

MERGER OF BANKS MAKES LARGE UNIT

Royal Bank Becomes Organization With Most Widespread Activities

The Royal Bank of Canada has now over 800 branches in Canada and over 100 branches established in such countries as Cuba, Haiti, Argentina, Brazil, British Guiana, British Honduras, Costa Rica, Colombia, Peru, Uruguay, Venezuela, as well as in London, New York, Paris and Barcelona.

With such a complete organization, this bank is able to render wide and varied service without going outside its own institution.

The Royal Bank of Canada has done much to foster Canadian trade abroad, and the value of its service to exporters and importers lies, not in its regular banking business alone but also in its willingness at all times to supply information regarding markets and marketing conditions, tariffs and confidential credit reports, etc. The value of this type of service is to be found in the fact that information is gathered direct by managers who are not only on the spot but know intimately local conditions.

In a little over fifty years, the Royal Bank of Canada has grown from a purely local bank to an institution of international importance, and today holds a foremost position among the great banks of the world.

The Royal Bank of Canada was incorporated as the Merchants Bank of Halifax in 1850. Its name was changed to the present title on January 1, 1901. The head office was transferred from Halifax to Montreal on March 2, 1907.

During the last two decades, a vigorous policy of expansion has been followed. The assets of the Union Bank of Halifax were purchased by the Royal Bank of Canada on November 1, 1910; of the Traders' Bank of Canada on September 1, 1912; of the Quebec Bank on January 2, 1917, and of the Northern Crown Bank, on July 2, 1918.

The bank's facilities for serving the public in Canada have been greatly increased by the purchase of the Union Bank of Canada, announcement of which was made by the Minister of Finance at Ottawa on May 22, 1925, and which was unanimously ratified by the shareholders of both banks on July 21. At the meeting of the Royal Bank shareholders held at the head office in Montreal, it was decided to increase the authorized capital of the bank from \$25,000,000 to \$30,000,000, as it has always been the practice of the bank to keep its authorized capital somewhat higher than its paid-up capital.

The purchase of the Union Bank of Canada has added another 270 offices to the Royal Bank's original chain of branches in Canada, thus giving the bank a total of over 800 branches in the Dominion and more than 100 abroad. This merger will bring the total assets of the Royal Bank of Canada well over \$700,000,000 with deposits of over \$600,000,000.

The Union Bank of Canada was established in 1865, and has been regarded as particularly a Western Bank. Its head office was in Winnipeg, and the majority of its branches served the farming sections of the Prairie Provinces.

The absorption of the branches of the Union Bank of Canada by the Royal Bank of Canada was effected on September 1, 1925.

ANGLICANS OF GREY HOLD FIRST PICNIC

Wonderful success attended the first annual picnic of Grey Deanery Anglicans at Eugenia Park. Representatives from every parochial district, as well as friends of the cause, were in attendance.

Under the capable hand of Chairman Harold Bariman, the day's program was carried on without a hitch. The game of softball and the races were interesting. The supper served more than exemplified the miracle of the loaves and fishes. The music of the Owen Sound Legion Band, and the high order of the speeches given certainly made it worth while to go to. These facts coupled with fine weather should guarantee the continuity.

Speeches were made by Bishop Williams, Judge Sutherland, Dr. Fields, of Owen Sound, Mr. White, of Shelburne, and Mr. Hamilton, the latter giving quite a talk on China. —Thornbury Review-Herald.

BAD ACCIDENT NEAR HEIDELBURG

A disastrous accident occurred at the Canadian National Railway crossing near Heidelberg station on Thursday afternoon of last week. Joseph Caruso and John Bell were driving up from Hamilton with a load of fruit in Caruso's truck and did not see the electric car approaching until too late. The car struck the truck with full force, as it was going over the crossing carrying it up the track about 200 feet, and completely destroyed the truck.

Mr. Bell escaped with minor injuries. His face was slightly cut. Mr. Caruso was badly injured. He is suffering from a fractured skull; his neck is injured, and one leg is badly crushed. The boys were rushed to the Kitchener-Waterloo hospital and given immediate attention.—Listowel Standard.

Villains
A Frenchman was travelling in Ireland when he overheard the following conversation:
"Sure, Pat, it's down to Kilmory I've been, and now I'm going to Kilpatrick."
"Ye don't say so," said Pat. "Why it's myself that's been to Kilkenny, and soon I shall go to Kilmore."
"Villains," muttered the Frenchman.

SHIPPING OF WESTERN GRAIN

The Vancouver Sun will certainly be supported by the farmers of Saskatchewan and Alberta in its demand that the Crow's Nest rates on grain and flour should be made to apply west as well as east.

