BRUARY 21st, 1902

hy to Do It Now.

an hour on a recent Fn

men at the Toronto Y

he spoke to them

'Wills and Descent."

till the approach the time of Heacking the exhorted to "put order," because he

ie, right down to te

n only provide for the roperties after death.

refore always provide

tement a person might for

nd such an eminent law

late Charles Durand forgot

for an executor in draw.

ust also have two witness

testator and the two wit-

st all be together when This is absolutely neces-

any deviation destroys the

s vital that the testator

in a position to see the

ign, and even a blind men

aced in such a position as

ble him to see if he had

and there have the will

o him. Thus a blind man

a good will; a blind and

could make a good will; d, deaf and mute man

a man makes a will he

arriage, he had better

her after, for the marriage

A married woman can

and dispose of her own

nor act as an executor.

person cannot make

in a lucid interval be

nsane periods. Soldiers on

ce and sailors on the high

two privileged classes.

make out a verbal will

deceased's instructions

affidavits, which would

s a man forgot some

in making out his will,

was always wise to add

est and residue of my es-

ot wise to leave a will in a

bout the house. The safest

s to deposit it with the

e often attacked, but rare-

courts were always any

y out the evident wish of

Sometimes people left

wills. These were difficult

h and should be avoided

rmed with his little niece

nt for witnesses and drew

eading, "If I die to-night I

ttle niece to inherit all my

a clear enough," said the

the trouble arose be

man didn't die that night

had a dower interest in

d's real estate holdings,

sband might give her the

is will of a certain sum in

band could have, by elect-

six months, a "tenacy by

he had had a child by her;

rwise he could claim no

he estate. Without a will

nor without a will could

en inherit from him, for

bes not recognize illegia

rty if they die intestate.

the crown can escheat

in Canada looks after the

girls better than the Eng-

n Canada if a man die

aving a will the girls and

alike. In England the el-

or said: "If you are called

aw up a will, use common

your own usual way, see

m the doctor that he is in

d, read it over to the testa-

all three must sign the

yourself, young man, se

nake a will without delay.

per thing to do. No matter

you have to leave, make a

ill ensure that what you

go to those whom you wis

n't forget the dear ones

ething to your mother and

s. Remember the tender

ed Judge Winchester, prov

again that he has a good

rell as a good head and a

convinces people so quick-proughly of the benefits of

ownership as the record of

been done in places which

rageously grappled some and solved it. This is shown

The Arnprior Chronicle:

ousand three hundred do

ar profit is what the town

lliam has to show for on

ration of its telephone sys

fact it has much more

a substantial margin

ver disbursements. There

o and efficient service, pr

a sinking fund, interes ciation of plant, and vin

the good principle of pub-

hip. The town which look

Thunder Bay has set a

munities could make no

-So you think the Bible is

tory in spots? Henpeck-Er-

Browne-You surprise m r instance? Henpeck-Well,

ncile the statement that Solo

the wisest man with the fur-

wise man that can avoid evil

patient man that can end

r is a valiant man that co

that he had so many wives:

n this connection whi

n following."

.-Quarles.

A Stumbling Block.

ed judgment.

heap Telephones.

to without unnecessary

the presence of the two

person understands it,

equently takes all

, that the child was born

he conditions of his will.

ully, except in cases of

egistrar of the county.

good will.

under age can

Covers Lindsay and Surrounding District. \*\*\*\*

LINDSAY, ONT., THURSDAY, 28TH FEBRUARY, 1907.

Girculation 4 3 0 0

NUMBER 9

Guaranteed -

VOLUME XLX.

# SPRING Dress Goods

This department of our business was never in better shape to supply your needs than it is at this season.

> Anticipating a big demand we bought largely in an early market, and thus were enabled to secure the pick of the best domestic and foreign goods at prices which can not be equalled today. Some of the Popular Lines:

Vigoreux, Taffeta, Blk. & White Checks, Heuriettas, Venetians, Wool Batiste Reps, Panamas, Empress Cloths. Laces, Embroideries, Ribbons.

> All foreign advises speak positively of decided advanced in the above goods. We were fortunate enough to purchase in a low market, with the result that today we offer complete lines at low prices

A splendid range of Chiffon finished Taffeta Ribbon, 31-2 inches wide, in black, white, and all colors, for 15c per yd.

## O'LOUGHLIN & MCINTYRE

CASH AND ONE PRICE

Victoria Loan

& Savings Co.

