RY 28th, 190

come a back ttle could never

ree long tables

y the captain, the or, and when the board at Liverpo as Mr. Horrocks

on, this purser,

He knew also C

and limitations,

ngs unpleasant he

who kept him in

frenzy. It was quite

and managed craft

be owned at once that

nal head to a liner

tle did not shine. Th

w and strange to him ad fought his way

a cargo tramps, with

ere a stray passenger; rofessional topics had

, or what was more

cowling silence had

steam hotel, he sud-self looked up to as a

His own real remin-

sea he kept back; he

impolite; he never

xtracting sweet music

ion he kept rigidly in

Accordions seemed

nehow with these fin-

s. He felt that his

e was for poetry, but

oss the Atlantic on a

and conversation had

ser's and the doctor's

a rattle of cheerful

as in a state of bore

tion he brought out

ear within range

he saw that at once.

the motive. The men

were mostly Ameri-

at the whole thing

humor. It never oc-

that this vinegary.

lor actually himself

and when it dawned

this was no joke, and

aking in sober, solemn

iness of it swept over

able laughter.

a spring.

e. The table yelped

apt. Kettle realized

passengers' butt, and

hair as though he was

rent of rage he could

shot the lot of them.

ce, passengers are not

over, after the first

ughter began to die

one the diners looked

age, little face glaring

end of the table, and med to chill. The

and an uncomfortable

remained to the fin-

cceeding meals, more-

end of the voyage.

very little encroach-

captain's end of the

nyone who ventured

benefit of Capt. Ket-

nd found it disconcert-

ssengers on a modern

captain is a person of

d this one had a look

did not invite further

passengers dispersed

ers of the earth from

Liverpool, and the

m no more; but news

omehow or another

quarter's office, and a

given to Capt. Kettle

would be better avoid-

that passengers are

o deal with," said the

it to him, "but you

make our living by

and we can't afford

its made unpopular.

more tact, my dear

pagne out of your en-

owance, and they'll

nd run up bigger bills

teward. It all means

id those are the ways

for us. We aren't

frum round for cargo

e is to make the boat

ortable for passen-

ey'll spend a lot of

and like it and come

d some more. Tum-

f the Armenia heard,

conform. But, ad-

ough I must conscien-

self, I cannot even

e he would have sha-

nto the berth; for to

do not think a more

o govern one of these

notels could be found

ther hemisphere. How-

ened, the concession

ed of him. His luck,

ortune, got up and hit

is ship was cast away

self once more that

shipmaster without

cruel still, he found

ame time in intimate

when passenger lists

day before sailing 1

"Captain Kettle, SS

its appearance on the

How it got there no

know, but with the

ores and others work-

ould have been very

enger from the whar

ard unobserved. The

ritten, and carried the

bscure saloon in the

atter of \$50,000 (£10,

you to earn with a lit

ertion. You can either

or leave it, but if you

more, come here and for a five-dollar cock

show you right inside

tened don't come. We

rightened men, we can

with more sand in him

or considered over thi

ent for the full of

nuggling lay," was n

put down the who

then as a lure to ro

paragraph and the

nich was in the we

k city, seemed to po

s last. And I bel

a scrimmage was 1

t in the end sent

ay, that evening

some difficulty

inking shop to

continued)

ected.

but the sum of money

for this; then he was

at temptation.

age was from

it was in the

imental rhymes he

e let it slip out.

NUMBER 10

# SPRING Dress Goods

This depatrment 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

# KARL'S :TAMARAC

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

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 SEEDING purposes.

Alsike Clover Red Clover Mamomth Clover limothy

Prices Reasonable

Mariposa Station.

## DOMINION

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

Edison Phonographs The best in the world 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

Total Assets - \$168,000,000

LINDSAY BRANCH General Banking and Collecting

Deposits of \$1 and upwards received. Interest allowed at current rates cial security of any Canadian Bank. Every depositor will receive courteous

#### FARMERS' LOANS

Ontario Bank Branch will be accommodated as heretofore.

> H. J. LYTLE MANAGER

# DEPOSITS OF \$25,000,000

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,

-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 transmitted.

