

# Bank of Montreal

ESTABLISHED 1817

Capital Paid Up \$14,400,000  
 Rest \$12,000,000  
 Undivided Profits \$681,561  
**\$27,081,61**

Branches of the Bank in every Province of the Dominion.

A general Banking business transacted.

Savings Department at every Branch.

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

# THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO

ESTABLISHED 1867

B. E. WALKER, President | Paid-up Capital, \$10,000,000  
 ALEXANDER LAIRD, General Manager | Reserve Fund, - 6,000,000

Branches throughout Canada, and in the United States and England

## SAVINGS BANK DEPARTMENT

Deposits of \$1 and upwards are received and interest allowed at current rates. Accounts may be opened in the names of two or more persons and withdrawals made by any one of them or by the survivor.

Lindsay Branch, H. A. HOLMES, Manager

## WASHING MACHINE

SEE OUR NEW CENTURY washing machine, the best machine made, Saves Fabric, Time and strength.

ALSO OUR CLOTHES WRINGERS, every wringer is guaranteed and will be replaced if not satisfactory.

-AT-

## J. G. Edwards & Co.

## Pocastination is The thief of Time

Don't wait till the day you want to use your motor boat before having your engine put in first-class shape. By having us put your motor boat in commission for you, you will be saved a lot of worry and trouble and have the satisfaction of knowing your engine is in condition to do its work properly.

G. W. HALL - LINDSAY GARAGE  
 EAST END WELLINGTON STREET BRIDGE  
 McLaughlin Automobiles. A full line of supplies. Fairbank's Engines.

## The Victoria Loan & Savings Co

Capital Paid Up \$200,000. Reserve Fund \$40,000.

We beg to notify our patrons and the public generally that we have entered upon our 16th year in business. The passing of the years has witnessed many changes, but, in the case of this institution, it has only demonstrated the solid basis upon which its business is established. It is, therefore, with a great deal of confidence that we salute the future and solicit the business of confidence that we salute the future and solicit the business of the Savings Bank Depositors of Lindsay and the surrounding district.

W. FLAVELLE,  
 President.

JAMES LOW,  
 Manager.

## Thrift as a National Asset--Excellent Address Given by Mrs. Cummings

From Thursday's Daily.  
 "Use thy youth so that thou mayest have comfort to remember it when it hath forsaken thee, and not sigh and grieve at the account thereof. Use it as the springtime which soon departeth, and wherein thou oughtest to plant and sow all provision for a long and happy life."—Sir Walter Raleigh.

An excellent address was delivered by Mrs. Willoughby Cummings, Field Secretary of the Women's Department, last night in the council chamber on the Canadian Government Annuities Scheme, or how to make sure provision for an old age of ease, comfort and dignity. The chair was taken by Mayor Begg, and there were fifty or seventy-five present. Mrs. Cummings is a clever speaker, and her remarks on the above subject were listened to very attentively. She remained in town all day and will leave to-morrow morning for Lakefield to give an address.

Just a few days ago the Toronto Globe printed the text of a remarkable address delivered by Mr. S. T. Bastedo, superintendent of Government Annuities, who spoke on the same subject as that taken by Mrs. Cummings last evening. The address is one that should be secured and read by every Canadian, and carefully considered.

The day of opportunity on the American continent is passing. The free lands will be exhausted in another quarter of a century. Great cities here, as in Europe, must inevitably mean at times unemployment and suffering.

The fear of poverty must become ever present in many lives, and, above all, the dread of poverty in old age, when the capacity of earning is gone.

There is need for provision to meet the conditions that will come as inevitable as to-morrow's sunrise. Thoughtful men are beginning to see an end of the material resources of the continent and are preaching thrift. The conservation of the forests, of the water-powers, of the coal and iron, is preached daily from a hundred platforms. Here and there a voice is raised to tell us that we are as wasteful individually as in the national sphere, and that personal thrift is as much needed as collective thrift. That lesson is reinforced when we read of men once eminent, rich and prosperous, dying in almshouses because they never recognized the necessity for saving. Let us come nearer home with the

argument. There are ten thousand mortgaged homes in Toronto to-day in which every ounce of energy is devoted to keeping up appearances, to carrying the daily financial burden—homes in which there is nothing but dark foreboding when a look is cast forward to old age. To the hundreds of thousands of Canadians who are living up to their income, or just a little beyond it, Mr. Bastedo's address should appeal mightily.