Cor. Kent & Cambridge Sts.

Open from 9 a. m. to

4.30 p. m.

are the rates of inter-

est we allow on de-

posits, with security

that absolutely satis-

fles the most cautious

investors. Drop in

and talk it over with

us. We invite the

closest investigation

into our fin-ancial

standing and busi-

Loans on first mortgages

at current rates and on

easy conditions.

Manager

Assistan

ness methods.

James Low

Newton Smale -

### \*\*\*\*\*\*\*\*\*\*\*\*\*\* KARL'S TAMARAC: CORDIAL

A remedy that is at once pleasant, safe and most effective in every form of a cough.

The fact that its sales grow marvellously without any special advertising speaks louder than words in behalf of its unusual merit.

25c per Bottle

E. Gregory Corner Drug Store, LINDSAY

\*\*\*\*\*\*\*

### Clean Clover Seeds

Nothing more important to farmers. Have selected the CREAM of the BEST, and SPECIALLY RECLEANED for SEEDING purposes.

Alsike Clover Red Clover Mamomth Clover limothy

Prices Reasonable

Processessesses

Mariposa Station.

### DOMINION Pianos and Organs

No better instruments made or sold in Canada. EASY TERMS OF PAYMENT. Inspection invited.

Edison Phonographs From \$10.00 to \$50.00 Also Violins, Mouth Organs, etc. Sheet Music all all kinds.

W.H.Roenigk Central Music Store

LINDSAY

### Bank of Montreal ESTABLISHED 1817

Capital Paid Up \$14,400,000 \$11,000,000

Total Assets - \$168,000,000

LINDSAY BRANCH General Banking and Collecting

### SAVINGS BANK DEPARTMENT

Deposits of \$1 and upwards received. Interest allowed at current rates compounded half yearly. This bank gives depositors the strongest financial security of any Canadian Bank. Every depositor will receive courteous

#### FARMERS' LOANS

The Bank is prepared to make advances to reliable farmers on favorable terms. Former customers of the Ontario Bank Branch will be accommodated as heretofore.

H. J. LYTLE MANAGER

## DEPOSITS OF \$25,000,000

Bank of Toronto

exhibit the well placed confidence of the public who deposit their savings in this institution for safety. That these deposits are well secured is shown by the fact that their last printed statement showed cash and bank balances of \$5.500,000, and surplus of Assets over Liabilities to the public of \$8,600,000.

Capital \$4,000,000 Reserve \$4,500,000 Interest at 3 per cent. paid half yearly

OMEMEE BRANCH J. B. L. GROUT, Manager

### -The-Sterling Bank of Canada

KIRKFIELD

Authorized Capital \$1,000,000. A branch of this bank has been opened at the above point, and a general banking business will be trans-

SAVINGS DEPARTMENT Deposits of \$1 and upwards receiv- al. ed, and interest allowed at highest current rates, compounded four times

If you contemplate making a change in your Banking connections or think of opening a new account, we would be pleased to confer with you in person or by letter.

J. A. WALKER, Manager business requirements.

W. C. T. MORSON, Manager

## THE CANADIAN BANK OF COMMERCE

Paid-up Capital, \$10,000,000 B. E. WALKER, President 5,000,000 ALEX. LAIRD, General Manager Total Assets, - 113,000,000 A. H. IRELAND, Superintendent of

Branches throughout Canada, and in the United States and England

A GENERAL BANKING BUSINESS TRANSACTED FARMERS' BANKING

Every facility afforded Farmers for their banking Sales Notes cashed or taken for collection

BANKING BY MAIL.—Deposits may be made or withdrawn by mail. Out-of-town accounts receive every attention LINDSAY BRANCH

## Meeting of Ontario Fairs' Association

### Resolution in Favor of Horse Racing Passed--Minister of Agriculture **Promises to Consider it**

The Hon. Nelson Monteith,

separation of agriculture and horti-

referred to a resolution passed

lowed at fairs.

and, in fact, necessary.

amount of speeding should be al-

Mr. Monteith explained that the

the professional races. A moderate

amount of speeding was permissable.

on the subject of the advisability of

ager. Several speakers expressed

surprise at their being any doubts

on the point. They considered such

Mr. J. Lockie Wilson, the new sup-

erintendent of agricultural societies

gave an address on the directions in

velous success that had attended the

Toronto, Feb. 22.

explaining the purposes and scope

Considerable discussion was elicited

by the clause limiting the Govern-

ment grant to the proportion ex-

pended by societies in prizes in en-

couragement of their object, agri-

culture, horticulture, breeding, seeds,

etc. Several delegates from societies

that have spent money on buildings

and grounds thought they should

get credit for this expenditure, as

Mr. Cowan explained that he fa-

not to provide exhibition buildings.