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 your Banking connections 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.

### Important to Ladies

# The Second Act in the Drama of Creation law accounts for the perpetuation of certain characteristics from parents to offspring, and explains the order

### Fourth Sermon of the Series on the "Book gress in nature; the third law exof Beginnings" by Rev. G. R. Welch

ative day, is ushered in

THE ADVENT OF LIFE. to be first, the creation of the lower provide a better to bridge the gulf the world is not the product and interest in the individuals, this able terms. Former customers of the animals; second, the creation of the between the living under the unfeeling control of some weighing each milking will do it, mammals; third, the creation of Till this is done we have a right to blind mechanical necessity, but that as it takes but little effort by the harmony of the teachings of the Author of all that is. clared, "The record of the bible is to turn aside from the logical devel- salvation. are more impressed with the wonder marvellous are its manifestations in plant and animal and man! Especially is it wonderful in man, as wit and to show their bearing upon the rises above mere physical existence central purpose of the Genesis cos and flames up into intellectual, em- mogony, viz., to reveal God otional, moral and spiritual vitality. Creator. And life is as mysterious as it is We notice in the first place that wonderful. All efforts to adequately the creation, according to Genesis, define life or to locate it have pro- was an orderly process. This is a ven futile, and this commonest phe-dominant note, and it is certainly nomenon of our experience we find true to the facts so far as we have to be the most illusive and incom- discovered them. The whole process

> But let us proceed to inquire chaos. "Order is heaven's first concerning THE ORIGIN OF LIFE. Life is a fact, how to account for Kepler, from a different view point it is our problem. Our author with says 'In reading the secrets of Nasuperb faith and sublime insight ture I am thinking the thoughts of points to God again, as the sole and God after Him." Wherever we look sufficient solution of the problem, in Nature we find this universal

'And God said, Let the waters

# LITTLE BRITAIN

Chartered by Act of Parliament 1882 This Bank with its 123 branches the infinity of the heavens a certain States and Great Britain, is in a a year or two hence! We find the position to meet every requirement same laws operative everywhere in in the line of legitimate Banking.

SAYINGS DEPARTMENT Deposits of \$1.00 and upwards re this? We always connect order with ceived, upon which interest will be mind. When, then, we see such wonpaid or compounded four times a derful correspondence between

year, at highest current rate from intelligible universe and our date of deposit to day of withdraw- minds, what other can we do Farmer's Business Receives Special Attention

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

## U. S. YEREX.

Murphy's Cream Balm It is a great preservative. It is most healing. No chafing when it is applied. It will not injure the most delicate skin. Every

