

Soft weather suggests spring, and with spring comes the idea of

Dainty Clothing

Before thinking of Spring Garments, we begin by paying early attention to underwear. Here's where we enter to oblige you. On the 12th of February we will open our new Whitewear Sale, and this will continue for the balance of the month. Greatly reduced rates will be given at this sale; good for two weeks. Our goods are certainly handsome. READ THIS

Ladies' White Underskirts, made of fine English Cambric, some embroidery and Torchon lace, some inserted with either lace or embroidery, many tucked, frilled and flounced, all the way from 45c to \$5

Ladies' Gowns, Drawers, Corset-Covers, Vests, etc., too varied to admit of detailed description—you will have to see before you realize their beauty and value.

An elegant stock of white blouses, large tucks and small tucks, some front embroidery and Val inserted; others, all-over insertion and lace. Styles to suit every taste, sizes 32 to 46, prices from 39c to \$5

We also have on sale everything in White Goods from finest muslins to the coarsest cottons and kitchen towelling, this of course includes everything from Table Linens to Lace Curtains.

O'LOUGHLIN & McINTYRE Cash and One Price

Bank of Montreal

ESTABLISHED 1817

Capital Paid Up \$14,400,000 Reserve Fund \$12,000,000 Total 26,400,000

The Bank of Montreal at the end of its fiscal year, October 31st, 1908, added another \$1,000,000. to its reserve fund, thus further emphasizing its great strength and stability.

With a Saving Department at every one of its many Branches, it offers the opportunity for all, who so desire, to avail themselves of its many advantages, by opening a Savings Account.

A Savings Bank account is the best safeguard against misfortune, being always ready and available, and earning interest all the time.

Consideration for one's family demands that all heads of households should provide against the day of adverse conditions, and there is no simpler way than by laying by systematically from time to time a portion of income or earnings in a Saving account.

Deposits can be made from One Dollar up, and withdrawals can be made at any time, without notice of delay.

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

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

Branches throughout Canada, and in the United States and England

SAVINGS BANK DEPARTMENT

Deposits of \$1 and upwards are received and interest allowed at current rates. Accounts may be opened in the names of two or more persons and withdrawals made by any one of them or by the survivor.

Lindsay Branch, W. C. T. Morson, Manager

GIRLS, HERE IS YOUR CHANCE.

Mr. F. G. Morley, Secretary of the Toronto Board of Trade, has received the following letter from Thomas Fitzgerald, 1412 Main-ave., Spokane, Washington, dated Jan. 27th, 1909: "I wish you would give me the address of some matrimonial agency, or send this to them. I am interested in the best district in Western Canada (in Alberta), and there is in that district several men of different ages, mostly young men, who are in good circumstances, owning from 160 to 640 acres of as good land as is on the continent, and are single, and all need good women, and nowhere in better class of women than arg to be found in Ontario, the birth-place of my mother. This may be a new one to you, but it is a necessary one wishing information on this matter at your earliest convenience."

Sad Death of Lindsay Young Lady

Unexpected deaths in the family are as a rule the saddest, so that the news received on Friday of the death of Miss Bertha Henderson, daughter of Mrs. Chas. Henderson, Sussex-st., greatly shocked the members of the family, and also the many friends in town of the deceased. A few knew that Miss Henderson was not in the best of health, and that she resigned her position with the local branch of the Bell Telephone Co., in order to secure a very much-needed rest, but the majority of friends of the deceased were not aware of the serious nature of the ailment, and the news of her untimely death came as a rude shock to all who knew her.

Miss Henderson passed away on Friday in Toronto at the home of her sister, Mrs. F. Buller, where she has been visiting and resting, and the remains will be brought to Lindsay this evening.

The deceased young lady was exceedingly well-known and a favorite with her girl companions. It seems almost incredible that one so young and one so endeared to a host of friends should be removed from the troubles of this world with such suddenness, and as a result of her sad death general regret is felt by all her friends and much sympathy is felt for the surviving members of the bereaved family. They are: Mrs. Chas. Henderson, mother of the deceased; Mrs. F. Buller, Toronto; Mrs. Alvin Gould, Fenelon Falls; Mrs. Arthur Waite, Orillia; Miss Marion Henderson, Rochester, N.Y.; Miss Mabel Henderson, of McLaughlin, Peel & Fulton's law office, town; and Miss Helen, at home. The brothers are Messrs. Charlie, in Toronto, and Jack in Winnipeg. Particulars as to the funeral are not yet to hand.

THE VALUE OF LIFE.

England's courts have an odd idea of the value of human life. A woman has had a \$25,000 verdict for injuries on a railroad. Level crossings would come high on an English railroad.

