

SALE ATTRACTIONS

at Wakely's for Carnival Week

A Complete Clearing of Winter Goods and Special Prices on New Spring Goods

Handsome Velvet and Cloth Suits on sale at Bargain Prices. These are all made of latest materials and newest models. An opportunity for money saving on these goods.

Extra Good Fur Values for Carnival Visitors

- Handsome Capelines in Hudson's Bay sable, western sable, marmot and Algerian Hair 17 50 to 2.75 less 20 per cent.
- Large flat and fancy muff's in mink, persian lamb, sable marmot, opossum and hair \$65 to 4.00 less 20 per cent.
- Dress goods at low prices. Dress lengths in wool poplin, satin cloth and fancy satin Special 1.25.
- Waist length in shot and striped silks special 1.80.
- Waist lengths in wool delaines, strips and 1 figure, Special \$1
- Heavy blanket coating in 2 tones of tans, greys and greens, 54 inches wide Special 1.50.
- Heavy lawn, tailored waists made with French front hem, soft collar and cuffs, Special 58c.
- Fancy cream net waists, jab's, front collar and sleeves finished with net ruelings, Special 1.08 to \$3.
- New house dresses in fancy and stripes percales 1.25 to 2.50.



J. W. WAKELY

One Door East of Dominion Bank - Lindsay

THE DOMINION BANK

Proceedings of the Forty-Second Annual General Meeting of the Shareholders

THE FORTY-SECOND ANNUAL GENERAL MEETING OF THE DOMINION BANK was held at the Banking House of the Institution, Toronto, on Wednesday, 29th January, 1913.

There was a large number of shareholders present. The meeting was presided over by E. W. Hamber, Esq., and Mr. C. A. Bogert, Esq., Secretary.

Messrs. A. R. Boswell, K.C., and W. Gibson Cassels were appointed scrutineers to audit the accounts.

The Secretary read the Report of the Directors to the Shareholders and submitted the Annual Statement of the affairs of the Bank, which is as follows:—

Balance of Profit and Loss Account, 30th December, 1911	\$ 500,116 10
Full provision for bad and doubtful debts	901,529 44
Premium received on new Capital Stock	297,200 63
Making a total of	\$1,698,846 17
Which has been disposed of as follows:	
Dividends (quarterly) at Twelve per cent. per annum	\$588,536 53
Bonus, Two per cent.	100,000 00
Total distribution to Shareholders of Fourteen per cent. for the year	\$688,536 53
Contribution to Officers' Pension Fund	25,000 00
Transferred to Reserve Fund—Premium on New Stock	297,200 63
Balance of Profit and Loss carried forward	\$1,010,737 16
RESERVE FUND.	
Balance at credit of account 30th December, 1911	\$5,702,799 27
Transferred from Profit and Loss Account	297,200 63
Total	\$6,000,000 00

There has been a further gratifying increase in the business of the Bank, as evidenced by the figures in the Statement presented. The prosperity of the country and the consequent demand for banking accommodation permitted the employment of its funds to unusual advantage throughout the year, resulting in earnings sufficient to enable the Directors to distribute a bonus of 2 per cent. in addition to the usual dividend of 12 per cent.

To meet the general expansion of business in Canada, in which this Bank continues to participate, your Directors decided to issue to the Shareholders of record of the 15th of February, 1913, a further \$1,000,000 of new Capital Stock at a premium of 100.

This issue is a part of the \$5,000,000 of new stock authorized by the Shareholders at the Annual Meeting of the 28th January, 1910, and duly approved by the Bank's Board at Ottawa. Particulars of this allotment will be given forthwith to the Shareholders by circular. When payment of this issue has been made in full the paid-up Capital of the Bank will amount to \$5,000,000, and of the total Authorized Capital of \$10,000,000 there will remain \$5,000,000.

Owing to the growing importance of the Bank's business the Directors considered it advisable to recommend an increase in their number from nine to eleven, and a by-law will be submitted to you covering this change. You will also be asked to give your sanction to a by-law increasing the remuneration of the Directors, and necessary by these additions to the Board.

In connection with Bank Premises the year just closed was one of unusual importance, several transactions of great moment having been brought to completion. You were informed at the annual meeting in 1911 of the purchase of the property on the Northwest corner of King and Yonge Streets, Toronto, for the purposes of Head Office premises, as your Directors were at that time unable to acquire sufficient land immediately adjoining the present site. Last year, however, they succeeded in purchasing the property directly south of that now occupied, and extending to Melville Street. A sale of the northeast corner was subsequently effected at a satisfactory price.

