

Commonwealth Bank of Australia. General Banking Business. Savings Bank Department.

State Savings Bank of Victoria. Credit Foncier Loans on Farm Properties.

SPECIAL TERMS FOR RETURNED SOLDIERS. Dependents, Red Cross and Transport Workers.

Application Forms at any State Savings Bank.

Head Office, State Savings Bank, Elizabeth Street, Melbourne.

Spring & Summer Announcement. LATEST NOVELTIES.

FOR SPRING AND SUMMER WEAR.

COUGLE'S. Announce a full Window and Inside Display of.

MILLINERY, DRESS & SILK GOODS, BLOUSES, NECKWEAR, RIBBONS, HOSIERY, &c.

It will be seen that no effort has been spared to maintain our reputation for Smartness, Novelty, and Value.

INSPECTION INVITED. Phone 22.

G. H. COUGLE, BEAUFORT.

Ladies Tailoring. In Line with Fashion's Dictates.

Women who are well versed in fashion and equally conversant with superior fabrics.

During the October weeks of Warehouse and surrounding districts.

Donald Manson. Ladies' and Gents' Tailor.

During the October weeks of Warehouse and surrounding districts.

THE RIPONSHIRE ADVOCATE. Published every Saturday Morning.

At the annual meeting of the Ripon branch of the Returned Soldiers' League.

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SOLDIER SETTLERS' HOUSES. DELAY IN BUILDING.

At the annual meeting of the Ripon branch of the Returned Soldiers' League.

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RETURNED SOLDIERS' LEAGUE. MORE ENTHUSIASM NEEDED.

At the annual meeting of the Ripon branch of the Returned Soldiers' League.

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BEAUFORT POLICE COURT. MONDAY, 7TH NOV., 1921.

At the annual meeting of the Ripon branch of the Returned Soldiers' League.

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AGLAIN. A lantern service was given in the Ripon church on Sunday evening.

At the annual meeting of the Ripon branch of the Returned Soldiers' League.

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OUR SPRING. TO SECURE THAT WARM WEATHER DRESS FROM A SELECTION OF THE MOST FAVOURED FABRICS OF FASHION.

Presenting an OPENING OFFER OF DRESS FABRICS AT APPROPRIATE PRICES.

Our Store is now replete with a splendidly assorted array of right-good wearing materials.

Spring & Summer Wear.

Your inspection CORDIALLY INVITED.

WOTHERSPOON'S. The Softgoods Economists.

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It will be seen that no effort has been spared to maintain our reputation for Smartness, Novelty, and Value. Our prices tend to make your shopping a real pleasure.

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THE RIPONSHIRE ADVOCATE, SATURDAY, NOVEMBER 19, 1921.

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HAWKES BROS., BEAUFORT. SEASONABLE GOODS. We desire to bring under your notice a few lines we have that are specially suitable for this season of the year. E.P. WARE, CARVERS, * CLOCKS, etc., * GLASSWARE & CROCKERY, BRUSHWARE (LADIES' & GENTS'), TOBACCO POUCHES, LETTER WALLETS, ENAMEL BROOCHES, and PHOTO FRAMES. Orders taken for Gold or Silver Watches and all classes of Jewellery. AGENTS FOR COOPER'S SHEEP DIPS, "JONES" SEWING MACHINE, ROYAL INSURANCE CO., HUPMOBILE CARS, BARNET GLASS TYRES.

