

**TESTS**  
 1913, the  
**Lindsay,**  
 \$1.50 and up  
 1.50 and up  
 1.50 and up  
 1.50 and up

**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 in 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,** Manager Lindsay Branch  
 Saturdays 10 to 1 o'clock.

**THE CANADIAN BANK OF COMMERCE**  
 Sir Edmund Walker, G.O., LL.B., 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 Money may be deposited or withdrawn in this way as satisfactorily as by a personal visit to the Bank.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

**THE BANK OF TORONTO**  
 INCORPORATED 1855  
 CAPITAL AND RESERVED FUNDS.....\$11,176,578

When You Travel Take money with you in the form of Bank of Toronto Travellers' Cheques or Letters of Credit. These are absolutely safe and sufficient, and are a protection against loss by theft, fire or other misadventure. There cost is inconsiderable. Obtainable from any branch of the Bank of Toronto.

117 BRANCHES IN ONTARIO, QUEBEC AND THE WEST.  
**Omamee Branch - C. Hodgetts, Mgr**

**FOR SALE**  
 We have about 50 pair of gold filled spectacles, fitted with good lenses, we will clear out while they last at \$1.99 a pair complete.

Your eyes tested free by the most improved methods.

**R. L. MORGAN**  
 DRUGGIST AND OPTICIAN RIGGS OLD STAND

**2 IN 1 SHOE POLISH**  
 It's so easy At all Dealers 10c

Every mother knows that her own child is superior to any other child in the neighborhood. Under a competitive system it is difficult to win unless the other fellows lose.

At Aurora new sidewalks will henceforth be laid on the local improvement plan.

Even the intoxication of love may have one with a headache the morning after.

Last week a Toronto hotelkeeper sold his license for \$85,000.

James Kneller, foreman of the Government-stone quarry at Verona, has been offered the position of Chief of Police at Fort William.

Apples and plums promise a record crop, is the report from different parts of Ontario.

Hamilton W. G. T. U. complains of too much smoking by City Hall officials.

**Our Medicine Bag**  
 FARM LABOR QUESTION.

(To the Editor of The Watchman-Warder.)  
 Sir,—With reference to the farm labor problem, to which attention has been called in recent issues of your valuable paper, by the publication of the views of several of your correspondents thereon, and which gives out the old, old story that there is a scarcity of hired help admitted on all sides, but they rarely do not think, from my close observation for a period of nearly five years that the bad roads or the lack of supply of autos, by the employers is any detriment in the cause.

Now let us all come out of our shells and face the music, and argue on plain facts. The farmer knows that it is almost next to an impossibility to get help from Canadian hands, because nearly all (with very few exceptions) have their own future to look after, and in some way or another have their interests placed on farm lots themselves, therefore it is emigrants which are flowing into the country by the thousands, that the farmers look to to give them the desired help needed.

