saturday, 2 p.m.

For registered letters and money orders, thirty minutes earlier than above. The P. O. will be open on Holidays from 9:30 to 9 p.m. and half an hour after mails arrive.

W. L. McFARLAND, P. M.

DIVISION COURT CLERKS

No. 1. Bon Alien, Owen Sound.

" 2. David Jackson, Durham.

" 3. Thos. Plunkett, McAford.

" 4. W. L. Tyson, Clarksburg.

A. S. VanDusen, F. Sherton.

" 5. John McDonald, Chatsworth.

" 6. Duncan Campbell, Hanover.

" 8. R. L. Stephen, Markdale.

MARKDALE VILLAGE OFFICIALS.

Reeve - M. Armstrong.

Councillors - A. McNally, H. Mercer, R. S. Rae and W. J. Young.

Clark - A. Macpherson.

Treasurer - Wm. Lucas.

Pound-keeper - John Chapman.

Village Constable - Robt. Askin.

Public School Trustees - Dr. Ego. H. Mercer, J. Lyons, I. B. Lucas, R. S. Rae and W. A. Armstrong.

NEIGHBORING MUNICIPAL COUNCIL BOARDS.

COUNTY COUNCIL.

No. 1 - Frost and Gordon.

" 2 - Pringle and Tolton.

" 3 - McKimmon and Brigham.

" 4 - Allen and Shenk.

" 5 - Richardson and Watson.

" 6 - McCollum and Preston.

" 7 - Brown and Paterson.

" 8 - McDonald Williscroft.

ARTEMESIA.

Reeve - D. McTavish, Flesherton.

Councillors - Thos. Kells, Geo. Thompson, J. A. Boyd and A. Muir.

Treasurer - Wm. Armstrong.

Clerk - W. J. Bellamy, Flesherton.

EUPHRASIA.

Reeve - J. M. Davis, Vandeleur.

Councillors - J. F. Eaton, J. J. Richardson.

H. Hurd and Robt. Ward.

Treasurer - Wm. McConnell.

Clerk - Nathaniel L. Curry, Rocklyn.

HOLLAND.

Reeve - Wm. Hampton.

Councillors - John Murray and Robt. Melintosh.

E. O. Marrian and Wm. Foster.

Treasurer - John Cameron.

Clerk - J. P. Hale, Holland Centre.

OLNEY.

Reeve - Jas. Staples.

Councillors - John Williams, G. R. Arrowsmith, N. McConnell and J. A. McMillan.

Treasurer - Jas. Edge.

Clerk - John S. Black, Pomona.

OSPREY.

Reeve - W. J. Monaghan.

Councillors - E. W. Norman, W. H. Guy, J. Hudson and Irvin Morrison.

Treasurer - Josiah Gamey, Maxwell.

Clerk - Thos. Scott, McIntyre.

COUNTY OFFICIALS.

Sheriff, C. H. Moore, Owen Sound.

Clerk of Peace, W. Armstrong, Owen Sound.

Clerk, John Rutherford, Owen Sound.

Treasurer, S. J. Parker, Owen Sound.

County Warden, J. McDonald, Chatsworth.

Registrar, N. R. McKinstry, Owen Sound.

" Thos. Landor, Durham.

M. P. North, Wm. Paterson, Bradford.

M. P. East, T. S. Sproule, M. D., Markdale.

M. P. South, Geo. Landerkin, M. D., Hanover.

M. P. P., North, G. M. Boyd, Owen Sound.

M. P. P., East, J. B. Lucas, Markdale.

M. P. P., South, Dr. Jameson, Derriam.

CHRIST CHURCH.

Sunday Services at 10:30 a.m. and 7 p.m.

Sunday School at 2:30, Mr. J. W. Ford Superintendent.

Bible Class Friday evenings at 7:30, conducted by pastor.

The Guild of the Good Shepherd every

Friday afternoon at 4 o'clock.

Holy Communion, the first Sunday in each month, at the close of morning service. On other Sundays and Holy Days at 8 o'clock, a.m.

You are cordially invited.

J. R. Newell, Incumbent.

REEDING.

Deering Reeding.