The assumption by The Sun, however, that Canadian grain should of necessity be shipped through Canadian ports will not be as readily accepted. The Sun appears to consider that Vancouver has a sort of vested interest in the handling of a large proportion of western grown grain.

Saskatchewan farmers can recognize no such right, but will continue to ship their grain via Buffalo or any other port that it is to their best financial interest to ship through.

The people of Montreal and Vancouver appear to be under the impression that grain is grown on the prairies for the special benefit of those two ports. For many years past, the grain of Western Canada has borne far too large a proportion of the cost of running the harbor of Montreal, a fact which has contributed to the fact that it is not in fact that information is gathered direct by managers who are not only on the spot but know intimately local conditions.

The sooner Vancouver recognizes that the farmers of the West do not propose to pay through the nose as the result of extravagant management of the port of Vancouver and that the shipping of their grain will at all times be a matter of cold-blooded business, the sooner they will be assured of the volume of business from the prairies which should naturally gravitate in that direction.

It is time for both Montreal and Vancouver to understand that while the producers of the prairies are prepared to pay in reason for services rendered in handling their grain, they will not willingly go beyond that point, but will if need be, patronize American ports if by so doing they can effect economies in shipping charges.—Regina (Sask.) Leader.

WAR AND THE SEQUEL

During the war, there were in Canada and the United States conditions which are commonly regarded as signs of prosperity. Prices were high. Demand outran supply. There were huge profits and high wages. There was an increase of wealth as measured in dollars, and even if the purchasing power of the dollar was reduced, most people felt richer than in time of peace.

Yet, it is quite clear that the war in Europe could bring us no real increase in wealth. Huge quantities of food and war material were going to Europe. Little of real value was coming back, for the energies of Europe were being spent upon conflict and destruction, not upon construction. What happened both here and in the United States was that production was stimulated and our resources were developed at an abnormal rate.

Getting back to "normalcy" after such an experience is always a painful process. That was the history of Great Britain after the Napoleonic wars, and after the recent war, and from the latter, the people of the United Kingdom are still suffering, as is shown by unemployment and labor disputes.—Toronto Globe.

MAKE HOME HAPPY

Don't shut up your house lest the sun should fade your carpets; and your hearts, lest a merry laugh should shake down some of the dusty old cobwebs there!

If you want to ruin your sons, let them think that all mirth and social enjoyment must be left on the threshold without when they come home at night.

When once a home is regarded as only a place to eat and sleep in, the work is begun that ends in degeneration. Young people must have fun and relaxation somewhere; if they do not find it at their own hearthstones, it will be sought at other and perhaps at less profitable places. Therefore, let the fire burn brightly at night, and make the homestead delightful with all those little arts that parents understand.

Don't repress the buoyant spirit of your children; half an hour of movement round the lamp and firelight of a home blots out the remembrance of many a care and annoyance during the day, and the best safeguard they can take with them into the world is the unseen influence of a bright little domestic circle.

Put home first and foremost, for there will come a time when the home circle will be broken; when you will "long for the touch of a vanished hand, and the sound of a voice that is still," and when your greatest pleasure will be in your power to put a song under every burden and to make each other happy.

PECULIARITIES OF LISZT

In Buffalo lived a man, over eighty years old, who for several years had shaved Liszt at his residence in Weimar. In "Musical America," he related how, when a musical idea came to Liszt, he would jump up and rush out of the bedroom where he shaved him, into the next room, where his piano stood. Sometimes with his face all covered with lather, he would sit and play the strains that had been going through his mind. Perhaps he would wipe off the lather and play on, his hands all soapy. He would forget all about me, and would play so long that I would have to knock on the door to remind him. I was still there. That would bring him to himself, and he would come back with a smile, and I would resume the shaving.

Read the Classified Ads. on Page 7.

"HELL, HULL AND HALIFAX"

However strong one's desire to be rid of an obnoxious person, the angry command to such to "Go to Hell!" has always been held to overstep the bounds of propriety. A common euphemism, perhaps less often heard than formerly, takes the form of "Go to Halifax!"

Probably most of its users are unaware that there is an actual historical reason for the selection of this Yorkshire town, not the Nova Scotian city, as a desirable destination for their betes noirs. An old petition, known as "The Beggar's Litany," is thus referred to by John Taylor, the "Water Poet" of Jacobean times:

There is a Proverbe and a Prayer withall,
That we may not in three strange places fall,
From Hull, from Halifax, from Hell, 'tis thus,
From all these three, Good Lord deliver us."

