

BANK OF MONTREAL

ESTABLISHED 1817

CAPITAL PAID-UP..... \$16,000,000.00
 REST OR SURPLUS..... 18,000,000.00
 UNDIVIDED PROFITS..... 1,038,968.00
 TOTAL ASSETS (April, 30, 1914)..... 282,956,419.00

LINDSAY BRANCH was established A.D. 1858. A general banking business transacted.

SAVINGS DEPARTMENT, where interest is allowed at current rates, and added to principal on June 30th and December 31st, each year.

Bankers in Lindsay for the County of Victoria, and Town of Lindsay.

Bankers in Canada and London, England, for Dominion Government.

OFFICE HOURS:
 10 a.m. to 3 p.m.
 10 a.m. to 1 p.m. Saturdays.

H. B. BLACK,
 Manager, Lindsay

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
 ALEXANDER LAIRD, General Manager JOHN AIRD, Ass't General Manager

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

FARMERS' BUSINESS

The Canadian Bank of Commerce extends to Farmers every facility for the transaction of their banking business, including the discount and collection of sales notes. Blank sales notes are supplied free of charge on application.

Lindsay Branch, H. A. HOLMES Manager

THE VICTORIA LOAN & SAVINGS CO.

NINETEENTH ANNUAL MEETING

Notice is hereby given that the Nineteenth Annual Meeting of the Shareholders of the Company will be held in the Council Chamber, Lindsay, on MONDAY, FEBRUARY 1st, 1915, 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, January 15th, 1915

ORILLA MOTOR CO. GETS ORDER FOR FINISHING 20,000 SHELLS.

The Fisher Motor Company of Orilla, received an order for finishing 20,000 Shrapnel shells for the British War Office. The shell forgings and other materials will be supplied to the company in the rough, and they will finish them, all but putted to the explosive. Each shell contains about 870 balls. Work will be begun on the shells as soon as the forgings arrive, which will probably

be within ten days, and will keep 40 or 50 men employed for several months. If this order proves mutually satisfactory, repeat orders are likely to follow as long as the war lasts.

Estafy Eliasevitch, a Russian teamster on the Welland canal work, was instantly killed when he attempted to lift a live wire out of the path of his horses.

The greatest fault some people have is finding fault with others.

Humor of the Hour

A CHANGE OF DENOMINATION.

The collector of bridge tolls in a Scottish border town was quite a character in his way. Upon one occasion a large party of American clergymen, who were visiting Scotland, came to survey the classic Bordenland. The end of the bridge bears a notice that not more than ten people are allowed on it at once, but the clerics chose to disregard this, and went on in a body.

The collector saw them from his little sentry box, and rushed out. "Back off that bridge!" he shouted, but caused to such tones the clerics pressed on.

"Back off that bridge!" shouted the collector again.

"But, my good man, expostulated the foremost, "do you know that we are members of the Pan-Prbyterian Congress?"

"Ye may call yourselves Pan-Prbyterian or pot-Prbyterian," roared the collector, "but if ye no gang off that bridge ye'll be a' Baptists in twa meenits."

Buttons—Get up! Get up! The hotel's afire!

Scottish Gentleman—Right, laddie; but if I do, mind ye, I'll no pay for the bed.

THE TIMELESS WORKER.

A New England farmer last autumn gave a job to a seedy looking individual who had applied to him, and who had assured him that he never gets tired. When the employer went to the field where he had put the tramp to work he found the latter lolling on his back under a tree.

"What does this mean?" asked the employer. "I thought you were a man who never got tired?" "I don't," calmly responded, the tramp. "This doesn't tire me."

Public-House Diplomatist (to second ditto, with whom he has been discussing the ultimate terms of peace at Berlin). "I shouldn't be too 'ard on 'em. I'd leave 'em a bit of the Rhine to sing about!"

What do you keep your watch under your pillow for?
 Oh, that's so I can sleep over time.

AN EXPENSIVE COSTUME.

One of the largest ready-made clothing houses in London received not long ago from the country a letter, the substance of which was:

"What is the proper dress for a groom in the afternoon?"

The clerk who opened the letter naturally enough referred the inquiry to the lively department. The head of that branch, in turn, dictated a brief reply something like this:

"Bottle-green coat, fawn-colored trousers, with top-boots, silk hat with cockade. Our prices are as follows," etc.

A week elapsed and the big store received a plaintive little note:

"I always knew it was expensive to get married, but can't you suggest something a little less elaborate?"

When lawyers disagree it's up to the jury.

