The Victoria Warder

HVERY FRIDAY MORNING At the Office

Cambridge St., South of the Market Lindsay.

SAM HUGHES EDITOR AND PROPRIETOR. NEW ADVERTISEMENTS.

0000000 THE HOLIDAY SEASON IS AT HAND.

BRITTON BRO'S. have the largest and choicest of stocks from which to select goods, at once dainty and

Our China Department is complete, and the beautiful goods in it are worthy of inspection

The prices are moderate. Here are a few items out of this department: JEWEL CASES, CANDLESTICKS, PIN TRAYS, VASES, LIMGIS, BREAD AND BUTTER PLATES, DAINTY OUPS, AND NOVELTIES, in ordions register. andless variety.

In Silverware we have heavy rich goods, down to the delicate filigree Bon-bon Spoons; solid silver Trays for the dining table, silver Tea Sets. Chafing Dishes, Berry Dishes, etc, SOLIVENMER SPOONS, ROOT BUTTONERS. SOUVENIER SPOONS, BOOT BUTTONERS, GLOVE BUTTONERS, KEY RINGS AND OHAINS, PAPER KNIVES, BOOK MARKS, STAMP BOXES, and PRETTY TRIFLES, suitable for little gifts.

In Gold the choice is just as good: GOLD PENCILS and PENS, CHARMS, BRACELETS, and FOUNTAIN PENS, and what more acceptable than one of our gold or silver watches—tney keep correct time, give good satisfaction, are sold at the closest prices. and are handsome in appearance. What would make a boy feel more a what would make a watch that keeps as good time as his father's, and now is the time to give him one.

Come and see us, and see our stock

Lindsay's Leading Jewelers

R. BRYANS & CO. Wholesale and Retail Dealers in Lumber, Lath and Shingles, of all kinds.

Fry Hardwood, Long and Short. Fresh mined Stove, Nut and Egg Coal coming direct from mines weekly. -Rest Blacksmith Coal.-

Tile Of All Kinds and Sizes. Bresh Lime and the Celebrated Queenston Cement for building and Flooring.

Get our prices before buying, as ours is the most Central and Convenient yard in town, with good roads on three sides.

hry our CHARCOAL for Kindling and Summer Use. Telephone 56. Office No. 9 Victoria Ave

THE RATHBUN CO.

The Rathbun Company always have a supply on hand of

Portland Cement, (Star and Ensign Brands.)

Plaster Paris,

Hydraulic Cement. Frequent shipments received direct from the manufacturers.

The above Cements rank with the let makes in the market, and we can suarantee them as such. We are willing to submit them to a test by an expert engineer, to demonstrate that they are equal to the best imported or ne ive Cements sold here, and will pay the cost of same if the test does not prove the claim made for the quality of the above Cements.

COAL

Egg, Stove, Nut and Blacksmith.

TELEPHONES-Office, No. 77. Mill, No. 78.

G. H. M. BAKER, Agent

Touchburn & Preston, BRAIN AND PRODUCE

MERCHANTS

Bothany, Frankila and Gmomot,

Lights market price paid for grain of kinds at a al entongo! the year;

ROBY. TOUGHTUAN

FOR TWENTY-SEVEN YEARS BAKING

PRESBYTERY OF LINDSAY.—The presbytery of Lindsay met in St. Andrews church, Lindsay, on Tuesday. 21st inst. Besides other business transacted, a call from the congregation of Uxbridge to Rev. J. R. Fraser, B.A. was presented and sustained. Arrangements for his induction on January 11th were made, provided he accepts the call, which it is expected he will. In the evening the 250th expected he will. In the evening the 250th anniversary of the meeting of the Westminster assembly was commemorated, the moderator, Rev. Mr. Cameron, of Wick, occupying the chair. Addresses were delivered by Rev. W. M. Reid of Leaskdale upon the shorter catechism; Rev. J. McD. Duncan on personnel of the assembly; and by Rev. Dr. Milligan on the confession of faith in the church its

catholicity and unity. PASSED AWAY. -Two old and respected citizens of Mariposa have passed over to the silent majority. Mr. John Cassidy of Oakwood, and Mr. James Sloan of Little Britain. Mr. Cassiday, who had a farm near Fingerboard, Mariposa, retired from farming about to twenty years ago, and went to reside in Oak-wood, where he lived until his death which occurred two weeks ago. He leaves a widow, one son, William, and one daughter, both of upwards of forty years. He, like Mr. Casaldy, had been ill but a few days, when death claimed him at the age of 72 years. He leaves two sons, John James, who resides in Little Britain, and Wealey, who works the farm, and three daughters to mourn his loss, The deceased were both life-long conservatives.

