ompany are paid for in full and it well to give the shareholders ay be corrected.

g the year ought also to be satf owth of its assets is in round numgrowth in any year, and is, I have r. Low as a result of his first eve only this to say : that Mr. as been entirely satisfactory and ns. Of course, it is only right to and carefully laid by Mr. Magreased growth this year in anyway h to say that Mr. Low has success d by Mr, Magwood and with the

ple to record this growth ,notwithmilitated against our progress. te of interest at midsummer from ny deposits have been taken away here, because of this, but we find epositors to be more anxious to get n that way we think that if the dethe Company might have shown

will be overcome as soon as our penture system upon which they on that the Company offer 31 per yearly debentures arises more n any other way. The Company e open deposits equal to its paid-up e money on debenture equal to three ant to follow the policy of contino debentures so as to leave room necessary that the debenture rate osit rate. All permanent depositors per cent by taking yearly debent taking debentures for the reason he year they might want their monre must remove as the Company re to it, of paying any debentures uires the money, with deposit rate The Company in doing so are foloring to meet the convenience and far as they possibly can.

ear that might have a detrimental lure of the two private banks at loes not do a banking business at er to a private bank, still people and know so little about financial lures might have some effect on our ome who were opposed to the Comare glad to say that it has never deposit was ever drawn from the

phasize what the President has said he Company gives. We have no hesat the government of this country financial institutions chartered by essible danger of loss. The governwe believe, taken all reasonable and y, and we believe our banking syse government in passing the Loan autions to protect the public; and to loan companies to create saving ely safe and some sixty years of exgovernment has been attained. I est Loan Company incorporated in and he was giving me some items of e. He ended in saying that companies ful with the exception of a few who nto, during the boom and of them ate what seemed very appropriate tive agricultural soil was after all n this country, and that the comreportion of their investments in minimum of risk.

is abundance of money in the country itself by a record of seven years of t now to have the confidence of the get a still larger share of their be too much to say that with your mpany might be increased in a year the directors and management inre extensively and to push the bushearty to operation will be apprecia-

expressed satisfaction with the re-Company.

lavelle, president; R. J. McLaughlin, p-presidents; and H. J. Lytle, C. ens, B. A., S. Armour, J. W. Ray, . Eagleson and John Kennedy, Man-W. Greer.

nunntagu () 10 2

vershoes, Trunks and Valises, ning, Jan. 24, and continuing hing as advertised.

g. Bals, extension soles, xed buff Bals, extension 1.25, . 97c

ed Dong. Bals. extension 5, now . 97c ong. Butt Boots sizes 3 to

ong. laced Boots, ex. sole,

1.25, 97c elt Dong, foxed Bal and 25 97c y Alaskas, regular price

Tersey Alaskas, regular Overshoes, regular

DE MAN

Lindsay

Houses for Sale. -On Gleneig-st., east, just south of R. C. church, frame in good repair. -On Lindsay-st., east, frame, six rooms, half acre land, stable. a very

nice property. Apply at this office.

Fire Insurance

THE WATERLOO MUTUAL, noted for its fair dealing and prompt settlements ; also the NORTH BRITISH AND MERCANTILE, and other reliable companies.

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and geography. 2. Shorthand and typewriting-office and court work. 3. Telegraphing, commercial and

railway work. 4. Civil service qualifications, in-English and French options, German. This college is open throughout the year. Students may enter at any time. Send for catalogue.

Address :

J. A. TOUSAW, Secretary, J. FRITH JEFFERS, M.A. President.

Little Local Lines.

-See Miss Cummings, the fancy skater, at the rink to-morrow, (Friday) night.

-Mr. Wes. Henders of Peterboro founded. will race Oliver Dusty at that town, next week.

skating on Friday night.

Neill's special ten days' Boot and See advertisement on

-The Bank of Montreal building is alterations, which took more than six months, and cost a great deal of money, have resulted in one of the finest buildings in town.

evening in the Assembly Hall on Admission is free. Friday evening, 13th inst., at 7.30. All ex-students are invited.

ninth page of this paper.

mission free.

formerly Methodist minister at Duns- on. ford. The young lady was accomplished, and popular with a wide circle of friends. She died of pneumonia at Seagrave a couple of

ped from the engine trucks of the town with friends. ed clear, and the train was promptly the Toronto Normal school. stopped. On Monday morning a section of a double-header broke loose 15-foot embankment, and damaged aunt, Mrs. Whiteside, Bond-st.

-On Friday, the 13th inst., a League for civic improvement. Prof. Company on Monday. John Craig of Cornell University tations have been issued to members cessful in their recent examinations of the legislature, mayors and other at Osgoode Hall.

