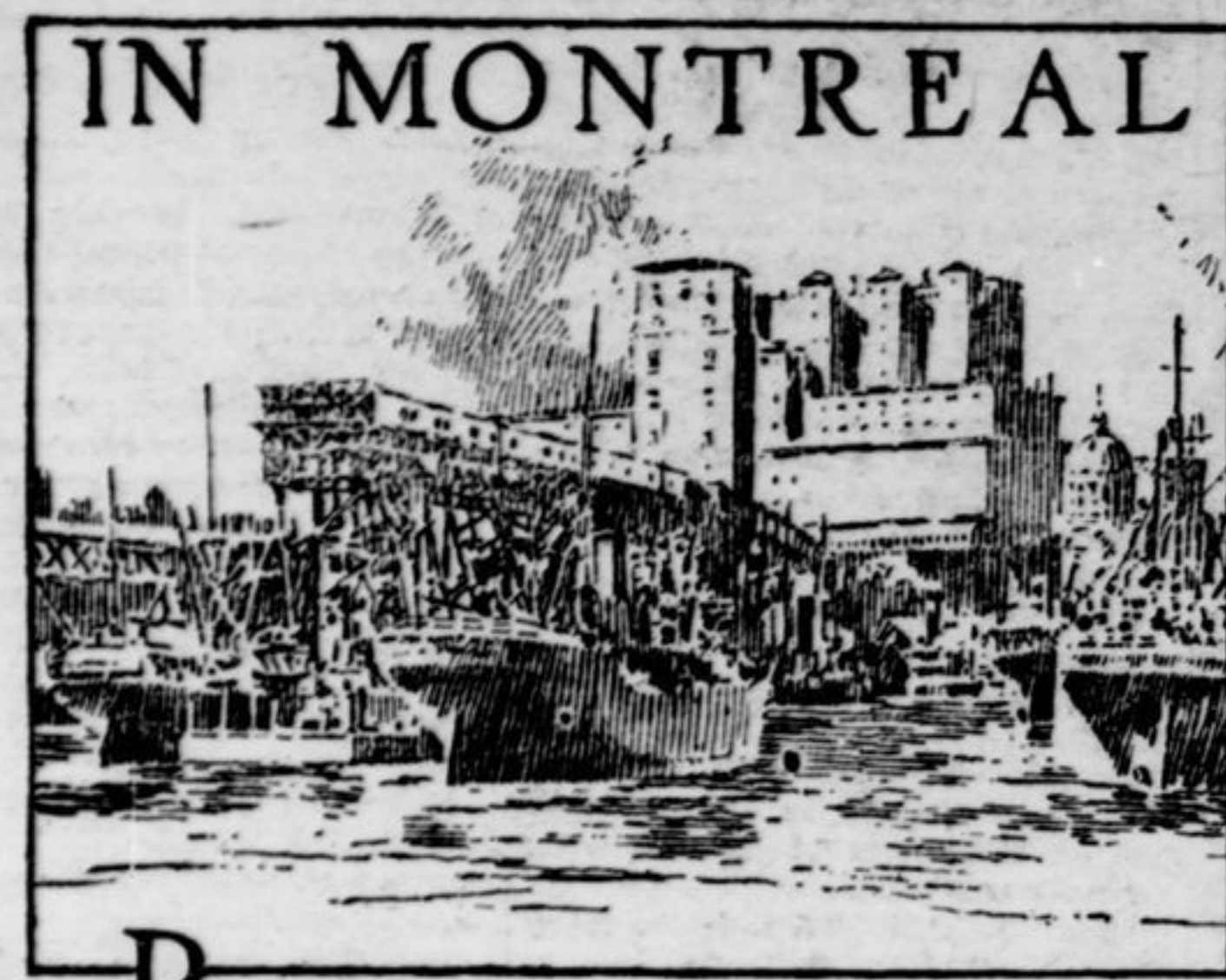


FIRST of the series dealing with the establishment of the BANK OF MONTREAL at representative points in CANADA and elsewhere.