If the money was spent on buildings

there would be so much less for priz-

es, and the intentions of the Act

his society had spent thousands of

dollars on their buildings and

grounds, which were free of debt and

in good repair. If the proposed

amendment were approved by the Government they would be placed at

which was declared carried by the

Another delegate pointed out that

well as for the money spent

of the various provisos.

an officer an absolute necessity

singly or in committees, being

sponsible from start to finish

the working of the fair.

ter of Agriculture, took the

at the evening session.

Toronto, Feb. 20 .- The Ontario As- | reporting an inefficient judge might sociation of Fairs and Exhibitions be got rid of before creating too opened its tenth annual meeting at much annoyance. The trouble often the City Hall yesterday afternoon. arose through directors asking judgfloor of the City Hall, but this was several, highly competent, available. soon packed, and loud complaints Mr. Cowan also mentioned were made at the poor accommoda- strong effort made, by the Governtion afforded by the city. Mr. A. S | ment to suppress games of chance Graham, of Victoria Road, said that at fairs, which had resulted if the city could not provide better great lessening of the evil last year. accommodation for such an importand meeting he would propose that they hold their meetings elsewhere,

Shortly after one of the court rooms was placed at the disposal of the association, and proved equal to teith asked that the Act be given the needs of the meeting.

Mr. J. W. Sheppard, Cayuga, pres ident of the association, referred in the experience of many years boiled which down, and as they found need his address to the new Act, ex- amendments, they would carry them appeared generally satisfactory, One out. The chairman considered cept, perhaps, on two points. was that no credit was to be given and culture as being beneficial to both for expenditures on grounds buildings and that special privileges were granted Toronto, Ottawa, ing, a form of amusement that volved loss of grant if indulged by non-lavored localities.

The order of the day was departed and the discussion on president's address and the presentation of reports by committees made to stand over, and Mr. Cowan's report for 1906 was taken up. After a brief reference to replies

received from different societies as to matters to be discussed, Mr. Cowan took up the effect of the new Act. He stated that it would and was so radically different from which had found it difficult to exist velop rapidly, while others of natural growth would go out of ex-

EFFECT OF NEW ACT. To illustrare one effect of the new Act the speaker mentioned that three He particularly recommended co-op-

societies would have their bonus re- eration, and pointed to the marduced by \$300 and over, 25 by \$200 and over, 59 by \$100 and over, and efforts of Denmark and Germany, 59 by \$50. Against this, 4 societies particularly. He also considered in would gain over \$300 each, 10 over desirable that young men should be \$200, 3 over \$100, 50 over \$50 elected to the directorate of socie-Under the old Act there was no der, if young men, would by their

limit to the number of societies vigor and energy help the society that might be started, except the onwards, and be themselves educated or horticulture. All that is now plained. changed, and societies will receive their portion of the grant on the basis of their expenditure on prizes. Mr. Cowan referred to the judges generally employed, and said this system had worked we'l though out of 124 judges engaged last vear six had been unsatisfactory. If secretaries, however, were prompt in

### Western Bank of Canada LITTLE BRITAIN Chartered by Act of Parliament 1882

This Bank with its 128 branches and agencies in Canada, United States and Great Britain, is in position to meet every requirement in the line of legitimate Banking.

SAVINGS DEPARTMENT Deposits of \$1.00 and upwards received, upon which interest will be paid or compounded four times a year, at highest current rate from date of deposit to day of withdraw-

Farmer's Business Receives Special Attention

In the line of cashing or collecting sale notes, making advances for the debt and mortgage their properties. purchase of Stockers, etc. In soliciting your patronage can assure you of courteous treat ment and prompt attention to your

U. S. YEREX.

### HEADACHES

\*\*\*\*\*\*\*\*\*\*

90 per cent. Esused by Eyestrain

CURED

**Cured Permanently** By Glasses

Eyes Examined Free

Druggist and Optical Graduate

decessors services

chairman, but that was so manifestly that a poll was demanded, which resulted in a majority of forty per

clause on horse racing introduced in to the 'Act to prevent the fairs from deteriorating into mere shows resulted in the following resolution, adopted almost unanimously :-"That this association memorialize the Government to amend the clause of the Act relating to horse racing

and replace it with acclause permitting the individual fair boards use their own discretion as whether horse racing shall or shall not be permitted, subject to restricjectionable features, such as gambing, pool selling or betting."

