

THE MEN'S CLASS

Veteran Star Theatre, Every Sunday Afternoon at 2.30. Review of Subject for Last Sunday

THE RELATION OF RELIGION TO PROSPERITY

Last Sunday Mr. Smith spoke on "The Relation of Religion to Prosperity, both Personal and National." The Book of Proverbs suggests many rules and methods for success and business men find them instructive even in the twentieth century. Many writers of books and magazine articles have told us the secrets of success as illustrated in famous lives. Babson, the great American statistician, has gathered these rules under six headings:

Industry.—We need to recognize anew the necessity of work and more work. Every boy delights to make things and do things. There's a real fascination about production and building, seeing things grow. Hard work is one secret of getting on. Six times as many sons of farmers and ministers are bank managers as sons of bankers. They learned to work, and depend upon themselves. Health and poverty are better than a home of wealth for a boy to get on in the world.

Integrity.—The modern business world is built on Faith in each others' honesty. Much of the trade depression is due to suspicion and fear that the other fellow is cheating. Men quit buying. When all are confident that business is being conducted on a legitimate profit basis, then will business pick up. Honesty is so necessary in the relations of life to make the social and economic machinery run smoothly. We want the man who works for or with us to be honest, the man we do business with, the people we live with. Bank vaults, steel boxes and doors, intricate locks, all are worthless without an honest man to guard them. We eat out of cans wonderful mixtures. We ride on trains. We do business and risk fortunes through scraps of paper, relying on the honesty of ten thousand ordinary men. Common honesty is the cement binding together of our social and industrial hopes. And no honesty is safe against the trials and temptations of modern world unless rooted in religion.

Intelligence.—This is not mere knowledge of facts, but understanding of the value of facts and judgment in using them to carry out purpose.

Initiative.—No man wants to have to tell the hired man everything he is to do from morning to night, and then repeat it all the next morning. Every man ought to be able to do a little thinking for himself and the man he is working for. Everyone can use his brain to save steps, to simplify work, to co-operate with others, to plan new and better ways and the one with most initiative will rise the fastest and travel the farthest on the road to success.

Intensity.—The ability to concentrate, to master subject or machine, to specialize until one excels. The man who specializes most successfully will find his job safe, and his pay higher.

Inspiration.—Henry George walked the streets of New York—he compared East Side and Fifth Avenue—he decided to study the economic system which produced such an anomaly. It came to him as a call. He gave years to study and mastery of economics and wrote a book that has been translated into nearly all mod-

ern languages and is read in all civilized countries. All these qualities have value according to the standard of the man—or his soul. A man of the right calibre can follow these steps to success, but the manhood of the man depends upon religion. Soul is more important than method or machinery.

CULTIVATE TASTE FOR GOOD READING

"If I were to pray for a taste," says Sir John Herschel, "which would stand me in stead under every variety of circumstance, and be a source of happiness and cheerfulness to me through life and a shield against its ills, however things might go amiss and the world frown upon me, it would be a taste for reading. I speak it, of course, only as a worldly advantage, and not in the slightest degree as superseding or derogating from the higher office and sure and stronger panoply of religious principles, but as a taste, an instrument and a mode of pleasurable gratification. Give a man this taste, and the means of gratifying it, and you can hardly fail of making a happy man, unless, indeed, you put into his hands a most perverse selection of books. You place him in contact with the best society in every period of history; with the wisest, the wittiest, the tenderest, the bravest, the purest characters that have adorned humanity. You make him a denizen of all nations, a contemporary of all ages."

NOT AN ENCOURAGING PROSPECT

(Owen Sound Sun-Times.) Ontario is following the lead of Manitoba in undertaking what is practically a banking business. The Province is opening in the cities offices where it hopes to accumulate deposits by the offer of 4 per cent. interest, so as to lend, at more favorable rates than are offered by the chartered banks to farmers, to the Province, and to the municipalities.

The venture has a political look. The idea evidently is to gain a reputation for economy by borrowing needed funds at a lower rate than is possible by sale of bonds and to cultivate the farm vote by offering preferential consideration. The "Opposition" will have to keep a pretty close eye on this business.

The history of public ownership in Banks has not been encouraging, and Ontario is not likely to prove an exception. The most recent illustration, and one that most nearly parallels Ontario is the State of North Dakota. There, the State "required" the municipalities to deposit their funds in the State Bank. Notwithstanding this advantage, the State Bank failed and brought down many other Banks with it, involving serious inconvenience and loss to the public.