And he adds the reason for the inclusion of Halifax:

At Halifax the Law so sharpe doth deale,
That whosome more than sixteen pence doth steale,
They have a Thynge that, wondrous quicke and well,
Sends thieves all headlesse into Heaven or Hell.

The "Thynge" referred to was "Halifax Gibbet," a sort of gullotine maintained under local custom from very early times. It was a privilege of Halifax, together with certain neighboring townships to try offenders taken "handhabend, back-bend or confessand" with "cloth or other commodities" by a rudimentary form of jury system.

The convicted thief, if the goods were of the value specified by Taylor, was pilloried, with his "swag" upon his back, on three successive market days and finally executed at the gibbet. The existence of this law was naturally a peculiar terror to thieves, in an age when felons tried under the old Common Law procedure, could often escape by claiming "Benefit of Clergy," which allowed anyone who could read, or pretend to read, a particular verse of Scripture, to save his neck thereby.

The custom was doubtless permitted because of the special temptation to vagrants offered by the necessary excess in the open of cloth in process of manufacture. It is probably that there was some corresponding jurisdiction in Hull, "Wyke-upon-Hull," as it was anciently named, was taken under the special protection of King Edward I, who gave it its present name of "Kinston-upon-Hull" and granted it many important privileges. It has always constituted a county, separate from the East Riding of Yorkshire, and it is very likely that amongst its ancient liberties was that of giving "short shrift" to felons.

USEFUL INFORMATION

To find the area of a Sector or Circle, Multiply the length of the arc by half the length of the radius.

To find the side of a square that shall equal the area of a Circle of a given Diameter or Circumference Multiply the diameter of the circle by .886227; or multiply the side of the given square by 1.12838.

To find the Circumference of a Circle required to exactly admit a Square of a given Side—Divide the given side by 2.25079.

To find the Contents of a Prism or of a Cylinder—Multiply the area of the base by the height.

To find the Surface of a Pyramid or of a Cone—Multiply the perimeter or circumference of the base by half the slant height, and to the product add the area of the base.

To find the Contents of a Pyramid or of a Cone—Multiply the area of the base by one-third the height.

To find the contents of a Sphere—Multiply the cube of the diameter by .5236.

To find the Area of a Triangle—Multiply the base by half the height.

To find the Area of a Parallelogram—Multiply the base by the height.

Think of those horse flies in the ark. They had a horse apiece.

FRANKNESS BETWEEN FRIENDS

Says Henry Smith to me one day,
"I got a few short words to say,
The which, I want it understood
I'm tellin' you for your own good.
An' so I'll say, most free and frank,
The way you act is something rank!
You drink too much, you smoke, you chew,
You swear like common sailors do."

You gamble too, and lead a life
Most aggravatin' to your wife;
An' folks is sayin' all the time
The way you carry on's a crime!
Why don't you straighten up—I would
I'm tellin' you for your own good!"

Says I to Mr. Henry Smith,
"Since we are just like kin an' kith,
An' since you told me where I fail
An' why I ought to be in jail,
I'll speak a little wrong or two;
Explaining what is wrong with you:
The hull of which, it's understood,
I'm tellin' you for your own good."

"First then," I says, "you're such a cheat!
You swindle everyone you meet
You chant your anthems in the church
An' leave your neighbor in the lurch;

You seize an' grab by force an' fraud
An' call it all the will uv God.
In short, to say it brief an' quit,
You'r miser, crook and hypocrite,
You'd rob a baby if you could—
I'm tellin' you for your own good!"

But Henry Smith was very queer.
He hit me just behind the ear.

"Of course," says he, "it's understood
I'm slugging you for your own good!"
Five coppers came up in their cart
An' I pried us old time friends apart,
They took their sticks uv loaded wood
An' clubbed us hard for our own good.

In court, the judge says, "Gentlemen,
Don't try to be so frank again,
Be chary of the words you speak
Lest you be swatted on the cheek;
I fine you ten—it's understood,
I'm doing it for your own good."
The moral is, don't be too frank,
It gets you nothing at the bank,
Just keep your thoughts beneath
your hood

I'm tellin' you for your own good.
—Berton Braley.

UNSURPASSED AMUSEMENT PROGRAMME AT THE WESTERN FAIR

The Amusement Programme at the Western Fair, September 12 to 19, will provide wholesome entertainment of a caliber never previously attained. The free attractions in front of the Grand Stand have been selected with great care and no expense spared in providing a programme of outstanding quality, concluding with a Fireworks Display which represents the supreme achievement in Pyrotechnic art.