The Parliament of Canada has gone a long way to encourage the people of the Dominion to make provision for old age. It has established a Government Annuities system, under which it is hoped ultimately to make provision for the declining years of the great mass of the people. The Government pays the entire cost of management, and every dollar put in comes back to the annuitants with four per cent. compound interest. The money may be paid in at any money order office; it cannot be withdrawn, or seized for debt, or used in any other way. At 55 years of age, or later if preferred, the annuity begins, and continues till death. By supplementary provisions, if it is desired, the money paid in—should the depositor die before the annuity begins—is returned to his or her relatives with 3 per cent. interest. Should anyone begin to pay for an annuity and be unable to keep up the payments the amount—if insufficient to provide \$50 per year of annuity—will be returned when the depositor reaches the age of 55, together with 3 per cent. compound interest. In effect, therefore, there is placed at the disposal of every man, woman and child in Canada, without cost other than the expense of administration borne by all the people of Canada, a safe, convenient and simple way of providing for old age.

The movement is worthy of the encouragement of all leaders of public opinion. The young do not so well understand the shadow cast before by an old age of penury or financial anxiety as those of maturer years. They need sometimes to be reminded how that prince of good fellows, Robert Burns, looking back over a youth of folly and extravagance, sadly penned the lines:

"But pleasures are like poppies spread;  
 You seize the flower, its bloom is shed;  
 Or, like the snowflake on the river,  
 A moment white, then melts for ever."

## Lindsay Man Hurt in Collision on the Gorge Route Last Monday -- Had a Miraculous Escape

When Lindsay citizens read the account of the terrible collision on the Gorge route, Niagara Falls, on Monday, August 15th, they little thought that a well-known young business man of Lindsay was in the wreck and that he had a very narrow escape.

In the published list of the injured which was printed in Tuesday's *Warder*, was the name of "A. G. Simpson, of Toronto, head and body bruised." This should have read, of Lindsay, Ont., for the person referred to is none other than Mr. Arthur G. Simpson, of the Simpson House.

Mr. Simpson was spending a week in Toronto and on Monday last took the two o'clock boat to Niagara, and unfortunately happened to be a passenger in one of the ill-fated Gorge route cars.

In an interview with a *Warder* representative this morning he stated that the collision came as a great shock to all on board, and he never wanted to experience another. A trolley on the Gorge railroad hauling two trailers bound for Lewiston, crashed into a Falls-bound car on the trestle skirting the abutment of the cantilever bridge, the accident happening about five o'clock.

"That the entire party of 300 on the four cars were not killed or drowned is a miracle," said Mr. Simpson. "The brakes on the north bound train refused to act and the blasts of warning from the whistle were not heard by the crew of the south-bound car. Their view of the track was obscured at this point by a curve and the stonework of the bridge abutment.

PLATFORMS WERE BATTERED  
 "When the cars came together the forward platforms were battered in, and the rear trailer of the down going train was nearly thrown into the river. It was suspended over the rushing waters several feet and hung there until the wrecking crew removed it. The motormen jumped in time to save their lives."

Mr. Simpson stated that he was sitting in the second car from the front alongside of Mrs. Alice Martindale, of Toronto, who was seriously hurt, and who is at the present time

in the hospital. "The first thing I heard," said Mr. Simpson "was a woman's scream, and realizing that something was wrong I grabbed tightly hold of the railing of the seat. Almost instantaneously came a terrific shock and the passengers were bumped and jolted out of their seats. As the accident happened on a trestle, it meant certain death to jump down, a depth of perhaps fifty feet into the rapids. It was a miraculous escape and the wonder was that the cars did not plunge off the trestle, which is only a narrow one. The tracks are mostly all double-tracked on this route except just at the incline where this accident occurred. The rear trailer of the downbound train was prevented from going over the trestle into the river only by the coupling to the other car, which held it to the track. Had the car gone into the river nothing could have saved over fifty passengers from drowning. The head of the Whirlpool Rapids is only a few yards from where the accident occurred. We would have no chance to swim in the tossing waters."

