

Opportunity

OPPORTUNITY means little to the man with empty pockets. Lack of a comparatively small sum has frequently lost the opportunity of a life time. With reasonable thrift and a savings account such a sum could have been provided.

Avoid disappointment and be prepared for opportunity when it comes by opening a savings account in the Bank of Toronto now.

A small sum for a beginning with regular and frequent additions will, with interest earned, soon provide a useful bank balance.

Capital \$5,000,000 Reserves \$7,000,000

THE BANK OF TORONTO

MARKDALE FEVERSHAM

Snap up this Great Club Offer NOW!

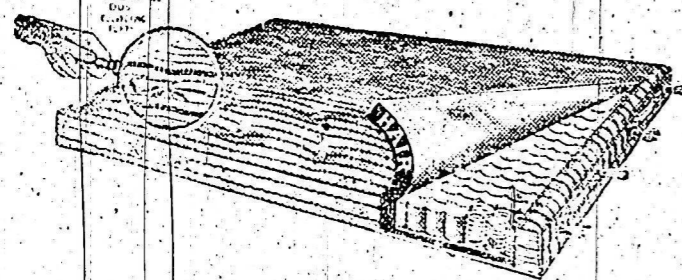


Thousands would give a fortune for perfect sleep—the blessing that of her thousands enjoy on the New Marshall Sanitary Mattresses!

Perfect sleep is vital—indispensable—it depends upon the mattress.

Decide NOW—while this splendid club offer is yours—while you can get a

Free Mattress Cover with every purchase of a Marshall Sanitary Mattress



Your bed mattress covers to protect valuable investment from dust, stains and wear. Well made from the quality Sea Island cotton with double bed covers. Washes over and over again.

The New Marshall Sanitary Mattresses are a revelation of thoroughness in every detail—the final improvement in Comfort! The mattress of nearly a thousand silent coiled steel springs, each independent for perfect rest. The mattress that is ventilated—always.

Don't wait! Remember this big offer is for September. See the free mattress cover and New Marshall Sanitary mattresses at your dealers—then decide. No obligations incurred.

Easy Payments

Those who prefer to pay by installments may have immediate delivery on payment of \$5 down, further payments by arrangement.

Sleeping comfort from now on!

Marshall Ventilated Mattress Co., Limited
Toronto Ontario

Makers of the "Marshall Ventilated Mattress"—the "Marshall" Mattress—The Marshallfelt Mattress and Marshall "Shock-absorbing" Cushions for Automobiles.

YOU CAN BEGIN ANY DAY because our instruction is individual. You are taught as fast as you can learn at the

NORTHERN Business College
OWEN SOUND, ONT.

Catalogue Free
C. A. Fleming, F.C.A., Principal.
G. D. Fleming, Secretary.

Victoria Preceptory No. 282, R.B. meets in the Orange Hall, Markdale, on Tuesday, on or after the full of the moon in each month. Visiting brethren always cordially welcomed.
A. Crawford, W.P.; J. J. Richardson, Secretary.

MONUMENTS

No matter what kind or design of monument you want, I can supply it. All the work is executed by men who are experts in monumental designing, lettering and setting up. I buy direct from the quarries and am able to sell at the lowest possible price. Call and see me or mail your address and I will have my representative call and show you designs and give you prices.

Lettering and repair work a specialty. All work guaranteed.

J. W. FLECK
SHELburne ONTARIO.
BOX 184

When you feel uneasy in your spectacles, don't hesitate to call and see us. Examination free.—J. Lucas.

Traverston

Zion Service was withdrawn on Sunday last, giving the congregation an opportunity to attend the unveiling of the Soldiers' Monument in Durham.

Miss Verbena Ryan, of Durham, is holidaying with her aunt, Mrs. W. R. Jack.

Mr. Will Hughes, of South Bentinck, is visiting at the home of Mr. and Mrs. J. J. Peart.

The Misses Epworth, of Harrison, spent the first of the week at Mr. W. J. Greenwood's.

Miss Clara Nelson returned Saturday to her home in Puslinch Township after spending a pleasant holiday among old neighbours and friends. Miss Myrtle McClockin accompanied her home to spend a fortnight.

