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# BANK OF MONTREAL

ESTABLISHED 1817

CAPITAL PAID-UP...... \$16.000.000.00 REST OR SURPLUS ..... 16,000,000.00 UNDIVIDED PROFITS ...... 1,098,968.00 TOTAL ASSETS (April, 30, 1914) ...... 262,956,419.00

MNDSAY 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 s.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 JOHN AIRD, Ass't General Manager ALEXANDER LAIRD, General Manager

GAPITAL, \$15,000,000

RESERVE FUND, \$13,500,000

## SAVINGS BANK ACCOUNTS

Interest at the current rate is allowed on all deposits of \$1 and upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail.

Accounts may be opened in the names of two or more persons, withdrawals to be made by any one of them or by the survivor.

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 TUESDAY, FEBRUARY 2nd, 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 depositers to be present at the above meeting.

C. E. WEEKS, Manager

indsay, January 15th, 1915

WARRIED. And Johnson of Lindson, to Mr. Saturday.

-1.11. at therest there are pital

250, with 100 more to go there JARMYN-At the Sunday from Toronto and Kingston. Hev. Dr. Shorey, on River about 60 are now interned and and grow in severity, touching al- the inside of a dairy, and it is just church At the Quebec farm site at Coffee lan, 20, 1915. Miss probably a hundred more will go on

Flighty more nurses are to mave Canada shortly for service at the tion continue to now well front, besides a number of doctors, continuents and are in and equipment for another field has:

# DO YOU KNOW

THAT IT IS UNLAWFUL

to sell Dairy Butter without being stamped as below:



These may be obtained at this office n any quantity.

The Watchman-Warder

### How Sickly Women May Get Health

pure blood, it wouldn't take long to accompanied by his wife and niece. Truly a wonderful medicine that in- to The Watchman-Warder and said tired, worn out, woman that tries the mail service, not in one Dr. Hamilton's Pills will improve stance was the paper mislaid ing. For forty years Dr. Hamil- were its contents. at all dealers.

### January Weather

WEATHER PREDICTION

BALANCE OF MONTH. Following is the weather predicions of Rev. Irl R. Hicks for the alance of January.

The second reactionary period will be central on the 20th, 21st and 22nd. This period will be at the centre of the Mercury period, at the moon's quadrature, and fully within the grasp of the Venus disturb-The moon will also pass over declining the celestial equator, northward on the 19th. This fact will precipitate warmth, falling barometer, with possibly winter rain and thunder, at the entrance of this period. Under the combined strain of Venus and Mercury, wicked winter. storms, cold wave and blizzard may reasonably be apprehended at this Venus will turn quickly to ice," in- answer the question, or are they willsnaring the unwary, and endanger- ing to enlighten the public as to

The third regular storm period is It has always been the case that central on the 27th, extending over the 24th to the 30th.

TO LOOK FOR

on the 26th, the Mercury influence ting an article similar to that which culminates at the same time. The the average citizen is buying for ation on the 27th, and opposition on ed, and the quicker the better. the 30th. The Vulcan disturbance | Many persons do not know what lead up to the opening of this per- stable around 40 head of cattle, and iod, sleet and snow storms having in most instances those are of the again fall in western sections, the is also subject to inspection. ward. During the 26th, 27th, 28th upon you, Mr. Editor, 1 and 29th, and probably the 30th, this, that the dairy but southward. A great cold wave disgraces the name of a dair swept by his boreal gales, will fol- ruinous to the butter interests 10 to close on the western flanks of tario. Is it any wonder that the low barometer and storms, tario has lost all her export ande bringing sudden and dangerous cold, for butter and that the Province had progressively, to the whole country= to take a back seat at every exhibieven to the Gulf regions-during the tion where they entered in prize comclosing days of January and the petitions? Ontario couldn't even epening days of Pehruary.

Senator D. Derbysays, - "Some time ago I contracted a very bad cold which settled on my lungs and bronchial tubes. I almost lost my voice, was constantly coughing and experienced considerable pain. A friend offered me a box of PEPs, and I was very much pleased with their almost instant action. They seemed to go direct to the sore places, stopped the coughing, and made my breathing easier. I continued using PEPs and they completely cured my cold. Now we always keep a supply of PEPs."

Mr. Gustave Boyer, M. P. for Vaudreuil, and President of the Dairymen's Assoc. of Quebec, writes,-"I have used PEPs for colds and bronchitis, and have found them far beyond all other remedies."