BEFORE any steamship had crossed the ocean, and before either the locomotive or the telegraph had been invented, nine merchants of Montreal signed articles for the formation of the "Montreal Bank," now the Bank of Montreal. That was on June 23, 1817—more than 106 years ago.

Since that time Montreal has grown from a town of less than 20,000 to a city of more than 800,000 population. The Bank, in continuous and successful operation from those early days down to the present time, has steadily pioneered its way across Canada. Today, through its Head Office and more than 550 Branches, it offers complete banking service—local, national, and international—in every section of the Dominion.

BANK OF MONTREAL Established over 100 years Total Assets in excess of \$650,000,000

For Breakfast, Dinner, Supper Plain or Toasted Sandwiches or Puddings. EAT BREAD. Henderson's Bakery, Makers of Good Bread.

Why Ford Predominates. Proof that Ford predominates is to be found in the fact that 50 per cent of all cars in Canada are Fords. Ford predominates because it supplies the essentials of adequate, economical transportation.

SMITH BROS., Durham Holstein Mt. Forest

HOLSTEIN LEADER

YEovil LOCAL AND PERSONAL

Jan. 22nd is so cold and stormy that our teachers and pupils are having a holiday. (Tuesday.) Last night's regular U. F. O. meeting was postponed until milder weather. Similarly the Community Circle's jaunt to Mt. Forest. A very enjoyable evening was held in the home of Mr and Mrs P. Mohan last Wednesday. Their neighbors were there and remained long enough to wish Mr Mohan many happy returns of his birthday. (Thursday) The sad news has been received of the death of the little eight year old daughter of Mr and Mrs Dan Drimmie, of Craik, Sask. Their former neighbors and friends here sympathize with them. Miss Bessie Drimmie has been home nursing a very sore felon on her finger. Last winter she had one on her thumb. It is to be hoped this will be the last.

NORTH EGREMENT

The annual congregational meeting of Amos Church, which was to have been held Tuesday, of this week, has, on account of the storm, been postponed until Tuesday, the 29th January. A good meeting is then expected. Refreshments will be served. The Young People's Society having charge of the waiting. Mrs. Jno. McKezlie Sr. has so far recovered from her recent illness, as to propose going to Mt. Forest this week if weather permits. Egremont Agricultural Society have held their annual meeting on Saturday last and elected several new directors and appointed an energetic committee to make, if possible, arrangements for a ploughing match. This is a separate committee, independent of the Agricultural Society, who will report progress made in March.

FARM FOR SALE Lots 7 and 8, Con. 12, Egremont, will be sold separately or together. Priced right for a quick turn over. W. M. GROAT & SON

FARM FOR SALE 100 acres, lot 27, con. 7, Bentinck township, County of Grey. 3 1/2 miles from Provincial Highway, 7 miles from Durham, 1/4 mile from school. Buildings—a good house, driving house and bank barn 41x64. Will sell on easy terms of payment or will accept town property as part payment. Immediate possession. A. MCGILLIVRAY, Postmaster, Chatsworth

The Fall Fair will be held Sept. 23 and 24. When we consider this is a purely Township Show and we compare it with 19 other Societies, all county shows except this, we have reason to be proud of our ... Of these 19 other Societies there are 8 who pay less for prizes for horses, eleven more; in cattle, seven pay less and eight more; in sheep fourteen pay less and five more; in hogs twelve pay less and seven more; in miscellaneous ten pay less and nine more; total—nine pay less and ten more. The Board is anxious to make 1924 a record breaker and would like to get one hundred and fifty members.

SOUTH BEND

Mrs. Nichol McDougall and son Harry are spending a week with friends and relatives at Meaford. Mrs. Elsmare Rawford and daughter Beatrice, spent a few days at Mrs. Sarah Rawford's. Miss Ruby Kerr of Toronto spent a few days at Mr. B. F. Sharp's. Miss Myrtle Rae is spending a few days at Mr. Edgar Gardiner's. Word has just been received that Mr. John Walker passed away in Rochester on the 19th inst. We are sorry to hear that Mrs. John Ennis has been on the sick list, and hope she will soon be better. A very pleasant evening was spent by the young people at Mr. Wm Tyn-dall's, Holstein, on the 19th inst. A very enjoyable evening was spent by a good crowd of our neighbors at the home of Mr Sam Cowan last Tuesday, when Misses Edith and Ethel Hunt and Messrs Hubert McDougall and Eric Sharpe took part in a debate, the judges having considerable difficulty in determining the winners. It resulted in a tie. These debates are both beneficial and interesting and the next one will take place on Jan. 29th at the home of Mr Orme Hunt.