Druggist and Optical Graduats

law accounts for the perpetuation of to offspring, and explains the order in nature; the second accounts the differences among individuals of the same species and explains proresses the fact that whilst certain forms of life may fail to reach their proper goal, yet there is on the whole one grand upward sweep ... 'He giveth to all swarm." "Let the earth bring forth progress in Nature. The third rootliving creatures." "Let us make principle is that this orderly develman." Or as John puts it, "In Him opment is occasioned by forces inherwas life"; or Faul, in the words of ent in Nature itself. It is at this We now come to Act II in the our text, "He giveth to all life, and point that we come to the parting great Genesis Drama of Creation. All breath." This explanation of the of the ways. If by "resident forces" that has gone before has been pre- origin of life, of course, has been de- is meant a blind mechanical energy. liminary to this. The inorganic era mied, but up to the present it is which is but one of the properties is wonderful; the organic is more the only one that accounts for the of matter itself, such as Herbert so. Heretofore we have wondered at facts. Dome have claimed, with easy Spencer taught, then we cannot filthe quantitative greatness of the elegance, to find in matter "the pro- low this type of evolutionist. But creation. It is immense. But we mise and the potency of every form the expression be enlarged to include marvel more at its qualitative and quality of life." But there is the idea of God, without restricting greatness, for life in its varied nothing more certain in science than Him to Nature, then the christian forms, not matter, be it never so this, that where is a great and im- has no occasion to quarrel with the bulky, is the supreme excellence of passable gulf fixed between the inor- exponents of this teaching. As a do not love God look through jaun-Creation. The Dramatist now rivets ganic (lifeless) and the organic process of development evolution our attention to this earth, which (life) kingdoms. Every attempt to works according to the following through a fallen nature that is out henceforth is to be the comparative- bridge this gulf has failed, and, we principles. There is in nature ly miniature stage of the great believe, must ever fail. While the "struggle for existence," occasioned world and its divine Creator. tragedy of the ages and the uni- doctrine of evolution does much to by the astonishing fertility of the verse. All things are now ready; elucidate the development of life in different forms of life. It naturally Capital Paid Up \$14,400,000 the fruitful earth with its verdant its manifold and varied expressions follows that the fittest survive and meadows and wooded hills; the ma- it utterly fails to account for its the unfit are eliminated. Thus there \$11,000,000 jestic rivers pour their liquid treas- origin. The great naturalist, Charles is a process of 'natural selection' in Mr. Geo. H. Caughell, of Elgin ures into the mighty deep; there is Darwin, affirmed that if he be per- operation that makes for develop- County, thus writes to the Farmers a lung-filling atmosphere and a star- mitted to postulate a few primor- ment, the result of which so far is Advocate: studded sky, while sun and moon dial life-germs he could demonstrate our present world. Can we say, Keeping individual records of cows hold alternate sway as rulers of how all later forms of life had been then, that evolution is a sufficient pays the best of any time spent, the days and nights. So in the first evolved from them. But was not and satisfactory explanation of the either in a small or large herd. I scene of the second act, or fifth cre- this assuming what was necessary origin and direction of the orderly started in the spring of 1905, with to be proved? Did he not demand a processes of nature. It must be ad- pencil, and long perpendicular rows tremendous concession in his seem- mitted, without depreciating its val- 10] 19ded 10 19eys uo 1no pequeux ingly simple request. Given an acorn we as a distinct contribution to- each cow; but thanks to the Gov-"And God said. Let the waters or two and in time we can produce wards the solution of the mysteries ernment for the nicely-arranged swarm with swarms of living crea- an oak forest, but it is a different of the universe, that it fails in a sheets furnished free for the asking, tures, and let birds fly above the proposition to account for the for- number of points. It fails to ac- we are able with these and a small SAVINGS BANK DEPARTMENT. en, etc." (Gen. 1:20-2)7). We are not Kelvin suggested that these first our planet, for the sentient in life, down the weight in less than 30 est without the original acorns. Lord count for the appearance of life on platform scale to weigh and mark particular here to reconcile the order life-germs came enveloped in a kind and for self-consciousness and mind. seconds by the watch. We tack the of creation in the organic era with of meteorite to this earth from And, besides, so far as we know sheets on a planed board in rotathe classifications of science. There some other planet. But how did life there can be no change from one tion, just as the cows stand in the may be minor differences between the originate in that other world. It is type of life to another. These breaks stable, place it just above the compounded half yearly. This bank two schemes, but when Professor only pushing back the problem an are a fatal drawback to the accept- scales, where plenty of light shines gives depositors the strongest finan- James D. Dana and other great other step and it brings us not one ance of the theory as an adequate on both, and bore a hole or two in geologists, such as Agassie, Guyot, inch nearer a solution. But the explanation of the development of the post slanting downward to hold Dawson, etc., find substantial agree author of Genesis does better for the universe. We are limited then the pencils, which is much handier ment between the statements of Gen- us, for he does not merely postulate to the other alternative that an all- than hanging by a string. One of esis and the records of the rocks we the original life organisms be- wise, intelligence and an ever-present the many advantages in keeping relaymen need not borrow trouble. Of ginning at the lowest and all-powerful will is the Creator cords is the satisfaction of knowing course the creative days, or stages, ending at the highest, man, and Guide. of all things and the your cows, and being able to tell in Genesis must be understood to but he reveals that they were Author of life. Evolution may exp- exactly what each cow gave yesteroverlap and shade one into another. created, and he points to God as plain how God does things, but it day, last week, or in the season; Thus conceived it its perfectly scien- the Creator. It is for those who re- can never supplant Him. And should and if anything will create in the The Bank is prepared to make ad- tific in Genesis to state the order ject this reasonable explanation to not we be devoutly thankful that hired help or the farmer's sons an

OF THE CREATION PROCESS,

the geometrical figures peculiar

Now, what is the significance

relate them both to one

kingdom ruleth over all."