Law Governing Newspapers

The following are points in the law governing newspapers that are frequently enquired about and that are worth remembering:-

1-Subscribers who do not give express orders to the contrary are considered as wishing to continue their subscription. 2—If subscribers order a discontinuance of their periodicals from the office to which they are directed they are respon-sible until they have settled their bill and ordered them discontinued.

3-If subscribers neglect to take the periodicals from the office to which they are directed they are responsible until they have settled their bill and ordered them discontinued. 4—If subscribers move to other places

without informing the publisher and the papers are sent to the former address; they are held responsible.

5—The courts have decided that refusing to take periodicals from the office or

removing and leaving them uncalled for is evidence of intention to defraud. 6—If subscribers pay in advance they are bound to give notice at the end of their time if they do not wish to continue taking it, otherwise the publisher is obliged to send it, and the subscriber will be responsible until a notice with payment of all arrearages is due to the



MUNN & CO., 361 Broadway. New York.

GOODS.

J. RIGGS,

Invites the people of Lindsay and surrounding country to call and get their Christmas Pres ents from his well assorted stock, which is too numerous to mention in brief.

Store No. 6, Kent St. East,

LINDSAY.



BABY WAS CURED. DEAR SIRS,—I can highly recom-need Dr. Fowler's Extract of Wild Strawberry. It cured my baby of diarrheea after all other means failed, so I give it great praise. It is excellent for all bowel complaints. MRS. CHAS. BOTT, Harlow, Ont.

THE HEAD MASTER GENTLEMEN,—I have found great atisfaction in the use of Dr. Fowler's extract of Wild Strawberry, and consider it invaluable in all cases of It is a pleasure to me to recommend it to the public.

R. B. MASTERTON, Principal,

High School, River Charlo, N.B.

Total rain fall and melted snow 2.17

We understand there was a fair attendance,

CHRISTMAS - Morning prayer and holy communion in St. James' church, Christmas

Miss Ina Scot is home again from Minden

where she has been attending the Model school. She has secured a third class certifi-

ate as teacher for three years Miss F.

Munt is also hime from the same school.

over their may sales, while Jimmy and Mac

are wishing every customer a merry Xmas and a happy New Year.

Wm understand that Davis & Watson who were in partnership in the stave factory have

dissolved. Mr. Davis having consented to withdraw leaving the work entirely in the hands of Mr. Vatson.

Mns. Kingeoro was suddenly called to Lindsay on Sanrday morning to attend the bedside of her lying brother, Mr. Helme, but

Although theprofessor was with us for only

portion of the week he had the opportunit

impression wen the people of Kinmount.
And when he returns, as he purposes sometime, he may feel confident of a successful

OP8.

Conneil Proceedings -In conformity with

To the Editor of The Warder. Miss Belle Jackson, of Rochester, N.Y.. is spending the holidays with friends in town. JOLLY CROWD. -A sleigh load of True Blues took in the concert given by Mr. Maconachie and family under the auspices of Burnt River L.O.L., on Saturday, 18th Dec. The load consisted of the following young men;—DAMcDougall, JCTrain, Wm Dawson, Flaskey, A Train, Wes Dawson, Wm Walsh, Harrry Hopkins Chas Walsh, Sydney Smith, The hows anional thamselves wonderfully and Rev. Wm. Rogers, of Minden, who is attending Victoria College, Toronto, spent last Friday night with friends in town. He was on his way to Belleville. Mr. E. V. Neelands is spending his three Harry Hopkins Chas Walsh, Sydney Smith. The boys enjoyed themselves wonderfully and all join in saying that it was the best concert of the season. The proceeds, amounting to about \$25, will be applied to the building fund of the new hall. Some applied to the building fund of the new hall. Some applied to the building fund of the new hall. Some applied to the building fund of the new hall. Some applied to the building fund of the new hall. Some applied to the building fund a concert in Scott's hall on Saturday last, the chief attractor being Edison's Vitascope.

weeks' vacation at home. Mr. Paddon, who is attending school in Quebec, is at home for the Christmas holidays. Mr. Thos. Rogers, of Minden, was in town last week acting as juror in the court being

Mr. Jos. Jordan was in town for a day or two this week.