BEAUFORT RAINFALL. 1911-1921. 1911-12 10.1, 12-13 10.1, 13-14 10.1, 14-15 10.1, 15-16 10.1, 16-17 10.1, 17-18 10.1, 18-19 10.1, 19-20 10.1, 20-21 10.1, 21-22 10.1, 22-23 10.1, 23-24 10.1, 24-25 10.1, 25-26 10.1, 26-27 10.1, 27-28 10.1, 28-29 10.1, 29-30 10.1, 30-31 10.1, 31-32 10.1, 32-33 10.1, 33-34 10.1, 34-35 10.1, 35-36 10.1, 36-37 10.1, 37-38 10.1, 38-39 10.1, 39-40 10.1, 40-41 10.1, 41-42 10.1, 42-43 10.1, 43-44 10.1, 44-45 10.1, 45-46 10.1, 46-47 10.1, 47-48 10.1, 48-49 10.1, 49-50 10.1, 50-51 10.1, 51-52 10.1, 52-53 10.1, 53-54 10.1, 54-55 10.1, 55-56 10.1, 56-57 10.1, 57-58 10.1, 58-59 10.1, 59-60 10.1, 60-61 10.1, 61-62 10.1, 62-63 10.1, 63-64 10.1, 64-65 10.1, 65-66 10.1, 66-67 10.1, 67-68 10.1, 68-69 10.1, 69-70 10.1, 70-71 10.1, 71-72 10.1, 72-73 10.1, 73-74 10.1, 74-75 10.1, 75-76 10.1, 76-77 10.1, 77-78 10.1, 78-79 10.1, 79-80 10.1, 80-81 10.1, 81-82 10.1, 82-83 10.1, 83-84 10.1, 84-85 10.1, 85-86 10.1, 86-87 10.1, 87-88 10.1, 88-89 10.1, 89-90 10.1, 90-91 10.1, 91-92 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Commonwealth Bank of Australia
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 BRANCHES: MELBOURNE, ADELAIDE, PERTH, BRISBANE, SYDNEY, AUSTRALIA
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State Savings Bank of Victoria
 "THE FARMERS' BANK"
Credit Foncier Loans on Farm Properties.
 Two-Thirds of Valuation up to £2,000 at 7 per cent.
 Repayable over 2 1/2 years, £4 1/2 half-yearly for each £100.
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 Three-fourths of Valuation up to £2,000 at 6 1/2 per cent.
 Repayable over 2 1/2 years, £3 quarterly for each £100.
 Application Forms at any State Savings Bank, or by writing to Inspector-General.
 Head Office, State Savings Bank, Elizabeth Street, Melbourne.
 GEO. E. EMERY, Inspector-General.

Spring & Summer Announcement.
LATEST NOVELTIES
 FOR
SPRING AND SUMMER WEAR.

BEREAVEMENT CARD.
 MR. and MRS. MERRITT and Family desire to thank their many kind friends for the expressions of sympathy received during their bereavement. The funeral of their dear son, Mr. Merritt, took place on Wednesday, 23rd inst., at 11 o'clock, at the residence of Mrs. Merritt, 14th Street, Melbourne. The burial took place at the cemetery on Thursday, 24th inst.

The Riponshire Advocate.
 Published every Saturday Morning.
 (Printed and published by the proprietor, Arthur Parker, at "The Riponshire Advocate," Melbourne.)

SATURDAY, NOVEMBER 26, 1921.
POLICE COURT.
 No cases were listed for hearing at the Riponshire Police Court on Monday.

THE WEATHER.
 Nine points of rain fell on Sunday, and the weather has been cool throughout the week. In the early hours of Friday morning light showers set in, and by 9 a.m. 11 points had been registered. The rain continued intermittently throughout the day, and a further 10 points were recorded.

HATSMAN IN FOHM.
 The well-known hat maker, Mr. H. H. Hay, of Stoneleigh, who has been living with his wife in the Great Court, Melbourne, was arrested on Saturday, 12th inst., on suspicion of having committed a crime. He was held on Saturday, 12th inst., and taken to the police station. He was released on Saturday, 13th inst., on bail.

TENNIS.
 A team of ladies from the Y.M.C.A. Tennis Club, Ballarat, played a match at Beaufort on Saturday with the ladies of the local club, for whom they were too strong. The visitors won by 8 sets, 52 games, to 1 set, 17 games. Results—Misses McClelland and O'Grady (Y.M.C.A.) beat Misses Young and Miss Nickols (B.), 6-3, 6-3. Misses Pollock and Sands (B.), 6-1, 6-0. Misses Young and O'Grady (Y.M.C.A.) beat Misses Pollock and Sands (B.), 6-1, 6-0.

The annual strawberry fête of St. John's Church (England) is to be held in the Public Hall on Thursday, 1st Dec. Messrs. Dugley & Co. Ltd. will hold their annual off-bears sale at Skipton on Thursday, 1st Dec.

In the New South Wales Legislative Assembly on Tuesday, the Minister for Labor (Mr. McKern) gave notice of his intention to move for the introduction of a bill to amend the Industrial Arbitration Act, and to fix the voting age for male and female employees at 21 and 22 respectively.

