

Only a Tea Kettle of Hot Water

is needed with **Surprise Soap**

Don't boil or scald the clothes. It isn't necessary. The clothes come out of the wash clear white, perfectly washed. The dirt drops out, is not rubbed in.

Child's Play of Wash Day.

Use **Surprise** the ordinary way if you wish but we recommend a trial the **Surprise** way. Read the directions on the wrapper. **Surprise** is a pure hard soap.



JANUARY SESSION COUNTY COUNCIL

The January Session of the County Council will open at the Court House on Tuesday next. One of the most important matters for consideration is the selection of a Warden.

The following is the personnel of the County Council for the year 1914.

Bexley—Chas. Peel.
Bobcaygeon—A. E. Bottom.
Carden—John Alton.
Daiton—Christopher Thompson.
Eldon—R. Hawkins.
Emily—Isaac A. Fee.
Fenelon—Henry Tompkins.
Fenelon Falls—Alfred Thiers.
Laxton, Digby and Longford—Wm. Adair.
Lindsay—Wm. McWatters, Wm. Warren and Newton Smale.
Mariposa—Alfred J. Varcoe, Edwin Rogers.
Omemee—R. J. Mulligan.
Ope—James Robertson.
Somerville—Alex. Morrison.
Verulam—J. J. Devitt.
Woodville—Wm. McKee.

The six new members are Messrs. Adair, Hawkins, Smale, Peel, Thompson and Warren.

BRAKEMAN KILLED AT BOWMANVILLE

Belleville, Jan. 21.—The remains arrived here and were taken to his boarding house today of James J. Lucas, a young Scotsman, aged twenty-two years, who met death yesterday on the G. T. R. tracks near Brighton. Lucas was braking on the Grand Trunk in November last. Yesterday his train was stopped and he stepped off to cross the track when an eastbound express struck and killed him. Coroner H. J. E. Elliott opened an inquest. Lucas' only sister came out from Scotland only six weeks ago, and was boarding at the same place with him.

COMMISSION ON MUNICIPAL GOVT.

Guelph, Jan. 20.—Guelph City Council will memorialize the Ontario Government to appoint a commission to investigate the question of municipal government, with a view to bringing down legislation that will authorize urban municipalities with a population of 10,000 or more to have government by commission or by some other system that is likely to lead to more economy and better management.

FALLING HAIR

Many People Have a Simp'e Way of Stopping it—They Use **Parisian Sage**

It was Dr. Sangerbond of Paris who first discovered that dandruff and falling hair were caused by a microbe.

And now that Parisian Sage, the remedy that kills the dandruff germ, is sold in every town in Canada, the people of this country have awakened to the fact that dandruff is unnecessary; that falling hair and itching scalp can be quickly stopped, and that the people who use Parisian Sage will never grow bald.

To every reader of the Post who wishes to eradicate offensive dandruff, stop falling hair and have an immaculately clean scalp, free from itching, E. Gregory says he will sell Parisian Sage in a large fifty cent bottle with a guarantee to refund the money if not satisfied. It is an ideal, daintily perfumed hair dressing, free from grease and stickiness that will put life and beauty into dull faded hair and cause it to grow lustrous and luxuriant.

THE HIGH COST OF LIVING

In the current issue of the Canadian Magazine, W. W. Swanson, of the Department of Political and Economic Science, Queen's University, discusses "Speculation and its Effect in Canada." He believes that undue speculation has had much to do with the increase in the cost of living. He says:

"The question of speculation, especially in its relation to the high cost of living, has never received adequate attention in Canada. The mania for gambling in real estate, which has obsessed the minds of Canadians for the past decade, has had a very intimate bearing upon advancing prices; and yet the problem has been in general overlooked. Now the boom in real estate has subsided, those who wish a short cut to wealth without earning it, are turning their attention to the oil fields of the West, the black fox ranches of the east, and the stock market. It is almost incredible the number of Canadians who are engaged in sheer gambling, although the more euphemistic term 'speculation' is generally used to describe their operations. Aside from all that, Canada has too extensively discounted the future; and in these reasons, not in the Balkan war, the Mexican imbroglio, or the huge increase in the output of gold, are to be found the main causes of the increase in prices and high interest rates. Illegitimate speculation has seriously injured the economic condition of the country. Gambling often masquerades under the name of speculation; but there is a fundamental difference between them. Business enterprise is one thing; paying court to the god of luck is quite another. But serious as are the results of gambling—moral and material—to the individual, the economic effects on the community at large are of equal concern. Speculation has a direct and immediate effect upon the market. The manufacturer, the wholesaler, the retailer, and ultimately the consumer, must pay the cost of a speculative boom, and suffer at its collapse. Prosperity which is not based on the actual production of goods is merely the excitement produced by intoxication. Much of Canada's recent progress has been of a thoroughly sound nature; but a part has been fictitious and represents no real advance. Gambling which results in forcing up the price of real estate adds nothing to a nation's wealth; it merely lays a burden upon the consumer for years to come. High values mean high rents; and high rents mean high cost of production, which in turn mean high prices. High prices and high rents may really represent a high degree of misery and want. The true measure of a nation's prosperity is found in the relative purchasing power of the people.