Several speeches were made on the motion, indicating that the delegates considered that racing was a own fair when two colts had \$1,100, simply through demonstrating what speed there was in them Without the horse racing the breeder would have had to take two or three hundred dollars apiece, Dr. Kaiser, Mayor of Oshawa, told

how they had provided horse racing in his district. They had merely organized a driving club, with grounds next to the fair, and provided good, clean racing and speeding when the fair was held. The country population of Ontario was religious and yesterday from Buffalo, says a recent as moral as the city, and they confair trial. It was impossible to sidered racing a legitimate form of satisfy everybody, but the Act was

Dr. Kajeer then moved that a delegation be appointed to wait on Minister of Agriculture to convey the resolution passed by the meeting. This resulted in the appointment of the Executive, with Mr. W. A. Foy. of Dunnville, the mover, Mr. D. H. of the Act followed, and a delegate Price, the seconder, and Dr. Kaiser. The delegation immediately proceedthe last meeting that a moderate ed to the Parliament Buildings, where they interviewed the Hon. Mr. Monteith, having arranged for audience by telephone. intention of the Act was to exclude

Mr. Monte th promised to take matter into consideration, and that it might be possible to introduce certain modifications provided the main object of the societies not suffer. Experience had shown that where horse racing prospered it was generally at the expense agriculture, and it was the development of the latter that was the object of the department.

The ballot for officers for ensuing year resulted in the election of the following :- Mr. A. McDonald, Dufferin, 1st vice-president; Mr. H. A. Kould, Ontario County, 2nd vicepresident ; Messrs. George Downey, eel; David Evans, Middlesex; ward Gough, Parry Sound ; George E. Lee, Kent ; J. Thomas Murphy, Norfolk : J. W. Sheppard, Haldi-: O. J. Wilcox, Essex, Execu-

#### Judge Barron Again **Appointed**

ford City Council, on motion of was anticipating a heavy increase in Ald. Harding, son of Judge Hard- the traffic there this year. ing, of Lindsay, Judge John A. An old railway man, discussing Mr. Wilson concluded by urging Barron was again appointed delegate the situation, said : "There is going all societies to hold seed fairs, or to represent the City Council at the to be some fun this year, my boy, one the hotelkeepers and a few mer- stallion and bull fairs, or both com- meeting in Ottawa on March 13 and between the Grand Trunk and the chants got up a society merely to hined, this spring. Specimen pro- 14 of the Canadian Association for C. P. R., and you will see some of draw the country people to come grammes were furnished to all dele- the Prevention of Tuberculosis and it in connection with this Muskoka into town to spend money, and not gates, and the special bonus of \$25. other forms of Consumption, and Lake traffic. The C. P. R.'s new line in the interests of either agriculture \$50 or \$75 from the Government ex- the motion also stipulated that is one with a very small grade perhe be requested to urge upon centage and one on which a speed that body the advisability, in the of seventy miles an hour can be

The discussion of the new Act was but its work should be brought be- koka wharf. fore the people at large as widely as 'That the C. P. R. will cut a big taken up clause by clause, Mr. H. B. Cowan, former superintendent,

consumption was second-hand.

### Death of One of the Oldest the Grand Trunk has always taken Men in the World

vored including such expenditure, but it appeared that the authorities house in this city to-day, in the traffic. They have close connections had been guided by fear that socieperson of Timothy Collins. Mr. Col- with the Lehigh Valley and other ties would spend their grants in the lins was in his 112th year. having large railways running in and out of direction of improvements at the been born near Cork, Ireland, in Buffalo.' expense of the real objects of their August, 1795, and existence. There was also the dan-George III., George IV., William IV., ger that societies might get into Queen Victoria, Edward VII., and the regency between the two Georg-At the afternoon session a motion es. When he was born, Washington was submitted to the meeting that was President of the United States. the Government be asked to modify Ten weeks ago Mr. Collins became penditure on grounds and buildings ill through congestion of the lungs, at Mont De Marsan, France, recently the Act so as to include the exwith that for prizes in the amount and there were little hopes of his purchased an old bible in a second-Manager upon which the grant would be paid. recovery. His constitution, however, hand book shop, for 4s., and found Several speakers advocated the pulled him through two months and between two of the leaves bonds to claims of societies that had spent a half. The historic events which the value of \$16,500, payable to or would spend on buildings, and it have happened during his lifetime bearer, and signed by a landowner. looked at one time as if the motion will be evident when it is recalled who died some years ago. He visitwould carry, but one delegate urged that when he was born at Skibbar- ed the solicitors who had charge of that the Act provided the fairest een, near Cork, Napoleon Bonaparte the estate, and on looking into the way of apportioning the grant that was 26 years old. Mr. Collins came case, they found that the bonds, could be devised. The object of to Canada in his 20th year, arriving which it was known the gentleman the Government was to encourage in Montreal in 1815. the development of agriculture and