PEPs contain healing, healthgiving pine fumes, condensed and compressed into tablets. When a PEP dissolves on your tongue, these fumes are liberated and breathed down direct to the seat of trouble. All druggists and stores, or from PEPs Co.. Toronto. Winnipeg. or Montreal, on receipt of price, 50c box, 3 boxes \$1.25.

will bo sent on article, name of

### Home From West

PROSPEROUS FARMER RENEW-ING ACQUAINTANCES.

Mr. Chas. Lamb, of Belback, Sask., If they could only be made to see is visiting friends in Omemee, Lindthat half their ills are caused by im- say, Toronte and Peterboro. He is cure them with Dr. Hamilton's Pills. Mr. Lamb renewed his subscription

vigorates, strengthens, renews. Every he had the greatest satisfaction with rapidly, will have tetter color, in- missing. He congratulated the creased appetite and better digestion. Watchman-Warder on the bold stand No better rebuilding tonic can be it takes on general topics at all found than Dr. Hamilton's Pills times, and said it was better than which are safe, mild and health giv- a letter from home, so interesting

ton's Pills have been America's most Mr. Lamb is now 31 years in the valued family medicine, 25c. per box great west and has by his thrift and untiring zeal accumulated much wealth by farming his farm containing hundreds of acres.

He states that it is a most profitable industry to pursue and who have given proper attention to agriculture in that country have succeeded beyond the ordinary person's imagination.

Mr. Lamb will remain around his old home village, Omemee, for another month, his farm being looked after during his absence by his farm ervan s, under his nephew's super ision. He reports his crop as be ng very good last year.

### Our Medicine Bag

LOOK OUT FOR THE DAIRY BUTTER.

(To the Editor of The Warder.) Dear Sir,-Where does all the dairy Don't be deceived and lured butter come from that is sold by home and shelter by bright, Lindsay grocers? is a question often "The electric fire of asked. Can any of the merchants ing the lives of unprotected live who the manufacturers of this falsely represented article are?

good goods are imitated, but this dairy butter imitation, such as is sold in Lindsay, is the poorest repre-DISTURBING CAUSES AND WHAT sentation of the real goods possible to produce.

The Venus disturbance is central The firm or individual who is putmoon attains greatest north declin- choice dairy butter should be expos-

forms the basis of the who,e period. constitutes a recognized dairy, but it Prolonged mercury disturbances will is such that the keeper thereof must been general and severe. By the same breed so as to maintain unifor-25th and 26th the barometer will mity of color, flavor and quality. It

intense cold will moderate, and re- To go into the depths of how a and dairy is carried on, 1 . 1 not atsnow will organize and start east- tempt, as I do not with a intrude these storms will widen in extent the Lindsay butter dealers no consaw most all parts of the country in a question what comprises the comtheir progressive sweep eastward and ponent parts of this edible, wich

play second fiddle in the contest simply because they lost the knack of good butter-making through unscrup ulous methods of dealing. Just watch for those deceitful packages of dairy butter which are now being sold in Lindsay. I would ask every housekeeper to return it, as it is made in the majority of cases from old tub butter which has been churned up in fresh byttermilk, resalted, and a wrapper styling it dairy butter placed thereon.

The firm or individual that wil manufacture such contemptible stuff is worse than the counterfeiter of spurious coin, the sneak thief gum shoeman or church robber.

The matter should be taken up by inspectors and the parties exposed. Trusting that others may exploit their views on this important question, I remain, Yours truly,

A DISGUSTED HOUSEWIFE. Lindsay, Jan. 21, 1915.

GIRL WIFE SEEKS SEPARATION FROM MILLIONAIRE.

New York, Jan. 18.-Papers yesterday revealed that Mrs. Effic Pope Hill Alsop has had a petition drawn up in a suit for separation against her millionaire husband, Edward B. Alsop.

Mrs. Alsop charges her husband with cruel and inhuman treatment, and says his conduct forced her to spend three weeks in a sanitarium. She says she is 22 years old, and paper and 1c. I that her husband is between 75 and

1 80 years old. Alsop, a retired financier and railroad builder, is either in Washington or Pittsburg, according to his wife's lawyer. He has fine homes in both

Persecution by Turks led to wholesale flight of Jews from Palestine.

# Children Cry for Fletcher's

The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of and has been made under his personal supervision since its infancy. hat IY, lettar. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but Experiments that trifle with and endanger the health of Infants and Children-Experience against Experiment.

