

# Bank of Montreal

ESTABLISHED 1817

Capital Paid Up	\$14,400,000
Rest	\$12,000,000
Undivided Profits	\$217,628
	<hr/>
	26,617,628

Branches of the Bank in every Province of the Dominion.

A general Banking business transacted.

Savings Department at every Branch.

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

## THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO

ESTABLISHED 1867

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

A GENERAL BANKING BUSINESS TRANSACTED AT ALL BRANCHES

DRAFTS AND MONEY ORDERS sold, and money transferred by telegraph or letter.

COLLECTIONS made in all parts of Canada and in foreign countries.

FOREIGN BUSINESS. Cheques and drafts on the United States, Great Britain and other foreign countries bought and sold. 123

Lindsay Branch, H. A. Homes, Manager

**RAW** Highest Cash  
**FURS** Prices Paid  
**WANTED** J. HOUZER  
LINDSAY

## THE FARMERS BANK OF CANADA

OPPOSITE POST OFFICE LINDSAY

Chartered Bank

Transacts a general banking business.

Deposits of 1.00 and upwards received. Interest allowed from date of deposit to date of withdrawal.

Head Office: Toronto

**LINDSAY BRANCH** A. B. McGILL, Manager  
OFFICE HOURS 9.00 a.m. to 5.00 p.m.

## Victoria Loan & Savings Co.

### Dividend No. 30

Notice is hereby given that a Dividend at the rate of 6 per cent. per annum, on the paid-up Capital Stock of the Company has been declared for the quarter ending Dec. 31st next, and that the same will be payable on and after Monday, the third day of January next, at the office of the Company. The Stock Transfer Books will be closed from the 25th to the 31st inst. inclusive.

By order of the Board,

**JAMES LOW, Manager**

Lindsay, Dec. 28th, 1909.

### OPS COUNCIL

Ops council, composed of John Deyell, Fred Hickson, W. H. Sloan, Wesley Waldon, and Reeve Peter Hawkins, met at 11 a.m., and after taking the necessary declarations began the business of 1910.

Moved by F. W. Hickson, seconded by John Deyell, that the minutes of last meeting of 1909 be adopted as read, with exception of the resolution, making a conditional grant of \$25 to John Robinson, which was rescinded, as Mr. Robinson had failed to accept the conditions of the grant.—Carried.

A communication from Hospital for Sick Children, asking for a grant, was read, and on motion of Messrs. Deyell and Sloan a grant of \$5 was made.

On motion of Messrs. Waldon and Deyell, the clerk was authorized to order six copies of the Municipal World, for use in this council.

Moved by Fred W. Hickson, seconded by John Deyell, that petitions re assessing improvements, at a lower rate than land values, be made to Premier of Ontario and leader of the Opposition.

Council heard with regret of Mr. Johnson Ellis' death this morning, and unanimously decided to send a wreath, as a token of respect, and also passed a resolution of condolence to the sorrowing family.

Applications for auditors were received from Jno. J. Twohey, L. L. Train and Walter Lee, and for assessor, from J. T. Currins and Jas. McLean.

On motion of Messrs. Deyell and Sloan John J. Twohey and Walter Lee were appointed auditors of 1909 acts.

On motion of Messrs. Deyell and Hickson, Jas. McLean was appointed assessor for the year 1910.

On motion of John Deyell and W. H. Sloan, a loan of \$100 for tile drainage was authorized for John Calvert, as inspector Reed's report re the work done, was satisfactory.

Engineer Smith was present and council discussed with him the conditions and legality of taxing his bill on the Stoney creek drainage system on petitioners or patrons of same. The engineer finally advised consultation with the solicitor and on motion of John Deyell, seconded by W. Waldon, the reeve, clerk and W. H. Hickson, were appointed a committee to consult Solicitor Stewart on the matter.

On motion of Messrs. Sloan and Hickson, Thomas Downey was appointed a member of the Ops Board of Health for three years.

On motion of Messrs. Waldon and Sloan, the members of council were appointed road commissioners as follows: Div. 1, Waldon, 2, Deyell, 3, Hawkins, 4, Sloan, 5, Hickson.

On motion of Messrs. Hickson and Deyell, the reeve and treasurer were authorized to borrow money. By-laws Nos. 685, 686, 687, 688 and 689, appointing auditors, assessor, member of Board of Health, road commissioners and authorizing borrowing of money, were given the usual readings and duly passed.