Plans have been prepared, and it is the intention to begin active operations at an early date for the erection of a building that should meet the Bank's requirements for many years to come. Necessary outlays have been made for improvements to several offices already established, for new Branches opened, and for the purchase of the premises which the Bank has for many years occupied at the corner of Queen and Sherbourne Streets, Toronto, and at Oshawa, Ont.

Sites were also secured at West Toronto, Edmonton South (formerly Strathcona), Elmwood (Winnipeg), and additional property was acquired adjoining our Windsor, Ont., Branch.

Branches of the Bank were opened in 1912 as follows:—In Ontario—Dupont and Christie Streets, Roncesvalles and High Park Avenues, Dufferin Street and Leppia Avenue, Dufferin Street and St. Clair Avenue, Toronto; By-Ward Market Branch, Ottawa; and Port Arthur.

In the Western Provinces—Swift Current, Moose Jaw (South Hill Branch), Saskatchewan; Edmonton (First Street Branch), Calgary (River-side Branch), Alberta; North Vancouver, British Columbia; New Dundee and Malton, Ont., and Wawota, Sask. Branches were closed in 1912.

Every Branch of the Bank has been inspected during the year by Head Office officials, specially qualified for such duties, and is customary, the Balance Sheet of the 31st December, 1912, including the Cash Assets and Investments of the Institution, has been verified by a Committee of your Directors.

E. B. OSLER, President.

GENERAL STATEMENT

Notes in Circulation	\$5,256,268 00
Deposits not bearing interest	\$9,564,569 61
Deposits bearing interest (including interest accrued to date)	49,777,866 86
Deposits made by and balances due to other Banks in Canada	59,842,488 47
Balances due to Banks in foreign countries	511,504 99
Total liabilities to the Public	1,984,198 15
Capital Stock paid up	\$87,093,696 61
Reserve Fund	5,000,000 00
Balance of Profit and Loss carried forward	688,108 91
Dividend No. 121, payable 2nd January, 1913	118,000 00
Bonus, two per cent., payable 2nd January, 1913	100,000 00
Former Dividends unpaid	648 86
Reserves for legal and Bills Discounted	
Exchange, etc.	150,224 78
Total Assets	\$1,200,174 66
Special Deposits	1,500,000 00
Notes and Cheques on other Banks	7,500,000 00
Balances due from other Banks in Canada	400,000 00
Balances due by Agents in the United Kingdom and Banks in foreign countries	2,000,000 00
Provincial Government Securities	15,000,000 00
Canadian Municipal Securities and British or Foreign or Colonial Public Securities other than Canadian	400,000 00
Railway and other Bonds, Shares and Stocks	600,000 00
Loans on call, secured by Stocks and Bonds	6,000,000 00
Bills Discounted and Advances Current	28,241,840 00
Deposit with Dominion Government for Security of Note Circulation	200,000 00
Overdue Debts (estimated loss provided for)	118,000 00
Real Estate, other than Bank Premises	5,000 00
Mortgages on Real Estate sold	978,167 57
Bank Premises	2,200,429 37
Total	\$78,224,680 20

CONTINGENT LIABILITIES

Acceptances under Commercial Letters of Credit against Merchandise \$174,789 10. 3d.

Toronto, 31st December, 1912. C. A. BOGERT, General Manager.

A Startling Prediction

It is recalled that in the Cosmo-politan Magazine for February, 1911, an article appeared under the heading, "A Wonderful New World is Ahead of Us," presenting some startling prophecies of the future as put forth by Thomas A. Edison. In never will see them unless they go to some State that has neither much water power nor much population. "Meanwhile transportation upon water wheels will make electricity

FARM FOR SALE.—SOUTH HALF lot 14, con. 3, Meriposa, 100 acres more or less, 90 acres cleared and tillable, 10 acres hardwood bush, good two-storey red brick house. Frame barn 50 x 65 on stone wall, windmill on barn and waterworks in stable. Good stabling, well finished, driving shed, hog pen, hen house, well fenced and watered, two miles from Little Britain, telephone and rural mail delivery. Good orchard, 17 acres good clover. Apply to Elias Howes, Lindsay, real estate agent.

FARM FOR SALE.—200 ACRES, lot 27, con. 5, Ops, well underdrained, 2 1/2 miles north of Lindsay, good grain and dairy farm, band barn, 52 x 72, cement floors all through. Hen house, pig pen, 3 wells, small hardwood bush, 12 acres summer fallow, 8-roomed house, 1 1/2 storey with furnace. Young orchard, Pasture with access to river. Apply to W. R. Helson, Lindsay, P. O., or on the premises.

