

## The New Year

is the beginning of the change that is to take place in everything material. We open with a clean sheet in the roll of time. In the commercial world it is the same: we begin by cutting off all useless, left-over goods, they belong to the bargain counter now.

January 1909 will mark a great reduction in every line in our store; there are plenty of useful things to be secured for winter service. Think of the bleak drifts and freezing days yet in store for us.

**We point out specially our Furs, which will every one go at Bargain Prices.**

Ladies' Fur and Fur-lined Coats, Scarfs, Capelines, Throws, Muffs, Caps, Etc., all reduced.

Ladies' Cloth Coats reduced from \$10 and \$12 to 7.90; \$15 Coats for 11.75, and so on.

Ladies' and men's underwear, ladies' skirts and undershirts, wool wraps, coats, etc.

We bought a manufacturer's clearing of all wool tweed dress goods, reg. 1.00 to sell at..... **67c**

All other dress goods at cut prices. Won't you yet need a few warm, soft, all wool blankets, or may be it is flannellettes you need, in these we will give you a great cut.

We have a collection of sundry bric-a-brac which we will sell at almost any price you name.

**Come one—Come All**

## O'Loughlin & McIntyre

### Bank of Montreal

ESTABLISHED 1817

Capital Paid Up **\$14,400,000**  
Reserve Fund **\$12,000,000**  
**26,400,000**

The Bank of Montreal at the end of its fiscal year, October 31st, 1908, added another \$1,000,000. to its reserve fund, thus further emphasizing its great strength and stability

With a Saving Department at every one of its many branches, it offers the opportunity for all, who so desire, to avail themselves of its many advantages, by opening a Savings Account.

A Savings Bank account is the best safeguard against misfortune, being always ready and available, and earning interest all the time.

Consideration for one's family demands that all heads of households should provide against the day of adverse conditions, and there is no simpler way than by laying by systematically from time to time a portion of income or earnings in a Saving account.

Deposits can be made from One Dollar up, and withdrawals can be made at any time, without notice or delay.

Office Hours: **H. B. Black,**  
10 to 3 o'clock. Saturdays 10 to 1 o'clock. Manager Lindsay Branch

### THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO

ESTABLISHED 1867

E. E. WALKER, President Paid-up Capital, \$10,000,000  
ALEXANDER LAIRD, General Manager Reserve Fund, - 6,000,000

Branches throughout Canada, and in the United States and England

#### SAVINGS BANK DEPARTMENT

Deposits of \$1 and upwards are received and interest allowed at current rates. Accounts may be opened in the names of two or more persons and withdrawals made by any one of them or by the survivor.

Lindsay Branch, W. C. T. Morson, Manager

## LOCKAGES ON TRENT WATERS DURING 1908

The superintendent of the Trent canal, Mr. J. H. McClellan, has received from the various lockmasters on the Trent canal their returns, showing the number of lockages and the amount of traffic general through the different locks during the past season. Comparisons with the returns of other years show that the past year has been the busiest year on the Trent canal.

**AT KIRKFIELD.**  
Hydraulic lift lock, Kirkfield, Wm. Jobe, lockmaster.

This is the second year that the Kirkfield hydraulic lift lock has been operated, and notwithstanding the fact that there is no through route from Georgian bay as yet, and therefore, nothing to demand very much traffic on Lake Simcoe-Balsam lake division of the canal, there has been nevertheless a slight increase in the number of lockages this year. The following table will show the number of lockages at this lock during the past season:

Month	Strs.	Small	Scow	Raft	Boats.
April	1	1	—	—	—
May	4	4	7	—	—
June	22	8	6	—	—
July	17	18	8	—	—
August	20	19	3	—	—
September	20	16	2	1	—
October	2	2	—	—	—

Total number of steamboats 85, total number of small boats 66, total number of scows 26, total number of rafts 1, total number of lockages 180.

Comparisons for past two years: 1907-136 (total), 1908-180 (total).