So here, again, this principle

"Jehovah hath established

throne in the heavens and

tinuous progressive change, accord-

ing to certain laws, by means of

first is that there is a continuous

development in Nature from the simplest and lowest forms of life in-

to the higher and more complex

forms, so that this universe is the

should He be but God. consists in bringing order out of law," says McCosh. Plato affirms that "The Creator in His act of creation has geometrized," while reign of order, and inviolable law. How marvellously in crystallization the particles come together to form each type! What wonderful mathematical precision is revealed by the celestial bodies in their movements, whereby the astronomer can calculate to a hair-breadth just where in ever be a confirmed pessimist.

and agencies in Canada, United star will be at a particular moment Oh, yet we trust that somehow good

il. be the final goal of il. To pangs of nature, sins c' with the universe, and it is this regularity that makes the sciences possible. Defects of doubt, and taints of

of that is good and beautiful and this (if the case is not too far gone when source, a single supreme Intelligence. order points to God as Creator. dies hard, it is true, but fin- trouble. His ally dies. And we must be careful I hope "The Farmer's Advocate" As Christ said of the tares in the keeping of records, as it will help the tion process is not only orderly but parable "an enemy hath done this." expert feeder, as well as the is Evil is not of God's making, but of owner of the poorly-kept herd, and strongly marked in the bible ac- the devil's marring. And each one of increase the output of any factory count. There is steady progression us is a co-laborer with either the in two years' time, I am positive, and development from the lower Creator or the Destroyer, We inter- by at least 20 per cent., by getting forms to the higher, from the simple pret this world and our existence in the patrons interested, and inducing to the complex, from li:eless matter it according to the inner life. The them to feed, breed and weed. to intelligent and ethical life. Now apostle enunciates an eternal printhe question arises here, "What or ciple when he states that "all things work together for good to them cesses ?" We receive a twofold an- that love God." God made this Bears the swer, God; Evolution. Let us in- world for the Good, and in spite of Signature vestigate the second answer first, all that is perplexing and painful Is the doctrine of evolution a satis-

#### is according to certain laws. These are the laws of heredity, variation, and progress of the whole. The first

What do you get on PAY DAY? Does your salary for the year total less than \$600? If so, you are wasting your time. Let us start you as a telegraph operator-a position that leads to the highest position in the railway service, commanding salaries ranging from \$5,000 to \$50,000 a year. Clip this advertisement, mail it to us, and receive (free) our handsome book, "The Highway to Success."