On motion of Messrs. Hickson and Sloan, council unanimously decided that the bonus for wire fence be 25c per rod in future, as original by-law provided that price could be anywhere between 15c and 35c. in council's discretion.

On motion of Messrs. Waldon and Hickson, the following bills were ordered to be paid: Deputy-returning officers, poll clerks and booths \$56, G. W. Beall, election supplies and stationery, \$10.97, Engineer Smith for taking levels of drain, \$10, Peter Hickson, Mt. Horeb, for 24 loads gravel \$2.40, George Griffin, for 120 loads gravel \$12, Watchman-Warder for printing and advertising, \$34, county treasurer, third share of work on Ops swing bridge \$14.47, J. Carew, timber, etc., \$107.57. On motion of Messrs. Deyell and Hickson, \$5 was appropriated for wire fence bonus, purchasing stone, etc.

On motion of Messrs. Sloan and Waldon, the clerk was instructed to make application to county council for use of crusher for next summer.

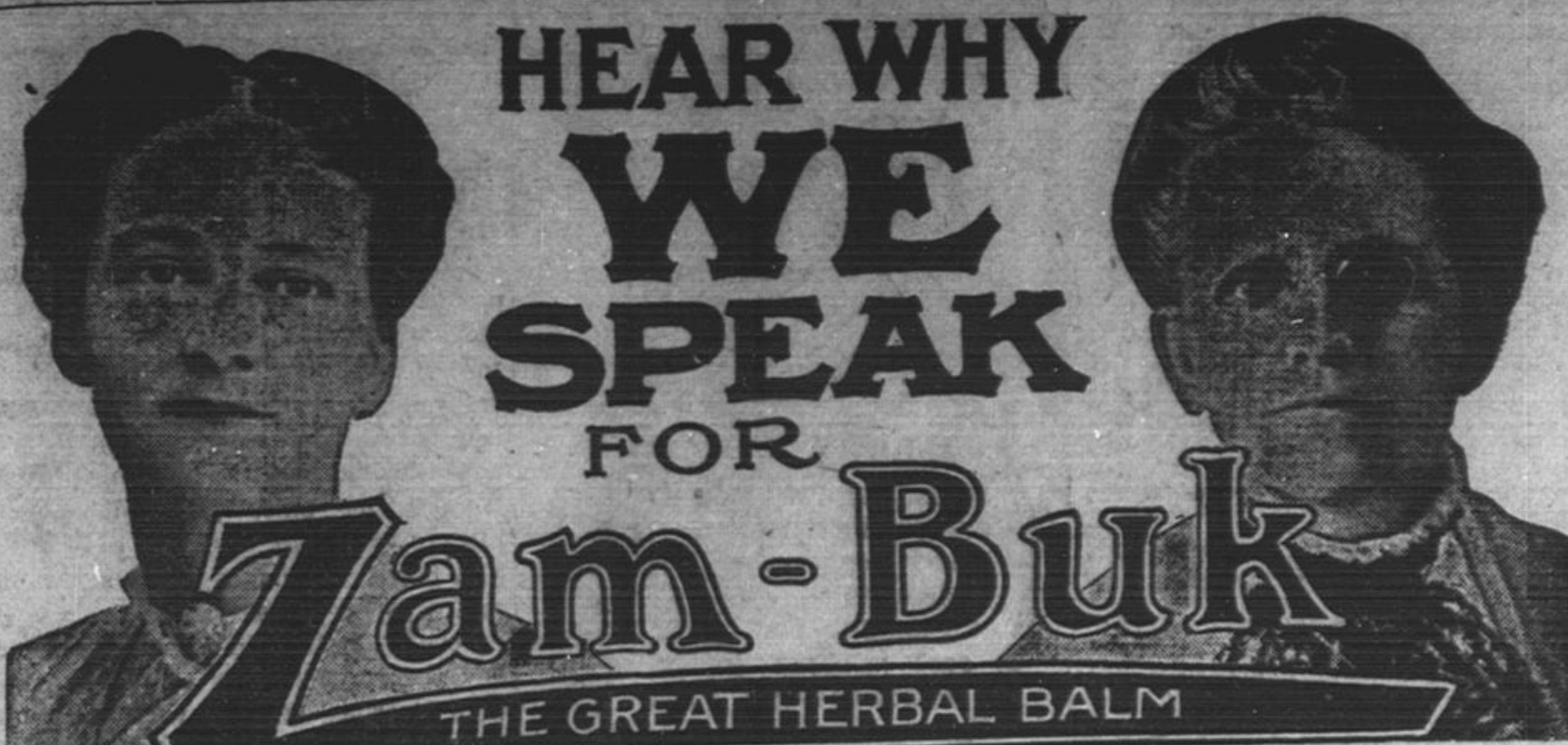
Council adjourned to meet Feb. 7th, at 1 p.m.

