A SAVINGS ACCOUNT has made many desirable investments possible

MANY men on a regular income find themselves with money on their hands at the end of each month or each week, which is spent because the amount itself is too small to find a place for investment.

Our savings department affords the means by which these amounts can be added to each other regularly until a balance is accumulated which enables the depositor to take advantage, in a substantial way, of the opportunities for investment constantly offering.

This is one of the best purposes served by a savings bank account. Start one now.

THE BANK OF TORONTO

Incorporated 1855

Capital, $5,000,000 Assets over $100,000,000

BRANCHES

MARKDALE FEVERSHAM

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Mr. Car Owner:— We are pleased to announce that our plant is especially equipped for all kinds of winter work on **Batteries** and **Tires**. The **battery and tires** are of vital importance to the satisfactory running, economy and riding comforts of any car. They should be in good condition and one way to obtain satisfaction is to have us scientifically attend to same during the winter months. Our work is guaranteed, and we can save you money on your battery and tires. No matter how bad the condition of your battery may be, it will be worth your while to bring it to us. We scientifically repair and recharge batteries. Service batteries always on hand. New batteries for sale.

NOTE:—We will be pleased to call for your battery and tires, efficiently care for battery till spring, make any necessary repairs to tires and tubes, and guarantee satisfaction.

YOURS FOR SERVICE

F. A. YORK & SON

Battery and Tire Specialists, Markdale, Ontario.

Live Stock Breeders

One important feature of handling live stock is the finding of the right market.

The Profit side of Producing live stock is found in the marketing end.

Getting panicky has resulted in the sale at country points of many cattle at prices much below the market value.

Regardless of how your stock is handled, you pay the freight, the yard, and selling charges.

By shipping your own stock you get the market value on a competitive sale.

See your Club Shipper.

W. R. GRAHAM,

Phone 58 r 3 3 R.R. No. 4, Markdale

CREAM of the WEST FLOUR

"How's that for a pie!"

YOU can also make beautiful light cakes and bread of wonderful whiteness and flavor with Cream of the West Flour.

Maple Leaf Milling Co., Limited
Toronto, Winnipeg, Brandon, Halifax

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FLESHERTON

Veteran Druggist Dead

Mr. William E. Richardson, a very highly respected and well-known old resident of Flesherton, who had been for a number of years an invalid with rheumatism, passed away at his late home here on Wednesday evening, November 16th, in his 84th year. The deceased, who was a brother of the late Mr. M. K. Richardson, ex-M.P., was born at Culgaith, Cumberland, England, and was the last surviving member of a family of seven. He was twice married and leaves, besides his widow, a daughter, Mrs. Jos. Wilkinson, in England; a son, Mr. E. N. Richardson, druggist here, and two daughters, Miss Florence, at Seattle, Washington, and Miss Josephine, at home. Mr. Richardson came to Canada fifty-four years ago, engaging with his brother in the general store and drug business here. He took a course in the Veterinary College, Toronto, and after graduating practiced here for several years. Later he took over the old established drug business in which he is now succeeded by his son. The funeral took place to the public cemetery on Saturday afternoon, under the auspices of Prince Arthur Lodge, A.F. & A.M., of which Mr. Richardson had been a member for forty-four years. The family pastor, Mr. Marks, Theological student now supplying the Baptist pulpit, conducted an impressive service at the house and the obsequies at the grave, assisted by Rev. J. H. Oke, pastor of the Methodist church. The casket was covered with beautiful floral tributes from the Masonic Lodge, The Baptist Church, the family and others. The very highly esteemed aged widow and family have the sympathy of many friends in their bereavement.

Mrs. Jessie Chard, widow of the late Mr. Wm. Chard, and a very highly respected old resident of Artemesia, passed away at the home of her son, Leslie, on the old homestead, 7th line, on Wednesday, November 16th, aged 72 years. Waiting the arrival of her daughter from the West, the funeral was delayed till Sunday afternoon, when a large cortege followed the remains to Flesherton cemetery, where her late husband was laid five years ago. Service at the house and the last rites at the grave were conducted by Rev. G. Vroman, Anglican Minister at Maxwell. The deceased was twice married and by her first marriage leaves a son, Mr. Fred Jeffery, of Toronto, and two daughters, Mrs. Robert McMullen, in Artemesia, and Mrs. David McMullen, in Osprey; by her second marriage, Messrs. Wm. J., Arthur and Leslie Chard, near Rock Mills, and Mrs. J. W. Hutchinson, of Aberdeen, Sask. All were at the funeral and all will cherish the memory of a devoted mother.