The New South Wales Labor Council, in conjunction with the Australian Labor Party, the Communist Party, the Socialist Labor Party, and the Housing Association, has issued an appeal to the churches on behalf of the starving Russian peasants.

The annual report of the Inspector-General of the State Savings Bank for the financial year ended 31st June 1921, was published on Saturday, 12th inst. The total amount of deposits during the year was £2,520,165, making the total £23,065,397. The largest increase previously was £2,403,119 for the year ended 31st June, 1919.

Some big hauls of fish are being obtained at Burrunbuck, and at the meeting of the Ballarat Acclimatization Society on Thursday night a letter was received from Mr. R. Valentino, suggesting that the society should do all it could to keep Lake Burrunbuck up to its present level to ensure a continuation of good fishing. The letter raises a question upon which the society took action on a previous occasion with the Ballarat and Riponshire Councils.

A court circular announces the engagement of Princess Mary, the King's only daughter, to Viscount Lascelles, D.S.O., eldest son and heir of the Earl of Haverock.

The anniversary of the Beaufort Methodist Sabbath School was celebrated on Sunday, when special services were held in the Public Hall. The platform was nicely decorated with flowers and white roses, lilies, and greenery.

The Rev. W. H. Taylor chose as the text of a helpful address, "Train up a child in the way he should go." The positive duty and burden of obligation on the part of parents to train their children in the nurture and admonition of the Lord was the prevailing thought in his remarks.

The Federal Country party intends to move that members' salaries be reduced from £1100 to £800. Owing to the limitation of funds, the Defence department has terminated the employment of a large number of persons.

Arrangements are complete for the installation of a wireless system linking Australia with Great Britain and the Dominion. A feature of the second Christmas mail despatched from Melbourne by the R.M.S. Ovesto was the increase

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efforts in no uncertain way. A couple of lively selections were played by Jackson's Orchestra, without which entertainment would be like a church minus an organ. Several local and visiting vocalists were included, including Messrs. Tromp and Hodges, Mr. Gibble (Ballarat), and Miss Somerville. Miss Alice Tromp was in good voice, and her artistically-rendered solos were particularly pleasing. The quality of Mr. Gibble's pure voice is unmistakable, and the manner in which he interpreted the theme of his song showed that he is endowed with the artistic temperament. The secular songs were repeatedly encored. Miss Linda Holdsworth, a young local contralto, gives promise of becoming a very acceptable singer. Misses Hodges and Somerville were well received.

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RAGLAN.
 (FROM OUR CORRESPONDENT.)
 A tennis club was formed at Raglan on Wednesday, 10th inst. Mr. V. J. Person was appointed president, Mr. E. Laney secretary, and Misses Cuthbertson, O'ant, Dwyer, and Messrs. I. Grant, and J. Wilkinson as members of committee. There were 16 persons present. An invitation to join a district association was not club to get ready to time. No doubt before long the club will make an effort to focus a court. In the meantime, it has been invited to use the Misses Drew's court.

Some farmers have started hay cutting. There are some good crops in the neighbourhood, though some of them are patchy.

THE NEW METHOD.
 Chamberlain's Pain Balm is an anodyne, and when applied to a cut, bruise, wound, or burn, without bandaging the injured parts, it causes the wound to heal without antiseptics, and in about one-third of the time by the old method of treatment. It also destroys the germs that cause blood poisoning and lockjaw. See U.S. Patent, 1,100,000, issued to Wm. L. Bennett, M.P.S., Beaufort.

CARGHAM CHURCH DIAMOND JUBILEE.
 The Presbyterian charge of Cargham and Linton has just celebrated its diamond jubilee. The respective churches were united in 1861. The only living member of the original Cargham committee is Mr. Donald McKenzie, now of Ballarat. The Cargham Church has a past, which should be an inspiration to those carrying on the work. Experience, testimony, and records bear witness that its officers and managers were men of faith, men of prayer, and men of practical piety, and special reference was made to the interest taken in the cause from the outset by the late Hon. Philip Russell, and how, some 28 years ago, he presented to the locality and to the Presbyterian Church of Victoria, one of the most handsome country churches in the State, a church which cost £1300, and left to each of the three local churches a legacy of £1000 for the maintenance of public worship. Reference was made also to the church's indebtedness to its Sunday School

