

Farm Finances

FARMERS who are working to get ahead are invited to make free use of our banking facilities for their business affairs.

A deposit Account will enable you to pay accounts by cheque, avoiding the necessity of carrying large sums of money at the risk of loss or theft. The paid cheques also form valuable receipts for payment made.



Loans are freely made to responsible men to enable them to increase their production of crops and live stock.

Talk over your plans with our local Manager. His experience in financial matters may be of value to you.

THE BANK OF TORONTO

Capital \$5,000,000. Reserves \$6,794,000.

KIMBERLEY

(Special to The Standard.)
We are pleased to see the snow again and hope it remains to give good sleighing.
Methodist League Skating Party in Markdale rink next Monday night, Dec. 27th. Admission 25 cents.
Mr. Sanderson, of Orangeville, visited recently with Mr. and Mrs. W. Harris recently.
Fawcett—On Friday, December 17th, 1920, Mr. and Mrs. Ezra Fawcett, a son.
Mrs. James and Miss Ella Lawrence are visiting friends this week in the North.
Mr. Saul Fawcett is sick at present. We hope for his speedy recovery.
We regret to recount the death of Mrs. Christopher Knott, of Meaford, on Dec. 12th. Mrs. Knott was a resident of Kimberley for twenty years and we join in sympathy for the bereaved family.
Mr. Henry Heard held an auction sale on Thursday last to dispose of his household goods. Before leaving for his new home in B. C., he will visit friends in Detroit.
Don't forget the Christmas Anniversary and Christmas tree on Tuesday, 21st.
Mrs. Thos. Shaw, of Heathcote, visited with her daughter, Mrs. Saul Fawcett.
Mr. and Mrs. D. A. Graham and little daughter, Winnie, of Vandeleur, visited with Mr. and Mrs. S. S. Burritt one day last week.
Miss Viola Lewis, of Wodehouse, visited with her mother over the week-end.
Mr. Sheldon Myers is visiting with his brother William of this place.
Miss Alice Shaw visited a few days last week with friends in Duncan.
Mr. Goldman of Dundalk, made a business trip to our village one day last week.
Mr. Dolan and Mr. Elmer Ellis visited in Toronto recently.
A meeting in the interest of the Community Hall was held in the village on Tuesday night.
Mr. John Weber has returned to his home in Port Arthur after spending a couple of weeks with his parents here.
Mr. W. S. Bishop has installed a new oat roller in his gristmill.

ROCKLEY

(Special to The Standard.)
We wish the Editor of all The Standard readers a very Merry Christmas.
There is plenty of snow for sleighing now.
School is closed here owing to the illness of the teacher, Miss M. Beckett.
Mr. Isaiah Gardner has returned home from Collingwood Hospital after having his tonsils removed.
Our genial young doctor is kept quite busy attending to the sick, and has been quite successful in some very critical cases.
Mr. Harry Lennox, of Knox College, Toronto, is visiting his parents, Rev. and Mrs. Lennox, at the Manse, Temple Hill.
Mr. and Mrs. Douglas Patterson entertained the young people of the neighborhood at a party Wednesday evening last in honor of the bride and groom, Mr. and Mrs. Patterson, Bihilyte.
Mr. John Stitt entertained the young people of the vicinity to a party in the Town Hall on Friday evening last.
Mr. W. Yeadell, who has spent the summer in Toronto, has returned to his home.
A meeting was held one day last week for the purpose of arranging to build a shed for the accommodation of horses winter in the village.
The rink is being prepared for skating and will be run this winter by Mr. Robt. Wench.
Don't forget the Christmas Tree Entertainment at Victoria Church on Wednesday evening and at Temple Hill on Friday evening.