Mr. Glyde Gregory, who is attending the P.S. Toronto, is spending Christmas at ome. He will remain two or three weeks. Mr. and Mrs. Jos. Hewson, Lindsey st., and Miss Purdy leave this morning, Friday, to spend the holidays with relatives in Port Miss Oathro, of the Newcastle high school

is at home for her holidays. Miss Blanche Rogers, teacher public school, South Finch. is spending the holidays with her sister, Miss Lila Bogers, Wellington st. Miss Ella Robson, of the Toronto Kindergarten, is at home for the Christmas holidays. Messrs Ed. Bolger and "Jack" Henley have relinquished their labors in Toronto and are enjoying themselves here for a short time. Mr. James O. Mark and daughter, of Grand Harbor, Mich., is visiting his brother-in law and sister, Mr. and Mrs. Dougall Sinclair, besides friends in Mariposa.

Shocked and Frightened. Weak, nervous people having heart troubles are easily shocked and frightened. Milburn's Heart and Nerve Pills fortify the nerves, restore regular action to the heart, and cure every form of heart or nerve trouble. Mrs. Gladys McMillan, Toronto, says; "Milburn's Heart and Nerve Pills cured me of nervous-that ness and palpitation. I was so nervous that the least noise would startle me; but am now

rfectly well."-26-3, Model School Examinations

The following candidates passed successfully the Model School examination held by the Smith, Mabel Cameron, William A Loore, James H .. Bellingham, Martha McNab, Tena K ... McCauley, William A. McPherson, Peter G Currie, Mary ... Bowen, Annie facdonald, Jean A Wright, William. Gunn, Florence Woollard, Maud Kelly, Christina A . Campbell, Donald O'Connor, Maud . . . Harvey, Albert ... Fee, Maggie..... McDonald, Edith Campbell, Peter Ingram, Minnie Connolly, Mary Garbutt, Gertrude Jewell, Christina. McKinnon, John D. Argue, Mary I Binghem, Fred B...
Begley. Annie...
Greham, Mary J...
Jeffers. William I...
Pinkham, Minnie...
McClelland, Ernest...
Apatin. Elle M.

Austin, Henrietta . Akister, Charles W.

Bailey, Etta

Mark, Clarence

S. Houghton.

Weir, Dorothea H

Humphries, Mamie.

Florence

District certificates subject to the approval of the Minister:—Mildred Dayidson, Norman

Safety in Buying Seeds.

There is no other way to measure the valu

if seed than by the value of the crop. A good

crop simply can not come from poor seed. Second-rate seeds will waste good land, good fertiliser. and good labor, and the crop won't pay expenses. Now, as the practical farmer cannot afford to waste time testing seeds to

find out whether they are true to name, sound

and clean, it stands to reason that the only safe way to buy seeds is to seek the protection of a name that has stood for reliability in the past. The great seed house of D. M. Ferry & Co., Windsor, Ont., has sold seeds all over Canada and the United States for the last

orty-two years, and the steady growth of the usiness is a sure indication that Ferry seeds

FREE!

SEXUAL HEALTH
And how to secure it. Pisin facts Pisinly Stated.

A very interesting little book for men only, which
must be read to be appreciated. Through its honest
advice, thousands have been restored to perfect manhood. For a short time mailed free, in plain envelope, securely sealed. Address the Author:

G. H. BOBERTZ, P. O. BOX 74, DETROIT, MICH.

It was in 1886 that the opposition insisted that the exportation of logs to Michigan should be stopped.

For eleven years the government oppose

that policy.

At that time the exportation was but 378, 000 feet, valued at \$2,284.

The opposition was wise in its proposal, for the exportations have risen, as expected, from the small figure mentioned to 211,745,000 feet

this year.

The business should have been stopped when

first suggested
As it is 1,059,586,000 feet have been taken

out of the country to be manufactured instead of being manufactured here.

The present move comes late, and under it the limits can be depleted.

Michigan lumbermen may cut logs enough this season to last them for years, and can

The Weather.

Report for the week ending Saturday night Dec. 13th, 1897, from Lindeay observatory;

TEMPERATURE.

Warmest day, mean of., 34°.60... Wednesday

PRECIPITATION IN INCHES.

Greatest fall of rain in 1 day, 0.86

*37°.60..... Thursday 10°.80..... Saturday

A Late Awakening.

in 1896, and to a great many more

tow them away at leisure.