DR. NEELANDS, SPECIALIST IN artificial teeth. Studied administration of gas with the originator, Dr. Colton, of New York. Gold plays, crown and bridge work inserted. Office, nearly opposite Simpson House, Lindsay.

TUESDAY, FEB. 11, 1913.—BY J. H. Wilson, auctioneer. Sale of farm stock and implements, the property of Robt. McVieckle, lot 9, con. 4, Verulam. Sale at 1 o'clock p.m.

TUESDAY, FEB. 18.—BY GEO. Jackson, auctioneer. Auction sale of farm stock and implements, the property of Robt. Gray, lot 13, con. 5, Manvers. Sale at 1 o'clock p.m. and without reserve, as the proprietor has rented the farm.

FARM FOR SALE.—NEAR Moore's Falls, 100 acres. Apply to Jas. Bryant, Norland P.O.

FREIDAY, FEB. 21.—BY ELIAN Howes, auctioneer, credit sale of farm stock and implements, the property of Geo. A. Staggott, lot 25, con. 1, Ops. Stock in hand some first-class dairy cows. Sale at 1 o'clock sharp.

WEDNESDAY, FEB. 20.—BY GEO. Jackson, auctioneer. Auction sale of farm stock, implements and household furniture, the property of Charlie S. Minty, lot 23, con. 2, Ops. Sale at 1 o'clock and without reserve, as the proprietor has rented the farm.

FOR SALE.—A REGISTERED DURHAM Bull calf, 9 months old, of a good milking strain. Apply to John Moore, Powles' Corners, or on the premises, lot 16, con. 6, Fenelon.

LADIES TO DO PLAIN AND LIGHT sewing at home; whole or spare time; good pay; work sent any distance; charges paid. Send stamp for full particulars. National Manufacturing Company, Montreal.

DR. J. M. RICE

Veterinary Surgeon. Honor Graduate of the Ontario Veterinary College, Post-Graduate Royal Veterinary College, also of the London School of Tropical Medicine.

Office and Residence corner Russell and Cambridge-sts., Lindsay. Office Phone 887J. Residence 837M. Dentistry a specialty. Calls are promptly attended to day or night. Charges Moderate.

DR. S. J. SIMS, Dentist

Graduate of Toronto University and Royal College of Dental Surgeons. All dental operations done fully and according to the latest methods at moderate prices. Office over Ferguson's Drug Store, corner of William and Kent Streets.

DIED.

McGAHEY.—In Family, on Monday, February 8th, 1913, James McGahey, aged 74 years.

—Mr. and Mrs. Carswell Silver and little daughter returned from Toronto on Saturday, after a two weeks' pleasant visit with friends.

—Mrs. J. W. Evans, of Rosburn, Man., who has been the guest of her parents, Mr. and Mrs. S. Henderson, east ward, is at present visiting her sister Mrs. T. Sadler, Fenelon Falls.

—Mr. H. A. Holmes, manager of the Bank of Commerce, left Saturday on a trip to Bermuda. He will be joined by Mr. Pat. White, who left town on Monday. From New York they will take the ocean voyage to their destination.

Your Own

MAGNIFICENT ILLUSTRATED \$5 EDITION OF THE BIBLE

conforms to the author's marginal references, and on thin Bible paper, flat, beautiful readable type, certificates and the.....

PRESENTED TO EVERY READER

FOR COUPONS AND SMALL AMOUNT IN MONEY

Warder is Pleased to Announce Offer that Should Interest Everyone in Religion

It is with no small sense of pride that The Watchman-Warder makes the announcement that it will present to its readers a new and magnificent volume of the Bible, the first and only fully illustrated edition ever published. It is not to be understood that this presentation is prompted by religious motives so much as a desire to provide an educational feature that is not generally considered in that light. Admitting that all editions of this book are good, it follows that one containing some six hundred illustrations that bear directly on the reading matter which they accompany must necessarily be a superior volume.

Believing that its readers are deserving of none but the best The Watchman-Warder has adopted this new illustrated Bible as a means of furthering its educational activities.

This Bible is known as the King James version, which was originally published in 1611 and is the only authorized version. The revised version is not generally accepted by the public, although it may be preferred by some students.

Every book of any importance, every magazine, literary, scientific, household or otherwise is illustrated to a greater or less extent. Even

few are now sold; they are too large and cumbersome, seldom are they referred to, and as a rule are stowed away or used as an ornament in the parlor, while illustrated editions are enthusiastically a home Bible, easy to handle, always full of interest to young and old and just the thing to interest the children.