RIVERDALE

(Special to The Standard.)
A Merry Christmas to you all.
Mrs. T. Davidson returned acquaintances in this vicinity the first part of the week.
A number of the young people of this vicinity attended the quadrille at the home of Mr. and Mrs. W. McNally of Cherry Grove on Friday evening.
Mr. Bert Burrell, of Union Hill, pleasantly entertained some of the young people in this vicinity lately.
Threshing operations will be completed in this vicinity shortly by Mr. Elmer Eagle, the famous thresher. The Sunday School Entertainment held at Ebenezer on Friday evening last was a magnificent success, both financially and entertainingly.
Miss Maggie Pothergill, of Beaverdale, spent over the week-end with friends in this vicinity.
While engaged with the Riverdale Lumber Manufacturing Company, Mr. T. Woods recently had the misfortune to receive a very serious injury to his eye.
We regret to report that Mr. D. Boyd has been confined to the house during the past week owing to an attack of influenza.

PRICEVILLE

(Special to The Standard.)
About twelve inches of snow fell during last week.
Karstedt Bros. distributed a car of furnace coal in town a few days ago.
A new furnace has been installed in the basement of the Presbyterian Manse, which will no doubt make the house more comfortable than it has been for some time.
Our Public School board has stored a fair supply of coal in the furnace room of the school for use during the cold weather.
D. McLachlan has treated himself to a gas engine that makes itself very useful in pumping water, cutting wood and other work around the house and barn.
Frook has his stalls full again of fat cattle, some fine heavy steers among them.
Lockie McTaggart has been busy fitting up breeding pens and dens in the fox ranch. We think the pups have improved considerably in size and appearance since coming to town.
Miss Jennie James was quite ill during last week.
Mrs. Kate McArthur is over on the north line nursing Mrs. H. R. McLean.

TRAVERSTON

(Special to The Standard.)
The good sleighing of the past week has been a big help to the Christmas trade.
Mr. Edward D'arcy fell from a straw mow one day recently and shattered the top of his shoulder.
Mr. Theodore Pallace, of Toronto Dental College, arrived home on Saturday for the holiday season.
Mr. Wm. Greenwood was down to Toronto two or three days last week and had an examination by Dr. Glover, who stated he could prolong his life, but couldn't effect a cure.
Mr. John Delaney has spent the past couple of weeks visiting among the old neighbors.
It takes a big pile of oats at current prices to pay this year's tax bill.
Mr. J. C. Ross ran the first boards through his big planer on Monday.
The Township Fathers wound up the year's work on Wednesday of last week. 'Twas a specially busy day for the Clerk and the Treasurer, but the former is growing young again, as he wrote all day without the aid of his glasses.
A quiet, happy wedding took place at 4 o'clock on Saturday evening in the pretty manse parlour of the Rev. Mr. Burchman, Toronto, when Thos. Ivan Edwards, third eldest son of your scribe and his better half, was wedded to Miss Janet E. Marshall, second youngest daughter of Mrs. M. M. Marshall, of Durham. The young couple have a wide circle of friends and acquaintances, who will be interested in this important event. The young bride is a winsome lassie, was a most successful teacher for over four years and is a gifted soloist. The young couple will reside in the city, the happy bridegroom having a good position with Paddy Bros. The good wishes of many kindred and friends is extended.

VANDELEUR

(Special to The Standard.)
A merry Christmas and a happy and prosperous New Year to Ye Editor and all Standard readers.
Mr. Grant Blair is spending the holidays at his home in Toronto.
Mr. and Mrs. Edwin Cullis left recently to spend the Winter with friends in Parry Sound.
Mr. Otto Baker is able to be around again after being confined to his bed with a slight attack of pleurisy.
The Epworth League met at the home of Mrs. Davis and family last Sunday evening.
The Sunday School workers are busy preparing for their Christmas Anniversary on Thursday evening of this week.
On Monday afternoon of last week our rural mail carrier's horse, which was being driven by Mr. Matthews, of Markdale, took fright at the power house and ran away. Mr. Matthews had to return to Markdale, and some of the patrons of R. R. No. 4 had to do without their mail.
'Real good' was the general expression of opinion by those who attended Ebenezer Church concert last Friday evening. The dialogues, recitations and musical selections were of a high order, and were well rendered and evoked favourable comment from those present. Ebenezer has talent of which they may well be proud.
Those from this community who attended the United Farmers' Provincial Convention in Toronto last week have returned with glowing reports of the magnitude, enthusiasm and general success of that great gathering of Ontario agriculturalists.