The Presbyterian Guild gave a Hard Time Social last week, at which there was a big turnout and many unique costumes worn. A mock trial was a very interesting part of the programme for the evening.

Mr. W. L. Wright has leased to The Merchants Bank, for a term of years, the main part of the big corner store, which will be fitted for banking purposes and taken possession of in January next. Mr. Wright will continue in business in part of the building until he disposes of his stock.

The hunters from here returned from the North last week with full allowance of deer and loud praises of an enjoyable holiday.

Mrs. (Rev.) Fowler, Mrs. Blackburn, Miss McCallum, Miss Mildred McCallum and Miss Annie Stephen were at Maxwell on Wednesday evening last week, assisting at a fowl supper and entertainment in the Methodist Church.

Rev. and Mrs. Oke returned from their holiday on Friday and the former was greeted by a very large congregation in the Methodist Church on Sunday evening. An excellent sermon and very hearty singing by a male choir of eighteen voices made it a very deeply interesting.

Rev. and Mrs. Fowler attended a christening at the home of Mr. and Mrs. Newton Eamon on Thursday evening last, when their two children received the rite of baptism at the hands of the pastor.

Mr. Roy McCauley and bride, of Toronto, spent the groom's mother a few days last week, after their marriage.

Mr. F. Cairns is completing an addition to his village barn this week and Mr. John Kuhn is making improvements to his mill.

Miss Lulu Mitchell has taken a position in one of the kindergarten schools in Toronto.

Mr. Gordon Richardson and Mrs. Irwin Wilkins, of Toronto, attended the funeral of their uncle and visited over the week-end with old friends here. Mrs. Fred Bailie of Toronto, also visited the bereft family and other friends.

Mrs. J. W. Henderson, who recently returned to Toronto from an extended visit with her daughter in Winnipeg, is visiting relatives and old friends here.

Mrs. (Dr.) Little and little son, Billy, of Ingersoll, are visiting Mr. and Mrs. Jos. Blakely.

Mrs. Charlie Jamieson and babe, of Owen Sound, are the guests of Mrs. J. A. Jamieson.

Miss May Moore, of Hespeler, is visiting her uncle and aunt, Mr. and Mrs. Will Moore.

Miss Maltee visited friends in Toronto part of last week.

Mrs. McNally visited her parents at Collingwood over the week-end.

Mr. F. G. Karstedt spent Sunday at Owen Sound with his wife, who is visiting her neice, Mrs. (Dr.) Holmes.

Mrs. Seeley and Mrs. Armstrong, of Toronto, attended the funeral of their sister, the late Mrs. Chard. Mrs. Fred. Jeffery accompanied her husband.

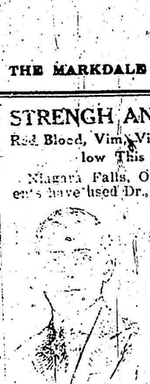
Dr. Murray, Vice-President of Owen Sound District Epworth League attended a meeting of the executive at Markdale on Monday.

At the Methodist Young Peoples' meeting on Monday evening Dr. Murray gave an instructive talk on the teeth, splendidly illustrated with lantern slides.

Mr. John Latimer came up from Toronto to attend the funeral of the late W. E. Richardson and remained with the family over Sunday.

STRENGH AND HEALTH

Red Blood, Vim, Vigor, Vitality Follow This Advice



Niagara Falls, Ont.—"As my parents have used Dr. Pierce's remedies with such wonderful and quick results I take great pleasure in sending a good word to boost. Because of Freedom from Illness I have used the Golden Medical Discovery at times for the past three years. An overpressman by occupation and the labor is quite fatiguing and injurious to the system. But today business has no drawback for me. Three cheers for Dr. Pierce's Discovery!"—William E. Dempsey, Jr., 32 Bridge St.

As soon as you begin to take this "Discovery" you begin to feel its bracing, appetizing effect. Buy of your neighborhood drug store in tablets and liquid, or send 10c to Dr. Pierce's Laboratory in Bridgeburg, Ont., for trial pkg. tablets and write for free medical advice.