HARDWOOD LOGS WANTED Delivered to track. Highest prices consistent with quality. Apply to NEIL CALDER, Holstein

Egremont Council

Council met Jan. 14th, members elect subscribed to the statutory declaration of office and took their seats as follows: Reeve, Gilbert McCaechern; Dep. Reeve, Neil Calder; Councilors, W. M. Groat, J. A. Ferguson and Jas. Mack. Minutes of previous meeting read and confirmed. Com'r Groat reported H. Lamont, winter work 10th side-road \$3.60. Report adopted. Groat—Mack: That Jno. McArthur be paid \$5 for the use of his fields for a winter road 1923. Carried.

Ferguson—Calder: That in the interests of the travelling public and residents of the township who are not served with County Roads, this Council at next meeting lay out a system of Township roads, leading up to and connecting with the County Roads and that provision be made from time to time by grants and otherwise for their maintenance. Carried. Calder—Mack: That the Reeve and Clerk be authorized to sign and submit to the Minister of Public Works and Highways the petition of the Township of Egremont showing the amount expended upon the Township roads the sum of \$10,862.15 and requesting the statutory grant on that amount as provided by the Ontario Highways Act. Carried.

Mack—Ferguson: That the rate of payment for winter work on roads be as follows: Man and team 40c per hour; man 20c per hour. Carried. Ferguson—Groat: That Councilor Mack be instructed to examine Registry Office re Treasurer's surpluses and report at next meeting of Council. Carried.

Mack—McCaechern: That the clerk interview Dr Jamieson, M.P.P. in reference to the detour that was made from the Prov. Highway to the 2nd con. of this Township during the construction of the highway 1923 in which considerable damage was done this particular road and request our honorable member to place the matter before the Minister of Public Works and Highways, in order that this Township be remunerated for the use of this road and the wear and tear incident thereby. Carried. Calder—Ferguson: That 7 copies of the Municipal World be ordered for members of Council, Treasurer and Clerk. Carried.

By-laws were passed appointing J. R. Philp, Jno. McPhee and Hugh Lamont, school attendance officers; W. W. Ramage and Walter Hastie auditors and Jas. H. McDougall a member local board of Health. Groat—Calder: That the following accounts be paid: J. T. Brown, W. Leith, W. H. Rogers, C. McInnis, V. Giles and E. Russell for services and expenses as Dep. Ret. Officers, \$9.50 each; C. Ramage & Son, printing act, \$32.50; W. B. Rife, express 55c; J. R. Gadd, repairs to grader \$1; J. W. Hunt, for tile, 7.99; 7 copies of Munl' World \$7.00 and account 36c; total \$73.36; W. J. Sharp, affidavits 75c; J. Morrison, burying shellies \$1.50; clerk for services re Highway report \$12; Members of council, attendance at meeting \$15.00; B. Gibson, use of room \$2. Carried.

Council adjourned to meet Monday, Feb. 11th at 10 o'clock a. m. to receive the Auditors' Report and general business. DAVID ALLAN, CLERK

British American Coal Oil for sale by Smith Bros. It's good, try it. There are plenty of get-together movements in the country. What is needed now is some kind of stay-together movement. The State of Kansas, it is said, has not a single blacksmith under the age of 35 years. Almost the same condition prevails in Ontario. There are quite a few chaps in garages, however who, so far as their qualifications are concerned, might better be in blacksmith shops.

WANTED Quotations for a good cast iron stove to take in 28 or 30 inch wood, to be delivered at S. S. No. 13, Egremont. Apply to W. W. RAMAGE, R. R. No. 1, Varney Phone 604, rink 3.

