

BANK OF MONTREAL

Incorporated by Act of Parliament
Established A. D. 1817
Lindsay Branch established A. D. 1858

Every description of Banking business transacted. Savings Department, at every branch.

Branches in every Province of the Dominion, every important city the Dominion, Newfoundland, 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., LL.D., D.C.L., President
ALEXANDER LAIRD, General Manager
JOHN AIRD, Assistant General Manager

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

FARMERS' BUSINESS

The Canadian Bank of Commerce extends to Farmers every facility for the transaction of their banking business, including the discount and collection of sales notes. Blank sales notes are supplied free of charge on application.

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 20th following Easter, we open our Summer Term in all departments of "Class Schools" Toronto—Central Business (office with 4 city branch schools), The Central Technical and Railroad School, and the City School Service School. The catalogue explains courses and advantages. We invite you to write to W. H. Shaw, President, Head Office, Yonge and Gerrard, Toronto.

You Know the Whereabouts of William Jenkins?

The following clipping from a Belton, Ontario newspaper, will be read with interest by Lindsay citizens. It may be the means of locating a missing son. It reads thus:

JENKINS—Want to know the whereabouts of William Jenkins, aged 21, who left home about two years ago for Ontario. Last heard of was working on a farm near the home of Mr. Gordon, Lindsay, P.O. If any information will be furnished, please notify the undersigned, Mrs. Margaret Jenkins.


NEVER NEGLECT A HEADACHE.

Headache is not a disease in itself, but is often a source of great suffering, and its presence is likely symptomatic of some disease lurking in the system. To get rid of the headache, and thus prevent more serious troubles, it is absolutely necessary to cleanse the system of all waste and poisonous matter, and keep the bowels well open, the principle cause of headache. Burdock Blood Bitters regulates the bowels, and makes their movement free and natural. A cure for headache; a medicine that cures where others fail.

Mrs. L. Banks, Mt. Hanley, N.S., writes:—"Several years ago I was a constant sufferer from headache. I was all run down, and nothing seemed to do me any good. I read of Burdock Blood Bitters, and decided to give it a trial. The result was marvellous, the headache stopped entirely, and I feel better in every way. I can safely recommend B.B.B."

Manufactured only by **The T. Milburn Co., Limited, Toronto, Ont.**

FANNING'S HORSE EXCHANGE



Sale Saturday, March 29, 1913


30 choice Holstein and Ayrshire Cows.
30 cows, guaranteed in calf, sound in udder.
30 cows, all under 7 years, in good condition.
30 cows, to be sold on credit, your own price.
40 Steers, heifer and dry cows, for grass purposes.
10 high-grade Holsteins, rising two years.
80 head of cattle, all classes, good condition.
1 Yorkshire (white) sow, in pig, and due May 10, weight about 250 pounds.
15 horses, workers and drivers, on credit.
1 hay gelding, first-class worker, 1300.
1 brown gelding, 9 years old, sound and true, all harness.
1 chestnut mare, road class, guaranteed against autos.
1 pair colts, by Keswick, rising 3 years old.
1 chestnut horse, rising 5, weight 1400 and sound.
1 black gelding, 7 years old, serviceable, sound, weight about 1400 pounds.
53 full-lined horse blankets, 72 inches long, any price.
40 surcingles, got to be sold, clearing out stock.
5 set single harness, double and stitched, any price.
3 all-wool blankets, any price.
Single harness, old.
Set of second-hand double harness.
6 dozen rawhide whips, just from the factory.
6 dozen cans of Stewart Condition Powders.
20 pair canvas mitts for spring work.

CONSIGNED.
1 gang plow, 1 cultivator, 1 Sylvester mower, 1 sulky rake, 1 single plow, 1 set harrows. Three months credit.
TERMS.—Three months on cattle, sixty days on horses, on approved notes on all sums over \$20. \$20 and under cash. A discount at the rate of 7 per cent. will be allowed for cash on credit amounts.
W. A. Fanning, proprietor; Geo. Jackson, auctioneer.