Mr. A. writes to an agency stating he requires a man, and receives a reply that a man has been selected and will be sent on such a date. So delighted and elated is Mr. A. that he has to tell Mrs. A. of the fact, and joy knows no bounds in that household—but Mr. Editor, Mrs. A. candidly asserts that if Mr. A. is going to get help, she will see that the man also assists in the domestic duties. Of course Mr. A. consents to smooth matters over! Well, the day comes, and Mr. Hireman duly arrives and his first intimation is probably to a good feast if the dainties which can be certainly put up on a farmer's table, and at the sight of which Mr. Hireman cannot but think that he's in real clover at last. The preliminaries all settled, the outdoor work starts and progresses favorably for a week or two, and then suddenly—What has happened!—Well, it's just this: Mrs. A. could not churn, there was nobody to assist her, and she could not do her usual large baking of pies, etc., as there was no wood carried in, and for the first time Mr. Hireman sees a change in the temperament of inmates, and the meagre display on the table, just the day he was so hungry, too. Mr. and Mrs. A. talk matters over that night. Of course the hired man can assist her, and he shall to-morrow. The next morning sees the hired man out with the team at the usual time, and the midday meal time arrives, and in they go, and lo and behold, there is the churn, water pails, and what not, right at your very feet. What are you to do? Why, carry in water of course, bring in some wood and carry out the wash tub and empty this swill. At last they feast, and hurriedly too, for Mr. A. just remembers that he has got to fix the harness, or something of the kind. Nobby, the hired man, is at once deputed to turn the churn, it will only take five minutes, so says Mrs. A. After turning and turning for goodness knows how long, Mr. A. appears (having had his forty winks at the barn). "Now, lad, get your team and out, they have been in long enough," and Nobby hurries off and away to the fields. Mrs. A. in the meantime has not been able to make her butter, as the churn was unattended. Evening meal arrives. Oh, what a change! No pie, no cakes, no fruit. Why all this? Well, it Nobby is not going to help me in my work, I'll cut the luxuries, and so it goes on from bad to worse. Mr. A. wants Nobby to put in his tea hours in the fields, Mrs. A. wants him to assist her in his spare moments, and Nobby, the slave, Well! he's getting what they call fed up—with work—not with the necessities of life. The next week Nobby seeks the barn as soon as man's are over, and finds solace there, in the few minutes which he may call his own, and Mrs. A. noticing the turn in the tide, kindly informs Mr. A. that he had better get rid of the hired man, as he's not much good. He smokes near the barn! He jerks the horses in the field! He does not milk the cows clean! And as time goes on more faults are laid at his feet. Mr. A. feeling the strain of the continued reports, just tells Nobby that he's not doing work as he should do, and really he's not worth his money. Nobby, of course, who has been trying to give full satisfaction, is sorely troubled over such remarks; from that time onward he is a changed man, and takes no real interest in the work allotted to him, and finally looks for pasture new. Can you wonder at it? Farmers, do not expect your hired man to be working from 5 a.m. till 8 or 9 p.m. day in and day out. It is unreasonable.

You say you do it yourself. Let

**County Correspondence**  
**KINMOUNT.**  
 Kinmount, June 30.—Weather continues dry and very warm. Rain is badly needed as the pasture fields are nearly bare. Hay will be a short crop in this neighborhood.

Tourists are once more moving in and going on to their summer quarters.

Miss Ivy Gilmore, who has been a teacher-in-training at Peterboro Normal is home again.

Dr. White visited Lindsay on business last week.

Mr. Jack Askey left last week for the Muskoka hospital. We trust he may soon return fully recovered.

Our soldier lads are back again from Barrie, where they had a pleasant and profitable time.

Miss McKay, of Woodville, is visiting at Mr. John Austin's.

Mrs. Alex. Morrison spent several days in Lindsay last week. She was a delegate from the local branch of the Women's Institute to a meeting of the order in Lindsay. She reports a good time there.

Mr. and Mrs. Quibell and family left last week to take up their residence in Fenelon Falls.

Miss Amy White is spending a few holidays with Fenelon Falls friends.

Mr. James Wilson took a trip to Lindsay to-day.

Mrs. T. B. Robertson and her two little girls are visiting for a few days with Mr. and Mrs. N. F. MacEachern.

Mrs. R. A. Levia returned last Friday after a pleasant visit with friends in Michigan.

Miss Rolsom, of Verulam, accompanied Miss Mary Oswald, teacher at Fell's, to her home here and is spending a few days with Mrs. Oswald.

The high tea and concert given by the ladies of the English church in Hopkins' grove, was a success; the evening was a nice one and everyone present enjoyed themselves.

Miss Rae Chessell leaves on Wednesday morning to attend the summer school for teachers at Bracebridge.

We are pleased to note that Mr. R. O. Frost was among the successful ones in the final examination before the medical council and he can now add M. D. to his name.

Two marriages were celebrated in the R. C. church here lately by the Rev. M. Galvin on Wednesday last: Mr. M. Curtin to Miss Maggie Grainey, daughter of Mr. Chris. Grainey; to-day Mr. Joe Byrne to Miss Geraldine Allen. May their future be pleasant, their joys many and sorrows few.

Mr. and Mrs. E. A. Wellstood and family spent Dominion Day with friends in Minden.