## Telegraphy

Offers you a tangible opportunity to better yourself. It you desire to engage in more pleasant, interesting, better chance. Merely clip this advertisement, mail it to us, and receive free our handsome telegraph book, "The Highway to Success."

B. W. Somers, Principal Dominion School of Telegraphy and Railroading,

11 Adelaide-St. West, Toronto

#### THE TRAFIC TO THE MUSKOKA DISTRICT

OLD RAILWAY MAN SAYS THERE WILL BE SOME FUN BETWEEN G. T. R. AND C. P. R.

Mr. William Stitt, eastern passer ger agent of the C. P. R., returned number of the Montreal Witness, where he has been in connection with the campaign which the adian Pacific is organizing to cure a share of the tourist to the Muskoka Lake district, hitherto monopolized by the Trunk. In Buffalo Mr. Stitt met the passenger agents of all the American lines connecting with the C. P. R., and arranged with them an extensive advertising programme, covering the whole of the Eastern States. As a result of the meeting he returns to Montreal confident of an exceedingly heavy 'traffic over the company's new line to that district.

The line is now open as far as Bala Falls, on the western shores of Lake Muskoka, and in the heart of the most charming section of that country. The C, P. R. will hand the the Muskoka Lake Navigation Company at Bala Falls, and they will thus have access, without difficulty or inconvenience, to any part which they desire to reach. As soon as the season opens, the company will service, and will arrange easy connections with all parts of the East-

ern States and Eastern Canada. The Grand Trunk is also making considerable improvement in its serwice, which will be one of the most modern and sumptuous of any portion of its system. Mr. H. R. Charlton in conversation with a 'Witness' representative, said the company did not anticipate any falling off in its traffic as a result . of the competition of the C. P. R., In fact, their advertising would prohably benefit the Grand Trunk drawing even more widespread At the last meeting of the Strat- tention to a beautiful country. He

Mr. William Laidlaw, Guelph, was interest of a wider diffusion of edu-made. With this speed the C. P. R. elected by acclamation president of cation on this deeply important sub- will be able to reach the heart of the Ontario Associations of Fairs ject, of holding its annual meetings the Muskoka Lakes in about one and Exhibitions at yesterday morn- in different centres. Said association hour, and a half from Toronto, ing's session, and Mr. Alex. Mc- being supported by the public money while it takes the Grand Trunk an Farlane was re-elected secretary of the Dominion, should not lapse hour longer to reach Gravenhurst, into an appendage of the Capital, where connection is made for Mus-

> slice off the Grand Trunk traffic to The motion was not carried how- and from this region is expected ever, without opposition, as Ald. owing to the fact that the C. P. R. Rankin, himself a doctor, while not has a close alliance with the New depreciating Judge Barron's work, York Central Railway out of Toronthought the Medical Health Officer to. In fact the C. P. R. handles should be appointed, and said that practically all of the New York Cenall the information others had about tral's passenger traffic in and out of Toronto. The New York Central and its connecting lines from Buffalo handle a large Muskoka traffic which care of, either at Suspension Bridge or at Toronto, but naturally, this traffic will now be diverted to the C.P.R. Of course the Grand Trunk's Montreal, Feb. 20 .- One of the old- many connections at Suspension est men in the world died at his Bridge will still give it a large

### Valuable Old Bible

A captain in a regiment stationed

### "WHERE THERE IS A WILL THERE IS A WAY"

is an old and very true saying, and in nothing does it apply with more force than in the matter of saving money. While times are prosperous advantage should be taken by every one to save some part of his or her earnings, as it is not what you save that makes wealth.

Don't let the month of February go without opening a SAVINGS ACCOUNT with the

a serious disadvantage in comparis-on with other societies that might be doing much less for agriculture, but spending on buildings. The Dominion Bank A vote was taken on the motion,