B W. Somers. Principal Dominion School of Telegraphy and Rai roading,

11 Adelaide St. West Toronto

#### A Milk-Record Enthusiast

man. So impressed, indeed, was claim that Life, like Matter and it is made and directed by a henevo- owner to get up a little rivalry by Professor Dana, with the essential Energy points to God as the sole lent God, who works not by the giving each milker cows that give elimination of6the unfit, at least as about the same amount of milk bible and paleontology that he de- We find it convenient at this point far as man is concerned, but for his each, by a few encouraging words, opment of our study, which would Moreover, this progressiveness in lately and restrip a cow to get two scheme of creation which it presents. require that we next consider the nature points to another fact. Pro- ounces more to equal or beat the It is both true and divine. It is a problem of "Man," who is the high- gress implies a goal or end aimed other cow. This clean stripping is declaration of authorship, both of est form of life. That subject will at. We have found that creation both paying and beneficial to the Creation and the Bible, on the first be the theme of our next sermon, advances step by step from element- cow; besides, the more interested page of the sacred volume." But we put we tarry here to contemplate ; ary matter up to man. In man this we get the helpers, the lighter the progressiveness is switched away work, and the easier it is to keep and mystery of Life itself. How SOME IMPORTANT PRINCIPLES from the physical towards the men- the boys on the farm. By weighing tal and spiritual. We believe that each milking, we found out that our the final end of creation will prove cows give three pounds of milk more to be the spiritual. But the point a day on our sweet cornstalks than to be noticed is that there is orderly on good mixed hay. This we have progress towards some goal. Here tried week about, with the above we find evident design, Design im- difference both tests, the other conplies a Designer, and who, again, ditions being equal. We also find, by leaving the cows out a couple of The third, and last, great principle hours after drinking, we lose a we notice in creation is that it pound or more of milk although we bears the stamp of beneficence upon have an enclosed barnyard, protected it "And God saw everything that by evergreens. And by the same me-He had made, and, behold, it was thod we learned that our cows gave very good." Good here has the two pounds more milk a day by wameaning of efficient. It is admirably tering twice a day than only onceadapted to the purpose for which it as we have only normal condition a was created. There are three views spring well in the yard-and we now of the world, viz., the view of such always let them out twice a day to pessimists as Leibnitz, Schaupenhaur have a rub and a lick, as well as and others, that it is the worst pos- fresh-pumped water, which is much sible world; the view of certain preferred to ice-cold water out of a smug optimists that this is the best pond of creek. The better the cattle possible world; the bible view that are doing, the more they enjoy the God created a good world which has rub around the stack, and will genbeen marred by evil, but which is in erally lick their feet and legs, as process of development with perfect well as body, giving one the imprestion as the ultimate goal for man, sion it is much more humane to We are not blind to the evils of life water outside than to depend on inin this world, but we cannot see how side tank-and-pipe system. By keepa man of balance and faith can ing records, I think we have saved more than one veterinary bill, as a cow will show it in the pail if sick quicker than in any other way. And right here let me put in a good Evil exists, it is true, and yet ex- udder, bloody milk, indigestion, and

word for Epsom salts. No dairyman should be without at least twodoses of 11 pounds each on hand, as, for anticipated milk fever, caked istence is not evil, and in spite of most other cow ailments, give salts; it all we can say, if our eyes have and for stoppage in the rumen or been opened, with Browning's Pippa, overdose of grain, add one-half "God's in His heaven, all's well on pound common salt, with lots of the earth." There is so much in life water, and, if kept moving, this will persists while the evil dies; the animal is found), relieve all

not to attribute the evil to God. will keep right on advocating this

CASTORIA.

#### SYSTEMATIC PRINCIPLES Should Conte defines evolution as "a con-Ever Underlie the Habit of Saving. resident forces." There are three root principles in this definition. The

A regular method should be started and followed from day to day. Appoint a certain time in which to deposit your savings with the Bank, and having once set such a time, strive ever to live up to it. Keep on in this manner and you will be amply repaid by the rapidity with which your savings grow. ONE DOLLAR opens an account.

result of a "becoming," and not of any direct creative flat. That there Dominion Bank is development in Nature is beyond question; that the development has een continuous is not so certain.

3 & 4%

Loans on first mortgages at current rates and on easy conditions.

James Low Newton Smale

fles the most cautious investors. Drop in and talk it over with closest investigation into our fin-ancial standing and busi-

B. E. WALKER, President

ALEX. LAIRD, General Manager

. H. IRELAND, Superintendent of

Victoria Loan Bank of Toronto CORDIAL: & Savings Co.

> Open from 9 a. m. to 4.30 p. m.

are the rates of interest we allow on deposits, with security

ness methods.

Manager Assistant

Cor. Kent & Cambridge Sts.

that absolutely satis-We invite the

Branches throughout Canada, and in the United States and England

A GENERAL BANKING BUSINESS TRANSACTED

FARMERS' BANKING

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

LINDSAY

for collection

BRANCH

W. C. T. MORSON, Manager

THE CANADIAN BANK

OF COMMERCE

by using

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

You can always have a smooth factory explanation of the origin and soft skin even at this season development of all that is? What does the theory teach? Professor Le

bottle guaranteed to give satisfaction. Try a Bottle. BANKING BY MAIL.—Deposits may be made or withdrawn by mail. Out-of-town accounts receive every attention

### Paid-up Capital, \$10,000,000 5,000,000 Total Assets, - 113,000,000