

DO IT NOW

It is well known to experienced salesmen that the largest and best business in fruit trees is done during the summer months.

Secure Your Agency Now We want a good reliable man for this district, because the demand for fruit trees never was so good.

PELHAM NURSERY CO., Toronto Ont.

SUMMER SESSION

from July 2nd merge into our Autumn Term from August 29th. Many teachers and senior students will take advantage of our Summer Term and many will continue until graduation in four or six months leading them direct into a good salaried position.

DR. F. BLANCHARD, DEPARTMENT OF DENTISTRY, UNIVERSITY OF TORONTO, VICTORIA.

Dentistry

DR. MELANDS & IRVINE, Dentists, members of the Royal College of Dental Surgeons. We have all the latest methods of dentistry.

Barristers, etc.

HOPKINS AND HOPKINS, Barristers, Solicitors, Notary Public, etc. Solicitors for Bank of Montreal.

STEWART & O'CONNOR, Barristers, Notaries, etc. Money to loan at very lowest current rates on best terms.

MOORE & JACKSON, Barristers, etc., solicitors for The Canadian Bank of Commerce.

LEIGH R. KNIGHT, Barrister, Solicitor, Notary Public, solicitor for Home Bank of Canada.

W. B. WELDON, Mariposa township Clerk, Oakwood, Fire Insurance agent, issuer of marriage licenses.

UNDERWOOD is prepared to loan money on farm, town, and village property, at very lowest rates of interest.

McLAUGHLIN, PEEL, FULTON & STINSON, Barristers, Solicitors, and Notaries. Money to loan. Special attention given to investments.

Marble and Granite Monuments

Still doing business in the same old and but not in the same old way. We advance with the times and are in a position to do better work than ever.

Lindsay Marble Works

The Dominion of Canada is forty-five years old on Monday next. Census returns show the urban population of Canada is increasing much faster than the rural.

Year's Good Business For Home Bank of Canada

The annual meeting of the Home Bank of Canada, for the fiscal year ending May, 1912, was held at the head office, 8 King-st. west, Toronto, last Tuesday afternoon.

The Board of Directors and the officers for the term of 1912-1913, will be: Eugene O'Keefe, President; Thomas Flynn, Vice-President; Directors: E. G. Gooderham, John Persse, W. Parkin Murray, Thomas A. Creer, John Kennedy, Colonel James Mason, General Manager; J. Cooper Mason, Assistant General Manager.

THE DIRECTORS' REPORT. Colonel James Mason, being appointed Secretary of the meeting, submitted the following report of the Directors:

Balance of Profit and Loss Account, 31st May, 1911, \$ 69,303.47. Net profit for year after deducting charges of management, accrued interest, full provision for bad and doubtful debts and rebate of interest on unmatured bills, 140,030.42

CAPITAL PROFIT ACCOUNT. Premium on capital stock received during the year, 6,312.02. Which has been appropriated as follows:

Dividend No. 19, quarterly at rate of 6 per cent. per annum, 19,014.77. Dividend No. 20, quarterly, at rate of 6 per cent. per annum, 19,087.79. Dividend No. 21, quarterly, at rate of 6 per cent. per annum, 19,088.45. Dividend No. 22, quarterly, at rate of 7 per cent. per annum, 22,453.22

Written up bank premises account, 25,000.00. Transferred to rest account, 25,000.00. Balance carried forward, 86,001.68.

LIABILITIES. To the Public: Notes of the Bank in circulation, \$ 1,060,385.00. Deposits not bearing interest, 7,008,601.92. Deposits bearing interest, 9,067,816.12.

ASSETS. Gold and silver coin, \$ 79,282.64. Dominion Government notes, 1,308,018.75. Deposit with Dominion Government as security for note circulation, 65,000.00.

Notes of and cheques on other banks, 285,096.78. Balances due from other banks in Canada, 378,893.01. Railway, municipal and other bonds, 382,978.55. Call loans secured by stocks, bonds and debentures, 1,454,602.94.

THE PRESIDENT'S ADDRESS. Mr. Eugene O'Keefe, President, then spoke regarding the Annual Statement:

The net profits for the year, which are about eleven per cent. on the Paid-up Capital, are somewhat in excess of last year's; these profits might be larger, but the Directors believe a conservative policy to be in the best interests of the Institution.

The Directors have pleasure in submitting to the Shareholders the Annual Report of the Home Bank, giving the result of the business for the year ended 31st May, 1912, together with the balance sheet at that date.

Four Quarterly Dividends have been paid and provided for; the first three at the rate of six per cent. per annum, and the fourth at the rate of seven per cent. per annum.

THE ANNUAL REPORT. Statement of the result of the business of the Home Bank of Canada for the year ending 31st May, 1912: was large—this year promises well. There is an increase in the acreage of the various grains of over a million and a half acres, the total being 17,672,000 acres, and if the weather conditions continue favorable, the results should show a yield considerably larger than that of last year.

The farmers of the West appreciate the value of their connection with the Home Bank. Speaking more particularly of the West, if the policy of the Bank continues to develop to meet western conditions, there is before it a great future. The Bank is highly regarded in the districts where its branches are situated, and it is a matter of congratulation that they have been doing well almost from the start.