**ROSEDALE LOCK.**

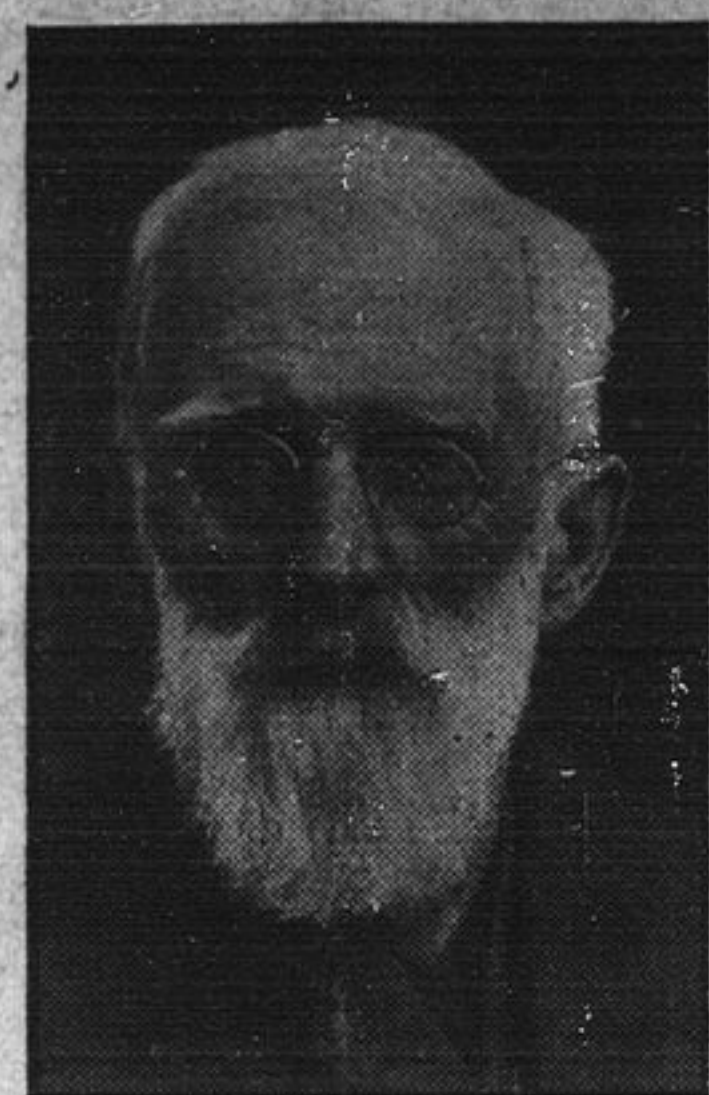
(A. A. Sackett, acting master.) A substantial new lock, much larger than the old wooden one, formerly at this place, is now about completed. A splendid new concrete dam has also been constructed at Rosedale. Balsam lake, just above the locks, constitutes the summit waters of the Trent canal. From Balsam lake the waters of the Trent canal flow eastward to Lake Ontario while the artificial stretch from Balsam lake to Lake Simcoe carries a very slight portion of the water from Balsam lake to Georgian bay.

A record of the lockages at Rosedale during the past year is as follows:

Month	Strs.	Small	Scow	Raft	Boats.
April	1	1	—	—	—
May	162	23	21	—	—
June	171	54	38	—	—
July	187	89	47	—	—
August	139	54	50	—	—
September	83	44	33	—	—
October	9	7	—	—	—
November	—	—	—	—	—

Total number of steamboats 839, total number of small boats 271, total number of scows 220. Total number of lockages 2,390.

Comparison for past nine years: 1900-574, 1901-592, 1902-1403, 1903-1410, 1904-781, 1905-728, 1906-1118, 1907-1001, 1908-1,330.



MR. JOHN MAKINS.

The Lindsay lockmaster, who is an efficient servant of the government. Mr. Makins is now seventy-five years of age and in the best of health. His many friends wish him many more years of good health and prosperity. The Lindsay lockmaster is a machinist by trade and his early youth was spent in the city of Kingston, where he learned his trade. Later he removed to Lindsay. He has been lockmaster here for several years.

**FENELON FALLS LOCK.**

(W. T. Junkin, lockmaster.)

The following report from the lockmaster shows the volume of traffic through the Fenelon Falls lock during the past season.

Month	Strs.	Small	Scow	Raft	Boats.
May	24	6	12	—	—
June	63	17	11	—	—
July	52	37	14	10	—
August	58	39	13	—	—
September	15	10	10	—	—
October	8	11	10	—	—
November	3	1	11	—	—

Total number of steamboats 228, total number of small boats 121, total number of scows 75, total number of rafts 22. Total lockages 441.

Total number of passengers 2,390, total number feet lumber 110,000, total number cords wood 600, fence posts 300, shingles 10,000, stone 5 cords, brick 9,000, coal 50 tons.

Comparison for past years: 1901—ing or sketch made by a member of the Bank of Montreal staff, local branch, Mr. G. A. Mitchell. The drawing is a good one, and is entitled, 'The Bank Clerk's Christmas, "Figgerin' up Interest."