Middle Creek.
 (FROM A CORRESPONDENT.)
 The half-yearly meeting of the Middle Creek Branch, A.N.A., was held in the local hall on James P. Fay (president) presiding. There was a good attendance of members. Accounts amounting to £10 15s were passed for payment. The election of officers for the ensuing six months resulted as follows:—President, Mr. P. Fay; vice-president, Mr. Frank Linton; secretary, Mr. W. Matheson; assistant secretary, Mr. A. Hillman; treasurer, Mr. W. Albert; committee, Messrs. W. Hillman, W. J. Roberts, H. Hamilton, J. McDonald, and A. Dunn; auditors, Messrs. J. Hillman and E. A. Fay; press correspondents, Mr. E. A. Fay; delegates to annual conference, Messrs. W. Matheson and W. J. Roberts; emergency delegates, Mr. J. P. Fay. The officers were ably installed by Mr. W. Albert in their respective offices, and each suitably responded, after which light refreshments were partaken of by those present.

PUSSY'S NO PUSSYFOOT.
 MOST ANIMALS EARLY ACQUIRE A LEKING POSE "A LITTLE DRUP OF BOWTHERING."

A householder was recently attended at beholding a company of rats racing and scurrying across the kitchen floor. Frabing the cause of this strange phenomenon, he found that a bottle of whiskey had been broken near the spot, and that the rodents, having drunk deeply, were distinctly "merry."

The animal kingdom is far from being rigorously temperate. Slothcats often show a liking for beer, port, wine, and spirits. A showman who had a performing elephant found that by dosing the beast with brandy he could be taught all manner of tricks with the greatest ease. One evening, however, when the elephant was appearing at Portsmouth, he was allowed to imbibe too freely, and, after rolling about the ring, collapsed into a heap, his head dazed with the spirits. Although camels will go for many days without water, they are always ready to drink whiskey, and have been known to prefer it to their usual beverage. The effect of strong drink upon lions is to render them quite tame. In 1899 there was a well-known racehorse which was regularly doped

Labour in Power.
 QUEENSLAND'S FLIGHT.
 No. 1.
 A good number of persons think that outside our State and Commonwealth Parliaments are doing their best, some secretly, others openly, to put the Labour Party into power, or, at least, to give them the balance of power there. They have taken the picture very close to the wall two or three times. The proverb suggests that there is another and apter proverb for the benefit of these people, which says that you can't see a knot with your tongue that you cannot see with your hand, and teeth.

In Queensland in 1914 a number of similar and amiable gentlemen were seized with, and carried out, the brilliant idea, under exactly the same circumstances. They made the audacious blunder of imagining that if the Labour Party did not suit, they could turn them out at will. That Party, in power there still, and those who were the fact most are the people who through petty jealousy and spite pursued their own people out and put Labour on the "Trophy benches."

Queensland is the finest State in Australia in its combined vast area and with water natural resources, but its Labour Party has missed its opportunity, and is losing its primary producers beyond the widest distance of a Turkish Sultan's extravagance.

The proof of Queensland's financial downfall has been proved by the Auditor-General's report. The figures he quotes in his annual report must without doubt set as a solemn warning to electors who are prepared to "give Labour a chance." During each of the eight years before the Labour Government came into office, there was a surplus. The previous Government was so strong financially that when all the other State Governments wanted £1,000,000 loan money at the outbreak of the war, it did not want a penny of it. But when the Labour Government got going for three years, there was a deficit for each amounting to £254,033. The Auditor-General points out this out and points blank asked (in effect): "What are you going to do about it? Their troubles! Let them should forget, he reminded it that "actions had increased 150 per cent. In 1914-15 the Liberal Government carried on with £254,457 taxation. In 1919 Labour succeeded only £2,718,500, and for 1921 crushed it up to £5,862,642. In 1921 the Auditor-General reports as follows: "Since 1916-17, for your term of office, which is

Our Spring Objective
 YOUR OPPORTUNITY TO SECURE THAT WARM WEATHER DRESS FROM A SELECTION OF THE MOST FAVOURED FABRICS OF FASHION
 Presenting an OPENING OFFER OF DRESS FABRICS AT OPPORTUNE PRICES
 Our Store is now replete with a splendidly assorted array of right-good wearing materials for Spring & Summer Wear.
 YOUR INSPECTION CORDIALLY INVITED

THE TRIALS OF MADGE MOBERLEY.