Boston, contralto; Miss Helen My-! -Mr. Will Goodwin has returned to COUNTY CORRESPONDENCE Isabel Gordon, violinist, Academy of live on Bond-st. best concerts ever given in Lindsay. in the meriton on Saturday. Plan open at R. S. Porter's bookstore, Friday Feb. 13th, at 9 -Manager Paddon of the Bank of

quit the ministry for journalism, Rossland chief of police, Mr. Geo. Chirpaw's Hotel on Thursday. Feb. or Happy Thought Day Writes saying that he has not done Bradshaw, his sergeant, was appoint-The Vanguard continues to be a jous heads of the department."

Stinson and N. McGillivary.

-The Sylvester band will hold a carnival at the rink on Tuesday, the 10th inst.

-Members of the L.O.L., 557, will ed out of this issue. meet in future on the second Tuesday instead of the third Friday of Squier paid one customer \$1,900 for

Remember the Lecture on New Ontapower who take the following lines Monday evening, Feb. Sthat 8 o'clock of preparation under our system of Histrated Stereoptical views. A collection to delray expenses. All ral historical characters.

its various applications, business ler of Port Hope, will be in Lindsay papers and customs, calculations, about the 15th inst., to arrange with tempted to pass under a scantling of and Mr. Publow in the cast. The papers and customers for the distribution of the fence near Dr. Gillespie's resi-

pretty general. While not very near es. here it burned a barn and several dexing, precis writing, statistics, head of live stock near Ottawa, and did \$50,000 worth of damage to the electric power plant at Niagara To British Columbia points, and to lightning.

-Mr. Geo. Jordan, agent for the stock of the Raven Lake Cement Company, has moved into town. He lives on Ridout-st. Mr. John Lucas, president of the company has tpen in town with Mr. Jordan for a few days. Mr. Lucas is enthusiastic over the prospects of the company, and from the facts and diagrams tered some excellent advice to that velle had agreed to write to Mr. available that optimism is well class with special emphasis on health Wrighton about it.

-A new branch of the Ontario bank just opened as Trenton has -"Billy" Le Page goes to Cold- been manned by Messrs. B. H. Sid- Laren secretary of Presbyterian home Mr. D. Sinclair-We shipped on the water to give an exhibition of fancy dle and Bernie McAlpine of the local missions in Canada preached anni- same day, as Lindsay and did not branch, as manager and teller re- versary sermons. At night he talked lose an ounce on shrinkage. -Mr. Abercrombie of the east spectively. On Monday night these on national perils that threaten Can- Mr. Flavelle pointed out that the ward was injured by a sliver in the popular young bankers were given a ada by reason of the growing west. last month's make was kept for conhand, while working at Carew's banquet at the Royal hotel by their His text was that passage in Deu-sumption at this season of the year, Blackstock lumber camp last Friday. friends. They left for their new ap teronomy : "And the Lord, thy God and buyers felt that the loss "by -Be one of the many to attend with them. There are the little to the nations before shrinkage should be divided between go with them; they are capable thee, little by little. Thou mayest the producer and the buyer. but bankers and gentlemen.

in convention here to-day and to- mitted to destroy the Canaanites too should be struck out here. He wishmorrow. To-night (Thursday) Mr. rapidly because the devasted country ed to do nothing to injure the board. again occupied by the staff. The D. J. Goggin, L.L.D.; will lecture at would be over-run with wild animals. the Collegiate Institute on "Education in the Northwest." To-morrow. night Col. Hughes, M.P., will lec- itual and moral wild animals would quoted Hon. John Dryden to the efture on "The Future of the North-prey upon the people. No nation fect that the dairymen should stand -The Literary Society of the Col- west." The public is cordially in- was safe or strong that is not under or fall together. They should back legiate Institute will hold a social vited to attend both these lectures, the influence of high principles. The up the efforts of the Dairyman's As-

town for this year.

