

BANK OF MONTREAL

Incorporated by Act of Parliament
Lindsay Branch established A.D. 1858

Established A. D. 1817

Every description of Banking business transacted. Savings Department at every Branch.

Branches in every Province of the Dominion of Canada, and in London, England, New York, Chicago, etc.:

Paid up Capital.....	\$16,000,000
Rest	\$16,000,000
Undivided Profits	\$ 802,000
	\$32,802,000

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

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., L.L.D., D.C.L., President
ALEXANDER LAIRD General Manager JOHN AIRD Assistant General Manager

CAPITAL, \$15,000,000 REST, \$12,500,000

BANKING BY MAIL

Accounts may be opened at every branch of The Canadian Bank of Commerce to be operated by mail, and will receive the same careful attention as is given to all other departments of the Bank's business. Money may be deposited or withdrawn in this way as satisfactorily as by a personal visit to the Bank.

Lindsay Branch, **H. A. HOLMES** Manager

WARREN'S PIANO STORE

Headquarters for HIGH-GRADE PIANOS, ORGANS AND SEWING MACHINES in addition to usual stock and right prices, offers just now a good assortment of USED ORGANS AND SEWING MACHINES at exceptionally low prices to clear as we want the room for more new goods.

EVERYTHING GUARANTEED AND TERMS OF PAYMENT IF NECESSARY.

Wm. Warren Opposite St. Andrew's
Phone 131-L Box 217

Spring Term!

From March 25th following Easter, merge into our Summer Term in all Departments of "Shaw's Schools," Toronto—Central Business College with 4 city branch schools, The Central Pleasure and Railroad School, and Shaw's Civil Service School. Free catalogue explains courses and advantages. We invite you to write for it. W. H. Shaw, President, Head Office, Yonge and Gerrard-sts., Toronto.

DIED.

MARSH—In Ross Memorial Hospital, Lindsay, on March 13th, 1913, Gertrude Emma, beloved wife of Albert Marsh, aged 24 years, 11 months and 4 days.

BIRTHS.

FOWLER—In Lindsay, on Saturday, March 8, to Mr. and Mrs. Herb. Fowler, a daughter.

McKAY—To Mr. and Mrs. Fred McKay, Emily, a son, on Saturday, March 8, 1913.

The following young ladies attending St. Joseph's Academy, Lindsay, passed senior rudiments in music: 1st class honors—Miss Hortense White and Miss Maggie McEwan. Honors—Miss Ruth Shannon.

Mr. Robert Thornton, of South Ops, is improving under medical treatment, having been confined to his home for several weeks through pneumonia. Mr. Thornton's condition at one time was alarming and his two sons David and Mack were summoned to home. They arrived a few days ago from Saskatoon, where they have been residing for some years.

Shiloh

"The Family Friend for 40 years." A never failing relief for Croup and Whooping Cough.

DEATHS.

BRICK—On the 11th, in Dobcaygeon, Margaret Grace Brick, aged 1 month, 9 days, infant daughter of Ambrose Brick, of Verulam.

SUFFERED FROM Catarrh of the Stomach For Thirty Years.

Catarrh of the Stomach is generally caused from some interference with the action of the liver, and is a malady that affects the whole body.

Some symptoms are burning pain in the stomach, constant vomiting, abnormal thirst, incessant reaching, etc. On the first signs of any of these symptoms Milburn's Laxa-Liver Pills should be taken. They are a specific for all disorders arising from wrong action of the liver.

Mr. Michael Miller, Ellerslie, Alta., writes: "I take pleasure in writing you concerning the great value I have received by using Milburn's Laxa-Liver Pills, for catarrh of the stomach, with which I have been a sufferer for thirty years. I used four vials and they completely cured me."

Price, 25 cents a vial, 5 vials for \$1.00, at all dealers or mailed direct on receipt of price by The T. Milburn Co., Limited, Toronto, Ont.