Professor of Mineralogy—Name the largest known diamond.
 Student—The ace.

How Zam-Buk Cures Skin Diseases

As soon as applied, Zam-Buk penetrates right to the very root of the disease and kills the cause thereof. The rich herbal essences then so stimulate the cells below the surface that new healthy tissue is formed, which, as it grows, forces out the diseased tissue. Zam-Buk cures from the bottom up. This is the reason that sores and skin diseases cured by Zam-Buk, do not return.

Zam-Buk is entirely different from all other ointments. It does not contain harsh minerals, or poisonous coloring matter. Nor does it contain coarse animal fats, which, in a short time, go rancid. Zam-Buk will keep indefinitely.

Many people have been cured by Zam-Buk after having suffered years and spent hundreds of dollars trying various remedies in vain. If you suffer from any skin disease or injury, benefit by the experiences of others. Try Zam-Buk first. Don't trouble with useless remedies.

Zam-Buk is unequalled for eczema, piles, pimples, cuts, burns, bruises, cold sores, frost bites, chapped hands, and all skin diseases and injuries.

We are so convinced that a trial of Zam-Buk will prove to you its superiority, that we will send you a FREE TRIAL box on receipt of this article, name of paper, and 1c stamp to pay return postage. Address Zam-Buk Co., Toronto.

All Druggists and Stores sell Zam-Buk at 4c. box

HORSE BREEDING

FEDERAL ASSISTANCE TO HORSE BREEDING.

The progress that has been attained in the past in Canadian horse-breeding has been due largely to individual effort. To the few who have done so much for the advancement of the industry every credit is due. Through the lack, however, of concerted action and co-operative measures on a large scale amongst the breeders, the business has not progressed as rapidly as could be desired.

The want of proper organization, except in the more favored districts, has prevented the farmers generally from securing and retaining the services of good breeding sires. In a majority of sections, breeders wishing to grade up their horses are forced to use whatever stallions may, by chance, stand for service in their district. Many of these are faulty in conformation and lack in quality, while others, though of better type, remain, either through insufficient patronage or because of failure to leave colts, but a single season in each district. The fact also that there has been no systematic adherence to the use of one breed suggests another reason for the lack of progress in the breeding of high-class animals.

It must be recognized, further, that the owner of a valuable horse, after paying for maintenance, insurance, interest on investment and the expense entailed in the collection of his fees has frequently little left from his outlay, particularly in districts where he has to compete with grade and scrub stallions standing for service at a very low fee. As a result, really high-class stallions can be maintained only in districts where the breeding of horses has been given serious and progressive attention.

In view of these considerations, the Minister of Agriculture proposes to enter upon a policy which may serve to place the horse-breeding industry in Canada in a position comparable to that which it has attained in Great Britain and other European countries. It is believed that by encouraging the organization of breeders' clubs and by enabling such clubs to procure the services of good breeding stallions under favorable financial conditions, the assistance in this direction can best be provided. The encouragement of community breeding will, naturally, of itself, be productive of useful results. The payment to community organizations of a part of the service fee will, it is expected, give a permanent stimulus to the hiring of the best stallions that may be prepared and, at the same time, promote the development of a comprehensive movement in the interests of the important national industry.

Stated briefly, the scheme is as follows: The farmers of any district, wishing to work for the betterment of horse-breeding, by encouraging the use of sound, individually excellent pure-bred sires may form a breeders' club for the purpose of hiring a pure-bred stallion for the benefit of the members. These breeders' clubs, by organizing under and adopting the constitution and by-laws and conforming to the various rules and regulations governing this grant may participate in the federal assistance given to such clubs. This consists in paying practically 25 per cent. of the service fees on a guaranteed number of mares.

THE EXCEPTION.

With a view to encourage the breeding of remounts, the portion paid by the live stock branch to clubs hiring suitable thoroughbred stallions shall be 40 per cent. on all mares except thoroughbred mares.