once for the Central House, Linds Boys Association was held at Wy- could unify these peoples. Immorsay. Wages \$16 per month for cook cliffe College, Toronto, on Saturally was winked at by many churchand \$10 for kitchen girlar This is to day evening last. The following goers in the west, who believed a ed. He also spoke in praise of Mr. farmers' hotel with no meals later officers were elected. Hon. pres. J. lower standard of living must be Publow, who in his opinion was the than 7.80 p.m. JOHN MAUNDER: C. Harstone, B.A., pres. Thomas adopted in the new country, than is greatest cheese maker in the world. Buck, Toronto Medical School; vice in vogue in the east. Wickedness of His appointment as chief of the in--The Lindsay Home Circle will pres. Den Miller; secretary Jas. G. the west would recoil upon the east spectorate for Eastern Ontario could give a musical and literary enter- Workman of Varsity; treas. Walter and endanger the whole Dominion, only result in greater improvement in tainment in their lodge rooms, Black- Ellis; committee of three, J. W. for soon the centre of population the dairy industry. well's bleck, on Monday evening Brien of Toronto Medical School, J. next, 9th inst., at 8 o'clock. The W. Vance of Wycliffe College and public are cordially invited. Ad- Will McKinnon of the School of Practical Science. Mr. Workman, -Our Dunsford readers and many the secretary, is anxious for names others will regret to learn of the and addresses of those eligible withdeath of Miss Elizabeth Kenny, in the city, who wish to attend the daughter of Rev. Geo. H Kenny, annual dinner which will soon be put

Perso sals

-Mrs. R. H. Graham of Omemee -On Friday morning a wheel drop- spent Thursday of last week in

others, A driving rod of a double- -Mr. John Hart returned on Fri- Hamilton is to be congratulated on

header engine broke on Saturday day from his trip to England in the efficiency of his choir. east of Reaboro. It wrecked the en- charge of the Dundas & Flavelle Before the last hymn, Dr. McLaren Bros. poultry.

Mr. Thos. Beall of this town. Invi- Williams and W. E. Smth were suc-

prominent people, and the railways | -Rev. Mr. Perkins left on Thursday to take charge of the Anglican

rick of Detroit, entertainer, and town. Mr. and Mrs. Goodwin will

for the season, and will be one of the covered from his severe shaking up the residence of Mr. John Graham on best concerts ever given in Lindsay. in the Merriton wreck, and went Wednesday, Feb. 4th.

O'clock. Admission 25, 35 and 50 Montreal tripped on some blocks Dr. Neelands, dentist, will be at the

so, but is pastor of the Congrega- ed chief. Of the new chief, who is 6th. tional church in that city, and edits a Lindsay man, and brother of Mr. The Vanguard besides. Because in Arch. Bradshaw, the Rossland Minbright and strong Socialist paper. —On Saturday Miss M. E. Sheriff the Cambray cheese factory. -There was a good attendance; at left for her home in Kansas, where chair will be taken at 2 p.m.

the annual meeting of the county she has secured a position. For Orlange lodge on Tuesday. The fol- several years Miss Sheriff was a Dr. Bowerman, dentist, visits lowing in Mr. lowing are officers for this year: stenographer and typewriter in Mr. Woodville (Queen's Hotel) the first County master, W. R Cottingham, Hopkins' office. Such was her pro-(re-elected); deputy county master, ficiency that she was relied upon to J. W. Wallace; chaplain, Isaiah report court and other public pro-Perrin ; recording-secretary, John coedings requiring expert verbatim The meeting of the patrons of the Kelly (re-clear). Kelly, (re-elected) treas. Jos Brown records. In that capacity her place Pine Grove Cheese Factory will be (re-elected). (re-elected); master of ceremonies, will be hard to fill in this town, held on Thursday, 12th inst., at 1.30 J. Roberts, (re-elected); lecturers, while her excellent personal qualities at the factory for the purpose of Jos. T. Beatty, (re-elected); W. D. made her many friends who sincerely letting the milk routes for the comregret her departure.

Little Local Lines

-Correspondence from several places, and other matter are crowd- million dollars, and 613,846 pack-

the alsike clover taken from 65 acres. -The married ladies' concert at rio and Home Mission work by O. J. the Queen-st. Methodist church on factories from the the board. These Students have a larger earning Campron in the Baptist Church on Thursday evening of last week was a factories got only board price, so success. The chief feature was a they had probably lost by withdrawseries of tabelaux representing seveling, although they escaped the board

Departments.—I. Completed in Lindsay Departments his rounds reading metres, he at- structors under Mr. Barr in the west dence. Not stooping low enough, -There was a thunder storm on Mr. Smith struck his head against Thursday night and another on Tues- the scantling and made a wound day afternoon. The former was over his eye that took eight stitch-

Greatly Reduced Prices

Falls. At Campbellford, the light- Seattle, Tacoma, Portland, Califoring plant of which Mr. Alf. Parkin nia and Colorado, beginning Feb. is manager, was disabled by the 15th, and until April 30th obly. Apply early to T. C. Matchett, agent C.P.R., Lindsay.-6-tf. ff

Church Notes

audience heard Rev. G. W. Hender- make. Peterboro had stopped it reading and religion.