### THE WESTERN BANK OF CANADA

FARMERS' BUSINESS A SPECIALTY

With \$1.00 you can open a **JOINT ACCOUNT**

particularly valuable and convenient for farmers. Permits depositing or withdrawal of money by husband or wife. Farmers' sale notes cashed and promptly collected. Drafts and money orders bought and sold at very low cost

In the Savings Department

\$1.00 opens an account. Interest allowed from date of deposit and compounded FOUR times a year. Deposits and withdrawals may be made by mail without loss of time or formalities. Open an account with us. We offer the very best security possible for your money.

**C. S. Thompson,**  
Little Britain, Ont. Acting Manager

### THE FARMERS BANK OF CANADA

LINDSAY

OPPOSITE POST OFFICE

Collects Money promptly. Discounts Notes. Issues Money Orders and Telegraph Transfer. Buys or Sells Drafts or Exchange. Advances Money to Farmers and Business Men. Interest Allowed on the Daily Balance in Savings Bank Accounts.

Make This YOUR Bank.  
**LINDSAY BRANCH** A. B. MCGILL  
OFFICE HOURS 9.00 a.m. to 5.00 p.m. Manager

### THE VICTORIA LOAN AND SAVINGS CO'Y

DIVIDEND NOTICE

Notice is hereby given that a dividend at the rate of Five and One-half per cent. per annum has this day been declared on the paid-up Capital Stock of the Company for the half-year ending 31st Dec, inst., and that the same will be payable at the office of the Company, Kent St., Lindsay, on and after 2nd January, prox.

The transfer books will be closed from the 25th to the 31st December, both days inclusive.

By order of the Board,  
Lindsay, Dec. 27, 1908. James Low, Manager

—857, 1902-890, 1903-594, 1904-487, 1905-319, 1905-319, 1906, 295, 1907-458, 1908-441.

**LINDSAY LOCK.**

(John Makins, lockmaster.)

Month	Strs.	Small	Scow	Raft	Boats.
May	8	25	8	—	—
June	16	51	11	—	—
July	24	93	8	16	—
August	28	82	21	3	—
September	7	44	10	5	—
October	17	55	17	5	—
November	6	20	3	—	—

Total number steamboats 106, total number small boats 371, total number scows 78, total number of rafts 29. Total lockages 590. Total number passengers 172, total number feet lumber 227,000, total number cords wood 675, 1 scow, 100 logs, 1 scow, 60 logs, 144 cords tan bark, 1 scow furniture, 800 tons on scow.

Comparison for past two years:

Month	Strs.	Small	Scow	Raft	Boats.
1907	145	522	92	137	—
1908	106	371	78	29	—

**BOBAYGEON LOCKS.**

(John J. Walker, lockmaster.)

The lockages at Bobaygeon during the past year totalled 826, a slight decrease over the number of lockages during the preceding year. It might be noted, however, that this decrease was not in connection with the steamboat traffic, but in the matter of the number of scows that were locked through during the past year, and also in the matter of the number of rafts locked through at Bobaygeon totalled 363, wherein this year they dropped in 225. The number of steamboats passing through this lock during the past year showed an increase of 25 over the season of 1907.

A detailed report of the lockages at Bobaygeon for the past season is as follows:

Month	Strs.	Small	Scow	Raft	Boats.
April	4	—	4	—	—
May	31	—	15	10	—
June	53	14	39	43	—
July	55	19	27	41	—
August	119	45	25	97	—
September	20	27	32	16	—
October	29	—	22	10	—
November	1	2	8	8	—
December	2	—	2	—	—

Total number of steamboats 324, small boats 107, scows 174, rafts 225. Total lockages 826.

Total number of passengers 2545, lumber ft. 45,000, cords wood 1868, livestock 116, 1 scow coal, 1 scow general camp supplies, 5 scows tan bark, 1 scow brick, 1 scow shingles.

Comparison of past nine years: 1899-936, 1900-1245, 1901-954, 1902-954, 1903-993, 1904-979, 1905-968, 1906-798, 1907-859, 1908-826.

### MR. MAXSOM THE RECIPIENT

#### The Election of Officers and Pleading Presentation

From Saturday's Daily.

At a meeting of Court Lindsay, No. 181, I. O. F., held in the Sons of England hall on Wednesday evening, the following officers were elected for the ensuing year:

Chief Ranger—P. Conquergood.  
Vice Chief Ranger—T. H. Davies.  
Rec. Sec'y—R. R. Elliot.  
Fin. Sec'y—W. F. McCarty.  
Treasurer—Wm. Warren.  
Orator—R. Cooper.  
S. W.—R. Hephurn.  
J. W.—Wm. Lylyn.  
S. B.—R. Volkes.

