, and 10 cents for each becquent inserti cu. Crer cre irch and under two inches, double the above amount. Yearly rates on application.

# Farms for Sale.

THE PIERCY CORNISH FARM Lots, 31 and 32, Con. 2, Normanby, containing 220 acres of land, 165 acres of good workable land balance bush and pasture. First class barn, 60 by 62, and 40 by 50 Good frame house, all buildings good, water in both house and ready for the spring seeding: 6 township of Normanby. reason for selling. For terms and conditions apply to R. H Fortune, Ayton, Ont.

good title. Apply to George posite Presbyterian Church. Whitmore, Durham, or Thomas Davis, R.R. No. 2, Priceville. 3 18tf

BEING LOT 53, CON. 3, E. G. R.. Glenelg, containing 100 acres: on premises are new frame barn. brick house, sheds and outbuildings; running stream through property: about 10 acres hardwood bush, rest in good state of cultivation. Possession given on Nov. 1st, 1913. For further particulars. apply on premises to T York and Chicago. Mrs John Staples, Rural Route No. 1. Durham, Ont. 944pati

#### Lots For Sale

NORTH PART OF LOT 6, THE old skáting rink site, Garafraxa street, and the north part of lot 5. Albert street. Apply to A. H. 9 30tf Jackson.

#### Dwelling For Sale

A GOOD COMFORTABLE DWELLing, one of the most comfortable in Durham, and one of the very best locations. There are in connection a couple of good building lots, and these will be sold Office-Over Douglas' Jewellerv Store. with the building or separately. as desired by the purchaser. The dwelling contains all modern conveniences, is easily heated, and will be sold for much less than cost, and on terms to suit the buyer. Immediate possession may be had. Any person wishing a good comfortable home, easily maintained and with up-to-date equipment should consult us at once. Buying in this case will be as easy as renting, and much more satisfactory. If you mean business, call at The Chronicle office and get the initial information.

## For Sale

THE PROPERTY OF THE LATE Philip Eva, in the town of Durham. For terms and particulars apply to J.P. Telford, Durham.

A GOOD FRAME HOUSE AND quarter acre of land on Garafraxa street, upper town, Durham. The property is in good condition, and will be sold cheap. For particulars apply to John Stewart, Durham. 15 4pd

LOTS 8, 9 and 10, KINCARDINE street, West. Apply to A.H. Jack-4 1 15 tf son.

1 GENERAL PURPOSE MARE, 5 years old; 1 Clyde colt, from Predominant. Apply to Archie Allan, lot 13. con. 3, Egremont.

FOR SALE-A GOOD SECOND hand five octave organ. Will sell dence. W. J. McFadden.

## WANTED

WANTED-TO PURCHASE small house centrally located, Apply to Box 48 Durham.

ting factory. Constant employment and cheap rent. Will be assisted to move. Jos. Beaumont, fice, or with himself. Glenwilliams.

### **Brown's Trees**

The best that can be grown. Who is our agent in your town? Canadian Fire Underwriters' Asso- ly clean. Brown Brothers Company, Nur- ciation has been received by H. serymen, Limited Brown's Nurser- McDonald, chief of the local fireies, Welland County, Ontario. 4 brigade.

# Notice of Dissolution

Partnership heretofore subsisting Christmas decorations. displays, plete hospital trains for the Red between us, the undersigned, as etc., which are frequently made Cross Rab & Cox, Implement agents, and at this time of the year. The use as Cox & Rabb, Proprietors of the of Christmas greens, harvest speci-Billiard Room, has this day been mens and other inflammable mat- The "Front" for an hospital train Comr. Robb, Tel., 50c; Comr. Gordissolved by mutual consent.

December, A. D. 1915.