### BIRTHS.

BABCOCK.—To Mr. and Mrs. Chas. Babcock, St. Paul-st., a son, on Jan. 10.

### DEATHS.

O'DONOGHUE.—Died at Belleville, on Monday, Jan. 10, 1910, Michael O'Donoghue, in his 69th year, brother of Mrs. W. F. O'Boyle, Lindsay.



# HEAR WHY WE SPEAK FOR

# Zam-Buk

THE GREAT HERBAL BALM

### INJURED FOOT CURED.

"I speak for Zam-Buk because it cured me of a terribly bad foot," says Mrs. Alice Berryman of 190 John St. North, Hamilton. She adds: "The injury was caused by a wagon wheel, and the sore was on my right foot. It became very inflamed and swollen and so painful that I fainted away. In spite of treatment, the wound got no better and the foot became more and more swollen until it was several times its usual size. The flesh was terribly bruised and blackened and it was quite impossible for me to walk. My husband's mother at last brought me a box of Zam-Buk. This was applied to the foot and it was surprising how soon I found relief from the severe pain. A further supply of Zam-Buk was obtained and I persevered in using this balm alone. In a couple of days the swelling had gone down considerably, the discoloration was less distinct and the pain was banished. In four days I could go about as usual; the bruised and injured foot had been thoroughly cured by the timely use of Zam-Buk."

### Did you ever ask yourself:

"How is it that Zam-Buk is so popular?" It is because it is superior and different to other salves. Contrast them! Most salves are nine-tenths animal oil or fat. Zam-Buk hasn't a trace of animal fat in it. Most salves contain mineral coloring matter. Zam-Buk is absolutely without! Many salves contain poisonous astringents. Zam-Buk doesn't. Zam-Buk is actually more powerfully antiseptic than crude carbolic acid. Yet it stops instead of causing pain and smarting when put on a wound. It heals more quickly than any known substances, ulcers, eczema, blood-poisoning, cuts, scalp sores, chaps and all skin injuries and diseases. All druggists and stores sell at 50c a box or Zam-Buk Co., Toronto, for price. Send 1c stamp for trial box.

### POISONED FINGER HEALED.

Mrs. Frank St. Denis of 305 Thompson St., Winnipeg, speaks for Zam-Buk because it cured her of a poisoned finger, which had caused her days of agony. Hear her experience. She says: "One morning, while washing, I felt a slight pain in the end of my finger. This gradually got more acute until by the evening of the next day the end of the finger had become swollen and hard and so blue I became alarmed. "The pain from it was almost too much to bear. It made me turn quite sick! Poultices of first one kind and then another were applied, but seemed to give me no relief. My daughter-in-law, who had had some previous experience with Zam-Buk obtained a box for me. I anointed the sore place liberally with this balm, and in a few hours, the throbbing aching pains were subdued. Further applications of Zam-Buk gave me more ease, so that I could get a little sleep. In a few days the nail came off, but after that Zam-Buk seemed to reduce the inflammation quickly. I continued its use until in the end it had brought about a complete cure."

## Excellent Sermon on Missions Other-Items

### JANETVILLE.

Sunday night in the Methodist church Rev. J. P. Wilson, of Lindsay, preached an excellent sermon in behalf of the mission work of the Canadian Methodist church. Mr. Wilson took as his text the inspiring words of Paul, "For I am not ashamed of the gospel of Jesus Christ, for it is the power of God unto salvation." The words of this text were words of power, they had come down the centuries with the penetrating force of a rifle ball, they were well known to nearly every one who called himself a Christian and their power was more intense because of the man who uttered them. Mr. Wilson then outlined the Biblical account of the early life of St. Paul, mentioning his privileges as a free born Roman citizen and his splendid Greek scholarship. The epistle to the Romans showed in the original Greek that the author was thoroughly versed in the construction and idiom of the Greek language. Paul was as familiar with Plato as with Moses; as familiar with Homer as with Isaiah, but in spite of his Roman citizenship, his Greek learning and his knowledge of the laws and customs of the Jews, Paul was not ashamed of the gospel of Christ, for it was the power of God. All men loved power. We elect a man to the township council and he felt greatly honored; elect a man reeve and he felt exalted. Why? because he loved power. Further, Mr. Wilson spoke of the power of God as manifested in natural phenomena. The comet rushed with untold force and swiftness millions upon millions of miles, but when it reached a certain point by the power of God it was arrested in the vast abyss of space and brought back near the sun. Denmark and Sweden were year after year gradually being raised higher above sea level and the power that was raising those countries was unknown to scientific men—it was the power of God. The vast electric energy, physical wonders, such as the formation of mountains, all had their source in that boundless force, "The power of God."