THE LINDSAY MARKETS

Alsike clover, No. 1, \$12 bush.
Apples, 50c to \$1.10.
Breakfast bacon, 23c. in piece, or 24c. sliced.
Beef, hind, \$12 per cwt.
Beef, front, \$10 per cwt.
Beef cattle, \$4.50 to \$6.
Butter, per lb, 27c. to 28c.
Barley per bus. 40 to 50c.
Buckwheat, 45c bus.
Bran, cwt, \$1.
Chickens per lb. 18 to 20c.
Cream 15 to 30c.
Cheese 16c lb.
Celery 5c bunch.
Ducks, 18c. lb.
Eggs, per dozen, 19c. to 20c.
F-our, Manitoba, \$2.85.
Geese, per lb. 17 to 18c.
Hogs, live, \$9.00 to \$9.50.
Honey, 15c. lb.
Hens, 50c each, 12c lb.
Hay, baled, 75c. cwt.
Hides, cow, 8c. to 9c.
Hides, calf, 10c. to 12c.
Hides, sheep, \$1.00 to \$1.25.
Hay, \$9 to \$11 per ton.
Lamb, 25c. lb.
Lard, 15c. per lb.
Oats, rolled, \$2.22 per cwt.
Pork, hind, 15c.
Pork, front, 14c.
Peas, large, \$1.50 bush.
Peas, small, \$1.25 bush.
Potatoes 90c to \$1 per bag.
Rib roast 17c lb.
Rye 55c. bus.
Red clover, \$10 bush.
Red clover, \$5 to \$9.
Straw, \$4.00 to \$5.00.
Sirloin steak 20c lb.
Spare ribs 10c lb.
Sage per bunch 5c.
Timothy seed, \$1.50 to \$2 bush.
Turkeys, 22c. to 25c. per lb.
Turnips, \$4.15 per ton.
Wheat fall, 95c.
Wheat, spring, 90c. bush.
Wheat, spring, 80c. bush.
Wood, tamarac, 4-ft. \$5.
Wood, maple, \$7.50, sawed.
Oat dust \$1 per cwt.
Oats, 35c. per bushel.

WHY ENDURE PIMPLES



Do so much for pimples, blackheads, red, rough hands, and dry, thin and falling hair, and cost so little that it is almost criminal not to use them.

Cuticura Soap and Ointment are sold throughout the world. A liberal sample of each, with 25-page booklet on the care and treatment of the skin and scalp, sent post-free. Address: **Post-Trade & Chem. Corp., Dept. 323, Boston, U. S. A.**

CUTICURA Soap and Ointment

Do so much for pimples, blackheads, red, rough hands, and dry, thin and falling hair, and cost so little that it is almost criminal not to use them.

Cuticura Soap and Ointment are sold throughout the world. A liberal sample of each, with 25-page booklet on the care and treatment of the skin and scalp, sent post-free. Address: **Post-Trade & Chem. Corp., Dept. 323, Boston, U. S. A.**

HOW TO BECOME A MILLIONAIRE

Story of Three Richest Men in United States

How long would it take a man to accumulate one million of dollars and to live under ordinary circumstances? Now most of us have some idea about old father Adam and the time when he lived upon earth. For the benefit of the reader who may not be inclined to squander time figuring back to the day when he ate his first apple in the garden it can be authentically stated that it is 5,913 years. Had he started a savings account in a bank at that time, and that his weekly deposit amounted to \$3.25, not counting interest on the deposit, this saving would amount to \$1,000,521 at the present day.

It is stated by sociologists that had Emperor Augustus, whose rule was marked by that important event known as the birth of Christ, saved \$250,000 each year out of his weekly pay check he would not hold the monetary standing of the old Laird of Skibo, Andrew Carnegie. After reflecting on what a collection of a cold million of dollars mean and the period of time which would elapse before the ordinary individual possessing a paying business could accumulate this amount is almost beyond conception.

Don't throw down the shovel and the hoe and get discouraged, but grit your teeth and still keep digging on and some day you may acquire it.

Here is how the three richest men in the United States started:

Frederick Weyhaeuser, said to be the richest man in the world and a German by birth, started life in a saw mill in Rock Island, Ill., and later on he purchased the mill. He afterwards purchased large tracts of timber in Wisconsin and without going into details he is now the leader of all millionaires on this mundane orb.

John D. Rockefeller, the second of the billionaires, was born in the State of New York, where he hoed potatoes and plucked weeds until ten years of age. He then struck out for himself and worked for neighboring farmers until he was 16, when he hiked away to Cleveland, Ohio, getting a position as office boy. He saved money at a small wage, less than \$30 per month and made his first good deal when he bought a cargo of hoop poles, which he loaded on a raft and steered it down the Ohio river to a mill where such timber was in good demand. His cash did not count up until he got in with "Coal Oil Johnny" in Pennsylvania and it was after this he commenced to figure his wealth in the millions.

Andrew Carnegie, the third richest man, was born in Dunfermline, Scotland, and was 12 years of age when he came to the United States. His parents located in Allegheny, Penn. Here young Carnegie secured a position as a bobbin boy in a cotton factory at 65 cents per week; being a bright boy he did not remain in that position very long, but went running an engine in a small mill, where he remained for two years. As the pay was small Andrew then went to Pittsburg, where he entered a telegraph office as messenger boy at a wage of \$1.25 per week. Carnegie was always on the job and never watched the clock to see how fast the hands went round, and in due time he received a clerkship. During the civil war in the United States Andrew held an important position in the army telegraph service. After the war he returned to the service of the Pennsylvania Company, where he received promotion. Mr. Carnegie saw that the day was rapidly coming when iron would supersede wooden-built bridges, and from that time came an entire change in his business career. To-day the little bobbin boy, who worked for 65 cents per week can boast of being the third richest man in the U. S. A.