J. B.—L. Winters.  
G. D. H. C. R.—E. Maxsom.

Physicians—Drs. Wood, Collision and White.

Representatives to High Court—W. F. McCarty, E. Maxsom and R. R. Elliot.  
Auditors—G. A. Jordan, J. G. Eyres, and R. R. Elliot.

A pleasing feature of the meeting was the presentation of a handsome umbrella to Mr. E. Maxsom, Chief Ranger, along with the following address: To E. Maxsom, Esq., Chief Ranger, Order of Foresters.

Dear Sir and Bro.—We feel that in the midst of the festive season this is an opportune time to express to you our appreciation of your service as Chief Ranger of our court and of your faithful attendance, being regularly at business meetings, always willing to visit and care for the sick. For your many charitable acts your purse string was never tied, while in the chair your ruling has always been fair and impartial. Court Lindsay has prospered aided by your assistance. We ask you to accept this umbrella as a small token of our esteem. Trusting that it will prove a protection to you, we heartily join in wishing you and yours a long and happy life, and that you, our chief for several years past, may long be spared to attend Court Lindsay, 181.

Signed on behalf of the court.

#### POPULAR DOCTOR LEAVING

DR. FULTON VROOMAN LEAVES FOR LONDON, ONT.

Dr. F. S. Vrooman left town yesterday for London, Ont., where he will fill a position on the medical staff of the Hospital for the Insane, to which position he has been recently appointed by the Government.

Dr. Vrooman's many friends, while congratulating him upon his lucrative appointment to this responsible position, regret his departure from town. Especially will he be missed by the citizens who have had occasion to call for his professional assistance, because of the warm attachment they formed for him as a professional man and a gentleman.

### The Concert Organist

(Written for The Watchman-Warder by ...)

A good recital organist and a good church organist are not always met with in the same person. Like playing and teaching, the requirements, while in some respects are identical, are in others widely diversified. The church organist has to be a first-class accompanist, on account of the hymn-singing of the congregation as well as assisting the choir. His volleys must be of a more quiet and simple character than the pieces a recital organist would use, and demand less technical skill. The organist who is preparing for a recital, however, must have his piano technique well up to the standard if he would give a creditable performance.

Although the organ and piano are so different in many ways, yet they have one important thing in common—a skillful fingers. The best preparation for a brilliant organist is to have his fingers well trained at the piano, so that when at the organ he will be able to give his full attention to other matters. The pieces heard at organ recitals to-day, such as Batiste's offertories and transcriptions of various kinds require of an organist most exacting work. The compositions of Bach are difficult also, as any one can affirm who has studied them, but the difficulties found in Bach are of a different kind. The more modern style of organ music requires for the most part, finger dexterity, which Bach's work demands a high degree of independence between the two hands and pedal board. The concert organist must, therefore, be a technician in many ways, and at the same time be a player of excellent judgment and taste. Many pieces heard at recitals sound more difficult than they really are, while some apparently simple pieces require a great amount of practice. The overture to William Tell, which is so well known and appreciated, is a piece that needs good finger dexterity, but is, on the whole, easier to play than many less brilliant sounding pieces. The greatest difficulty of the organ, is to have complete control over the different keyboard and pedal board combined and how difficult this is, no one can understand until they have themselves studied.

The oratorio choruses as a rule sound splendid on the organ, but they are among the hardest things to play well. The organist often has an arrangement of some of these to open his recital, and some times to close with. Transcriptions of songs and well-known melodies are always in favor on the program. Even piano pieces are sometimes used, but if this is the case, they should be selections of a kind suitable to the organ. Anything of a smooth and glowing character, with a distinct melody will usually sound well, but any other class of piano pieces should be almost wholly avoided. The song "Calvary" by Rodney, makes an ideal organ solo, either for church service or concert, and a great many arias from the Messiah or Elijah are equally suitable. The organ recital might, therefore, be comprised of selections of a very varied character, and when this is the case, is more certain of being interesting. An arrangement of the Hallelujah Chorus would be an excellent opening number, which could be well followed by a quieter piece, such as, "O, Rest in the Lord." Next to this might come a descriptive selection such as "The Storm," and some well-known melody, skillfully varied, would not be out of place afterwards. Good marches always take well, and should not be overlooked. The overtures of Rossini, such as "William Tell" etc., never die out of favor, and Batiste's music is of such a character that even the most obtuse are generally pleased. The recital organist has opportunities of acquainting the public with good music in ways which few others have. At the Sunday services many selections would not be suitable as a general thing, and the members of other churches would miss them even if they were played. But at a public recital all classes and denominations are usually represented and being not on a Sunday, more scope and latitude is permissible. One should not digress, however, from the serious so far as to give the hearer the impression that they are at a comic opera or low music hall. The vocalist or elocutionist who assists the organist will sometimes err in this respect, but they who possess high ideals, will seek to elevate popular taste, rather than cater to it.