Now, abnormal credit extension they have been the chief cause of the sudden and remarkable collapse and illegitimate speculation are largely responsible for the high cost of living in Canada. Not only so, but in the value of securities; and for the long-continued stringency in the money market. These are matters of vital importance to the individual as well as to the several governments, municipal, provincial and federal. It is imperative, therefore, for all who would understand fundamental economic conditions to get a clear conception of what is involved in speculation.

The reasons for the enormous decline in the prices of securities and real estate in Canada are not far to seek. A man who finds himself obliged to make a payment at a certain definite time must either borrow or sell what property he has. It has been very difficult to borrow during the past year on speculative holdings; and hence these have been thrown on the market. The present would seem to be an opportune time to buy, for many securities are selling far below their real value. And not only so, but the municipalities and the Provincial and Federal Governments should seize the occasion to erect permanent public works. It is a totally erroneous idea that induces a policy of parsimony during a period of industrial declension. Great public works should be pushed forward so that labor may find employment, the market be steadied, and credit sustained. Retrenchment merely accentuates the difficulties of the situation.

Canadians hardly realize how close the country has been to the verge of a financial panic during the year that has gone. Undoubtedly the skill and conservation of our bankers, and a splendid harvest, has saved the situation. The country has been taught a lesson, which, if heeded, will have been well worth the cost. True prosperity is based on the production of goods, and not upon the pyramiding of credit and prices. The

Port Perry Star—Rev. Thos. Bates had an extremely narrow escape from death on Monday of last week. As the readers will doubtless remember the morning was bitterly cold. Mr. Bates put on his fire and went out to shovel the paths. When he came in he sat down on a chair near the stove to rest, after placing his mittens in the oven to dry. Presently feeling the mittens might burn he walked toward the stove to remove them. He had barely left his seat when a terrific explosion occurred and the chair on which he had been sitting was smashed to splinters and a panel of the door was knocked out. The water front on the stove had burst because the water in the pipes was frozen and there was no outlet for the expanding steam.

PORT PERRY MAN'S NARROW ESCAPE

Many a girl that's easily shocked, usually isn't.

TWO WOMEN SAVED FROM OPERATIONS

By Lydia E. Pinkham's Vegetable Compound—Their Own Stories Here Told.

Edmonton, Alberta, Can.—"I think it is no more than right for me to thank you for what your kind advice and Lydia E. Pinkham's Vegetable Compound have done for me.

"When I wrote to you some time ago I was a very sick woman suffering from female troubles. I had organic inflammation and could not stand or walk any distance. At last I was confined to my bed, and the doctor said I would have to go through an operation, but this I refused to do. A friend advised Lydia E. Pinkham's Vegetable Compound, and now, after using three bottles of it, I feel like a new woman. I most heartily recommend your medicine to all women who suffer with female troubles. I have also taken Lydia E. Pinkham's Liver Pills, and think they are fine. I will never be without the medicine in the house."—Mrs. FRANK EMBLEY, 903 Columbia Avenue, Edmonton, Alberta.

The Other Case.

Beatrice, Neb.—"Just after my marriage my left side began to pain me and the pain got so severe at times that I suffered terribly with it. I visited three doctors and each one wanted to operate on me but I would not consent to an operation. I heard of the good Lydia E. Pinkham's Vegetable Compound was doing for others and I used several bottles of it with the result that I haven't been bothered with my side since then. I am in good health and I have two little girls."—Mrs. R. B. CHILD, Beatrice, Neb.

monetary stringency is gradually passing away, and the mania of illegitimate speculation has largely spent its force. A spirit of optimism once more is abroad in the land. The possibilities and resources of Canada are not indeed measureless, but they are truly vast. For the future, however, development must be based more largely on facts, and less on vain fancies.

WHAT CAUSES HARD TIMES?