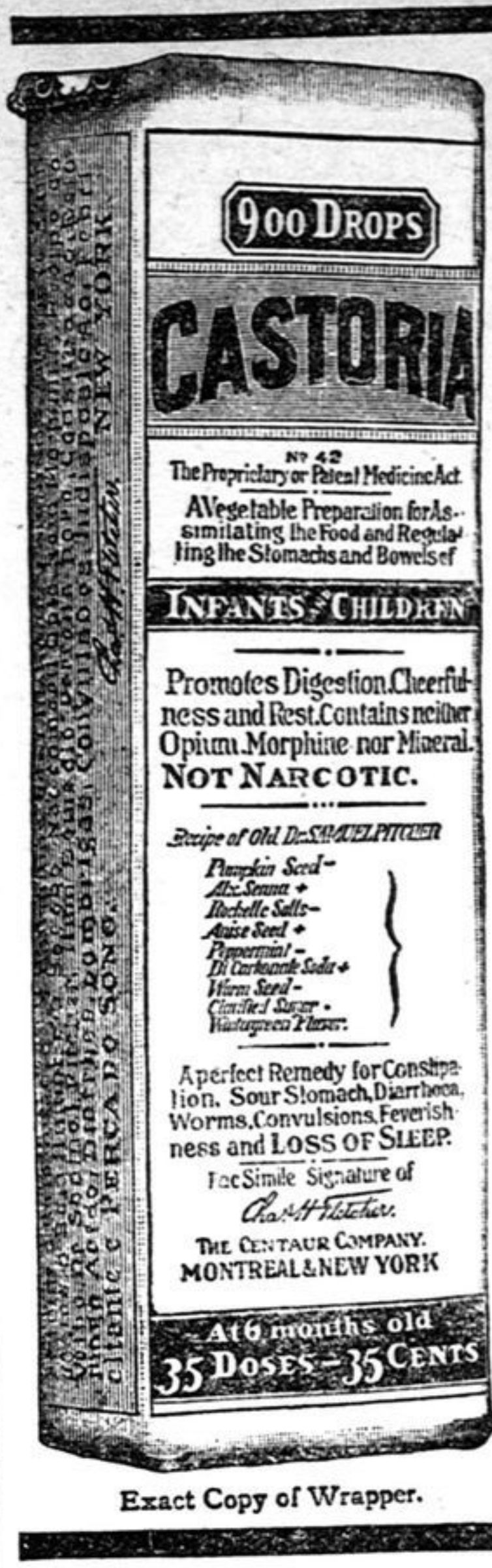
For the booklet on federal assistance and all other information address the Dominion Live Stock Commissioner, Ottawa, Canada.

SAFETY OF NEW EXPLOSIVE.

Trinitrotoluene, the explosive thought to have been used instead of any new compound in the attacks on Belgium's forts, is obtained by treating toluene, a benzene-like hydrocarbon from coal-tar, with strong nitric and sulphuric acids. It is notably safe to handle, as even the impact of a rifle bullet does not explode it, and when set on fire by heat it burns slowly and quietly. For explosive effect it must be detonated by mercuric fulminate. It is less powerful than gun-cotton when exploded near the target, but has much greater effect when acting at some distance, and bursts a shell into larger and more destructive pieces than picric acid.

FARMERS PROSPEROUS.

After many years of depression, the British farmer is enjoying prosperity. Everything he raises is quickly saleable at prices which are gradually climbing higher and higher. Wheat and oats, which are the staple crops of most English farmers, are fetching excellent prices, while the live stock



CASTORIA

For Infants and Children.

Mothers Know That Genuine Castoria

Always Bears the Signature

of

Dr. J. C. Fletcher

In Use For Over

Thirty Years

CASTORIA

Exact Copy of Wrapper.

THE CENTAUR COMPANY, NEW YORK CITY.

which they fattened for the holiday market was taken at figures which have not been touched in many years.

HAVE COURAGE.

At the beginning of a glad new year, instead of making many resolutions try to increase your store of courage.

Have the courage to tell a man why you will not lend him your money.

Have the courage to wear your old clothes until you can pay for new ones.

Have the courage to prefer comfort and prosperity to fashion in all things.

Have the courage to obey your Maker at the risk of being ridiculed by men.

Have the courage to discharge a debt while you have the money in your pocket.

Have the courage to do without what you do not need, however much your eyes may covet it.

Have the courage to provide for the entertainment of your friends within your means, not beyond them.

Have the courage to acknowledge your ignorance, rather than to seek credit for knowledge under false pretenses.

Have the courage to speak your mind when it is necessary you should do so, and to hold your tongue when it is prudent to do so.

Have the courage to show that you respect honesty in whatever guise it appears, and your contempt for dishonest duplicity by whomsoever exhibited.

Have the courage to cut the most agreeable acquaintance you have when convinced he lacks principle. "A friend should bear with a friend's infirmities," but not his vices.

