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**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 of the Dominion, Newfoundland, London, England, New York, Chicago, etc.:

Paid up Capital.....\$16,000,000  
 Rest.....\$16,000,000  
 Undivided Profits.....\$ 696,000  
**\$32,696,000**

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

**JOINT SAVINGS ACCOUNT FOR THE FARMER and HIS WIFE**

A FARMER and his wife can have joint savings account with any branch of the Bank of Toronto.

A joint account is a great convenience. Both the husband and the wife can deposit or withdraw money separately. Many thousands of families have accounts of this description.

Interest is compounded Half-yearly

**THE BANK OF TORONTO**  
 offers farmers all facilities for the transaction of business, involving the use of money. Savings Deposits of \$1.00 and upwards are received.

Assets \$57,000,000 **Established 1855**

**Omeme Branch A. C. HODGETTS MANAGER**

**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**

**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**

**Did it Ever Occur to You?**

- 1) That insurance on buildings or stock gives cash returns only when you suffer loss.
- 2) That land insured by thorough underdrainage will give you increased cash returns each year without loss.
- 3) That the premium paid in investing in tile and drainage is returned in extra crops at an average of 40 to 50 per cent. per year.
- 4) That cement tile, machine and steam cured make the perfect land insurance. Investigate at the

**The National Concrete Mfg. Co. Near L. Deyell's Fruit Farm**

**Quality Butter**  
 That's the kind you make with Maxwell's "Favorite" Churn—



**Hand & Foot Levers with Roller Bearings**

Maxwell's "Favorite" is used all over the world—in Denmark, the butter country of the world—in the United States, in spite of high tariffs—and in every Section of Canada. Our Agricultural Colleges and Govt. Inspectors recommend it, because it is the finest butter-maker in the world.

Write for catalogue if your dealer does not send it.

**DAVID MAXWELL & SONS, ST. MARY'S, ONT.**

**RASPBERRIES IN OCTOBER**

The Warder is no doubt satisfied in saying that only one family in Lindsay enjoyed a feed of luscious wild raspberries on Saturday evening for supper, namely Mrs. John McGillivray and family, Regent-st.

It was a rare treat, and despite the recent frosts the berries were not in the least nipped. In fact they were as large as the smaller thimbles and very sweet to the taste. They were picked from the bushes in the garden at the rear of their home on Regent-st.

**OBITUARY**

**LATE DAVID GAGE.**  
 The funeral of the late David Gage took place this morning from his late residence in Queen-st., east ward, the remains being conveyed to the C.P.R. noon train, interment to take place at Bobcaygeon. A large number of town friends were in attendance paying their last respects to the deceased gentleman. The service at the house was conducted by Rev. Jas. Wallace assisted by Rev. Mr. McKay. The following gentlemen acted as pall-bearers: Messrs. Jas. W. Anderson, S. Henderson, John Carew, L. A. Campbell, S. Britton and Rich. Abercrombie. Rev. Mr. Smith will conduct the service at Bobcaygeon.

**Mr. J. C. O'Leary Prefers Ontario--Back From West**

"I would rather live on a half decent meal in Ontario than a real good one out West."

When asked for his opinion of the West last week Mr. J. C. O'Leary of King's Ward, expressed himself as above to a Warder man. Mr. O'Leary along with Messrs William Herlhey and Michael Harrington, of Downeyville, have just returned from a trip through the Canadian West, having visited Battleford, Winnipeg, Edmonton and other busy centres.

The trip was made along with some 32 other gentlemen from all over Ontario, who were the guests of the Neally Land Co., Toronto. The party after leaving Toronto, sailed from Sarnia for Fort William and thence by rail through the wheat-growing provinces, and in all were away two weeks.