There is a popular thought afloat to the effect that if the country had a lot more money—the kind you carry in your pocket—the country would be humming. Do you ever remember a busier or more booming time than the United States enjoyed in the years 1905 and 1906? Every conceivable business report showed those years to be the high combers among all the years. They over-topped all that had gone before. And yet we see by the official figures that each American has nearly \$5 more money now than he had in 1905. The money in circulation now for every inhabitant in the United States is that much greater. So it would appear that, financially measured, the circulating medium is not the sole saving grace of the people. The real basis of business is not money, but confidence. Confidence is the canal which floats 95 per cent of business. Each man generates his own confidence. If we fearfully hold back, waiting for hard times, the hard times can't help coming. If we all go ahead doing business, business is bound to hum. It is more a question of psychology, than of economics. General timidity brings good times. Wall-street has little to do with it, except to cause fear or confidence. If every newspaper in the country were to declare persistently that there is nothing to fear, panic could never cast a shadow as large as a man's hand. Will the party press please note?—Montreal Mail.

Injured Are Recovering

A report from Cobocok says that Miss Sheldon is recovering who was so severely injured by the explosion of gasoline, which was being used to make the fire burn more brightly, at Mr. John Hawe's boarding house, Raven Lake, although she may be unable to be removed from the hospital for some time. A son of Mr. Hawe, who was also injured, returned from the Ross Hospital a few days ago.

Woman is more constant in hatred than in love.

Biliousness

is certainly one of the most disagreeable ailments which flesh is heir to. Coated tongue—bitter taste in the mouth—nausea—dizziness—these combine to make life a burden. The cause is a disordered liver—the cure Dr. Morse's Indian Root Pills. They go straight to the root of the trouble, put the liver right, cleanse the stomach and bowels, clear the tongue and take away the bitter taste from the mouth. At the first sign of biliousness take

Dr. Morse's Indian Root Pills

RIOTING OVER FORD'S GREAT OFFER

Ten thousand men, according to newspaper estimate, rioted before the Ford motor plant at Detroit in desperate endeavour to secure employment in an establishment the proprietor of which recently made the sensational announcement that the staff would be increased and that no one would be paid less than \$5 a day. It was also declared that a profit-sharing scheme with a fund of \$10,000,000 would be established and that the hours of labor would be eight a day. Such an announcement made at such a time could only have one result. The place was besieged by men who began to assemble long before dawn of a cold morning. Police who tried to regulate the mob were attacked and beaten and their efforts rendered useless. Employees could not get near the building, and when the doors were opened the seekers after employment poured in. The machine shops, the medical rooms, the emergency hospital and departmental offices were more or less wrecked, dozens of windows being smashed with stones. The lunch stands were raided, the cases being smashed and ravaged of their contents. Small frame structures were turned into kindling wood, which was heaped on the streets and set fire to, the destroyers standing about and warning themselves. To break up the riot it was necessary to turn hose on the mob, which dispersed before the icy streams, vowing vengeance. Plainly it was a mistake to make public the profit-sharing scheme in a dull season and with an over-burdened labour market. The incident should be heeded by leaders who talk of instituting strikes at the present juncture.

PREVENTION OF NOISE BY TRAINS

(Special Post Despatch.)

Ottawa, Jan. 21.—A representative delegation of the Canadian Union of Municipalities waited upon Hon. Frank Cochrane, Minister of Railways, Tuesday morning, and presented certain proposed amendments to the Railway Act, dealing especially with railways passing through large towns and cities. There were present the Minister, Chairman H. D. Drayton of the Railway Commission and many local representatives. Further restrictions were desired to prevent indiscriminate shunting and whistling of engines and trains in the residential districts. "It is simply amazing how often residents are forced to listen to the shrieking of whistles and the ringing of bells even where the tracks are depressed," said one delegate; "it has become a habit with the trainmen and they don't know when they are doing it."

"Would you stop them whistling and shunting?" asked the Minister. "They could use smaller whistles and smaller bells in the cities," suggested Mr. Lighthall.

The delegation further protested against the municipalities being forced to pay the cost of the protection or elimination of level crossings where the Board of Railway Commissioners should be eliminated or protected. The Railway Companies should pay the costs.

The delegation urged strongly that there should be no discrimination in the matter of granting commutation tickets to various outlying towns. Where density of population and circumstances were similar discrimination should be forbidden. It was further urged that companies should be forced to bury wires and pay the expenses of so doing.

The Minister promised that the proposals should receive his earnest consideration.

Relative Killed In Batavia N. Y.

Mr. and Mrs. Jas. Boxall were called to Batavia, N. Y., today on account of the death of a relative, Mr. J. Kerslake, at that place. Just about a week ago the late Mr. Kerslake's father died in the same city and his own death occurred Saturday night through an accident with a transportation company by which he was killed. Mr. and Mrs. Boxall are attending the funeral.