The week

the municipa act the members met at the usual hour of Wednesday, 15th inst. The minutes of lat regular meeting were read by the clerk, and on motion by Mr. Hopkins, seconded by Mr. Hutton, were duly confirmed. COMMUNICATIONS. From Manvers Council, repudiating liability for the mintenance of Pigeon creek bridge between pps and Manvers, or its approaches. From he township solicitor. re Thes. Paul's Austin, Ella M claim forcompensation for a horse killed by by accident on Nov. 15th last, stating that from information received Mr. Paul has no McGeough, Katie... McCallum, Millie

claim or the township. From the chairman, medical health offices and saritary inspector, of Ops board of health, settingforth the work of the year now closing, and shiwing there were only seven cases of contagous diseases reported in the township during the year viz. six of diphtheria and one of typicid, and that owing to the prompt action the M. H. O. and the physicians in attendnce, the patients, with one exception, speedly recovered and the disease quickly disappeared. Mr. Hutton moved, seconded by by Mr. Roberston that the reports be received and tyled —Carried.

RESPONSIBILITY DISCLAIMED. Mr. Roberston moved, seconded by Mr. Hutton, that we, the municipal council of the township of Ops, disclaim all responsibility for the care, and maintenance of the new bridgesrossing Pigeon Creek between Ops and Manves, or of its approaches, as we deem them in indispensable part of the structure.—
Carriel.

Moved by Mr. Currins, seconded by Mr. Hutton, that in response to the county council for an expression of opinion as to the advisability of that body assuming control of the leading roads of the country; we, the municipal council of Ops, approve of the scheme, provided attention is first given to roads on which there is the greatest traffic, and that the lety for expenditure be equitable.—Carried

have given satisfaction. Ferry's Seed Annual for 1898, a standard guide for farmers and gardeners, containing much valuable informa-tion is sent free to persons writing for it. THE MUNICIPAL ELECTIONS. On notion of Mr. Hutton, seconded by Mr. Roberson, Mr. Currins took the chair, and by-law Nos 519, 520, and 521 were read the first time and carried. The blanks in Nos. 521 were tten filled in with the names of T. Collin, Wm. Graham, Jas. Cunningham, Albert Parkin, Jas. Greer and John Jackson as deputy-returning officers in polling subdivisions Nos. 1, 2, 3, 4, 5 and 6 respectfully Mr. Hutton was then moved to the chair and said by-laws were on motion read the second and third time, passed, signed and sealed.

THE TREASURER'S STATEMENT. Mr. John Kennedy, treasurer, presented his annual financial statement, which was briefly examined, duly received, and a motion passed instructing the clerk to have 100 copies printed for distributiod.

THE OUTSTANDING TAXES, Mr. R. Naylor, collector, reported that a few ratepayers had not yet paid their taxes, though they had promised to do so on or before the 14th. Owing to the bad state of the roads the council passed a resolution giving those in arrears a few day's grace, and instructed Mr. Naylor to collect the balance as quickly as poss THE FEES AND PERQUISITES.

On motion by Mr. Hopkins, seconded by Mr. Robertson, councillors sessional allowance mileage and commission, and a few other accounts were paid, as may be seen in the treasurer's annual financial statement.

The council adjourned at 5.30 p.m.

Horses taken to board by the month or week; good comfortable stables. Kent street east, immediately east of Dr. Shier's office. I am also prepared to clip horses in first-class style. W. WORKMAN.—61-tf.

CASTORIA

For Infants and Children.

Knowing these things, we

They cannot digest it.

It upsets the stomach.

Many persons cannot take

plain cod-liver oil.

have digested the oil in Scott's Emulsion of Codliver Oil with Hypophosphites; that is, we have broken it up into little globules, or droplets.

We use machinery to do lay, at 10 30 a.m.
MESSRS J. C. Train and H. P. Chessell will have a shooting match for turkeys on Christthe work of the digestive organs, and you obtain the good effects of the digested oil at once. That is why you can take Scott's Emulsion. having had her pertificate extended one year.

WE would like to hear from our popular

M.P., Col. Sam Hughes, regarding his trip to
Australia. His English letters were really

50c. and \$1.00, all druggists. SCOTT & BOWNE, Chemists, Toronto

THE **VICTORIA LOAN** ON TURSDAY evening, Dec. 17th, a few of the villagers covened in Graham's store for

Incorporated under Statues of the Province of Ontario.