Seeding of Wheat and Clover Crops

Enquiry as to how the fall seeding of wheat and clover crops have stood the winter has elicited little information. It is noticeable in patches where the snow has melted away that the plants are still green and healthy-looking. This of course has not much force in foreshadowing the future results, as more injury is done about the time the frost is leaving the ground than during the winter period. Dire results seldom emanate from other causes during the frigid months than excessive snow or sheets of ice, the latter which permits the air to pass between the plants and the frozen water. This appears to be one of the greatest dangers this year and a few mild days will relieve the tension which exists as to the welfare of the two crops.

More consideration is given the clover crop than the winter wheat as in this locality it is one of the farmer's greatest assets, many of whom from seedings of from ten to thirty thirty acres have realized sums ranging from \$600 to \$1500. The early return of spring unaccompanied by severe frosts is devoutly desired by all who are engaged in those two branches of husbandry, as many are extensively engaged in the culture of those crops at the present time not only in this district, but throughout Ontario.

Ladies Had Busy Afternoon With the Needle

The monthly meeting of the West Ops Women's Institute was held on Wednesday afternoon at the home of Mrs. Walter E. Curtis with sixty ladies present. "Home sewing," the topic for the day, was taken by Mrs. W. Stewart, assisted by many members of the Institute, all showing good patterns and giving practical suggestion in regard to sewing. Several dresses were exhibited, showing the styles for the summer.

The musical numbers were contributed by Mrs. W. R. Widdes, Miss Ruth Curtis and Miss Ethel Edwards. A social half-hour was spent over the refreshments, which were served by Mrs. Hazelton, Mrs. Geo. Cornell and Mrs. Walter Curtis, at the close of the meeting all agreeing that it had been a most interesting and instructive afternoon.

The next meeting is to be held at the home of Miss W. Evers on Wednesday, April 9th. Mr. Knight, of the Department of Agriculture, is to speak on poultry.

PILES

Do not suffer another day with itching, burning, or protruding piles. No surgical operation required. Write for a box, all details, or Edmondson, Ltd., C. Limited, Toronto. Sample box free if you mention this paper and enclose 2c. stamp to "say postage."

NEEDLE PENETRATED HAND.

Mr. Carswell Silver, the well-known local paperhanger and decorator, met with a peculiar and painful accident Wednesday last week, when he ran a broken needle into the palm of his left hand.

Mr. Silver was engaged in hanging paper in the store formerly occupied by J. A. Mars, the cleaner and presser, but now occupied by S. Fusco, fruit dealer, and while running his hand along the wall he came in contact with the needle, which penetrated his hand, hiding itself under the flesh.

To remove the needle the doctor had to open the hand in two places. The injury caused Mr. Silver considerable pain.

HEBREW HOLIDAY.

Easter will be a Hebrew holiday the world over this year. On that day the Hebrews will celebrate the feast of Purim, founded on the story contained in the Book of Esther. There will be services in the Hebrew houses of worship, but the festival is one of merry-making more than religious observance. Theatrical performances and masquerade parties will be among the popular Purim amusements arranged by clubs and Sunday schools, and eat, drink and be merry will be the order in the households. Among the orthodox the rules of abstinence are cast aside on Purim, and wine is taken freely, one of the sages having advised to drink until "you cannot tell the difference between 'Blessed be Mordecai' and 'Cursed be Haman.'"

OBITUARY.

THOMAS McNABB.

At the ripe age of 82 years Mr. Thos. McNabb passed away at the House of Refuge Saturday last about 7 o'clock. The deceased became an inmate of the Refuge about six years ago and had enjoyed good health until three months ago, when he was confined to bed and since then he gradually weakened until his spirit flickered out this morning. The body was taken to Anderson & Nugent's undertaking rooms. The deceased has one brother living in town.

How a cut led to 4 years of suffering

Mr. J. E. Arsenault, a Justice of the Peace and station master at Wellington, on the P. E. Ry., says: "Four years ago I fell on a freight truck, sustaining a bad cut on the front of my leg. I thought this would heal, but instead it developed into a bad ulcer, and later into a form of eczema which spread over the leg. Both legs became so swollen and sore that I could only go about my work by having them bandaged."

How Zam-Buk Cured.

"I consulted two doctors, and tried all the salves, liniments and lotions I heard of, but instead of getting better I got worse."