Members of the Cook and Peart families attended Hanover Fair and report a large crowd and a good time.

Mr. and Mrs. W. R. Jack entertained a few of their neighbours and friends one evening last week and an enjoyable time is reported.

Mr. and Mrs. T. I. Edwards motored over from Toronto Friday evening and spent the week-end at the Edwards home and took in the unveiling of the Soldiers' Monument in Durham on Sunday. The former returned to the city the first of the week while the latter is this week visiting with her mother, Mrs. M. M. Marshall, in Durham.

Mr. and Mrs. Albert Livingstone spent the first of the week in Durham and attended the Memorial Service.

Mrs. N. H. Livingstone is somewhat indisposed of late but we hope to hear of her speedy recovery.

Mr. T. E. Blair is home these days having trouble with his eyes.

Mrs. Henry Moffatt called on her sister, Mrs. Thos. Greenwood, who has been ill in Durham the first of the week.

Rocklyn

There was a large attendance at the unveiling of the Memorial Gate here on Thursday last, the day of the School Fair. Col. Fleming, of Owen Sound, gave the address. Rev. J. Lennox, of Temple Hill, Rev. Neals, of Kimberley, and Rev. Burgess, of Walters Falls, assisted in prayer and Scripture reading. The hymns sung were: "Oh God, our help in Ages Past," "All Hail the power of Jesus' Name," and "Abide With Me." The Rocklyn Band assisted with the music. Misses Margaret Arley and Helen Balls unveiled the Memorial Gate, which was decorated with flags and wreaths of flowers, each in memory of one of the boys whose names were engraved thereon. Much credit is due the Women's Institute, who are responsible for its erection, and donations will be thankfully received.

Mr. and Mrs. Robt. McClean, of Beignor, spent a day recently with the latter's parents, Mr. and Mrs. George Yeadell.

Born—On Thursday, Sept. 21st, to Mr. and Mrs. Abercrombie, a son, Mr. and Mrs. Miller and children, of Owen Sound, accompanied by Mr. and Mrs. McDonald, attended the School Fair on Thursday last, and were the guests of Mr. and Mrs. Fred McCullough.

Mr. Jas. McClean, from British Columbia, renewed acquaintances in this vicinity last week.

Don't forget the Hot Fowl Supper at Temple Hill Church on Tuesday, October 17th. Particulars later.

Kimberley

Mrs. John Plewis and Mrs. A. B. Andrews spent a few days with Mrs. Cox, of Collingwood.

Mr. and Mrs. Ed. Baker, of Vandeleur, were callers here recently.

Alfred Graham, of Manchester, son of Mrs. John Haines, of this place, arrived on Thursday. He will make his home with his mother.

Apple packing has commenced in this neighbourhood. Apples are a good quality this year and are very plentiful.

What might have been a serious accident occurred on six and seven sideroad one day last week. Gordon Ward was taking a threshing outfit over the river bridge and, being dubious of the bridge, uncoupled the separator. The five stringers broke and led the hind wheels of the engine down, breaking the foot-board.

Mr. Frank Weber is rushing the framing of his barn and expects to raise it the latter part of the week.

The many friends of Mr. and Mrs. Hurd will be pleased to hear they are enjoying good health and are settled in their new home in Vernon, B. C.

Messrs. Hutchinson and families, of Alliston, visited friends here on Sunday.

Owing to the illness of Mrs. Frank Hutchinson, the body of little Albert was not brought east to be buried.

Mr. George Burritt is moving to his new home with Mr. Embury, of Markdale vicinity.

Mrs. H. R. Hammond is making a new addition to her house.

Holland Centre

There will be no service at the Methodist Church, Holland Centre, on Sunday, Oct. 1st, on account of Berkeley Anniversary Services.

The Berkeley League visited Holland Centre League last Tuesday and gave a good program entitled, "An Evening with Tennyson," which was very much appreciated by all.

We all miss Wesley Troughton these days and hope he will soon recover from his illness.

Rally Day was observed in our church and the children enjoyed an illustrated talk by the Pastor.

Mr. Gordon's school carried off the first prize at our School Fair, and he deserved it. He must have spent much time in training the pupils.

Don't forget the Epworth League Rally next Wednesday afternoon, 4th of October, at Berkeley. One speaker from each Epworth League will speak on what each Epworth League should do in the community.