NOTICE The Holstein Livestock Shipping Association has been re-organized and will commence shipping on Tuesday, Oct. 23rd, and on following Tuesdays, as can be arranged. Any one having stock, hogs or lambs especially please notify ANDREW HUNTER, Shipper

FARM FOR RENT. Comprising 100 acres, lots 3 of 9, and 1 of 11, Con. 1, W.G.R., Bentinck About 90 acres cleared, both fifties well watered. Apply to Mrs. Wilkie, 618 Christie St., Toronto.

FARM FOR SALE. Lot 66, con. 2, W.G.R., 2 1/2 miles from Durham, containing 86 acres. 70 acres under cultivation, balance in hardwood and swamp bank barn with extension shed and stone stables, 7 roomed house, brick with extension kitchen and woodshed, well watered by never failing spring at rear of farm, also spring feeding cement trough near buildings and cement curbed well at house. For further particulars apply to WILLIAM SMITH, R. R. No. 3, Durham

LETTERS TO THE EDITOR

IN DAYS OF YORE 25 YEARS AGO From Review file of Jan. 26, 1899 The firm of Messrs Ramsay and Morlock which has done business here since 1894, was dissolved last week by mutual consent. Mr S. F. Morlock has purchased his partner's share in the business and intends now in his own name, to conduct the growing business he has built up here. Mr. Messrs Alex. McMillan, Mal. McMillan, Irvine Anderson and Peter McArthur have gone to Michigan to make timber for Mr. Norman McIntyre, whose business operations are constantly assuming a wider range. Mr Fred McClocklin and family have moved from Chatsworth to Durham where they expect to reside in future. Glascoth corr.: Mr Wm Ritchie of Edge Hill is now busy cutting and drawing into Baird's mills, his brother John's pine, which is on lot 12 con 13, and will pan out we are told about 50,000 feet. Quite a contract Will. He makes his headquarters and lodgings with his old chum, Geo. Lamb. Dr. R. A. Smith of Ghent, Ohio, and son of Mr and Mrs Thos. Smith of this town, was honored by a large reception in his adopted city, on the occasion of his return from Porto Rico, on sick furlough. When Dr. arrived the home was well filled with friends who came to extend a cordial greeting. He was completely taken by surprise and when he had fully recovered, was again surprised by the presentation of a beautiful gold watch and chain on behalf of his numerous friends. Rev. Mr. McGregor, Misses Nettie Brown, J. Stewart, Ida Williams, and Mr. J. L. Browne are delegates to the Baptist Rally in Walkerton. The annual meeting of South Grey Agricultural Society took place last week when the following officers and directors were elected for the various municipalities: President, Jas. Edge; 1st Vice Pres., H. Parker; 2nd Vice Pres., Wm. Smith; Secretary, Arch. Davidson; Treasurer, Wm. Calder; Directors: Glenelg—Geo Binnie, C. Firth, D. Edge. Egremont—Jas. Matthews, T. Caldwell, Jas. Allan. Bentinck—Wm. Lawson, Wm Searl, H. Bricham. Normanby—R. Morice, Thos Gadd, R. Barber. Durham—Wm Calder, Jno H. Hunter Auditors: T. Holt, C. Ramage.

15 YEARS AGO From Review file of Jan. 28, 1909 At the Presbyterian congregational meeting on Monday, a discussion took place in regard to the grave of the late Rev. A. G. Jansen, marked with only a wooden slab in Winnipeg cemetery. A committee was appointed to look into and after the matter and so before long we hope a suitable memorial will be placed at the grave of the devoted pastor. Twenty eight years of wedded life have passed last Wednesday to Mr. and Mrs Geo. Moore of town. In honor of the occasion a number of relatives from town met with them and spent a social evening. The marriage took place on the 14th inst in Normanby, of Miss Jane Marshall to Mr. Wm. Carson. Monday, 25th Jan., the Angel of Death invaded the home of Mr Arch. McCuaig, S. Glenelg, and carried off his chief light in the person of his wife, leaving in the darkness of bereavement and sorrow her husband and children. Durham Markets, Jan. 27, 1909—Fall Wheat .90; Oats .25; Peas .82; Barley .48; Butter .22; Eggs Potatoes .40; Oatmeal per sack 2. Flour per cwt 2.60 to 3.25.