At the big picnic held at Eden on Tuesday Grass Hill juniors defeated Eden juniors by 11 to 6. The game between Kirkfield and Lorneville ended in a dispute when Kirkfield were two runs to the good, the final decision being given to Lorneville. It appears that Lorneville were at bat with two men on bases and two men out. The next man up walloped a two-bagger into centre field, far enough to score the two men on bases, but was called out at first, when the Kirkfield pitcher picked up another ball, which was thrown into the field and endeavored to retire the runner at first.

CAN GROW HIS HAIR. Not wishing to appear like a convict when he appeared as witness in the Beattie Nabitt case, Mr. W. R. Travers, former general manager of the ill-fated Farmers Bank, wrote to Attorney-General, the Hon. Frank Doherty, Minister of Justice, requesting the permission to retain his hair and moustache until the enquiry is over.

ROSY BROOKS. A sad death occurred at the Ross Memorial Hospital, Wednesday afternoon, June 26, when Rosy Brooks, wife of Mr. Chas. Brooks, of Lindsay, passed quietly away.

THOUGHT SHE WOULD SURELY DIE. HAD PAINS AROUND THE HEART AND SMOTHERING FEELINGS. Mrs. Wm. Lee, Uthoff, Ont., writes:— "I have taken three boxes of Milburn's Heart and Nerve Pills, and am now well. I had such pains around my heart and such smothering feelings that I thought I would surely die.

THE PRESIDENT'S ADDRESS. Mr. Eugene O'Keefe, President, then spoke regarding the Annual Statement: The net profits for the year, which are about eleven per cent. on the Paid-up Capital, are somewhat in excess of last year's; these profits might be larger, but the Directors believe a conservative policy to be in the best interests of the Institution.

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net profits are about eleven per cent. on the average Paid-up Capital. We have written \$25,000 off Bank Premises and added to the Rest \$25,000, which is rather more than is required to maintain the proportion of thirty-three and a third per cent. to the Paid-up Capital.

WESTERN DIRECTOR SPEAKS. Mr. John Kennedy, one of the Western Directors of the Bank and also a Director of the Grain Growers' Grain Company, stated that the name "Home Bank" was becoming a household word in Western Canada.

Promotions From 2a To 3 Form. We print below the names of those who earned promotion from Form 2 A to Form 3 A or 3B, on the tests set by the staff.

- Alice McDougall (Honors). Roy Weldon (Honors). Evely Currie. Joseph Waterman. Kathleen Woods. Rose Eadicot. Margaret Kerr. Laura Reynolds. Ruby Sanderson. Amy Smith. Mildred Wilson. Wilbert Worsley. Roscoe Stewart. Reta Brealy. Ruby Webster. Charles McCrae. Florence McLean. John Southam. Margaret Murtha. Carl Nesbitt.

Children Cry FOR FLETCHER'S CASTORIA

BASEBALL DISPUTE. At the big picnic held at Eden on Tuesday Grass Hill juniors defeated Eden juniors by 11 to 6.

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Farmer's Boy Takes Paris Green. Bowmanville, June 26.— Chief Richard Jarvis has returned from investigating a case of suicide, in Darlington township, by which Willie C. Hamlyn, a farmer's son, ended his life by taking enough paris green to kill ten people.

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The New Fishery Regulations Issued

Now that the fishing season is in full swing, the regulations of the Ontario game and fisheries laws for the present year, which have just been issued in Lindsay by Inspector Bradshaw, will be of interest to the local anglers.

Apart from the usual regulations of previous years, an extract from the fishery laws and regulations provides that no one shall fish for, catch or kill in any part of the waters of the Province, in one day, by angling or shall carry away a greater number than eight small or large mouthed black bass. It also says that no small or large mouthed black bass, less than ten inches in length (measuring from the point of the nose to the centre of the tail) shall be retained or kept out of the water.

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VARICOSE VEINS CURED. NO NAMES USED WITHOUT WRITTEN CONSENT. Confined to His Home for Weeks. Heavy, aching, sore, straining and evil habits in youth brought on Varicose Veins. When I would stand the aching would become acute and I was often laid up for a week at a time.

Has Your Blood Been Diseased? BLOOD POISONS are the most prevalent and most serious diseases. They sap the very life blood of the system and unless entirely eradicated from the system will cause the most terrible and fatal diseases.

Drs. Kennedy & Kennedy. Cor. Michigan Ave. and Griswold St., Detroit, Mich. NOTICE: All letters from Canada must be addressed to our Canadian Correspondence Department in Windsor, Ont.

The HOME BANK OF CANADA. Make the Bank Collect Your Accounts. If you have money owing to you by someone either close at hand or living anywhere in Canada, United States or Great Britain, let the Home Bank make the collection.

Children Cry FOR FLETCHER'S CASTORIA. BASEBALL DISPUTE. At the big picnic held at Eden on Tuesday Grass Hill juniors defeated Eden juniors by 11 to 6.

PETER KENNEDY - - - MANAGER Lindsay. B.S.A. will give an interesting conversation on the growth and benefits of such grasses, and how to ensure a successful crop of the same.

TO MAKE SURE OF DRY FEET. Call and get a pair of J. HUGHES' Waterproof Boots. Repairs Neatly and Promptly Executed.

Just A Little Cleaner Than Ever Before. Children like FAIRY SOAP. Its whiteness shows its purity and appeals to them. It floats always within easy reach; the youngster does not have to dive for it.

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Fine Specimen of Orchard Grass. Mr. D. A. MacKenzie, B.S.A., dropped into The Watchman office today carrying a bunch of orchard grass that has attained a remarkable growth.