BORN

CALVERT—At Reboro, Thursday, January 8th to Mr. and Mrs. Leslie Calvert, a son.

ABBOTT—At Ross Memorial Hospital, on Wednesday, January 21st, to Mr. and Mrs. W. D. Abbott, twin sons.

THE VICTORIA LOAN and SAVINGS COMPANY LINDSAY, ONT. EIGHTEENTH ANNUAL MEETING

Notice is hereby given that the Eighteenth Annual Meeting of the Shareholders of the Company will be held in the Council Chamber, Lindsay, on MONDAY, FEBRUARY 2nd, 1914, at two o'clock sharp in the afternoon, for receiving the Annual Report and Financial Statement of the affairs of the Company for the past year, the election of Directors, and the transaction of such other business as may be brought before the Meeting. A full attendance of the Shareholders is requested.

A cordial invitation is extended to the Company's depositors to be present at the above meeting.

C. E. WEEKS, Manager

Lindsay, Jan. 12th, 1914

THE STANDARD BANK OF CANADA

Quarterly Dividend Notice, No. 93

Notice is hereby given that a Dividend at the rate of THIRTEEN Per Cent. Per Annum upon the Capital Stock of this Bank has this day been declared for the quarter ending 31st January, 1914, and that the same will be payable at the Head Office in this city and at its Branches on and after Monday, the 2nd Day of February, 1914, to shareholders of record of 23rd January, 1914.

The Annual General Meeting of Shareholders will be held at the Head Office of the Bank in Toronto on Wednesday, the 18th of February next, at 12 o'clock noon.

By order of the Board.

GEO. P. SCHOLFIELD,
General Manager.

Toronto, 16th December, 1913.

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
ALEXANDER LAIRD, General Manager JOHN AIRD, Asst. General Manager

CAPITAL, \$15,000,000 RESERVE FUND, \$13,500,000

TRAVELLERS' CHEQUES

Issued by The Canadian Bank of Commerce enable the traveller to provide himself with funds without delay at each point of his journey in a convenient yet inexpensive manner. They are issued payable in every country in the world in denominations of

\$10, \$20, \$50, \$100, \$200

with the exact equivalent in the moneys of the principal countries stated on the face of each cheque. They are economical, absolutely safe, self-identifying and easily negotiated.

H. A. HOLMES, Manager Lindsay Branch

BANK OF MONTREAL

ESTABLISHED 1817

Capital Paid up..... \$16,000,000.00
Reserve..... \$16,000,000.00
Undivided Profits..... \$1,046,217.00
Total Assets (October, 1913) 242,263,219.60

BOARD OF DIRECTORS

Rt. Hon. Lord Strathcona and Mount Royal, G.C.M.G., G.C.V.C., Hon. President. H. V. Meredith, Esq., President.
R. B. Angus, Esq., E. B. Greenfield, Esq., Sir William Macdonald, Hon. Robt. Mackay, Sir Thos. Shaughnessy, K.C.V.O., David Morrice, Esq., C. R. Hosmer, Esq., A. Baumgarten, Esq., C. B. Gordon, Esq., H. R. Drummond, Esq., D. Forbes Angus, Esq., Wm. McMaster, Esq.

Sir FREDERICK WILLIAMS-TAYLOR, General Manager
Banks in Canada and London, England, for Dominion Government Branches established throughout Canada and Newfoundland, also in London, England, New York, Chicago, Spokane and Mexico City.

Savings Department at all Branches. Deposits of from \$1.00 upwards receive dividend and interest allowed at current rates. A general banking business transacted.

Office Hours
10 A.M. to 3 P.M.
10 A.M. to 1 P.M. Saturdays.

H. B. BLACK,
Manager.

THE HOME BANK OF CANADA

In the beginning of the year it is customary with many persons to open savings account in their own names, those of their children or their wards. The Home Bank invites such accounts. Full compound interest paid on savings deposits of one dollar and upwards.

HEAD OFFICE IN TORONTO
9 BRANCHES IN 9 TORONTO

8-10 KING ST. WEST, HEAD OFFICE & TORONTO BRANCH
78 CHURCH STREET
COR. QUEEN WEST and BATHURST
COR. QUEEN EAST and ONTARIO
1151 YONGE ST. (2 doors North of Shaftsbury Ave. on east side.)
2115 YONGE ST., NORTH TORONTO, Cor. Eglinton Ave.

LOCAL OFFICES

LINDSAY — JANETVILLE
PETER KENNEDY — Manager