ST. ANDREW'S -At St. Andrew's Rev. Dr. Mc- tion.

Canada's great west is being filled up and there was danger that spir- appointment of an inspector. He task before Canada was to receice sociation. -On Monday morning Skip Fla- the new population from abroad and Mr. Staples praised the work done velle's rink of curlers left for Winni- yet maintain the usuages and mor- by Inspector Hall. -Every reader of the Watchman- peg. They were the popular als that now prevail. There was Warder should be interested in Neill, skip and Messrs. McIntosh, McSweyn danger from three sources : Lack of pay in the position for him to take the Shoeman's advertisement on the and Little. Mr. W. McCarty went unity, immorality and irreligion. with them for the trip. Two other The new population is of many na- his factory and do the inspecting too. -On Tuesday afternoon Miss rinks went as far as Orillia, where tionalities. The preacher knew of ex-Mayor Ingle's neice, was they played for the Shepherd-Need- one small district in the west in driving, when the horse shied and ler cup, and were defeated. As the which 15 languages were spoken. threw her out at the corner of Wel- Orillia rinks here were defeated by "The down-trodden multitudes of the lington-st. and Victoria-ave. Miss only 9 and the Lindsay men up there Old World are looking with eager ey-Slight received, some painful bruis- by 35, the cup went to the asylum es to Canada, the Canaan of their dreams." The preacher believed that the gospel as preached by the -Cook and kitchen girl wanted at -A' meeting of the L. C. I. Old missionaries was the only force that might be west of Winnipeg. Irreli- The wastern Dairymen's Associagion or worldliness was a natural tion was asked to supply an inspector result of the feverish quest for for this district and preferrably Mr. wealth, that goes on in the new Wm. Hall. country. Against all these evils Mr. Flavelle advised making cheese

> Dr. McLaren was disappointing. His subject was a good one but its divisions were commonplace and ov- of fancy cheese. It was a 12-pound was erratic in pitch, and at times covered with cheese cloth and para-

indistinct. work. The offertory anthem was about \$200 to equip a factory. This "The King of Love my Shepherd Is." | cheese was very popular in British up for the Junction. The wheel roll- cessful at the recent examinations of Miss Williamson took the soprano Columbia, and was very convenient and the convenient of the conven sion. Miss Williamson is becoming boxes of four. He would like to see -Miss Ethel Jean Barr, honor one of the town's best vocalists. Mr. one or more of our factories make graduate of the New York city train- Beccroft sang the baritone solo. In them. iron bridge, threw two cars down the ing school for nurses, is visiting her the regular anthem Miss Gross and Mr. Campbell sang the solos. Mr.

spoke of the early departure of Rev. -Rev. Newton Hill was in town Mr. Macmillan for Winnipeg. He said conference will be held in Toronto attending the director's meeting of that the west was but claiming its under the auspices of the American the Victoria Loan and Savings own, that it was natural Mr. Macmillan should go back ; for he had been west and no man who has been east again.....Next Sunday night Rev. Mr. Macmillan will preach his farewell sermon.

COBOCONK Music, Friday evening, Feb. 20th. -Mr. Garnet Armstrong has re Dr. Bowerman, dentist will be at

WOODVILLE left on the stairs by carpenters and Queen's Hotel Woodville, on Tuesday -Rev. J. M. A. Spence, who in a got a bad fall by which he has been Feb. 10th. Keep the date in mind.

A public meeting will be hald at on the market,

his clerical title, it was assumed sheet on the police force, and has that he had also left the profession. been a trusty lieutenant to the var—

The Vanguard continues to be a sevent went."

We have the most reliable Tinware for receiving stock and completing and Graniteware, and can save you arrangements for the formation of a graniteware, and can save you

SOUTH OPS

A NEW SORT OF CHEESE

Centinued from Page 1.)

ages of butter, worth 9 million dollars. Hogs brought 15 millions. The county must stand together. Pres. Robertson said the general

price was usually lower than Peterboro's because fewer cheese were the cheese had to be inspected in boarded here, and because part of the cold storage of one of the buy-

Mr. Flavelle said the buyers thoroughly understood the matter and knew they were welcome to inspect in his cold storage. He believed that our prices last year were lower than Peterboro's because our sale was held earlier in the week than theirs and it was an advancing market all through the season. They should

beaten Peterboro. -At the Cambridge st Methodist Mr. Taylor Parkin objected to alchurch on Sunday night a very large lowing shrinkage on the last month's son preach to young ladies. In a Mr. Fitzgerald, however, had said it very clever sermon the preacher ut- was still allowed there. Mr. Fla-

remember that in 1901 they had

Mr. Flavelle-I did so, but Mr. Wrighton was very ill at the time and did not answer my communica-

not consume them at once lest the the board should find out whether or beasts of the field increase upon not it was the general cdstom to -The East Victoria teachers meet thee." The Israelites were not per- allow shrinkage. If it was not, it