SAVINGS COMPANY

the villagers colvened in Granam a store for the purpose of organizing a mechanics' institute. Thefollowing officers were chosen: President, C I Cole; vice president, Mrs Soward; sec. 3 Graham; treas, G Train; directors, J Kimsboro, W T Craig, B Hopkins, Mr Soward, A I Bryson, Mrs Kelley and Mrs HEAD OFFICE, LINDSAY, ONT. Hooper. This is certainly a move in the proper direction. Much good will result if it Smyth's Block, opposite the Market. be earnestly supported by all interested. We wish the moment a bright successful

LOANS.—Money to Loan on Mortgages at lowest current rates, with no delay, and small expense. OUR small town is assuming new life since DEPOSITS.—The Company receives money of deposit in their Savings Department and allows Interest thereon at FOUR PER CENT. A Mortgage Company is the satest place to deposit money. No speculation busiyoung winter iss approached. The farmers are busy hauling poles and drawing wood, while the merclants are growing good natured

OFFICE HOURS, 9.30 a.m. to 4 p.m.

JOHN MAGWOOD.

NEW GARRIAGE and BLACKSMITHING SHOP

arrived too lat, as death had quietly come on Friday evening. Much sympathy is extended to Mr. and Ms. Kingaboro in this hour of Bedlar & Emerson LAST week ur village was visited by Prof.
Dean, practical phrenologist and graduate of
the American institute of phrenology. nave opened out in the Carriage and General Black-mithing business on William st., a few doors north if Peel. They are both practical workmen and will ive personal attention to all orders. of examining many heads, both old and young, giving splendid satisfaction in almost every case. Mr. Dean made and left a good Tire Setting and Horseshoeing

speciality. Charges moderate. All work the best, A share of public patronage respectfully solicited. PEDLAR & EMERSON

Valuable Town Property

I am instructed to advertize for tenders for the purchase of Lots No. 11, 12, 13, and 14, situated on the Queen's Square, South of Kent Street Tenders to be received at the Town Clerk's office up to 12 o'clock noon on Tuesday, 25th imst.
W. M. ROBSON,

Town Property. Dec. 14, 1897.—26 2.

Notice to Creditors. In the matter of the Estate of McKENZIE &

CAMPBELL, of the village of Kirkfield, in the County of Victoria and Province of Ontario, General Merchants Insolvents Notice is hereby given that the above named insoling the state of the benefit of their creditors. The creditors are notified to meet at my office, 32 Front Street, West, Torouto, on THURSDAY THE 16th DAY OF DECEMBER Rext, 2 Cook a manufacture of affairs, for THURSDAY THE 16th DAY OF DECEMBER sext, at 3. clock p m, to receive statement of affairs, for the appointing of inspectors and fixing their remuneration, and for the ordering of the estate generally. Claims must be filed with me on or before the 7th day of January next, as after that date I shall proceed to divide she assets having regard only to those claims of which I shall then have received notice.

E. J. HENDERSON,

Trustee.

Toronto, 13th Dec., 1897. -26.2.

THE SUN SAVINGS AND LOAN COMPANY OF ONTARIO

BUILD YOURSELF A HOME

office in Robson's Block, Lindsay, WALTER J. CROSTHWAITE,

LIFE INSURANCE GOD'S PROVIDENCE. The Mutual Life Insurance Company of New York, Why should you insure in the Mutual of N.Y.? cause it is the safest and strongest Co. in the work SECURITY PROTECTION PROFIT

Full particulars on application. Office and Residence, W.J. CROSTHWAITE Robson Block Lindsay District Ages Houses Rented

CANADIAN D PACIFIC KY.

CHRISTMAS & NEW YEAR RATES Return Tickets will be issued as below: GENERAL PUBLIC, SINGLE FIRST CLASS FARE,

Good going on Dec. 24 and 25; good returning until Dec 27 Good going on Dec. 31 and Jan. 1; good returning until Jan 3 1893. Single First Class Fare and One-Third Good going Dec. 28 to 35 good to return until Dec. 28. Good going Dec. 20 to Jan. 1: good returning until Jan. 4, 1898.

Between all tations in Canada, Windsor, Sault Ste Marie, Fort William and east, and to and from etroit, Mich., and to, but not from, Suspension B. idge, N. Y., and Buffalo, N. Y. TEACHERS and STUDENTS.

Single First Class Fare and One-Third Good going Dec: 10 to 81; good returning until COMMERCIAL TRAVELLERS

Single First Class Fare. Good going Dec. 18 to 25; good to return ustill
Jan 8, 1898.
Between all stations in Canada, Windsor, Sault Ste
Between William and east.

THOS. C. MATCHETT,

R.B.ALLAN&CO

Are showing a complete stock of

LADIES' MANTLES AND JACKETS starting at \$2.75 and \$3.00.

\$4.00 we show an excellent and well made Beaver Mantle, regularly retailed.