Witness. A. H. Jackson. Signed. W. J. Rabb W. R. Cox 4pd

### SERVICE OF NEWSPAPERS

to do what is asked of no other fected thereby, unless the change activity ordered and controlled. Gordon-J. A. Ferguson. That calling. They are expected give twice, as individuals, to the the Company or its local agents. patients, filling some coaches with vote of thanks to the Reeve for various subscription lists for patri- In addition to danger to proper- stretcher cases, others with sitting the able and efficient manner in otic purposes which are presented ty from the displays referred to, cases. Orderlies are busy along the which he has performed his duties to them, and/as publishers by giv- the danger to life in crowded side of the line. Some are carrying as head of the council during the to them, and a part of the stores or places of meeting, by rea-stretchers, others helping men to year now drawing to a close. He the support of the business son of a panic occasioned by fire, walk, and others carrying men has always manifested a willingwhich they controlled, is so great that the sisters in the wards are directing was presented to be for the best are willing to local was presented to be for the best of the common sacrifice, but they Underwriters, who have made a the placing of patients. Everyone interest of the ratepayer and the of the common study of such hazards, would fail is busy. Then the work ends, the municipality at large he was wildo not expect that a double in their duty should they not give cars disappear, and the journey to line to adopt. Carried. sacrifice.-Brantford Expositor.

# Medical Directory.

Ors. Jamieson & Jamieson. U short distance east of Knapp's Hotel, Lamb ton Street, Lower Town, Durham Office hours from 12 to 2 o'clock

#### 1. G. Hutton, M. D., C. M.

stables, 53 acres ploughed and OFFICE-Over J P. Telford's office U nearly opposite the Registr miles from Ayton, 5 from Hol- office. Residence Second house south Forest, 8 of Registry office on east side of Albert Good all hours.

#### Arthur Gun, M. D.

DHYSICIAN AND SURGEON, OF-ACRES IN BENTINCK TOWNhours, 8 to 10 a. m. to 4 p. m. and 7 to 9
passes you are getting a richer Ross, wire fence, \$7.20; Wm.
hours, 8 to 10 a. m. to 4 p. m. and 7 to 9
passes you are getting a richer Ross, wire fence, \$7.20; Wm.
hours, 8 to 10 a. m. to 4 p. m. and 7 to 9
passes you are getting a richer Ross, wire fence, \$11.75; J.

ship, being Lot 26, Concession 3
passes you are getting a richer Ross, wire fence, \$11.75; J. W. G. R. will be sold cheap: of women and shildren. Residence op- zensnip.

#### Late Assistant Roy. London Ophthalmic Hos gng:, and to Golden Sq. Throat and Nose Hos

SPECIALIST: EYE, EAR, THROAT & NOSE Office: 13. Frost St. Owen Sound.

#### DR. BROWN L. R. C. P., LONDON, ENG

RADULATE of London. New the Red Cross an equivalent. Diseases of Eye, Ear Nose and Throat.

Will be at the Hahn House, October 16, November 20, and December 18 Hours, 1 to 5 p.m.

#### Dental Directory.

Dr. W. C. Pickering Dentist. Over J. & J. Hunter's OFFICE:

J F. GRANT, D. D. S., L. D. S. MONOR GRADUATE. UNIVERSI-11 ty of Toronto. Graduate Roya College Dental Surgeons of Ontario. Dentistry in all its Branches.

# Legal Directory

J. P. Telford.

DARRISTEE, SOLICITOR, ETC. Office, nearly opposite the Registry office, Lambton St., Durham. Any amount of money to loan at 5 per cent. on farm

A. H. Jackson. TOTARY PUBLIC, COMMISSION. er, Conveyancer, &c. Insurance

Agent. Money to Loan. Issuer of Mar-

riage Licenses. A general financial busi

#### ness transacted. DURHAM ONT. (Lower Town.)

MISS MAYDER MCAULEY

Pupil of Professor Konold, will 11,18.tf accept a lumited number of coaches for nurses and ordernes pupils for instruction on piano and a kitchen coach that might

Musical

ery Tuesday afternoon and to the very shape that seems most passing through at this time evening at the home of Mrs. S. useful and satisfactory. Como at any time.

### W. J. SHARP

Holstein Conveyancer, and terms to suit borrower. Fire and dispensary. Other coaches and Life Insurance placed in thor- contain beds for 36 more patients oughly reliable compnaies. Deeds, more orderlies, a kit store, and a very cheap. Apply at my resi- Mortgages, Leases and Wills, second kitchen, and coaches for 50 executed on shortest notice. All sitting-up patients. work promptly attended to.