Johnny J. Jones' famous shows will occupy the Midway, and for wholesome entertainment and amusement, the Jones' Shows are in a class by themselves. Mr. Jones is recognized as America's greatest showman and is noted for providing shows and amusement devices which are above reproach.

All patrons of the Exhibition may rest assured that the amusements on the Midway are the finest that can be secured on this continent. Special rides and amusement devices are provided for the children.

A programme of harness horse races will be conducted each afternoon during the Exhibition, and as the track at the Western Fair is the best in Western Ontario, race horse owners and visitors to the Exhibition are assured excellent races under ideal conditions.

A Splendid Party
A lady who had given a dinner party met her doctor in the street the following day and stopped to speak to him.
"I am so sorry, doctor," she said, "that you were not able to come to my dinner party last night; it would have done you good to be there."
"It has already done me good," he replied tersely. I have just prescribed for three of the guests."

MARKING HISTORIC SITES OF CANADA

The unveiling at Nottawasaga of a memorial tablet to the memory of the defenders of the fort and the heroic crew of the Nancy, the hulk of which still lies buried in the sands of the river where it sank over a hundred years ago, was an impressive ceremony.

It is proposed that many historic sites throughout the Dominion shall be marked in a similar manner, and there can be no doubt of the necessity of such memorials of the deeds they commemorate are not to be permitted to sink into oblivion.

How many Canadians know of the exploits of the Nancy in the war of 1812 before this commemorative movement had been inaugurated? It is, nevertheless, a thrilling story of courage and patriotism which is associated with the name of her commander, Lieutenant Worsley. Few works of fiction could equal the account of the destruction of the ship and the subsequent capture by her crew, in revenge, of the American sloops, the Scorpion and the Tigress.

There is no bitterness involved in honoring these national heroes and their great services for Canada. They have shaped the course of history. At the festival at Nottawasaga, Canadians and Americans joined together in paying their tribute of admiration. The national spirit is kept alive by the memory of such actions, and the nation which is neglectful of its heroes of the past is failing in its duty to the present and the future.

Canada has one of the most fascinating histories of any country in the world. Those who are making it their business to perpetuate some of the less known facts of the nation's development are doing the Dominion a loyal service.—Calgary Herald.

AN APPLE A DAY

Eat more fruit and keep your skin clear would perhaps be an apt slogan for Canadian fruit growers to adopt. In this connection, possibly no fruit would better fill the bill than apples, of which a bulletin issued by the Fruit Branch of the Department of Agriculture at Ottawa entitled, "Canadian Grown Apples," says, "From a dietetic standpoint, the most important function

of the apple is that of furnishing mineral salts and organic acids; but it has an important nutritive value as well, furnished by the carbohydrates present. As the fruit ripens, starch changes to sugar. The apple has a medicinal value also, especially if eaten at the beginning of a meal or between meals."

The bulletin further remarks that no housewife should be without a box or barrel of Canadian grown apples, and then proceeds to give a list of the varieties that should be used at different times as follows:

September—Duchess, Alexander, Maiden's Blush, St. Lawrence and similar varieties.

October, November, December—Gravenstein, Wealthy, Hubbardston, McIntosh Red, Fameuse, Blenheim, Ribston and similar varieties.

January, February—Baldwin, King, Wagener, Greening, Seek, Peewaukee, Ontario, Jonathan, Yellow Newtown and similar varieties.

March, April, May—Spy, Golden, Russet, Ben Davis, Stark, Fallawater, Roxbury Russet, Spitzenberg, Rome Beauty and similar varieties.

HE STOPPED HIS PAPER

An acquaintance met Horace Greeley one day and said: "Mr. Greeley, I've stopped your paper." "Have you?" said the editor. "Well, that's too bad." And he went his way.

The next morning Mr. Greeley met his subscriber again and said: "I thought you had stopped the Tribune!" "So I did." "Then there must be some mistake," said Mr. Greeley, "for I just came from the office, and the presses were running, and the clerks as busy as ever, and the business was going on the same as yesterday and the day before."
"Oh," ejaculated the subscriber, "I don't mean that I stopped the paper. I stopped only my copy of it because I don't like your editorials."

"Pshaw!" retorted Mr. Greeley, "it wasn't worth while taking up my time to tell me such a trifle as that. My dear sir, if you expect to control the utterances of the Tribune by the purchase of one copy newspaper or magazine worth reading that will never express convictions at right angles with your own, you are doomed to disappointment."