THE WESTERN BANK OF CANADA

FARMERS' BUSINESS A SPECIALTY

With \$1.00 you can open a

JOINT ACCOUNT

particularly valuable and convenient for farmers. Permits depositing or withdrawal of money by husband or wife. Farmers' sale notes cashed and promptly collected. Drafts and money orders bought and sold at very low cost.

In the Savings Department

\$1.00 opens an account. Interest allowed from date of deposit and compounded FOUR times a year. Deposits and withdrawals may be made by mail without loss of time or formalities. Open an account with us. We offer the very best security possible for your money.

C. S. Thompson, Little Britain, Ont. Acting Manager

THE FARMERS BANK OF CANADA

OPPOSITE POST OFFICE LINDSAY

Collects Money promptly. Discounts Notes. Issues Money Orders and Telegraph Transfer. Buys or Sells Drafts or Exchange. Advances Money to Farmers and Business Men. Interest allowed on the Daily Balance in Savings Bank Accounts. Make This YOUR Bank.

LINDSAY BRANCH A. B. McGILL, Manager OFFICE HOURS 9:00 a.m. to 5:00 p.m.

THE VICTORIA LOAN AND SAVINGS CO'Y

Established 1895. William Flavell, President.

In a very short time we hope to greet our many patrons and the public generally in our new office one door west of Gough's clothing store, where with our very central location we feel confident that our superior interest rates and our facilities for carrying on the mortgage business will be even more generally appreciated than heretofore.

N. Smale, Ass't. James Low, Manager

A Nurses Home Needed With Hospital

The one drawback to the Ross Hospital is the lack of a Nurses' Home, according to the report of Inspector Dr. Bruce Smith, which was read at the meeting of the board of governors of the hospital yesterday. The report includes the hope that such a building will be constructed this year.

Excerpts from the report are as follows: The Government grant to the hospital is \$1,082.07, the town grant \$600 and the county grant \$1,100.

The buildings are of brick and of excellent construction and design; the furnishings first-class and the equipment excellent. The operating room is one of the best and is well equipped.

The condition and adequacy of the quarters for nurses are satisfactory. The kitchen is satisfactorily equipped.

The facilities for escape in case of fire are fair. The food supplies are the best that can be purchased and are well prepared.

Records are kept neatly and correctly by the lady superintendent. The secretary keeps the financial records very accurately. Special mention must be made of the admirable manner in which the accounting is done.

FARMERS SECURING WOOD.

The farmers along the shores of Sturgeon Lake are reaping a harvest these days in gathering the drift-wood. The water is so low that acres of "drowned land" are now bare, except for the snow. This land is covered with driftwood, amounting to hundreds of cords of the best of newwood and the farmers reap the benefit.

In the summer months hundreds of cords, small and big and other drift-wood are being carried down the river and the lakes in the north country. Finally they go over the falls at the village of Fenelon Falls and the larger part is cast up on the shores of Sturgeon Lake. Then the farmers and others are able to reap their winter harvest. The stumps, too, in the shores of the lake are high out of water and are being cut down for wood.

BEGIN NOW

Open an Account at the Bank of Toronto

A dollar or more and a few minutes with our teller will be sufficient to open an Interest-Bearing Savings Account.

THEN add all your spare dollars to your balance, and you will find in its steady growth a new pleasure.

AND YOUR MONEY WILL BE SAFE WITH US

Capital - \$4,000,000 Reserve - \$4,500,000

BANK OF TORONTO

Omeme Branch J. B. L. GROUT, Manager



W. McCAFFREY.

The Secretary of the Victoria County Old Boys' Association. It is understood that arrangements are already being made to hold another large gathering in Lindsay this coming summer.

Two Smoothest of Smooth "Spotters"

In telling how the eight hotelkeepers at Stratford were "stung" by the whiskey "spotters," by which the hotelkeepers had to put up \$600 in cold cash, the Stratford Herald says:

The round up was accomplished by a couple of the smoothest of smooth "spotters," who wormed their ways into the good graces of the hotel men, got liquor during prohibited hours and then "squealed" on them.

That the "spotters," whose real names are withheld by the Government, were thoroughly and always on the job and evidenced by the slick way they went about their work.

THE SLICK STRANGERS.

Many people saw the prepossessing strangers on the street during the last eight or ten days, noted the tall figures and elite appearances but, like the hotelmen, never dreamed of their mission. The two men who registered at the Queen's and the Albert on W. H. N. Blair, of Buffalo, and Mr. A. Hower, of Detroit. They appeared to be jolly good fellows, made themselves agreeable to the hotel men around the city and then on one pretext or another got liquor after 7 o'clock on Saturday evening, Jan. 28, and on the following Sunday.