#### Licensed Auctioneer DAN MCLEAN

Licensed Auctioneer for the It has a most ample supply FAMILIES WANTED FOR KNIT- County of Grey. Satisfaction guar- hot water, each kitchen has 90 galanteed. Terms reasonable. Dates lons of cold and 60 gallons of hot of sales made at the Chronicle of- water; each hospital coach has 50 Coursed

DISPLAYS

The following letter from the

this season of the year I beg to large sum of money for the Red make displays of that nature per- of concentrating the fectly safe.

follows;-Any change material to to it with their freight of wounded tribution. Carried.

which they conduct. Journalists even though it be small and easily pick-a-back fashion. Doctors and ness to discuss any question that the base is begun. this warning."

## THE RED CROSS COLUMN

The Red Cross and Unearned Iperement

The economic theory of unearned increment is customarily applied FFICE AND RESIDENCE A only to material gains. There also an unearned increment national reputation which claim to, with not the least right to participate in any such national

profit sharing. for instance, is sowing the seeds of Marshall, putting in culvert, \$7.50: in each of three years. A home- Transient notices- 'Lou, ': Found.' 'For Sale, Canada's fame and credit, through- Thos. Harrison, rep. bridge, \$2.50; steader may live within nine miles from school. This is one of the best and cheapest farms in the best and cheapest farms in the best and cheapest farms in the lion between office and residence at local translation and breadth of Eur-Patterson, shovelling snow. \$13.00 least 20 constant and breadth of Eur-Patterson, shovelling snow. Paikan and Gampon Peninsulas Ferguson's report be adopted and quired except where residence is What it has done makes it a Dig- he receive \$2.50 Com. fees. Carrd. performed in the vicinity. ger thing to be a Canadian. Dy Comr. Gordon reported. Chas. reason of its work, every day that Snider, graveiling, \$24.64;

Everyman who has an honest ou- W. Ferguson-Robb. That Comr. jecuon to reaping where he has Gordon's report be adopted and not sown, should blush to receive he receive, \$3.00. Com. fees. Carrd. has earned it by work or contribu- S. McMurdo, wire fence, \$11.00:

is giving us a reputation for par- James Brown to erect fence in front riotism and humanitarianism. No of his own property, and provide a Canadian can with justice receive winter road in front of said propthat war profit unless he has given erty by erecting a wire fence 11 ft.

#### A wen bross Dobpilar Iralli

The Red Cross hsopital train has played a great part an alance lessening the discomforts of wounded. Thanks to this means of transportation, the wounded have been transferred to base hospitals with a minimum of suffering.

The fonowing is an interesting description of one of these trains which has appeared in an Engusn publication. in this connection is of interest to remember that one of these paratial trains was equipped by the Canadian Red Cross at the outbreak of war, and is now on active service

office of the quarter-sergeant, then J. A. Ferguson-W. Ferguson. came the hospital coaches, which That Harry Bye be refunded \$2.00 are like hospital wards, with clean error in Dog-Tax. Carried. bed linen and the small comforts By-law No. 309, to appoint of a well organized institution, place to receive nominations ets in three tiers, and those brack- point Dep. R. Officers and of the car, so that the unloading of Officer in Div. No. 3, and Peter port of Dr. J. L. Smith, be accepted the patient from his stretcher is Keith jr., in Div. No. 6 being the rendered an easy process.

not inconvenienced

After the ward coaches come and organ. Enquire for terms. 107 well awaken the envy of a house- Ontario, should not be behind in so wife. Everything that the heart of worthy a cause and whereas the J. ARTHUR COOK WILL GIVE a cook could desire is here in its vocal instruction in singing ev- right place, easy of access, made great crisis that this country

F. McComb. Pupils may apply The sleeping quarters of the mefor appointments to Mrs. Mc- dical and nursing staff are in the 10 22tf next coach, and these are curtained instruct the clerk to memoralize off from the passage, which, of it to enact a law granting

course, runs the whole length the train. Here, too, are diningrooms, the seats of which can act-Issuer of Marriage Licenses, ually be converted into beds. There Money to loan at lowest rates, is also a fully-equipped surgery

dispensary. This, perhaps, is one of the most remarkable features of

the trains. The train has in all 14 coaches. gallons cold and 6 gallons of drinking water in a separate tank CHRISTMAS DECORATIONS AND The train is steam-heated and has extra slow-combustion stoves. It is

The Princess Christian train was collected for by its donor and was then handed over to the War Office. Then the flour millers of the "Following our usual custom at United Kingdom, who had raised a dan- Cross work, decided to devote ab-

### Loading the Train

wounded \$2.00. brought off the field.