word, "Jesus" was the same in all languages, and many of the Chinese in British Columbia had testified to the power of God through Christ in taking away the burden of their sins. He had preached to three hundred Indian men and women in the West and one man on one side had interpreted his words "to the Stony Indians, and another on the other side interpreted to the Crees. Many of the Indians through the blessing of the home missions were living consistent Christian lives. Eleven of the twelve apostles were foreign missionaries. Paul and Barnabas had gone away from Antioch to the heathen world, and in four hundred years Christianity was the prevailing religion and a Christian emperor sat upon the Roman throne. He knew a gentleman whose two daughters were in the mission field and whose son was a medical missionary in West China, and the gentleman said he would rather have his son in that position than Prime Minister of Ontario. The Laymen's Missionary movement was one of the greatest movements of the age. At the Massey Hall last winter 4,000 men from all parts of Canada had gathered to devise how best to further missionary enterprise, and the power of God was present with them. The FI-JI Islands had been given to the Wesleyan Methodists of England as a missionary enterprise and now in those islands where the most hideous scenes had once been enacted, where before the missionaries came the different tribes were at continental war with one another, and where they had often eaten their fellow men, now there were one hundred and two thousand Christians, and men were now preaching the gospel who were said to know the taste of human flesh. One hundred years ago all the Christian world had only given \$250,000 to missions, now the Canadian Methodist church alone was giving over \$500,000 and the cry of the church was "the evangelization of the world in this generation." There were still eight hundred million people

unreached by Christian influences; they were in heathen darkness; what they are we once were, and but for the power of the gospel we would still be. Mr. Wilson then drew attention to the civilizing influences of Christianity and what it had done for the world; the dark spots on the maps were not Christian.

"Better fifty years in Europe Than a cycle in Cathay,"  
Rev. Mr. Wilson concluded his instructive address by exhorting his congregation to read about missions, to pray for missions and to give to missions, that the power of God might be spread about to save all nations.

### NORLAND.

Miss Katie McIntyre has returned to her school at Highland Grove. Mr. Angus McIntyre, of Cobocok, has moved his wife and infant daughter Effie to his parents', Mr. and Mrs. Duncan McIntyre, for the winter, while Mr. McIntyre is in the woods. Mr. M. Tait has returned to his home in Toronto. Mr. and Miss Long, of Bexley, spent Sunday with Norland friends. Miss Bella Daand is attending Mr. W. Tait has returned to his home in Toronto. Miss Dossie Le Crow has returned to her school at Essonville. Mr. W. T. Wilson has returned from Toronto, where he visited friends. Mr. Wilson has also accepted a position as agent for the Dominion Carriage Co. Mr. Sidney Wessell is home from the Donald Chemical Works, with feet. We understand Miss Effie Ward is engaged to teach the Clear Lake school at Luttermouth. Miss Nellie Alley has given up her school at Dongola, and is going to remain at home with her mother for the winter months. Mrs. J. T. Perkins is visiting friends in Lindsay for a few weeks. Messrs. Percy O'Brien and Frank Woodcock, of Dongola, also Percy Argue and Will Quinn, of Dongola, attended the Salvation Army here last Sunday evening. Mr. Geo. Wilson of Fenelon Falls, was in the village on business last Monday.

## 70 Years with Coughs

We have had nearly seventy years of experience with Ayer's Cherry Pectoral. That makes us have great confidence in it for coughs, colds, bronchitis, weak throats, and weak lungs. Ask your own doctor what experience he has had with it. He knows. He can advise you wisely. Keep in close touch with your family physician. No alcohol in this cough medicine. J.C. Ayer Co., Lowell, Mass.