The annual School Fair for Holland Township was held here last Friday afternoon and was the best that was ever held here. There were a large number of entries in poultry, roots, baking and ladies' fancy work. The following schools were well represented:—S. S. No. 2 (McBride's); S. S. No. 3 (Moggie); S. S. No. 4 (Farley's); S. S. No. 5 (Crawford's); S. S. No. 7 (Holland Centre); No. 8 (Strathavon); No. 11 (Massie); No. 12 (10th Line); and No. 4 (Byer's); No. 3 (Williamsford). The marching contest took place in the Memorial Park when all the schools present entered. The following prizes were awarded:—No. 7 (Holland Centre), 1st prize; No. 4 (Byer's), 2nd prize; No. 12 (10th Line), 3rd prize; No. 5 (Crawford's), 4th prize. In the speaking contest, two girls from No. 4 took first prize and Miss Cooper, of No. 7 took 2nd in the girls and Merle Davison, of No. 11 took 1st in the boys. Addresses were given by Mr. Cooper, County Representative, of Markdale, Rev. D. Sellers, of Lornoch, and Rev. A. J. Eagle, of Holland Centre.

Mr. and Mrs. John Telford, of St. John's, N. B., are visiting relatives in the village.

Mrs. M. Donald, of Brantford, is visiting her brother, Mr. A. H. Smith.

Miss Mary Perdue, of Massie, visited at Alex. Shute's last week.

Mrs. D. Telford visited her sister, Mrs. Ross, at Inglewood last week.

Union Hill

Mrs. James McFadden and son, Dixon, motored to visit friends at

Warton and Woisely over the week-end.

Mr. and Mrs. Melvin Wilson accompanied by Mrs. Wilson, Sr., and Mr. M. Wilson, left on Friday by auto to spend a week at Muskoka.

Mr. and Mrs. Walter Tebbutt and daughter, Gerlie, motored to visit friends at Owen Sound last week.

Mr. and Mrs. Earl Semple and son, Alex., and Mr. and Mrs. R. Miller motored to visit friends at Fairmont this week.

Messrs. Earl Brown and G. Bennett went to work last week near Shelburne.

Mr. and Mrs. J. H. Clarke visited their friends at Holstein last week.

Mr. Jas. Matthews drove to Durham on business recently.

Mr. Herb. Brown spent over the week-end with friends at Owen Sound.

Mr. Jas. Semple and Mr. William Holley were on a business trip to Temple Hill recently.

Walters Falls

(Special to The Standard)

Miss Grace Finley, of Port Arthur, is visiting her grandparents, Mr. and Mrs. T. Dixon.

Mr. H. Mower has purchased Mr. P. McLaughlan's farm, and Mr. McLaughlan is on the lookout for another. The purchase price was about \$5,400.

Harvest Home Services will be held in St. Phillip's Church on Sunday, Oct. 8th, and the following evening a harvest supper will be served.

Miss Violet Saunders, of Colpays Bay, is spending a fortnight's vacation at her home here.

The recent awards of the Field Corn Competition were as follows:—1st, G. I. Reid; 2nd, R. A. Hanna; 3rd, E. W. Quinlan; 4th, Jno. Thom; 5th, W. King; 6th, P. McLaughlan; 7th, Les. Shepherson.

Cherry Grove

(Special to The Standard)

The Women's Institute will meet on Thursday, October 5th, at the home of Mrs. James Penelton.

Mrs. L. Burnett returned home this week after spending a couple of weeks with friends at Ravenna. Mr. Burnett was also a visitor there over the week-end.

Miss Ruby Shaw, of Cheseville, was a week-end guest of Miss Iva Smart.

Mr. and Mrs. Wm. Butterfield are moving this week to Harkaway.

Mr. W. N. Taylor, of Markdale, was a caller in this vicinity on Saturday.

To Holders of Five Year 5 1/2 per cent Canada's Victory Bonds

Issued in 1917 and Maturing 1st December, 1922.