## EGREMONT COUNCIL

Council met December 15th. Members all present and minutes adopted.

Comr. C. W. Robb reported-W. J. McDougall, gravelling, days labor, \$4.50; Jas. Klim, underbrushing \$2.00; J. H. McDougall, rep. bridge, homestead a quarter-section of \$7.75; W. Snell, gravelling, \$31.00: available Dominion land in Mani- Subscription THE CHRONICLE will be sent to \$7.75; W. Snell, gravelling, \$51.00. available Dominion land in March | any address, free of postage for W. Fairburn, 40 rod wire fence, \$8.- toba. Saskatchewan, or Alberta. Rates . . \$1 00per year, payable in advance W. Fairburn, 40 rod wire fence, 58.— Applicant must appear in person owhich every subscription is paid is denoted by the number on the address label. No paper d. S. Dietrick Entry Libby, do. 25c; John Gillespie, do. at the Dominion Lands Agency or many \$2.00; R. Dodds, wire fence, \$10.00: Sub-Agency for the District. Entry continued to all arrears are paid, except at the people by virtue of citizenship lay A. Mcharcnern, wire fence, \$12,50. by proxy may be made at any Comr. Robb's report be adopted, Sub-Agency), on certain condi- Rates and he receive \$1.00 Com. fees. Car- tions.

this Red Cross increment unless ne Comr. J. A. Ferguson reported;tion. The war profits realized in McGillivray, cleaning out ditch \$1 .cash are not the only shameful war 50: Jas. Brown, 2 days with team. \$6.00; Chas. McInnes, digging ditch Our Canadian Red Cross Society \$1.00; also made arrangements with from hydro poles.

agreemont between James Brown and Comr. J. A. Ferguson be accepted, said agreement to be filed with the Clerk, Carried.

W. Ferguson-Robb. That Comr. J. A. Ferguson's report be adopted and he receive \$3.00 Com. fees, Car. Reeve reported; Geo. Calder, ploughing and discing road, \$2.25. W. Ferguson-Gordon. That the Reeves report be adopted. Carried. Robb-J. A. Ferguson. That F. Walls be paid \$1.50 for discing road as certified by pathmaster. Carried Robb-J. A. Ferguson. That the account for medical attendance and board re Mrs. Emma Williams. am- ly relationship that existed during

The beds are supported on brack- Mun'l Council for 1916, and apcan be taken out and carried out Dougall being appounted D. R.

And only changes from last year. how great a matter that is can be J. A. Ferguson-W. Ferguson. realised if it is remembered that That in reference to the communterribly shattered bones and deep ication received from the Canadian wounds have only too often to be Suffrage Association this council dealt with. The beds can be tur- puts itself on record as being in ned into couches, when the cases favor of the Women of Ontario their dog tax. are not serious ones. The ward being placed in a position to excars have both gas and electric ercise the franchise in Municipal light, and the light can be lowered matters on an equal footing with Rody, \$5.00; so that those desiring to sleep are men, and whereas some of the take favorable action in this matter we are of the opinion that the Banner Province of the Dominion, much as the men in all noble, loyal and patriotic works, we therefore, of the Provincial Government, asking

matters. Carried, Reeve and Treasurer be authorized J. Wiermier, drawing and laying reference to the deputation that rock, \$4.00; G. Monk, 48 yds gravel, who has a completely equipped of a party who has enlisted to 75c; W. Campbell, do. 75c; R. Chrisand \$10.00 to each recruit. That F. Shewell, hiring men, 50c; this council is of the opinion that whereas the people in the town- to acknowledge resignation ship have given freely and are thanks of J. W. Vickers, who willing to give more voluntarily it is not advisable to do anything