Mrs. Jas. Morrison and Miss Minnie Moore spent a pleasant week visiting Peterboro friends.

**OBITUARY**  
**MRS. ELGIN LOGIE.**  
 Died on June 21, 1913, at her late residence, 151 Auburn-ave., Buffalo, N.Y., Mrs. Elgin Logie, widow of the late Alexander M. Logie, who predeceased her eleven years ago, and eldest daughter of the late John Naylor, sr., of Lindsay, at the age of 80 years. She leaves to mourn her loss one son and one daughter, namely, Alexander M. Logie and Mrs. D. R. Hay, all of Buffalo, N.Y. Two sisters survive her, Miss Catherine Naylor and Mrs. (Dr.) Fair, both of Lindsay.

**DIED.**  
**MULLIGAN.**—On the 28th June, in Verulam, William Mulligan, aged 84 years.

**PILES**  
 You will find relief in Zam-Buk! It eases the burning, stinging pain, stops bleeding and brings ease. Perseverance, with Zam-Buk, means cure. Why not prove this? All Druggists and Grocers.

**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. Ayer* 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. For more than thirty years it has been in constant use for the relief of Constipation, Flatulency, Wind Colic, all Teething Troubles and Diarrhoea. It regulates the Stomach and Bowels, assimilates the Food, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

**GENUINE CASTORIA ALWAYS Bears the Signature of** *Dr. J. C. Ayer*

**The Kind You Have Always Bought In Use For Over 30 Years**  
 THE CENTAUR COMPANY, NEW YORK CITY.

**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

**THE VICTORIA LOAN & SAVINGS CO.**  
 Incorporated 1895. Capital and Reserve Fund \$430,000.00  
**DIVIDEND NO. 44**

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 Victoria Loan & Savings Co. for the quarter ending June 30th, 1913, and the same will be payable at the office of the Company on and after Wednesday, July 2nd, 1913.

The Stock Transfer Ledger will be closed from June 25th to July 2nd inclusive. By order of the Board,  
**C. E. WEEKS,** Manager.  
 Lindsay, June 10th, 1913.

constituents?  
 Trusting that the foregoing may be taken in the light in which it is intended; I anticipate that it will only be guilty individuals who will take it in any other sense. Should anyone be desirous of writing me a line, I should be most pleased to receive same, and reply in friendship.  
**W. H. WARWICK.**  
 Cambay, Ont.

**RECEIVES CONTRACTS.**  
 With a gang of paint artists Mr. Geo. McFadden, the contractor, will adorn the bridges in Lindsay which span the Scugog with a coat of oil and lead. The lighthouses will also receive a touching up from the master hand of those skilled artisans.

On the completion of the Armouries, Mr. McFadden will turn his attention to that building, and put all the finishing touches upon the woodwork, inside and out. Several out of town contracts have been taken also, which will require the services of more painters.

The painting of the Armouries in Norwood has been awarded this contractor; the Carnegie library in Whitby; six new school houses which have lately been erected; a church and several other buildings, all of which must be completed before the cold weather.

**PETERBORO CHEESE BOARD.**  
 The high price at the Peterboro Cheese Board Wednesday was 13 3-16 cents. The board totalled 2,411, and the opening bid was 12 9-16. The price was increased several times and finally Mr. Gillespie got first selection at 13 3-16.

**DODD'S KIDNEY PILLS**  
 FOR ALL KIDNEY DISEASES  
 BRONCHITIS  
 RHEUMATISM  
 BRIGHT'S DISEASE  
 DIABETES  
 BACKACHE  
**NUMBER 23 THE PRUDENTIAL**

**THE STANDARD BANK OF CANADA**  
**Quarterly Dividend Notice No. 91**  
 Notice is hereby given that a dividend at the rate of THIRTEEN PER CENT. PER ANNUM upon the capital stock of this Bank has been declared for the quarter ending 31st July, 1913, and that the same will be payable at the Head Office in this city and its Branches on and after Friday, the first day of August, 1913, to shareholders of record of 25th July, 1913.

By order of the Board,  
**GEO. P. SCHOLFIELD,** General Manager.  
 Toronto, 17th June, 1913.