CONVERSION PROPOSALS

THE MINISTER OF FINANCE offers to holders of these bonds who desire to continue their investment in Dominion of Canada securities the privilege of exchanging the maturing bonds for new bonds bearing 5 1/2 per cent interest, payable half yearly, of either of the following classes:—

- (a) Five year bonds, dated 1st November, 1922, to mature 1st November, 1927.
- (b) Ten year bonds, dated 1st November, 1922, to mature 1st November, 1932.

While the maturing bonds will carry interest to 1st December, 1922, the new bonds will commence to earn interest from 1st November, 1922, GIVING A BONUS OF A FULL MONTH'S INTEREST TO THOSE AVAILING THEMSELVES OF THE CONVERSION PRIVILEGE.

This offer is made to holders of the maturing bonds and is not open to other investors. The bonds to be issued under this proposal will be substantially of the same character as those which are maturing, except that the exemption from taxation does not apply to the new issue.

Dated at Ottawa, 8th August, 1922.

Holders of the maturing bonds who wish to avail themselves of this conversion privilege should take their bonds AS EARLY AS POSSIBLE, BUT NOT LATER THAN SEPTEMBER 30th, to a Branch of any Chartered Bank in Canada and receive in exchange an official receipt for the bonds surrendered, containing an undertaking to deliver the corresponding bonds of the new issue.

Holders of maturing fully registered bonds, interest payable by cheque from Ottawa, will receive their December 1 interest cheque as usual. Holders of coupon bonds will detach and retain the last unmaturing coupon before surrendering the bond itself for conversion purposes.

The surrendered bonds will be forwarded by bank to the Minister of Finance at Ottawa, where they will be exchanged for bonds of the new issue, in fully registered, or coupon registered or coupon bearer form carrying interest payable 1st May and 1st November of each year of the duration of the loan, the first interest payment accruing and payable 1st May, 1923. Bonds of the new issue will be sent to the banks for delivery immediately after the receipt of the surrendered bonds.

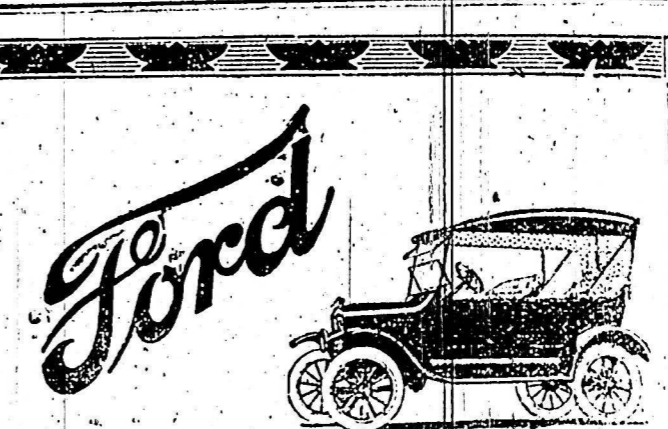
The bonds of the maturing issue which are not converted under this proposal will be paid off in cash on the 1st December, 1922.

W. S. FIELDING,
Minister of Finance.



A Big Bar

A full-size, full-weight, solid bar of good soap is "SURPRISE." Best for any and all household use.



Announcing reduced prices on all models effective September 26th, 1922.

At these prices, with the same standard of FORD quality and economy, you are assured of the best motor car value on the market.

See the various models at our show rooms.

MODEL	OLD PRICE	NEW PRICE
RUNABOUT	\$652 00	\$610 00
TOURING	695 00	655 00
Coupe	840 00	800 00
Sedan	1037 00	975 00

BUY YOUR FORD NOW

T. H. Reburn
The Ford Dealer, Markdale

WANT ADS.

For Sale—Rabbit bound to Balm, Bradley, Markdale.

For Sale—Large, good condition. Apply to Office.

For Sale—Used piano in good condition. Apply to Box 10, Sound.

Lost—In Markdale, Sept. 20th, ten dollars pocket book. Find it. The Standard Office.

For Sale—To be had in good condition. Apply to R. R. No. 2, Feversham.

Found—Purse containing money and keys. Apply at Station.

For Sale—weighing about 100 pounds. Apply to Mrs. S. J. Markdale.

For Sale—Wood, machinery, Markdale.

Stays about 100 pounds. Apply to Markdale.

For Sale—All cleared. Apply to James W. date. Phone.

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