MUSIC FOR XMAS
Large Stock of Edison and Victor Records to Chose From.
Violins, Mouth Organs, Jew's Harps, Etc.
J. H. STEPHENSON.



The December meeting of the Women's Institute which was held at the home of Mrs. Jane Richardson last Thursday afternoon, was well attended. It being the Christmas season the members each brought along some culinary dainties, by way of a surprise for their hostess. It was decided to hold a concert sometime during the Winter.
A printer's error appeared in one of the items of Vandeleur news in last week's paper. The item in question should have read as follows:—Mr. and Mrs. Robert Graham received two interesting items of news from the West recently. The first was the announcement of the birth of another grandson, Archibald Wilson Graham, of Daysville, Sask., and the second was to announce the arrival of their first great grandson, Robert Richard Graham, son of Mr. and Mrs. Earl Graham, of the same place. Robert Richard, by the way, is rather a novelty, being able to trace his descent through four generations of oldest sons.

CHERRY GROVE

(Special to The Standard.)
Merry Christmas and Happy New Year to The Standard and all readers.
Miss Hutchinson and her pupils are having a private Christmas treat on Thursday. Owing to the lack of space in their present school quarters they were unable to invite the parents of the children.
Mr. Geo. A. Taylor and lady friend took in the Ebenezer Church concert on Friday evening last and report a fine time.
Mr. W. B. Gregory purchased a nice set of "bobs" this week and we expect to see Bill do some tall hustling this winter.
Mr. Thos. J. Harvey spent a few days last week with relatives in Owen Sound.
Fowl picking bees have been the order of the day this week, so far, and some very fine birds from our burs have been placed.

WALTERS FALLS

(Special to The Standard.)
Merry Christmas.
Mr. Bonnell has secured the services of Mr. Dalrymple of near London as miller and he commenced work last Monday.
A large number of young people gathered at the home of Mr. H. Rennie on Thursday of last week and showered the bride-to-be with many varied and useful articles.
The Misses Omstead, of Toronto, are at their home for the holidays.
Mr. Arlidge of Meaford, visited his sister, Mrs. Jas. Bell, last week. Mr. and Mrs. Bell returned with him to Meaford for the week-end.
Mr. D. Seaman, of Owen Sound, returned home on Tuesday from visiting a week with Mr. Robt. Walter. Mrs. Seaman accompanied him home after being here some weeks with her mother, who has recovered her health.
Word was received by Mr. R. H. Quinton last week of the death of his cousin, Mr. George Walter, of near Edmonton. The remains arrived in Markdale on Friday night accompanied by Messrs Thomas and Will Walter and L. Kirkham from Toronto. The funeral took place on Sunday afternoon from Mr. Quinton's to St. Philip's graveyard, Rev. Hendry having charge of the service.

DEATH OF MRS. KNOTT

After a two weeks' illness with pneumonia, Mrs. Christopher Knott passed away at her home here on Sunday morning, December 12th. The deceased was born in Peel county, and moved to Euphrasia township when a young girl, where she was married. After residing in the township for several years, they moved to Thornbury, where they made their home until a year and a half ago when they came to Meaford. She was a member of Anglican Church.
Besides her husband she is survived by four daughters and four sons: Mrs. Emerson Brown, Clarksburg; Mrs. R. C. Ferguson, Thornbury; Christena of Toronto and Reta at home; George, Laverna, Sask.; Sanford, Clarksburg; Ben, St. Vincent; Norman, Hanna, Alberta.
The funeral took place from her late residence, St. Vincent street, to Clarksburg Cemetery on Wednesday.—Meaford Mirror.