> A BOARD INSPECTOR President Robertson advocated the

Mr. Hall said there was not enough it again. He could not look after Mr. Shine said they never had had better satisfaction with an inspector

than with Mr. Hall. Mr. Sinclair stated that while they had not boarded their cheese, they had endorsed Mr. Hall as inspector ...Mr. Gco. Lytle pointed out that if Association to supply an inspector and coupled Mr. Hall's name with

the missionary is the country's de- early in May as it would likely be a

good season. A FANCY CHEESE

Mr. Flavelle exhibited a new style erlapped each other. His utterance square cake, scored into half-pounds, fined. It was made in Ingersoll by The choir did exceptionally good a patent process. It would cost

> Bank of Montreal The Bank of Montreal is now occupying its new premises on Williamst., south of Kent.

Fuel is High!

Do away with your old Cook

We have the best Heating Stov,

Hardware, Farmers Supplie | 3 Plumbing and Steam Fitting.

112 Kentst, Lindsay

Trustworthy Goods at Uniformally Right Prices" *********

OURGREATANNUAL

.. WHITE SALE..

Starts Saturday Morning Feb. 7th.

Ladies' White GOWAS

of fine Cotton, Mother Hubbarb Yoke, six clusters of two tucks each, ruffle on neck and cuffs, and pearl buttons.

ONLY 48C. EACH

Fine English Cotton, Mother Hubbard Yoke with four clusters of tucks, three tucks in each cluster; also ruffles of Embroidery on neck and cuffs.

SPECIAL 60C. EACH | tra value. 95C. EACH

Ladies' White

Fine quality cotton, square front, yoke of lawn with hemstitching and four clusters of tucks, five tucks in each cluster.

SALE 75c. EACH PRICE

Fine English cotton, front voke of 20 tucks, 2 rows of 2-in, embroidery insertion, also ruffle of heavy embroidery on neck and cuffs -neat and pretty. Ex-

Fine cotton Empire style, yoke of wide embroidery insertion, edged with a ruffle of embroidery, also a ruffle of embroidery on neck and cuffs. Extra good value for 1 25

Fine cotton, round side yoke with alternate rows of hem-stitched tucks and embroidery insertion, edged with a ruffle of fine embroidery, also ruffle of same on neck 1 60 and cuffs. Special EACH ...

Fine quality cambric finished cotton, square neck, finished with fine wide embroidery, insertion, feather-stitched, taped and embroidery ruffles tied with knot of ribbon 1 75 cuffs with lawn ruffle, edged with embroidery, only ... Fine cambric, empire style, deep-pointed yoke of lawn with 55 fine tucks finished with feather-stitched braid, one

inch embroidery beading, edged with ruffles of emb, ?

ribbon trimmed, ruffles on neck and cuffs. Ex value...

Should you not receive one of our "White Goods Circulars"-inform

us and we will gladly supply you.

This store closes at nine o'clock Saturday Evenings during February and March.

J. Sutcliffe & Sons

LINDSAY

ONE PRICE

10 DAYS'

Quick Selling Sale!

This is part of our store programme for February. Up-todate store keeping demands that we cut down our stock in order to make shelf room for new Spring Goods that are already arriving. To accomplish this end we have gone even to the extreme in cutting down prices, but all surplus stock must go out within the next ten days. Here is a mere outline of the Bargains to be picked up.

We have made big reductions in all kinds of Men's Winter Footwear, and in Women's and Children's Felt Boots and Slippers. Our entire stock has been marked down to the lowest notch prices that simply cannot be duplicated in Lindsay. This is your opportunity to Save Money.

BARGAINS IN RUBBERS

You will not find any so-called cheap Rubbers in our Stock but all lines that we have reduced are perfectly reliable goods and bear the brand of only the best makers. If you require anything in Rubber Pootwear do not fail to attend this sale of high quality Rubbers.

We will introduce this Spring a new Shoe for ladies, in the meantime all other makers goods must move out. That is why we are making a 25 per cent, reduction on a number of lines of Ladies' Fine Street Boots,

Watch our Show Windows-note the prices-be convinced and then buy freely.

THE SHOE KING

Lindsay