# What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. For more than thirty years it has been in constant use for the relief of Constipation, Flatulency, Wind Colic, all Teething Troubles and Diarrhœa. It regulates the Stomach and Bowels, assimilates the Food, giving healthy and natural sleep. The Children's Panacea-The Mother's Friend.

GENUINE CASTORIA ALWAYS

Bears the Signature of Charl Teleters.

In Use For Over 30 Years The Kind You Have Always Bought

THE CENTAUR COMPANY, NEW YORK CITY. 

### Spies Reveal German Plans

Lieut.-General Sir R. S. S. Baden-Powell, the famous scout, adds his testimony to that of others who asdreds, if not thousands, of young Germans have served in British shops and offices without salary, saying that they were there to 'learn the language.' They learned a good deal more than the language, and probably among them picked up as much information as would be possible for a shrewd British newspaper reporter to acquire. Absolute military secrets, of course, could not be obtained by the ordinary German spy; but that there was a considerable fund which was used to corrupt British officials who happened to know some of these secrets is also a well established fact. The most valuable of the German spies were Americans of German birth, who could pass anywhere as Americans of English or Irish blood, and who were, as a rule, treated with special courtesy

SPY CATCHING. Baden-Powell does not share the popular feeling against spice. Nobody would shoot one more cheerfully than he, but he says that, while scouts are honored, it seems unfair to heap contempt upon the spy, who LUNNEY .- At Winnipeg, on Jan 18, takes more risks than the scout, and knows that his death is certain if he should be discovered. The General has been particularly famed for his ability to spot spies, and several were handed over to the authorities as a result of his keen observation

before war broke out. However, as Baden-Powell says, the Germans are not alone in ability to play the game with spies. British spies are not altogether unknown, and Britain was not wholly without information as to what was happening in Germany for several years past. In Belgium, he says, there has of recent years grown up a sort of international clearing house for secrets discovered by spies. It was operated by German-Americans, and if one nation wished to secure exact information as to the power of a new gun, the plans of a fort, or the dimensions of a ship, it had merely to make a request to this exchange,

naming a price for the information, and i wo ld be obtainable.

PLAN FOR INVASION. Through this means Baden-Powell some five or six years ago was able to secure a detailed plan for the invasion of England by Germany. The sert that Germany has for years idea was that German submarines maintained a huge spy service in and mines would block the English Great Britain. He says that hun- Channel for a few hours, while an hurried on board a number of huge transpor . and guarded by the whole Germa vy would be rushed across to he Yorkshire coast. The plan was this army would occupy Liverpool, Manchester, Leeds, Shelfield and Halifax, and would domindistrict of 14,000,000 population. The people would be driven out of their homes, and would be sent starving and shelterless about the country. The invaders would bring with them a week's provisions, and by seizing all the foodstuffs in the neighborhood and destroying all

> British to sue for peace. ADMIRALTY BLOCKS MOVE

the property they would establish a

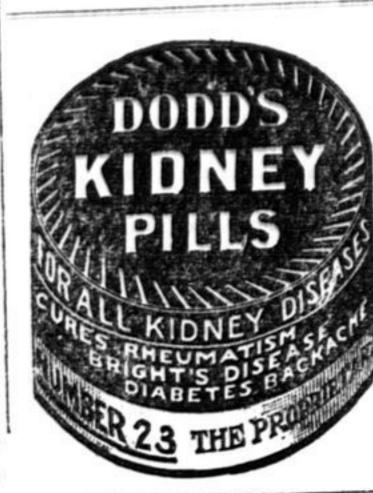
reign of terror that would force the

At the same time the spies star ioned in England were to cut all telephone and telegraph wires and destroy by dynamite any railroad bridges that would facilitate the mustering of troops. -----

DIED:

1915, John W. Lanney, aged 60

Stubbern fighting for possession of trenches was continuous in Flanders and France.



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ESTABLISHED THE CECURITY for both principal and Interest is the first essential of an investment; the ability to realize quickly the second. Judged by these of canada standards, a deposit in the savings department of this Bank is an ideal

HEAD OFFICE form of investment. TORONTO

LINDSAY BRANCH S. ALCORN, Manager.

Branches also at Beaverton, Blackstock, Brechin, Cannington, Dunsford, (S. Alcorn, Manager).

Little Britain (R. H. Shertt, Manager), Nestleton Station (D. P. Macfarlane, Manager),

Pefferlaw, Sunderland and Woodville.