Advertise in The Chronicle, it pays

McKECHNIE'S

New Shoes Arrive This Week

LET US SHOW YOU THE MANY NEW DESIGNS

Ladies' Patent Slippers with white stitching and low rubber heels, per pair \$3.75

Ladies' Patent One Strap Slippers, Cuban heel with rubber top lift in EE width. This is a very dressy shoe, just the one for fall wear, \$3.75

For solid comfort, Ladies' Cushion Sole Slipper with the flexible turn sole. Comes in Black Kid One Strap with low heel and rubber top lift, per pair \$3.50

We also have some clearing lines, broken sizes, in Patent and Tan Calf Pumps, at \$2.95

We are giving 10% Discount on all Wall Papers for 10 Days

John McKechnie - Durham

New Goods for Fall

Come in and look them over
while our stock is complete.

BORSALINO HATS All shades and the Newest Blocks at **\$7.00**

Men's Good Felts
Sackville Brand, at \$3.50 and \$4.00

MEN'S HATCHWAY UNDERWEAR
All kinds and at Moderate Prices.

NEW SWEATERS THAT ARE REAL CLASS
Socks, Caps, Ties, Shirts—everything a man wears

Give Us a Call

D. M. SAUNDERS

Gent's Furnisher Durham, Ontario

Smile Awhile


The surest foundation for smiles and happiness are good health and abounding vigor. You'll find both in

ENDERSON'S BREAD

Eat it at meals and in between meals—whenever you're hungry; for this loaf of purest quality ingredients fills every food-need for strength and nourishment.

Henderson's Bakery

MAKERS OF REAL GOOD BREAD



Classified

Advertisements under this heading are published at the rate of four cents per line per day. Telephone calls on Saturday night of week end 25 cents. On all charge order will be made each insertion.

Medical Directory

DRS. JAMIESON & JAMIE
Office and residence a short distance east of the Hahn Hotel Lambton Street, Lower Town. Office hours 2 to 5 p.m., 6 p.m. (except Sundays).

J. L. SMITH, M.B., M.C., P.
Office and residence, corner Countess and Lambton Streets. Office hours 10 a.m. to 4 p.m., 7 to 9 p.m. (Sundays excepted).

DR. A. M. BELL
Office on Lambton Street (Dr. Hutcheon's office). Office hours 2 to 5 p.m., 7 to 9 p.m., except days.

C. G. AND BESSIE MCGILL
Chiropractors, Durham, Ont. The Science that adds life to old years to life. Consultation in Durham Tuesdays, Thursdays, Saturdays.

Dental Directory

DR. W. C. PICKERING, DENT.
Office, over J. & J. Hunter Durham, Ontario.

J. F. GRANT, D.D.S., L.D.S.
Honor Graduate University of Toronto, Graduate Royal College of Surgeons of Ontario. Dental office in his branches, Office, Block, Mill Street, second door east of MacBeth's Drug Store.

Legal Directory

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New Modern Funeral Parlour

Phone Hillcrest 0268
122-124 Avenue Road Toronto

John W. Bates R. Macdonald
Formerly of Flesherton

FARMS FOR SALE

LOT 7, CON. 21, EGREMONT
Containing 100 acres; 85 acres cultivated, balance hardwoods convenient to school; on the east end are a frame barn 42x65, stone foundation; concrete also has barn 30x50 with stone front; hog pen 20x40; twelve brick house, furnace heat, frame woodshed; drilled well to house, with windmill; 20 water tanks; 30 acres seeded 10 acres to sweet clover; this is well fenced and in a good cultivation. For information to Watson's Dairy, R.R. 4, H. Ontario.

NORTH PART LOTS 7 AND 22, EGREMONT, containing 66 acres cleared, balance hardwoods; in good state of cultivation; frame barn 44x50, stone and concrete stables; drilled well; cement tank at barn. Also 7 Con. 4, S.D.R., Glebe, containing 110 acres; 100 acres in good state of cultivation; the premises are a brick house containing seven rooms, with frame woodshed attached; well at door; never failing spring on farm, making a choice farm. This property will be sold to quick purchaser. Particulars apply to Watson's Dairy, R.R. 4, Durham, Ont.

RT. LOTS 1 AND 2 OF 13 of 130 acres for quick sale. For particulars apply to Mrs. L. Shields, 3, Chesley, Ontario.

FARM FOR SALE
Lot 66, Con. 2, W.G.R., 2 1/2 miles southwest of Durham containing 86 acres. Most of it in good state of cultivation, barn with shed adjoining, extension kitchen and good well watered and in good condition. For further particulars at William Smith, R.R. No. 3, D.