The Last Call For Xmas Gifts Shop Early

Men's Suspenders, boxed, Special Bargain at 75c	Men's different colored Hosiery, Scarfs, Special Bargain at 49c	Men's Tan Kid Bottom Slippers, Special Bargain at 75c
Men's Flannel-ette Night Gowns, Special Bargain, \$3.00	Men's Mocha Lined Gloves, all sizes, special Bargain at \$2.50	Boys' Windsor Neckties, different patterns, Special Bargain at 75c
		Men's Neckties, different patterns, Special Bargain at 75c

A Merry Christmas
To our many patrons—those numerous friends who, through their loyalty and good will, have made possible for us a profitable business year. We take this means to wish in all sincerity the greetings of the season.

F. T. Hill & Co.

Men's Caps, good neat patterns, all sizes, Wooltex and Tweed quality, Special Bargain at \$1.89	Women's all-felt Shoes, all sizes, Special at \$2.48
White Terry Bath Towels, Special Bargain a pair \$1.29	Boys' Lined Kid Gloves, Special Bargain at \$3.50
Kiddies' Crib Blankets, Animal Pattern, A Special Bargain at \$1.29	Men's Socks, all sizes, Special Bargain at \$1.00
Women's four in hand Ties, (boxed) at \$1.00, \$1.25 and \$1.50	Women's Fleece-lined Bloomers, in White, blue, black and brown, Special Bargain at \$1.49
Women's Brush Wool Scarfs, dandies, at a Special Bargain Price: Misses' Brush Wool Sets, different colors, Special Bargain \$2.75	Aprons, Special Bargain at \$1.00
Large size honey comb Bed Spreads, Special Bargain at \$4.50	Sweater Coats for every member of the family
Ladies' fine quality Boudoir Caps from \$5c to \$1.35	Ladies' White Flannel-ette Night Gowns, Special Bargain at \$2.00
Saxony Wool Blankets, large size, Special Bargain at \$6.75	White Lily Table Linen, splendid quality, standard width, Special Bargain at \$2.45
Flannel-ette Blankets, large size, Special Bargain \$3.48	Colored Bath Towels Special at per pair \$1.00
Infants' Elder-down Morning Jackets, Special Bargain at 19c	Comfrier-Blankets, in plaid patterns, large size, at per pair, special \$7.50
Linen Tray Cloths, fringe ends, Special Bargain at 39c	Handkerchiefs at all prices for Men and Women.
Men's, Women's and Children's Plated Skates at \$1.00 to \$2.50	Hockey Sticks from 25c to 85c
Specials in Adam Silverware, Cut Glass and Silverware.	Children's Sleighs at from 85c to \$2.25
How about a Foot Warmer for a Christmas Gift?	

F. T. Hill & Co., MARKDALE.

ARE YOU ON THE HYDRO LINE?

If so, why not equip your home with electrical appliances this Xmas? We have a full stock of—

- Electric Ranges
- Washing Machines
- Vacuum Sweepers
- Heaters
- Irons
- Toasters
- Grills
- Heating Pads
- Reading and Floor Lamps

In fact everything of an electrical nature made. We invite your inquiries and will pay phone charges where order is given for any of our goods.

W. J. McLINDEN
ELECTRICAL CONTRACTOR & SUPPLIES
976 2nd Ave E. OWEN SOUND Phone 337

DID YOU FORGET?

Never Mind, Rush Your Suit To Us And We Will Have It Back Friday Afternoon.

We Have Made Special Arrangement With Express Co. To Get Your Parcel When The Train Comes In Friday.

TRY WAITE FOR SERVICE.

WAITE, THE CLEANERS.
302-308 10th Street, East, Owen Sound.

WEDNESDAY

The reach you if you or whose phone will But if it is want and just where Want Ad than either

Wanted

Strayed from 3. Euphrasia Owner property at T. Hill

For Sale years old

For Sale right at R. No.

For Sale good as new act quick price asked

For Sale Inca. Lino

Your farms from state land, at value, part of dale, MA

Bank of Toronto

NE

SPRING

from April (Summer) each of \$100 Toronto any jobs P. McINTOSH Young

Accountancy Ing. account superior insur ments; keen ates. Write for Elliott, Principal