Mr. O'Leary holds the opinion that a young man is just as well off in Ontario as in the West. In fact better off except for the opportunity of speculating in the West. A man with money and a level head can double

**"Sold for Money" is the Title of a New Play Which has Been Favorably Received in New York--Lindsay Boy the Author**

In current issues of the New York Herald and the New York Dramatic Mirror, which have just reached the sanctum of The Warder, the editor is pleased to note the success of a former well-known Lindsay boy, Mr. Jack Walker, one of the founders of the famous Lindsay Minstrel club and a young man who did much in promoting amateur theatricals in Lindsay.

Mr. Walker has now branched out as an author and playwright, and apparently in so doing has opened up a pathway of success. One night recently Mr. Walker's new play, "Sold for Money" was tried out at the Metropolitan, New York, in order to give the Broadway managers a chance to see it. The title of the play was changed also the Nom de plume. To the surprise of the management the play was reviewed by critics and they were favorably disposed towards it. Several managers also witnessed the play, liking it immensely. It is stated that Wagendorf and Temper will produce the play on Broadway after the elections.

The New York Herald has the following to say in regard to the new play: "Bronx borough had a theatrical first night to itself last night when the Spooner stock company presented a new play, "Sold for Money" at the Metropolitan Theatre. The play was credited to Leila Burton Wells, but a representative of the management said this was a nom de plume of a well known Broadway

**Col. Sam Hughes Down in Submarine**

London, Oct. 4.—(C.A.P. Cable.)—Col. the Hon. Sam Hughes and party visited Portsmouth and inched aboard the Admiralty yacht Echantress with Mr. Winston Churchill. They visited the Dreadnought Hercules. Commander Roper, formerly of Canada, accompanied the visitors. Col. Hughes was Mr. Churchill's guest on the yacht overnight and early yesterday morning both took a submarine trip.

**Janitor Guilty of Libel.**  
 Halifax, N.S., Oct. 4.—Jas. Maggs, janitor of the Halifax Herald Building, was yesterday sentenced to spend fifteen minutes in jail for newspaper libel.

**Schooner Driven Ashore.**  
 Sackville, N.B., Oct. 4.—Three or four lives were probably lost when an unknown schooner was driven ashore and wrecked in a gale on Wednesday morning at the mouth of Great Shemogue Harbor.

**BEAVERTON FAIR**  
 IDEAL WEATHER CONDITIONS PREVAILED WEDNESDAY.)

The management of the Beaverton fall fair is particularly well pleased with the success of the fair this year. The annual event was held under ideal weather conditions, a large crowd of visitors being present on Wednesday.

**Electric Restorer for Men**  
 Phosphono restores every nerve in the body to its proper tension, restores vim and vitality. Premature decay and all sexual weakness averted at once. Phosphono will make you a new man. Price \$1.50 per box, or two for \$2.50. Write for address. The Woodbill Drug Co., New York, N.Y.

**THE LINDSAY MARKETS**

The market showed no change on Saturday prices are similar to last Saturday with the exceptions of hogs, which dropped 50 cents per hundred during the week, and hay advanced \$2.00 per ton. The latter was a scarce commodity of late, and all that came in was picked up at advancing prices. Chickens and hens were the only fowl on sale to-day. The following is a correct list of prices.

Hogs, little, \$4 to \$6 a pair.  
 Hogs per cwt. \$8.25, \$8.75.  
 Hay, new, per ton, \$10. to \$12.  
 Straw \$4.00 95.00.  
 Potatoes, 40c bus.  
 Honey, 10c lb.  
 Hens, 18c, 16c per lb.  
 Hides, little, \$4 to \$6.  
 Hogs, per cwt. \$8.75.  
 Hay, new, per ton, \$8 to \$10.  
 Hay clover \$8 to \$10.  
 Hogs, per cwt. \$8.25.  
 Hay, baled, \$24.  
 Hides, cow, 9c to 11c.  
 Hides, calf 12 to 13c lb.  
 Hides, sheep, 75c to \$1.  
 Alfalfa \$15