Mr. Simpson received several injuries about the head and the body, but was able to continue the journey, and returned to Lindsay on Tuesday evening.

### INTO SISTERHOOD.

Peterboro, Aug. 18.—At the reception at Mount St. Joseph yesterday twelve novices took the final vows and thirteen postulants assumed the habit of the sisterhood of St. Joseph. They were from all parts of the diocese of Peterboro. Bishop O'Connor presided at the services, held in the chapel of the mother house in the presence of a large number of priests from different parts of the diocese.

### FELL OFF C.P.R. TRAIN.

S. Clarke, an Ottawa man, on his way to his home town, fell off the midnight C. P. R. train about two miles west of Caverville Monday night and was picked in a badly shaken and bruised condition by C. P. R. section-men and taken to Peterboro on a hand-car. He is now in Nicholls Hospital where his injuries were attended to by Dr. Young of Peterboro. Clarke was not badly hurt, at least as far as Dr. Young has been able to discover, and had a miraculous escape.

## DUTIABLE WOOL

MR. HORN REPLIES TO MR. CAMPBELL.

Dear Sir.—In Mr. Campbell's reply to my letter upon this subject he evades the question and branches off on another tack and brings rags into the discussion. In his first letter he discussed tops and noils, but he has evidently come to the conclusion that he does not know all about tops and noils, so he seeks more familiar grounds and now he wants to talk about rags. I confess that I would rather hold to tops and noils, as I know something about those articles of commerce, and that is really what the discussion is about, moreover I have noticed that the less woollen manufacturers have to do with rags the better it is for their business. Rags and shoddy have no part in our business. With good Canadian wools and botany tops to manufacture we are lacking nothing. Our customers giving us credit for making blankets equal to the celebrated Scotch manufacture; and why not? with English machinery and skilled mechanics to operate them we "fear nae foe."

So much for Canadian wools. We also manufacture tops into crib blankets, which require to be as fine as silk, as soft as velvet. This is even finer in staple than that grown on the world renowned shropshire flock at Fairview Farm.

Oh, what it must be to be there! The knowledge one must necessarily acquire handling wools and in the manufacture of woollen goods, however, must be trifling when compared with the wonderful educational advantage afforded the delegates of the sheep-breeders' committee, who met the Minister of Agriculture and other dignitaries at Ottawa. "I wonder if that is where Mr. Campbell learned his definition of tops and noils, and did they discuss rags and bones as well?" Mr. Campbell states that no one at the conference was so thoughtless or ungentlemanly as to attribute blame to the manufacturers, who were present, for taking advantage of existing conditions, but upon his return home he published an uncharitable letter charging the woollen manufacturers with pocketing millions and millions of dollars which belonged to the Government and the wool growers.

What a ready tongue suspicion hath! Mr. Campbell might be excused for suspecting his fellow Canadian of being guilty of this, but should have been very careful in publishing charges of such a damaging nature broadcast in the public press before first making every enquiry that such statements were true. For years woollen manufacturers in Canada have been contending against public sentiment created by just such unjust criticisms. "The question still remains, what are noils?" If Mr. Campbell's definition is correct the woollen manufacturers are guilty (according to Mr. Campbell) of pocketing millions of dollars which does not belong to them. If tops and noils are what I claim they are Mr. Campbell would only be displaying that gentlemanly spirit which characterised the delegation at Ottawa, if he withdrew his charge.

Lindsay, Aug. 19, 1910.