For \$5.00 we have a better one, and considered a bargain at \$6.50 Our range in higher prices are \$6.00, \$7.00, \$7.50, \$8.00, \$9.00, \$10.00 and up to \$14.00, all strictly new and stylishly made Mantles, in Plain Beavers and Curls and Fancy Clotns. They are right, both in Style and Price

MEN'S AND BOYS' OVERCOATS

Do you want an Overcoat, either an Ulster or Walking Coat? We have them in Frieze or Beaver. At \$4.50 we give the very best value in Ment Frieze Ulster Overcoats to be had anywhere, sold in most stores at \$6.50 to \$7.00. For downright Bargains in Overcoats, either Men's or Boys', we

Just to hand, 50 pairs Men's Black Worsted Pants, well made and strictly name goods, excellent style and finish. Regular \$3.50 Pants; our price to

MEN'S AND BOYS' UNDERWEAR We have a large stock at the lowest prices.

> ALLAN & CO Lindsay's Bargain Headquarters

tell just what our goods

CANT TYPE

are like, but you come here - compare price with price - quality with quality-and you will find the reason why vou should trade here.

RUBBERS make

SEEDED RAISINS An extra good line, in 1 lb. packages, 2 pairs for 25c. thoroughly cleaned all seeds removed, 15c. a package.

MEN'S NEW PEELS UNDERWEAR Imported stock, extra extra heavy for fine quality, Lemon Winter wear, 75c Citron, Orange, 25c. 85c. and \$1.00. and 30c. per lb.

See the latest Premiums with ART See our 73.

BAKING POWDER. Shaker Flannel. ance at \$1.15.

your boots last and

are essential to

health. Buy your

Rubbers here, all

sizes, all shapes.

BOYS' SCHOOL

BOOTS made to

stand rough usage,

but comfortable an

attractive in appear-

W. M. ROBSON. West End 3 Stores

A CONTRACTOR OF THE PROPERTY O MONEY TO LOAN.

We have a large amount of private funds to loan at 5 per cent, on first mortgages on Farm or Town property. Terms to suit borrower.

—26-td. MoSWEYN & AWDERSON. MONEY TO LOAN. MESSES. BARRON & STEERS, Solicitors, have arrangements by which large or small sums can be loaned on security of real estate for long or short periods, on terms suitable to borrowers, at rates of interest from 5 to 7 per cent. Office—Dominion Bank building, William St. Lindsay.—2007-ly

Farm tor Sale. The undersigned will sell on easy terms, lot number 9, concession 12, Township of Somerville. For particulars apply to the undersigned, or to R. S. FROST M.D., Kinmount. EOBERT J. STEPHENSON, Einmount P.O., Executor of Estate of Bobert Gardiner, deceased

March 13, 1897.—87-tf. For Sale. set of 4 ton weigh scales—platform. 1 hay press.
1 Gladstone buggy.
1 large iron safe—Goldie & McCullough. And a quantity of sewer pipe, 8 and 9 inches.

MRS. THEXTON.

It is impossible for us to enumerate the many articles we have to show you ADVANCED OF FARMERS' SALE NOTES. during this month. Suffice to say, we have the largest stock ever carried by us at this season. We always make special prices about the holiday season. Note the following:

Ladies' Rings from 50c, up Gentlemen's Rings from \$1.25 Ladies' Watches, low as \$3,75 See Our Special Watch for Ladies, with Long Guard, at \$12

Stick Pins, the largest variety in town

Novelties in Sterling Silver Spectacles in Steel, Nickle, Gold Filled and Gold Frames, no Fancy Prices Few Lines in Chinaware suitable for Xmas and

GOODS MANUFACTURED TO ORDER We do the Largest Repairing Trade in town in Watches, Clocks and

Wedding Presents

Jewelry.

MONEY

MONEY MONEY

Herigage Security

At Ressonable Eates of Interest.

CASH

CASH

PAID FOR MORTGAGES & DEBENTURES SPECIAL PRIVILEGES OF REPAYMENT

On straight Loans made to Farmers and other who are desirous of changing their mort gages and having their interest reduced to the very lowest rate. The cost of changing a mortgage is very small in comparison to the saving effected by the reduction of in-

NOW THAT MONEY IS CHEAF Tou have the opportunity to borrow you want at the reduced rates. Don't procrastinate, but make your appliestien promptly.

Real Estate Bought and Sold on Commission.

GENERAL INSURANCE AGENT. J. H. 800THERAN, Banker and Broker,

91 KENT ST., LINDSAY, ONT.

THE JEWELER,