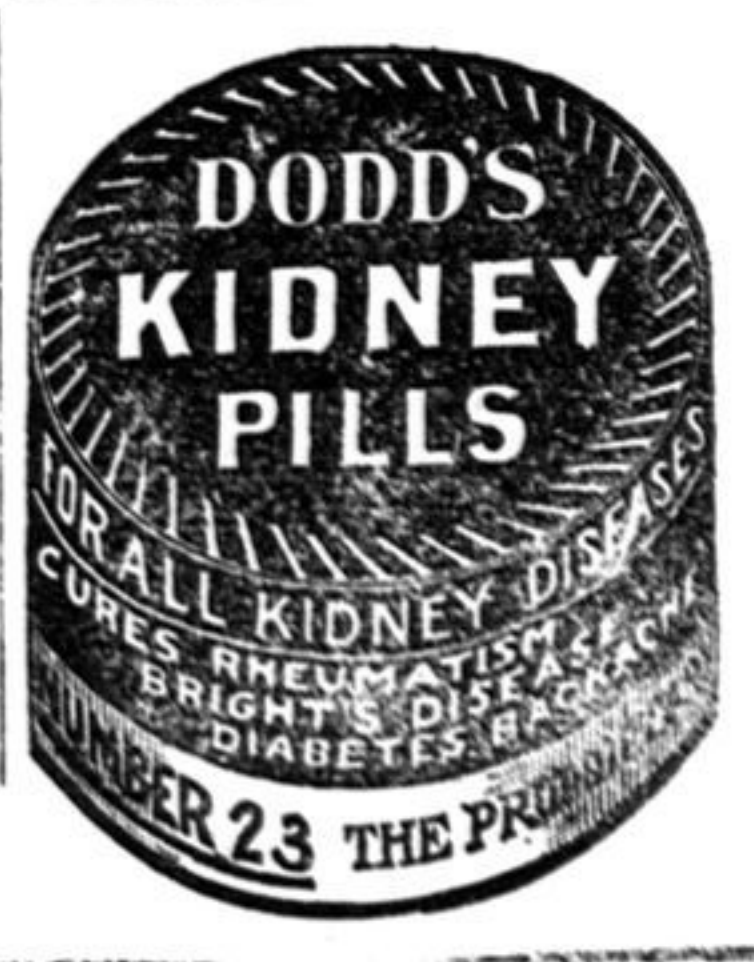
Have the courage to pay your subscription to your home paper. Don't let it run for three or four years and then kick because you get a dun, and get "huffy" and order your name off the list. Have the courage to be manly about it, remembering that the editor has expenses which you know nothing about.

Denmark has increased the penalty for violators of the contraband laws.

C.P.R. TO CUT WAGES.
 President Sir Thomas Shaughnessy has declined to make a statement regarding reports that the C.P.R. is to make big cuts in wages and other expenses owing to the loss of business, due to the war, but it is thought that such action is quite probable.

TRIED A BLOODHOUND.
 County Constable Elliott, of Guelph, took a unique method of tracing the thieves who killed, dressed and carried away the carcass of a heifer which they killed on R. Holman's farm in Eramosa township on Saturday night. Constable Elliott secured a bloodhound, owned by Mr. C. Pearson of the above city, which had formerly been used in the southern States to trail criminals. The hound trailed the thieves from the Holman farm, four miles from Guelph, to the outskirts of the city, where it lost the trail. The thieves have not yet been apprehended.

KILLING OFF THE PUMAS.
 Two thousand and ninety-nine mountain lions have been killed in California since 1907, according to a statement by the State Fish and Game Commission. Of this number 118 have been killed in the state for the six months ending June 30. The state pays a bounty of \$20 for each lion killed. The total cost of killing lions has been \$41,980. Humboldt is the banner county for this year, and for every year. In the six months ending with June Mendocino, Trinity and Siskiyou are next in order named. Los Angeles county claimed bounty on 15 lions in seven years.—Forest and Stream.



DO YOU KNOW THAT IT IS UNLAWFUL

to sell Dairy Butter without being stamped as below:



These may be obtained at this office in any quantity.

The Watchman-Warder

ESTABLISHED 1873

THE STANDARD BANK OF CANADA

HEAD OFFICE TORONTO
 LINDSAY BRANCH
 S. ALCORN, Manager.

It is an advantage sometimes to keep a bank account in the names of two persons, so that either one may make withdrawals. Such an account is called a "joint account." We shall be pleased to furnish particulars.

Branches also at Beaverton, Blackstock, Brechin, Cannington, Dundas, (S. Alcorn, Manager), Neeldon Station (D. F. Macfarlane, Manager), Little Britain (R. H. Scott, Manager), Pelferlaw, Sunderland and Woodville.