AFTER GRIP

Colds, Fevers or a Rundown Condition, Take This Advice

Pleasantville, N. S.—"Four years ago, I was a very sick woman. The doctor said it was pneumonia. It kept me in bed for five weeks and left me so weak that I could hardly get about. A dear friend advised me to try Dr. Pierce's remedies and I did so. After taking a bottle of the Golden Medical Discovery and one of the Favorite Prescription I found I was getting so much stronger that I continued using them, together with Dr. Pierce's Pleasant Pellets, until I fully recovered my strength."—Mrs. Agnes Brunell.

(Intended for last week.)

The High School Literary Society celebrated Armistice Day with a splendid entertainment, given in the High School in the evening, when a large and appreciative audience filled the assembly hall to the doors. Mr. John Boland, who has always taken a deep interest in the school, opened with a neat address and presided in a very happy manner. All who took part acquitted themselves well and the following pleasing program was rendered: Three choruses by the students; duet and encore by Misses Annie Stephen and Mildred McCallum; quartette by Misses Avada and Thelma Wilson and Misses Mary and Georgina McLaughlin; readings by Misses Maud Acheson and Mildred Whittaker; chemical magic by Miss Katherine Cameron, and Hawaiian trio by Messrs. Wes. Armstrong, Frank Thurston and S. E. deCudmore, who were very taking in their number and had to respond to an encore. A play entitled "Waiting for the Trolley," in which fifteen took part was very humorous and pleased the audience immensely. The characters were all so well represented there wasn't a dull moment in it. The National Anthem was heartily sung at the close. A collection was received of $15.00.

Mr. Dan. Muir, near Ceylon, had the misfortune last week to lose his house by fire, supposed to have started from the stove pipes up-stairs. When discovered flames were bursting out of the upper story, from which nothing could be saved. With good help from the road men at work near by, the contents down stairs were mostly saved, together with a lot of wood in the woodshed. Fortunately Mr. Muir had another house on the old homestead into which he moved.

Mr. Mark Wilson, jr., and Mr. John Breen, an elderly resident here, both met with accidents last week, which will lay them up for some time. Mr. Wilson turned over on his foot, spraining his ankle badly and fracturing a small bone in the foot. Mr. Breen fell on the street and broke his right arm. Dr. Turnbull attended to the injuries of both, and we trust recovery may be speedy.

The Owen Sound Sun-Times, of Saturday last, reports the death of a prominent Clarksburg man, who was well-known here, as follows: "The death occurred a few days ago at Clarksburg of Robert Ruthven, a resident of Collingwood Township since 1866. The community has suffered the loss of a citizen. He was a prominent farmer and as such was a valued member of the Township Agricultural Society, nor were his services local in this line, as he was for a time a director of the East Grey Agricultural Society, of Flesherton. He was a live member of the U.F.O. In the church he has been ever and always alive to his duties as a member. In 1878 he was married to Mary Ann Cairns, of Flesherton, who survives him with four sons, Frank, on the homestead; George and Harry, in the West, and John in Toronto." Mr. Ruthven was ill with pneumonia. His widow and sons have the deep sympathy of their relatives and friends here.

A good turnout of the Presbyterian W. M. S. here attended the Annual Thank-offering meeting of the sister Society at Eugenia last week.

Mr. W. Fairey returned last week from the West to spend the winter with his mother, Mrs. Jos. Clinton, here.

Mrs. Gordon Laird and daughter, Jean, of Markdale, visited Mrs. Geo. Mitchell a few days last week.

Misses Lulu and Aleda Mitchell visited over the week-end with relatives in Owen Sound.

Mr. and Mrs. Fred McTavish spent the week-end with relatives in Owen Sound. Mrs. McTavish's friends are pleased to see her out again, after her recent dangerous heart seizure.

Mr. Bert. Ell, of Elmwood, was a visitor over the week-end at Mr. F. G. Karstedt's.

Mr. and Mrs. J. Grainger, Miss Vera Grainger, Mr. W. Ruth[illegible] Mr. G. Long, of Honeywo[illegible] visitors at Mr. W. Miller's o[illegible]

Mr. Thos. Bentham [illegible] from Toronto, where he w[illegible] employed house wiring.

Mr. Chas. Holman, of To[illegible] on a visit with relatives here.