Manitoba has accumulated a good deal of money by its 4 per cent. rate and longer business hours. In 1920 it lent to Rural Credit Securities for loans to farmers \$2,065,000. It is

claimed that no losses have been made, but admitted that a very large sum is in arrears. Of course losses are not made till attempts to collect arrears fail. Then, the bank knows where it is. The weakest link in the Government banking business is the making of collections. If good profits are not made there will be no reserve for inevitable losses, and there are bound to be losses. A poor crop, put in and taken off expensively, with poor prices for what there is to sell, may put many farmers out of business, and the Province may find it hard to realize on their assets enough to repay the money loaned.

Besides, it seems scarcely fair for a Government to levy a tax on banks and then to compete with them by offering higher rates to secure deposits and loaning money at lower than usual rates. And, if losses incurred are made up out of the regular revenues of the Province, it will not be fair that revenue collected from the general public should be used to recoup the Province for losses entailed by the attempt to give to one class preferential terms. Farming is simply business, and the business should not need to be bolstered

up. If farmers want larger interest on deposits and smaller interest on what they require to borrow, there is no reason why they should not undertake banking on a co-operative basis if they think they can make

it pay. But they cannot expect that the Government will run a banking business in their special interest at the public expense. And a Government that will do it cannot expect to retain the support of the general public.

BLACKSMITHING PRICES DOWN

Deering & McCormick Implements and Wagons
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Macfarlane's Wild Cherry, Chlorodyne and Menthol For Coughs. Reg. 35c. bot. 4 bottles for \$1.00	Zephyrol for Pyorrhoea regular 50c. 3 for \$1.00	1 bar Castile Soap..... 29 1 bottle Carr's Cough Cure 50 1 bott. Eng. Health Salts .15 1 bott. Green Oil Linim't 25 1 bott. Liver Salts..... 40 \$1.29 all for \$1.00
Crystal Nipples regular 10c. 15 for \$1.00	Tanlac, reg. \$1.15, for \$1.00 Castoria, regular 40c. 3 bottles for \$1.00 Scott's Emul., reg. \$1.30 \$1.00 Phil. Milk Magnesia, reg. 60c .2 for \$1.00 Cuticura Ointment, reg. 65c. 2 for \$1.00	Cigars Official Seal, reg. 10c. 15 for \$1.00 Sir Haig..... 25 for \$1.00 Lady Curxon. 15c. 10 for \$1.00
Candy Jordan Almonds 3 lbs. \$1.00 Honey & Horehound, 3 lbs. for \$1.00 Chocolates, reg. 60c. 3 lbs. for \$1.00	China and Cut Glass any pieces amounting to \$1.35 value for \$1.00	Condition Powder (in bulk) Tonic and Blood Purifier 6 lbs. for \$1.00
Hair Restorer Keeps the scalp healthy and hair a natural color. reg. 50c 3 for \$1.00	Wallpaper (odd rolls) 20 rolls for \$1.00	Carr's Kidney Pills Guaranteed. Regular 50c. 3 for \$1.00

NOTE: Any article in one combination may be exchanged for any article in another, where same price is quoted.

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Fri., Sat., March 24-5

This is also the 19th Anniversary of our locating in Durham, and we are giving Special Bargains on our entire stock.

- 1 lot Men's Fine Shoes, English last, Goodyear welt, former price up to \$10. Dollar Days \$6.00
- 1 lot Women's Fine Shoes, black and brown, high and low heels, priced up to \$10. Dollar Days \$5.00
- 1 lot Misses' Fine Shoes, black and brown, hi-cuts, wide and narrow toe, up to \$5. Dollar Day \$3.00
- 1 lot Men's Heavy Working Shoes, reliable makes, sizes 6, 7, 9, 10, 11. Dollar Day..... \$3.95
- 1 lot Women's Fine Button and Lace Shoes, cloth and kid tops, sizes 2 1/2 to 4. Dollar Days \$1.00
- 1 lot Misses' Button and Lace Shoes, cloth and kid tops, sizes 11 to 2. Dollar Days..... \$1.95
- 1 lot Boys' Kip Blucher, solid leather, medium weight, sizes 3, 4, 5. Dollar Days..... 2.95
- 1 lot Women's Hi-cut Bals., black and brown, Louis heels, values up to \$9. Dollar Days \$3.00
- 1 lot Women's High Heel Rubbers, sizes 2 1/2 and 3, per pair 55c., or 2 pairs for \$1.00
- 1 lot Men's All-wool Sox, grey and heather. Dollar Days..... 3 pairs for \$1.10

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