By FLORENCE HOPE, Author of "Tangled Threads," "The Brown Boy," &c. &c.

THE TRIALS OF MADGE MOBERLEY. (All Rights Reserved.)

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WISE AND OTHERWISE.

While in London on a holiday, a visitor went to have a look at the Thames. There was a steam shovel at work on the river, and he was standing watching it. Suddenly he felt a tap on his shoulder, and turned round to find a Londoner standing behind him. The visitor felt so he opened up the conversation.

"London is a wonderful place," he asserted. "You're right about that, mate," replied the Londoner. The stranger seemed to hesitate for a moment, then he continued: "Now, look for example at that thing in the middle of the river, bringing up those bucketful of mud. Isn't that wonderful?"

The Londoner's reply was a non-committal "H'm!" The stranger was now warmed up to his burst of confidence. "Yes, it's wonderful," he continued, "but I wouldn't want to be the bloke at the bottom filling that thing up, would you?"

A lecturer was talking on the drink question. "Now, supposing I had a pail of water and a pail of beer on this platform, and then brought on a horse, which of the two would he take?" "He'd take the water," came a voice from the gallery. "Exactly!" replied the orator. "But why should he take the water?" "Because you'd beat him to the beer," was the reply.

Thompson: "I hear that Jones has had a wonderful run of luck with his horses this year." Jenkins: "Yes, a winner every time. Do you know how he does it?" Thompson: "No!" Jenkins: "Well, he holds up a list of the horses running, gets his wife to close her eyes and stick a pin in the list, and she always picks a winner." Thompson: "I'll try that gag with my wife, but I'll make her use a fork, and then we'll get first, second, and third."

An ignorant chicken, unversed in the appetites of American dainties, crossed the road in front of a coloured detachment. A soldier broke from the ranks and started off in pursuit. "Halt!" belted the officer in charge. Both fowl and Negro only quickened their pace. "Halt! Halt!" repeated the officer. The dusky soldier made one plunge, grasped the chicken by the neck, and stuffed it, still struggling, inside his shirt. "Dere!" he panted. "Ah! learn you to halt when de captain says halt, you disobedient bird."

It was a sleepy village, and its fire brigade was anything but up-to-date. One night a fire was announced by the violent ringing of the alarm bell, and the sleepy brigade arrived at the scene of action to find the burning building a mass of smoke. No flames were visible from the outside. The captain made a careful survey. Then he lit his pipe and started to smoke. "We'd better leave it alone and let it burn up a bit," he said. "Then we'll be able to see what we are doing."

A young married woman who moved into the country considered the keeping of hens a pleasant and profitable undertaking. As she grew more absorbed in the pursuit her enthusiasm increased. During one of her animated descriptions of her success a friend inquired: "Are your birds good laying hens?" "Oh, yes," she replied, in a delighted tone; "they haven't laid a bad egg yet!"

Rivalry at the cricket match, Police v. Publicans, was keen, and when the last batsman, P. C. Robinson, went in, the policemen required only two runs to win. He batted with caution until a loose ball was sent down. Hitting it past mid-on, he started for an easy run. He got home comfortably before his wicket was thrown down, but to his disgust he was given 'out.' "Why," exclaimed the indignant constable, "I was a yard past the wicket!" "Maybe," said the umpire, "but it ain't your run. It's what I say, and I say you're out!" "But—" argued the irate Robinson. "Do you remember," interrupted the umpire, "saying to me about six months ago, 'Don't argue with the law?' Well, you was the law that time, and I was run in. Now," he added, triumphantly, "I'm the law, and you're run out!"

A shopkeeper was noted for his laziness, and one day, while he was seated on a chair behind the counter, a customer entered. "I want a pair of bootlaces," she said. "I'm very sorry, madam," said the indolent shopkeeper, "but would you mind coming in again when I'm standing up?"

They were discussing the merits of their respective dogs. "Yes, Enery," said one, "your dog ain't so bad, but he's got rather short legs." "Short legs?" They reach the ground, don't they?" snapped the irritated owner.

"Father, know, you're going to marry my sister," said the little brother. "But I didn't know it myself till a day or two ago," said the astonished sutor. "Oh, so she's told you, too, has she?" replied the little brother.