Resolved that the following accounts be paid; -W. A. Reeves, assessor, part payment of salary, \$105 Wm. Falkingham. sheep killed, \$5.33 and white inside, and is exceedinggine oils, 58c; A. Ross, road through fields, \$1.00; J. D. Roberts, use of ck will be held at Lamlash, Monday hall, \$3.00; H. Hoffman. gravel, \$.10: Arch Clark, sheep killed, \$6.00; Treas, half year's salary and services re Financial Statement, \$53.00: postage and exchange, \$42.60; Reeve's services re Financial Statement Notice is hereby given that the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are noticed in the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and stationary are not provided to the gers to life and property from out \$24,000 to provide two com- ary, postage and gers to life and property from the gers to life and ary, postage and stationery, \$56.00: Patriotic funds etc. do. 96c: F. Hopkins, services as Tax Collector, \$40.00; E. Robb. do. \$40.00; R. Christie, use of hall, \$3.00 erials such as draperies, scenery, means one or other of about a don, do. 30c; Reeve, postage and may be divided into three classes; Wm. J. Rabb will continue the cotton to represent snow, and the score of towns mentioned as "Rail- stationary, \$1.50; H. Reid, serving the whiners, the whistlers and the Implement Business, and Wm. R. like, especially in connection with head," situated behind the firing summonses, \$4.00; Jas. Hunt, tile, whittlers.—Collier's Weekly. Cox will continue the Billiard Room electric light and other lighting line, within sound of the guns, \$6.00: Chas. Ferguson, Comr. money Dated at Durham this 1st. day of systems, is decidedly an increase where casualty clearing stations \$3.00: Councillors Pay Sheet, \$15,00; of hazard, it being impossible to have been exected for the purpose Jno. McGrath, use of council room,

> Robb-Gordon. That the Finan-The Statutory Conditions of When the train reachest he rail- cial Statement be adopted as read, your Insurance read in part as head the ambulance convoys come and 200 copies be printed for dis-

the risk, but within the control or men. This is an impressive mo- W. Ferguson-Robb. That the Newspaper publishers are asked knowledge of the assured, shall ment. Instantly the train becomes Reeve vacate the chair, and Mr. avoid the policy, as to the part af- the scene of great activity, an Gordon occupy the same. Carried. to is promptly notified in writing 'to The officer commanding sorts out the council now tenders a hearty The Reeve replied in his gentle-

SYNOPSIS OF CANADIAN NORTH

WEST LAND REGULATIONS The sole head of a family, or any male over 18 years old, may Gordon-W. Ferguson, That Dominion Lands Agency (but not Rates Cents per line for the first inter-

Patterson, shovelling snow. \$13.00 least 80 acres, on certain condi- be paid for in advance.

In certain districts a homesteader in good standing may preempt a quarter-section alongside his homestead. Price \$3.00 per acre. Duties.—Six months' residence in each of three years after earning

homestead patent. also 50 acres extra cultivation. Pre-emption patent may be obtained as soon as homestead patent, on certain conditions A settler who has exhausted his

homestead right may take a purchased homestead in certain districts Price \$3.00 per acre. Duties -Must reside six months in each of three years, cultivate 50 acres and erect a house worth \$300

The area of cultivation is subject W. Ferguson-Gordon. That the to reduction in case of rough, scrubby or stony land Live stock may be substituted for cultivation Pucture Framing on shortes under certain conditions W W. CORY, C.M.G.

Deputy of the Minister of the Interior

N. B.—Unauthorized publication of this advertisement will not be 8 106m

manly way, expressing his pleasure of presiding over the deliberations of the Council when such harmony prevailed. The other members of council spoke briefly on the friend-The first coach of the train is the ounting to \$26.00 be paid. Carried. the year. Council then rose. D. ALLAN, Clerk.

BENTINCK COUNCIL

Pursuant to adjournment council ets are so conctructed that the bed Clerks was passed. Nichol Mc- met at Lamiasn on the 15th inst, That re-

Down Snewen. That request of Elmwood Ratepayers, re estimate cost of nyaro ngnt and power, be granted. Carried.