Having accomplished their purpose the gentlemen took a tender farewell of the city and are now doubtless "doing" some other town or city in Ontario.

The next development in the little comedy was the appearance of Inspector J. A. Azeat in the city. He called upon the police magistrate and the little "love" notes were soon in the hands of the eight, surprised hotel men, requesting a little contribution for their failure to observe the law.

SOME OF THEIR TRICKS.

No stone was left unturned by the spotters to catch the unwary. If all the stories told by the hotel men and others on the inside are true these "whiskey detectives" were consummate actors.

For example a sudden cramp about midnight in one case brought a little bottle from the bar of one of the hotels. The purchase of a fetching looking little dog made a good excuse for a Sunday morning chat with another proprietor. Eventually a drink for good fellowship was forthcoming and that proprietor was "caught."

Again the shaving parlor in the Windsor block had an assistant last week who played the dual role of tonsorial artist and "spotter" to a nicety. Suave "travelers" spent a day at the different hotels for a day or so, made the landlords feel a debt of gratitude and a little "horn" was suggested with a sly wink and the deed was done. And so on went the little detective game until in all for eighteen charges in all were gathered and the whole field had been canvassed.

Then the "spotters" left. Inspector Azeat came, the hotelmen got a check, paid their fines and left the court room this morning sadder but wiser men.

The proprietors thus fined complain naturally of the method taken by the spotters to obtain the liquor. While they admit that the law was broken by giving the beverages, they hold that the method employed by the detectives in making a refusal of a drink impossible was not fair. However, the "catch" is not likely to be repeated for some time at least. Say, the stung ones? Nevermore!

Victoria Loan in Their New Office

The Victoria Loan and Savings Co. moved to their new premises next to Gough's store, Kent-st., last evening and opened up for business in their new home this morning at 9 o'clock, under the able management of Mr. James Low and Mr. Newton Smale. The company will have, when completed, one of the most up-to-date banking offices in Ontario. It will be some weeks, however, before the new oak fittings will be completed so that the old fixtures will be used temporarily. The interior decorations were done by Mr. W. E. Goodwin. The color scheme is golden brown. The cornice is of golden design. The stone work was done by Williams' Bros., local contractors, and the carpenter work by Mr. John Thoburn. Mr. Low, the manager, extends a hearty

COLORED FORTUNE-TELLER FORESAW TRAGEDY.

Jerseyville, Feb. 4.—A story on everyone's lips in this district is that a fortune-teller turned away in horror when he looked into Harry Van Sickle's tea cup while telling his fortune, about a week before last Saturday's tragedy. The negro, who lives with Seth Van Sickle, is the fortune-teller, and owing to the accuracy of his predictions has achieved a reputation throughout Ancaster county. He started to tell Harry's fortune, so the story goes, but when he looked into the cup he put it down and turned his head away. When asked what was the matter he said it was too dreadful to tell. Some time ago, he also told Seth Van Sickle's fortune and foretold that he would be wearing mourning in less than a year.

"I hope none of the children will die," said Seth. "No," answered the seer, "it will be some one on the other side."

Refused Settlement — Judge Allows \$1,800

On the 12th September, 1907, Mr. A. O. Hogg and Mr. Welsh, the firm's buyer at Sunderland, were out with the auto buying seed. The auto which is a small runabout, resembling somewhat an ordinary road carriage has a seven horse power engine, its greatest possible speed under most favorable conditions being eighteen miles per hour, its usual greatest speed being twelve or thirteen miles per hour. On this occasion the roads were muddy and the machine was travelling up grade on low gear at about three miles per hour when it turned west upon the town line between the townships of Scott and Georgina, still travelling up-grade at the same speed. At the top of the grade Mr. Hogg saw a horse and buggy with a woman and a young girl approaching them. He told Mr. Welsh to keep his eye on them and when the vehicles were about seventy-five yards apart the horse, which had been coming quietly along was turned off the road toward the fence supposedly to let the auto pass, but as the rig neared the fence the horse was pulled with the lines sharply to the right, being then about fifty yards away. Mr. Welsh jumped out and ran to their assistance, but as the horse continued still to cramp the buggy, very sharply to the right Mr. Hogg stepped the machine, which was then about twenty-five yards away and ran to their assistance. The horse continued to circle to the right until he was facing east again, when the buggy wheel was shoved up against the side of a rock and the woman falling over, bottom up. The woman's head struck the rock. The horse was not excited at any time. The occupants of the buggy did not at any time hold up a hand or give any other signal to the occupants of the auto to stop. Mr. Hogg immediately despatched a messenger to telephone for a doctor, had the woman removed to a house a short distance away, and everything that could possibly be done was done, but she died before five o'clock. The accident occurred about twelve noon.