Mr. Farmer, if you are considering selling all or only part of your live-stock this winter, the Review will give it that publicity that will enable you to realize larger prices. An advertisement inserted for a week or two, will dispose of your wants for you.

Hurrah for Skating Get your Skates Sharpened at DURHAM MACHINE SHOP Starr and Automobile Skates Also Hockey Sticks for Sale. Circular and Cross-cut Saws gummed. Get your Cream Separator repaired. GENERAL REPAIRING F. W. Moon, Machinist, etc. (Nearly opposite Post Office)

START NOW! GET READY FOR A BUSINESS CAREER BY ATTENDING ELLIOTT Business College Yonge & Charles Sts., Toronto Our former graduates have succeeded. You can also. We admit students at any time. Write for particulars. W. J. ELLIOTT, Principal

VOL. XLVII. N

DOWN TOPIC

Wanted to Rent Furnished room with bath for one man. Apply at ... Hon. Manning Doherty New Hon. Manning Doherty is appointed leader of the group in the Ontario Legislature was officially announced Thursday.

Car for Sale 1918 Ford Touring, in good condition. 4 good tires, right. Apply McCabe & Mc at their Garage. Notice! The Annual Meeting of Public Library will be held February 1st, at 8 p.m. in Board and the public presence. Two-in-One! A St. Valentine Social will be held in the Hall, V. February 14th, at 8 p.m. Program and refreshments. A 25c and 10c. Come.

Rob Roy Grain Prices—paying 40c to 45c for oats, 60c for barley, 75 to 85c for Dur \$1.25 to \$1.50 for Peas at our this week. Rob Roy M. Operations at Durham Hospital Operations of a minor nature performed this week in Durham Cross Hospital, on Mr. Wm. E. Mrs Archie Simpson and Mrs Kearney. At time of writing patients are all progressing favorably. New Reeve for Paisley David Forrester, Reeve of Paisley, has been appointed County Bruce Co. and another not and possibly bye-election will ensue for Paisley's re-election. McKerracher will likely get a clamoration. Appreciated in Mt. Forest Durham Band supplied music for Carnival in Mt. Forest day night and their selection much enjoyed. Mt. Forest band at present. Cliff Busch of the band boys, the bunch of 10 lads.

Winners of "Sun" Sub. Co. This section of the Fronting home of three first prize winners the Farmers' Sun Subscribers. Ira E. McIntosh of Bruce Co. won first prize—second with 29,916 points. A won a lighting plant for K. Clifford. Miss Barbara Simmeling, was second with 27,792 winning a Ford touring car and Davie self Clarkburg, was third place. Women's Institute, Feb. 7th The regular meeting of the Women's Institute will be held at 10 of Mrs Philip Lawrence, on Feb. 7th, at 2.30 p.m. Miss Weir will give a paper on "The hindrances to full growth." Mr. Wheelan will also address ladies. Musical duet by Mr. McCrae and Knechtel. Ever requested to attend with for the "At Home" in March.

Cool Reception Warmth Hing Mr. Alex McLean, Bentinck, cation to go to Egremont has remained all night with frost came home on one of those days. On the way, even with mitts on, his hands became cold that he drove up to get some relief. The owner of the door and did not seem to offer succor, so Mr McLean his horses round and strange he got warmer at once. "This was up!" Three Day Fair for Hanover The Hanover Fall Fair was three day affair from now on, of two days and this year will Sept. 17, 18 and 19. This alive step was taken during the meeting of the Hanover, Bentinck Agricultural Societies, the Library building there of day last, and which was attended a good number of ardent horse While the extra day will mean work, more attractions, more events and more finances, the ors behind the affair are confident success and are already making for putting it across successfully. Stern Weather To talk of the weather again kind of continued story but a last issue was off, the temp began to drop and winds to blow to fall, till zero was reached and below it. Roads were preventing mail couriers from their rounds, and thinning attendance at churches on Sunday was the worst day a glass showed 12 deg. below. Only conditions improved till Tuesday, a thaw set in, continuing this writing, Wednesday p.m. Bowes was away out in his predictions and is out with an and a new set!