Mrs. J. L. McMullen's fri[illegible] are pleased to learn she is [illegible] from her recent illness.

Mrs. J. S. McMillan i[illegible] few days with Mrs. K. [illegible] mother.

A newly organized Yo[illegible] Society on Stone Line, [illegible] at Mrs. Pedlar's on Mon[illegible] at which Rev. Mr. Fowler [illegible] part. Mr. Fowler atten[illegible] ville Presbytery last we[illegible]

Mr. W. E. R[illegible] been an invalid f[illegible] for several [illegible] been sinking re[illegible] recently [illegible] now a present. Mrs. W[illegible] also been very ill for a [illegible] an affection of the heart [illegible] Wyatt is ill with pleur[illegible] respondent has been u[illegible] fering recently.

Ladies' Stylish New Fall [illegible] to $30, at Mercer's. See [illegible]

WHY SUFFER PAIN?

[illegible] to yourself in business, social or home life [illegible] headache, backache, neuralgia, nervousness, [illegible] and other [illegible] which [illegible] generally [illegible] Dr. Miles' Anti-Pain Pills [illegible] is a very real physical danger. But [illegible] any nature that are not promptly relieved by Dr. Miles' Anti-Pain Pills.

"There are no disagreeable after effects," Dr. Miles' Anti-Pain Pills

STOP THE PAIN

without upset digestion, drowsiness [illegible] of forming a drug habit. Guaranteed [illegible] Headache, Neuralgia, Backache, Toothache, Sciatica, Rheumatism and Sure.

SOLD IN MARKDALE BY R. L. STEPHEN

You Can Make the Skin Soft, Smooth and Velvety

by using

DR. CHASE'S OINTMENT

IT is always interesting to make a discovery.

Women, as well as men, find joy in discovering something which they can tell others about.

Many thousands of women have quite accidentally discovered in Dr. Chase's Ointment, a skin beautifier of rare value.

Because Dr. Chase's Ointment is so universally used as a treatment for eczema and the skin troubles of babyhood, its effectiveness as a beautifier of the skin is sometimes lost sight of, until using it for these ailments of the skin its benefit to the skin itself is once more discovered.

With the modern use of powders and cosmetics the skin becomes dry and harsh, irritations are set up, pimples and blackheads are formed.

The use of Dr. Chase's Ointment makes the skin soft and pliable, and restores the healthful action of the pores of the skin which have been clogged by the use of powders.

The woman who is admired for the exquisitely fine texture and velvety softness of her skin is the one who regularly uses Dr. Chase's Ointment.

You can discover this for yourself by giving this delightfully soothing, healing ointment a few weeks' trial.

Tender Skin

Many men suffer from skin irritations of an eczemic nature as a result of shaving. In its more aggravated form this is known as "Barber's Itch." If your skin is tender you will find it good to apply Dr. Chase's Ointment after shaving. Wash thoroughly with hot water, dry the skin carefully, without rubbing, and apply the ointment. This heals the irritated skin, keeps it soft and pliable, and by its antiseptic influence prevents the spread of skin trouble.

Many Uses

There are scores of ways in which Dr. Chase's Ointment is useful in the home. It is the standard ointment, and is used with great satisfaction for

Eczema and Salt Rheum
Shingles, Tetter and Ringworm
Scald Head and Baby Eczema
Pimples and Blackheads
Chafing and Skin Irritation
Sore Feet and Toes
Ingrowing Toe Nails
Rough, Red Skin; Erysipelas
Chilblains and Frost Bites
Poisoned Skin; Poison Ivy
Itch, Barber's Itch, Prairie Itch
Hives and Insect Bites
Scalds and Burns
Sore and Cracked Nipples
Chapped Hands and Face
Sore and Inflamed Eyelids
Old Sores and Bed Sores
Hemorrhoids or Piles.

Sample box free if you mention this paper. Edmanson, Bates & Co., Ltd., Toronto.

Baby's Skin

Mrs. Everett Roberts, [illegible] Halifax, N.S., writes: "I used Dr. Chase's Ointment for my baby, who had had all over his face. I tried many things I knew of without success until I used Chase's Ointment. This completely rid him of this annoying skin trouble in a short time. I would not be without this in the house, and trust this may induce others to give it a trial and be convinced of its merits."