### Grain From Field Crop Competition

One of the most attractive features of the Guelph Winter Fair this month, around which was always to be found an interested crowd of farmers, was the exhibit of seed grain from the standing field crop competition displayed in two bushel sacks.

This feature will be in evidence also at the Eastern Ontario Live Stock and Poultry Show to be held in Ottawa on January 18 to 22, where will be shown prize oats by members of the following agricultural societies, which have made entry with Mr. J. Lockie Wilson, superintendent of fairs and exhibitions, for this purpose; Alfred, Carleton county, East Peterboro, Eldon, Kenyon, Ottonabee South Lanark, South Monaghan, North and South Renfrew, Verulam, and Wooler.

These oats will be judged by experts and the ones to which money prizes are awarded will be retained by the Department of Agriculture for experimental purposes. The rest will be sold by auction at 10 a.m., on the morning of Friday, January 22, and no doubt, as at Guelph, many farmers will seize the opportunity of securing first-class oats for the coming season. As each competitor must have 25 bushels for sale, including what he exhibits purchasers can secure a sufficient quantity to sow a considerable acreage with this excellent seed grain. This is an opportunity not to be overlooked.

#### RECEIVED BAD BURNS.

The little daughter of Mr. and Mrs. A. L. Campbell narrowly escaped serious injury from burning Friday morning. The child's dress caught fire in some way and only the efforts of Mrs. Campbell, who entered the room to see her child a mass of flames, saved its life. Mrs. Campbell was badly burned about the face and hands, but she succeeded in putting out the child's dress. A doctor was called and the painful injuries of mother and daughter were dressed. The child's dress caught fire from the grate, it is thought.

#### TOTAL LOSS A BILLION.

Rome, Jan. 2.—The property loss in the quake zone is estimated at approximately \$1,000,000,000. This represents the actual destruction of property. The loss in trade and from the abandonment of countless of Italy's richest farming lands cannot be estimated at the present time. One of the big items of loss is 4200 acres of various sizes. King Emmanuel has ordered the sale of his Sicilian estates, worth millions of dollars, and that the proceeds be distributed among the destitute.

### THE CHECK REIN

(To The Watchman-Warder from pen of Rev. Jos. Hamilton.)

I think Lindsay is notable for its splendid horses. There was one in particular that I noticed on the streets a few weeks ago. I think it was the highest and most graceful stepper I ever saw. But what a pity it is that such noble animals are still made to suffer from the check rein. I do not think men realize what a torture it is, or they would not continue it. How would you like to have your head tied up when you have to pull? It is just so with a horse.

He will sometimes even be kept standing on the street for hours without being relieved of the check rein, although a moment would relieve him. I suppose it is considered more showy for a horse to carry his head high. So it is, but feed him well and don't work him too hard, and he will carry his head high enough.

It may be considered that the rein is a safeguard against kicking, and it is, but not one horse in a hundred is a kicker. Some years ago Queen Victoria abolished the check rein on her horses. Of course the practice at once became fashionable, and now it is a rare thing to see a check rein in England, and it is so in some parts of Canada.

During the past summer I was some weeks in Montreal. One day I sat in the park and noticed the horses that passed by. Nearly half of them had no check rein. So I have thought that by calling attention to the practice here men might think of the matter kindly and reasonably.

Wouldn't it be a happy New Year's gift to the poor dumb animal to abolish this torture? He is a noble animal, and serves us well, but cannot complain if he is in suffering. Now will you consider the matter seriously? Do not wait to see what somebody else will do, but do it yourself.

Make this New Year an epoch in the life of your horses, as they will serve you better, besides blessing you all their life.

#### ENTERTAINED FRIENDS.

Mr. and Mrs. Herbert L. Webster, William-st., entertained a number of their friends on Christmas Day. Those from a distance who were present were: Mrs. James Jordan, Mrs. Leslie Jordan, Mr. and Mrs. William Timney, Valeria; Miss Warne, London, England; Miss Green, Toronto; Mr. James Budd and