Zam-Buk

Experienced mothers say Zam-Buk is best for children's injuries and skin troubles, because:

It is herbal—no poisonous mineral coloring.
It is antiseptic—prevents cuts and burns taking the wrong way.
It is soothing—ends pain quickly.
It heals every time.
It is good for grown-ups.
Just as good for grown-ups.

Sold at all stores and druggists.

THE VICTORIA LOAN & SAVINGS CO.

Dividend No. 43

Notice is hereby given that a Dividend at the rate of seven per cent. per annum has this day been declared on the Paid-Up Capital Stock of the Company for the quarter ending 31st March inst., and the same will be payable at the office of the Company on or after the 1st day of April 1913.

The Stock Transfer Books of the said company will be closed from the 25th March to 2nd April. By Order of the Board,
C. E. WEEKS, Manager.

Lindsay, March 20th, 1913.

JOHN DENNIS Pumps, Wind Mills Gasoline Engines

Wells drilled at shortest notice, terms reasonable
RUSSELL-ST. LINDSAY ONT. NEXT TO CREAMERY
Low prices, I have no middlemen's commission to pay

Series of Special Meetings For Farmers

A series of special Farmers' Institute meetings were held in Victoria County last week. The speakers were the district representatives of the Department of Agriculture for Peterboro, Victoria and Ontario Counties, namely, Mr. E. S. Hopkins, of Norwood; Mr. A. A. Knight of Lindsay; and Mr. E. T. Hagarth, of Whitby. The subjects discussed were: Feeding dairy cattle, drainage, crop improvement, alfalfa and poultry. Meetings were held at Cameron, Dunsford, Hartley, Valentia and Lindsay.

THE LINDSAY MEN REACH LIVERPOOL

A cablegram was received Sunday from the Lindsay "around the world trippers," announcing the fact that they had reached Liverpool in safety. The passage over was a very rough one, but nevertheless much enjoyed and all are well.

The cablegram was sent by Messrs. A. L. Campbell and D. Cinnamon.

CONCERT AT OAKWOOD.

A high-class entertainment will be given in Oakwood on March 31, under the auspices of the Public Library, by the famous Southland Serenaders. This is one of the best traveling organizations on the road and they will provide an entertainment of mirth and melody. Do not miss this treat.

Guilty of Assassination.

A man, razor in hand, was caught by his wife assassinating not an enemy, but a corn-what he needed was Putnam's Corn Extractor; it's safe, painless and sure. Try "Putnam's"—cures so fast, 25c. at all dealers.

MARRIAGE.

KINNEY-McMAHON.—Mr. and Mrs. J. J. McMahon announce the marriage of their daughter, Mary Loraine, to Mr. Albert A. Kinney, on Friday, March 21st, 1913, at Lindsay, Ontario.

BIRTH.

RIVERS.—In Lindsay, Thursday, March 20th, 1913, to Mr. and Mrs. M. J. Rivers, Russell-st., a son.

Children Cry for Fletcher's CASTORIA

The Food You Have Always Bought, and which has been in use for over 30 years, has borne the signature of **Chas. H. 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 trifle with 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
Chas. H. Fletcher.
The Kind You Have Always Bought
In Use For Over 30 Years
THE CENTAUR COMPANY, 71 NASSAU STREET, NEW YORK CITY.

THE VICTORIA LOAN & SAVINGS CO.

Dividend No. 43

Notice is hereby given that a Dividend at the rate of seven per cent. per annum has this day been declared on the Paid-Up Capital Stock of the Company for the quarter ending 31st March inst., and the same will be payable at the office of the Company on or after the 1st day of April 1913.

The Stock Transfer Books of the said company will be closed from the 25th March to 2nd April. By Order of the Board,
C. E. WEEKS, Manager.

Lindsay, March 20th, 1913.

DODD'S KIDNEY PILLS

FOR ALL KIDNEY DISEASES
PURE RHEUMATISM
BRIGHT'S DISEASE
DIABETES BACKACHE

NUMBER 23 THE PHARMACEUTICAL

THE STANDARD BANK OF CANADA

HEAD OFFICE TORONTO
LINDSAY BRANCH
S. ALCORN, Manager.

THE business man who has customers in various parts of Canada or elsewhere will find the services of this bank of invaluable assistance in collecting drafts, etc.

Branches also at Beaverton, Blackstock, Brechin, Cammington, Dumfries, S. Alcorn, Manager; Little Britain (R. H. Short, Manager); Hamilton Station (R. H. Conner, Manager); Pefferlaw, Sunderland and Woodville.