Schmidt-Turnbuil. That the following ratepayers be relunded J. Sumvan, \$1.00; C. Reay, \$2.00;

J. Porter, \$1.00; J. Russell, \$3.00; J. Lunney-Snewell. That Council grant \$5.00 to Eimwood norary. Car Lunney-Schmidt, That \$1.10 be paid to Sumvan for half cost of

work Townine. Carried. Lunney-Turnbud. That \$30.91 be paid to Brant for half cost of work. Townine. Carried. Schmidt-Lunney. That \$7.25 be paid to Normamby for nail cost of work. Townine. Carried

Turnbull-Shewell. That Mighton be paid \$3.00 for 30 rds. of wire fence. Petition being signed by a number of Ratepayers.

Lunney-Schmidt. That following accounts were recommended to franchise to women in municipal be paid; -F. Prast, Culvert tile, \$11.25; H. Weppier, tile for drain, Gordon-W. Ferguson. That the \$2.50; J. Switzer, laying tile, \$3.00: to sell the hydro electric debent- tile, \$3.00; L. Brown, two men, two ures to the best advantage. Carrd. days each, \$5.00; L. Brown, blasting J. A. Ferguson-Gordon. That in rock, \$2.50; L. Brown, removing waited on the Council requesting \$3.84; F. Schilling, half day's un-\$50.00 to help pay medical expenses derbrushing, 75c; J. Hewitson, do. render him fit for overseas service tie, do. 75c; F. Shewell, do. \$1.00

> We the Council of Bentinck wish for past 40 years been auditor of Accounts and Deputy-Returning Officer Poll No. 3.

We regret to lose one who has so faithfully and honorably performed the duties of these offices for so long a time and unite in wishing him many years of retired life. Signed on behalf of Bentinck

The annual nomination of Bentin-December 27th at one o'clock, to nominate Reeve, Deputy Reeve, and their councillors. The Council wish to state that a

Patriotic meeting will be held at the close of the nomination for the purpose of appointing officers for J. H. CHITTICK.



VERY THURSDAY MORNING At the Chronicle Printing House, Garafrance Street.

#### DURHAM. ONT.

. . tion: 5 cents per line each subse quent insertion minion measure. Professional cards not exceeding one inch \$4.00 per annum -Duties .- Six months' residence Advertisements without specific directions will The Canadian Red Cross Society Comr. W. Ferguson reported J. upon and cultivation of the land be published till forbid as a charged accordingly te, -50 cents for first insertion, 25 cents for each ubsequent asertion,

All advertisements ordered by strangers must Contract rates for year.y advertisemente fut nished on application to the office.

> W. IRWIN EDITOR AND PROPRIETOR.

# A. BELL and

Full line of Catholic Robes, and black and white Caps for aged people.

Funeral Director

### **Embalming a Specialty**

notice.

Show Rooms-Next to Swallow s-Barber Shop. RESIDENCE-Next door South of W. J. Lawrence's blacksmith shop.

# FURNITURE UNDERTAKING

Rugs, Oilcloths Window hades Lace Curtains and all Household Furnishings

#### TINSMITHING

Mr. M. Kress has opened a shop at the rear of the furniture show room and is prepared to do all kinds of tinsmithing.

Undertaking receives special attention

EDWARD KRESS

# Grant's Ad.

If you are in need of Flannels in Militarv Black, and White, and Khaki also Blue at 50c. Red at 40c, 50c and 75c see us.

We have the nicest Flannelette in Town soft and fluffy, and only 11c and 12c.

Come and see these goods they are extra good value.

C. L. GRANT

NO WONDER

It is reported that Kaiser William and Emperor Francis Joseph could with difficulty master their emotions when they met the other day in Vienna. It is no wonder. Roughly speaking, the loafers Rarely has it been given to two human beings to become responsible for so much human tragedy -Woodstock Sentinel Review.



John Kelly,

THE

OF CANADA [HEAD OFFICE - TORONTO

BVERY good Bank has a RESERVE FUND as a provision for lean years and the inevitable rainy day. This Fund has been accumulated from Surplus Barnings. and is a source of strength and stability. Everyone should have a RESERVE PUND. Without it no one is in a safe financial condition.

Our Savings Department offers an ideal epportunity for establishing YOUR RESERVE FUND, 200 DURHAM BRANCH,

Manager.