"This was my condition when I got my first box of Zam-Buk. Greatly to my delight that first box gave me relief. I decided to apply it to the sores, and day by day they got better. I could see that at last I had got hold of something which would cure me, and in the end it did."

"It is now over a year since Zam-Buk worked a cure in my case, and there has been no return of the eczema."

Purely herbal in composition, Zam-Buk is a sure cure for all skin diseases, cold sores, chapped hands, ulcers, blood-poisoning, varicose sores, piles, ringworm, inflamed patches, cuts, burns and bruises. All druggists and stores sell at 50c. box, or post free from Zam-Buk Co., Toronto, for 50c.

Once Poor Boy Now England's "Soap King"

Twenty-seven years ago a young man was running a small wholesale grocery business in the little English town of Wiga; a few years ago, without bluster or excitement, that same man bought Stafford House, the finest dual home in London—the house which the late Queen Victoria called "a palace" when comparing it with her own humble abode. Furthermore, he bought the house in competition with not only King George, but three immensely wealthy Americans—Otto Kahn, the New York banker; Whitelaw Reid, the late ambassador, and Mrs. Miller Graham, a rich California woman, all of whom were anxious to obtain it.

The present Duchess of Sutherland has said that she would rather live in a cottage, and now Sir William Lever, far from attempting to live in it, generously gives it to the nation.

What became of the palace is not known at the time of writing. There are rumors that it will be a picture gallery, or a museum. Only one thing seems to be certain—that never again it will be a home.

The man whose bulging pocket-book enabled him to do this is Sir W. H. Lever, and he made all his millions out of soap. He is the head of the great firm of Lever Bros., and his rise to great wealth is one of the romances of the modern English business world. From the smallest beginning he and his brother have built up their business until it is by far the largest soap concern in the world and one of the largest and richest institutions in Great Britain.

Lever succeeded in business because, in many respects, he is more American than English in his methods. He was one of the first in England to recognize the efficacy of spending a large part of the revenue in intelligent advertising. Before his time the English manufacturer and business man looked upon advertising somewhat as a luxury. Lever regarded it a first necessity as a big business getter and by his advertising campaign soon made his soap known from John O'Groats to Land's End. Hundreds of thousands of dollars were spent each year in publicity and the business grew so rapidly that the two brothers soon found themselves in affluence. Indeed, so profitable has the business been that they are able to look with unconcern upon a total expenditure on advertising of something approaching \$15,000,000.

They began a factory at a place christened "Port Sunlight," on the shore of the Mersey, near Birkenhead. From the first they were ideal employers and the fame of the model community soon spread. To-day more than 15,000 people are dependent upon the soap factories, and happier, more contented workmen and workwomen are not to be found anywhere else in England.

Each man owns the house in which he lives, thanks to the financial assistance of the Levers; they own their own big amusement hall, which seats almost 3,000 persons; they have their own clubs and educational centres—in fact, everything that could be done to increase the thrift, intelligence, happiness and welfare of the employees has been done. And what is perhaps almost as important to his employees and even more important to the outside world, he has successfully introduced a co-partnership system, which yields to the workers in his factories a yearly bonus of about 10 per cent. on their wages—a system based upon rates of wages and years of service and putting a premium upon long and faithful effort.

Lever is a keen politician, a former Liberal member of the House of Commons, and took his duties in that body more seriously than the majority of members who have large outside business interests to attend to. He is extremely popular among public men, is a big contributor to political and charitable causes, is a non-conformist and a strict Congregationalist, a teetotaler, and lives modestly and simply on but a very small fraction of his enormous income.

LOW COLONIST RATES.

Low Colonist Rates to Pacific Coast, via Chicago and North Western Railway. On sale daily, March 15th to April 15th, inclusive, from all points in Canada to Los Angeles, San Francisco, Portland, Salt Lake City, Seattle, Victoria, Vancouver, Nelson, Rossland, and many other points. Through tourist sleepers and free reclining chair cars from Chicago. Variable routes. Liberal stop-overs. For full information as to rates, routes and literature, write or call on B. H. Bennett, General Agent, 46 Yonge Street, Toronto.