## Lindsay Collegiate Institute, 1910

We print below a summary of the results of the midsummer examinations so far as they concern students of this school:

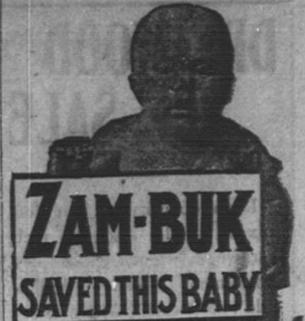
**NORMAL ENTRANCE** (formerly junior leaving or second class certificate) — Lawson Brien (honors) Millard Fallis, Flora Gillis, Ethel Giltman, Jessie Graham, Cassie Haugh, (honors), Blanche Jackson, Ada Lee, William Marshall (honors) Ruth McPhaden, Norman Nesbitt (honors) J. O'Neil (honors) Durand Murray, J. B. Parker, Devona Tocher, Ethel Tompkins, Florence Touchburn, Vera Williams, Louis Wood.

**FACULTY ENTRANCE** (formerly senior leaving or first class certificate) — Part I. Leigh Cruess, Isabel Kennedy, Noreen Kingsley, Grace Kebeddy, Noreen Kingsley, Grace Mitchell, Morgan O'Neil, Luther Hart.

**Part II.** Melville Brokenshire, H. Burn, Mabel Cinnamon, Andrew Cameron, Ralph Hardy, Basil Kingsley, Helen Kirkeconnell, Morgan O'Neil, R. Sisson.

**PASS MATRICULATION** — Tena Atcheson, Lawson Brien, Clifford Coulter, Florence Brokenshire, M. Austin, Nora Edwards, Lloyd Fallis, Albert Greer, Flora Gillis, Cassie Haugh, Alleen Hughes, Harry Jackson, Walter Kirkeconnell, Herbert Naylor, Oliver Smith, Florence Touchburn, Vera Williams.

**HONOR MATRICULATION** (and



**ZAM-BUK**  
**SAVED THIS BABY**

Mrs. M. Barrett, 654 Avenue St., Montreal, says:  
 "A horrid rash came out all over my baby's face and spread until it had totally covered his scalp. It was irritating and painful, and caused the little one hours of suffering. We tried soaps and powders and salves, but he got no better. He refused his food, got quite thin and worn, and was reduced to a very serious condition. I was advised to try Zam-Buk, and did so. It was wonderful how it seemed to cool and ease the child's burning, painful skin. Zam-Buk from the very commencement seemed to go right to the spot, and the pimples and sores and the irritation grew less and less. Within a few weeks my baby's skin was healed completely. He has now not a trace of rash, or eruption, or eczema, or burning sore. Not only so, but cured of the tormenting skin trouble, he has improved in general health."

Zam-Buk is sold at all stores and medicine vendors, soc., a box, or post free from Zam-Buk Co., Toronto, for price, 6 boxes for \$2.50. A certain cure for all skin diseases, cuts, burns, etc., and for piles.



## Devote Future To International Peace

Toronto, Aug. 18.—Dr. J. A. Macdonald, editor of the *Globe*, will devote the future to the cause of International Peace.

To this end he has relinquished the details of management into the hands of Mr. Stewart Lyon, assistant managing editor. Dr. Macdonald will continue to live in Canada, though his work will call him to many countries.

### SHOT HIS WIFE.

Montreal, Que., Aug. 18.—John O'Keefe shot his wife and then turned the weapon on himself early this morning, at 1350 Logan-st., where the O'Keefe's lived with another family. The cause for the tragedy is given as jealousy and it is claimed that a neighbor paid too much attention to O'Keefe's wife. There was no quarreling, however, and the first intimation that anything was wrong was when a shot rang out and then a minute later another one. Both were dead when the neighbors arrived on the scene. O'Keefe was 47 and his wife 35 years old. Six children are left, ranging from fifteen down to two years of age.

## 70 Years with Coughs

We have had nearly seventy years of experience with Ayer's Cherry Pectoral. That makes us have great confidence in it for coughs, colds, bronchitis, weak throats, and weak lungs. Ask your own doctor what experience he has had with it. He knows. He can advise you wisely. Keep in close touch with your family physician. No alcohol in this cough medicine. J.C. Ayer Co., Lowell, Mass.

Be well; be strong. You cannot if your bowels are constipated. The best laxative is Ayer's Pills, all vegetable. Ask your doctor if he agrees with us. Do as he says.

Children Cry FOR FLETCHER'S CASTORIA