In addition to these wonderful pictures printed with the type, there are also numerous full-page colored plates from the famous Tisot collection. These together with marginal references, educational helps, self-pronouncing text and colored maps, make it in reality a book of rare educational value which all will appreciate.

The type is large, clear and distinct and easily read by young and old. The book is of convenient size, easy to hold or handle and it can be rolled up and carried anywhere. It is hoped that every one will place this book on a table in a room that is used constantly, where it may be seen and used daily as a work of reference.

The 85 volumes in this set are the most magnificent work of the kind. This Bible is furnished in the Catholic edition also, in which the illustrations consist of the full-page plates and maps approved by the church, without the Tisot and text pictures.

For a short time The Watchman-Warder will distribute these books.

For convenience, the titles of the 800 text pictures in this illustrated Bible are printed immediately underneath the pictures, and refer to the book, chapter and verse illustrated. This is the only similarly illustrated Bible ever published in this or any other country. It is bound in full limp leather with overlapping covers, printed on a superior grade of Bible paper and sold regularly at \$5 a volume.

It matters not how many Bibles one may have, this illustrated Bible should be in every home because of the importance and educational value of these eye-teaching pictures.

There are many editions of other Bibles, all good in a way. The regulation small size meets a demand for a hand Bible, but it is lacking in the feature of text illustrations, which is so important and so necessary.

The large family Bible, which weighs from 15 to 20 pounds, is no longer used to any extent and but

If an old legend counts for anything, Lindsay has six weeks of still winter weather yet to come. Sunday was Candlemas Day, when, according to legend, the bear crawls out of winter quarters. Then if he can see his shadow he crawls back again and winter lasts six weeks. If he can't see his shadow he stays out, experiencing an early spring. The bear must have seen his shadow yesterday, for it was a bright day, just the kind that the legend says means a late spring.

Lindsay people, who had to step lively Sunday to keep warm, must have thought the temperature lower than it really was. There was a penetrating wind, which made it seem a great deal colder than it really was. The forecast is for considerable moderation to-day, with possibly some snow, and decidedly cold on Tuesday.

—Mrs. J. A. Carroll and Master Leonard are spending a few days with Mrs. T. Sadler, Fenelon Falls.

OBITUARY

JOSEPH C. GEROW.

Death removed a highly respected resident of Little Britain on Sunday, Feb. 2, in the person of Mr. Joseph C. Gerow, who had been a citizen of the above village for five years.

Some time ago the deceased gentleman suffered a stroke, from which he never fully recovered. He was in his 77th year and is survived by his devoted wife, three daughters, a son and one brother, who are as follows: Mrs. Sydney Culbert, of Mariposa; Mrs. Chas. Sweetman, of Mariposa; Mrs. John W. Sandow, of Lindsay; Mr. Sayles Gerow, of Michigan; the brother being Mr. John Gerow, of Seungo Island.

Farming had been the occupation of the deceased until he moved from Seungo Island to Little Britain village, and he was quite successful as a tiller of the soil. The late gentleman was born in the town ship of Marlinton, where he lived for a number of years.

In religion the late Mr. Gerow was a member of the Christian church, Little Britain, while in politics he was a Reformer.

The deceased was a great Christian church man all his life, joining the church at thirteen years of age. He filled all the offices in the Christian church, from teaching in the choir to class leader, and frequently took the chair at Christian Endeavor meetings. In his home he always opened the day with the Bible and prayers.

LATE MISS WHITE.

The funeral of the late Miss Mary White took place on Sunday afternoon, Feb. 3, at 2:30 p.m., and was followed by a large concourse of friends and citizens to St. Mary's R. C. church, where the customary ceremonies were performed by Rev. Fr. Quiry, previous to the deceased being placed in the vault in the church cemetery. The pall-bearers were: Messrs. T. J. Flurey, L. Powers, T. Powers, L. Penrose, V. Dwyer and W. Cairns.

DIED.

GEROW.—In Little Britain, on Sunday, Feb. 2, 1913, Joseph C. Gerow, aged 77 years and 1 mch. h.

DEATHS.

BRECKENREID.—On the 24th, in Robeyceon, Bessie Marie, daughter of Amos Breckenreid, aged 10 months and 12 days.

Remember the prices

- Blue Label 35c per lb.
- Grey Label 40c per lb.
- Orange Label 45c per lb.
- and other blends up to \$1 per lb.

LIPTON'S TEA