Dock laborers acted as stewards for suffragettes in Glasgow and routed 300 university students who attempted to wreck the meeting.

Frank McJulkin, sr., of Ingersoll, was instantly killed by a train as he walked in front of another.

A man who can turn his hand to anything is usually too lazy to make the turn.

Children Cry for Fletcher's CASTORIA

The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of **Dr. J. C. Fletcher** and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but Experiments that will wither and endanger the health of Infants and Children—Experience against Experiment.

What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhoea and Wind Colic. It Relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

GENUINE CASTORIA ALWAYS Bears the Signature of

The Kind You Have Always Bought

In Use For Over 30 Years
THE CENTAUR COMPANY, 77 MURRAY STREET, NEW YORK CITY.

THE VICTORIA LOAN & SAVINGS CO.

Capital Paid Up \$325,000.00. Reserve Fund \$90,000.00

This institution is in a position to extend unusual facilities to Savings Bank Depositors. On account of the high rates prevailing for money, the Company will until further notice issue its five year Debentures at the rate of 5 per cent. On open deposit the rate is 3 1/2 per cent. in all cases from date of deposit to date of withdrawal.

Mortgage loans at current rates.

C. E. WEEKS, Manager. **NEWTON SMALE,** Assistant.

JOHN DENNIS Pumps, Wind Mills Gasoline Engines

Wells drilled at shortest notice, terms reasonable **PUMP MAKER**

RUSSELL-ST. LINDSAY ONT. NEXT TO CREAMERY

Low prices, I have no middlemen's commission to pay

Dr. Martel's Female Pills.

Forty years in use, 20 years the standard, prescribed and recommended by physicians For Women's Ailments, Dr. Martel's Female Pills at your druggist

The earth slide on the east bank of Culbra cut, Panama Canal, was again in motion. Suffragettes made a raid on the Home Office. No, Alonzo, a girl isn't considered in the showman class until she has been engaged three or four times. It's a wise cork that knows its own pop. When you are ill you give some doctor a chance to make experiments. A hostile crowd broke up a suffragette meeting at Nottingham. Annie Kenny and others could not get a hearing. Windows were smashed and the platform stormed.

DODD'S KIDNEY PILLS

SMALL KIDNEY DISEASES
URIC ACID
GRAVEL
RHEUMATISM
BRIGHT'S DISEASE
DIABETES
MAY 23 THE PROVERB

The STANDARD BANK of CANADA STATEMENT

From Report to Dominion Government, 31st Jan., 1913

RESOURCES	LIABILITIES
Cash on hand and Notes and Cheques of other Banks . . . \$5,541,652.65	Capital \$2,429,275.00
Government Deposit to secure Circulation 110,000.00	Reserve Fund, Surplus Profits and Reserved for Interest . . . 3,310,791.77
Due by Banks 362,213.99	Dividends 77,597.55
Government, Municipal and other Debentures 2,766,192.18	Circulation 2,339,643.00
Call Loans on Bonds, etc. 2,501,087.30	Deposits 32,017,153.00
Loans and Discounts 28,898,667.57	Banks 1,060,027.50
Bank Premiums, Head Office and Branches 996,029.01	
Other Assets 56,645.22	
	\$41,234,487.92

MAXWELL'S HIGH SPEED CHAMPION

It is a class by itself—the easiest thing to use and the most substantially built, the most satisfactory washer, ever invented.

Over 100,000 have been sold with crank handles and down to level—and the only one where the whole top opens.

Ask your dealer to show you the "Champion" Washer.

"Favorite" Chem is the world's best churn. Write for catalogue. **MAXWELL & SONS, ST. MARY'S, ONT.**

Poultry Wanted

ALL KINDS. HIGHEST PRICES PAID.

Butter (Unsalted), one cent per pound more than market price will be paid.

Now is the chance for the farmers to bring in all kinds of scrap, rags, rubbers, horse hair. Highest cash prices paid.

H. APPLEBAUM
Phone 337 L. William-st. Wilson's Old Stand