Was Elected Warden But Declined Position

The venerable county clerk of Ontario sustained a shock on Tuesday afternoon of last week at Whitby which was like to knock him off his chair. It was the discovery amongst the councillors of one possessing the virtue of modesty—so far as the wardenship was concerned. The memory of the clerk which reached back into the hazy mists of the past cannot recall an instance when a councillor elected to the honorable position of warden, modestly declined the honor. No wonder Col. Farewell was staggered and had to call for effervescent salts, or, ceau did cologne when C. H. Nix, reeve of L'Orignal town, waved aside the dignity thrust upon him — to say nothing of the emoluments—when he was elected warden.

The unusual incident happened in this wise, says the Orillia News-Letter. Twenty-one of the 22 elected councillors were present at the roll call—Mr. Graham, reeve of Beach, being the only absentee, because of illness. Eleven good men and true had been nominated for warden. The rule of council is that they shall be voted for in the order of nomination.

In the open vote which followed, one by one the nominees were turned down, some by a vote of 10 to 11, others by 9 to 12. Mr. C. H. Nix stood seventh on the list, and by some strange freak of (human) nature he, a new man, found himself elected. When the truth permeated through the "wool" of the councillors, consternation was depicted on many faces. They hadn't meant it just that way.

Amongst the first to notice this was Mr. Nix himself. To be frank, he didn't desire the honor, but he also saw that his election was a sort of mistake. So with becoming modesty he asked permission to decline the honor of the wardenship.

Victoria County Factories Had Several Tests

The Dominion Government report of the Dairy and Cold Storage Commissioner for the year ending March 31, 1908, makes special reference to the Lorneville, Kinmount and Pine Grove associations as follows: Lorneville—Sixteen cows tested for six months average 2,916 pounds of milk, 3.5 test, 102.6 pounds of fat. Eleven cows tested seven months averaged 3,252 pounds of milk and 3.5 test 115.6 pounds of fat.

Kinmount—Nine cows recorded for six months had an average production of 2,539 pounds of milk, and 3.6 test 89.4 pounds of fat. The best individual yield was 4,075 lbs., milk, 3.2 test 130.1 pounds of fat, so that better results are obtainable. The four cows tested seven months gave, on the average, 3,154 pounds of milk, 3.7 test 114.7 pounds of fat.

This appears to be a district where more attention is necessary to the essential of good dairying, more liberal feeding and better care of the cows already on hand should speedily work a transformation.

Pine Grove—The average production for thirty-one cows for six months was 3,120 pounds of milk, 3.4 test 107.4 pounds of fat. The variation was all the way from 2,695 pounds of milk to 4,050 pounds, in each case the cow was eleven years old. The average production of eighteen cows for seven months was 3,375 pounds of milk, 3.5 test was 1,560 pounds of fat.

On Adam's Peak in Ceylon, at about 7,000 feet above sea level, there is a large flat stone on which is the imprint of the human foot. Mohammedans believe this to be the place that Adam first stepped on being expelled from the garden of Eden. In close proximity to this are the ten caravans of the world-famed Nuwara Eliya district, where "Sulda" Tea is grown.

After much negotiation the action was settled, the plaintiff's children being added as parties and Mr. Hogg agreeing to pay \$1,800 divided as follows: \$250 into court for the benefit of each of four minor children, and \$800 to the plaintiff, T. Herbert Lennox, K.C., counsel for the plaintiff; T. Stewart and L. V. O'Connor, counsel for defendant.

The plaintiff came with an offer of \$4,000, and costs, which was rejected by the defendant's counsel, who said that while Mr. Hogg had been always desirous out of sympathy to help the family of the deceased, and while he was willing to increase his former offer the demands of the plaintiff were unreasonable.

During the progress of the trial an immediately approached Mr. Hogg for a settlement. Mr. Hogg refused him to his counsel, who reported that a settlement had always been Mr. Hogg's desire, but that as the plaintiff's evidence had gone on he said, some of which he was not satisfied with and the whole evidence must go in before he would talk settlement, and at the conclusion of the evidence Mr. Hogg's counsel then said the defendant was prepared to negotiate.

Before the trial Mr. Hogg's solicitors approached the solicitors for the plaintiff telling them that while the defendant had not been guilty of any negligence whatever, and while in their opinion he was not in any way liable, it had been his desire from the beginning to do something for the woman's family, and made an offer of \$1,000, and costs for their benefit, but the plaintiff wanted \$5,000, and would accept nothing less.

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THE DOMINION BANK PAYS SPECIAL ATTENTION TO SAVINGS ACCOUNTS