Apples 50c to 75c per bag.  
 Bacon, 22c in piece, or 24c sliced.  
 Beef Cattle \$4 to \$6.  
 Butter, per lb. 27c to 28c.  
 Barley per bus. 48 to 50c.  
 Buckwheat 55c bushel.  
 Bran, cwt. \$1.40 cwt.  
 Chickens per lb. 18c.  
 Cream 15 to 30c.  
 Cheese 18c lb.  
 Celery 5c bunch.  
 Eggs per doz. 25c to 27c.  
 Flour, Manitoba, \$3.  
 Grass seed \$8 and \$9.  
 Lamb, 12c to 20c.  
 Sirloin steak 20c lb.  
 Spare ribs 10c lb.  
 Sage per bunch 5c.  
 Straw \$6 and \$7 per load.  
 Timothy seed, \$1.50 to \$2.00 bus  
 Turkeys 22c.  
 Turnips \$5 per ton.  
 Wheat, fall, 90c bus.  
 Wheat, spring, 85c bus.  
 Wheat, good, 85c bus.  
 Wool, unwashed 12c and 13c.  
 Wool, washed, 20 to 21c.  
 Oats 35c.  
 Oats, rolled, \$2.75.  
 Peas, large 90c bus.  
 Peas, small, 75c bus.  
 Rib roast 17c lb.  
 Ryb 70c bus.  
 Red clover \$13.50 bus.  
 Rhubarb 5c bunch.  
 Ducks \$1.00 to \$1.20 pair.  
 Alsike clover, \$10.00 bus.

**FANNING'S HORSE EXCHANGE**



**Sale Saturday, Oct. 12, 1912**

- 40 head young Cattle, mostly steers.
- 25 Head two year old Steers.
- 25 Head yearling Steers and Heifers.
- 15 Horses, workers and Drivers.
- 1 Span Matched Mare.
- 1 Chestnut Gelding, 11 years old.
- 4 aged workers, about 12 hundred.
- 20 first-class yearling Durham Steers.
- 4 Cows, consigned, all milking.
- 12 new Cutters, consigned, got to go.
- 5 set Harness, new, best leather.
- 75 Horse Blankets, all kinds.
- 50 Surcingle, any price, got to go.
- 10 Robes, best in market.
- 4 Month's credit on all Cattle.
- 7 per cent. allowed for cash.
- 40 head Cattle to be slaughtered.
- 20 Pigs expected, about 60lb. each.
- 12 dozen rawhide Whips given away.
- 10 old Halters, any price, got to go.
- 2 set second hand single Harness.
- 15 Horses 60 day's credit.
- Horses fetching \$20 and under only charged half-price.

**RIDS FEET OF CORNS, IS SAFE AND PAINLESS.**

No substitute has ever been devised that gives the quick, painless results you get from Putnam's Painless Corn and Wart Extractor. Its success is unequalled. It soothes, cures, heals and painlessly removes callouses, bunions, warts and corns in twenty-four hours. Perfect satisfaction guaranteed with 25c. bottle of Putnam's Painless Corn and Wart Extractor. Refuse a substitute preparation. Putnam's is sold by druggists.

**DEATHS.**

**TATE.**—On the 2nd, in Harvey, Joshua Garfield Tate, aged 21 years.

**HILYER.**—At Burnt River, on Sept. 25, Eli Hilyer, aged 85 years and 1 month.

**BRANDON.**—In Verulam, on Sept. 25, John Brandon, aged 80 years and 24 days.

**900 DROPS**  
**CASTORIA**  
 Vegetable Preparation for Assimilating the Food and Regulating the Stomach and Bowels of INFANTS CHILDREN

Promotes Digestion, Cheerfulness and Rest. Contains neither Opium, Morphine nor Mineral. NOT NARCOTIC.

Perfect Remedy for Constipation, Sour Stomach, Diarrhoea, Worms, Convulsions, Feverishness and Loss of Sleep.

The Sincere Signature of **Chas. H. Fletcher NEW YORK.**  
 At 6 months old 35 Doses—35 CENTS

EXACT COPY OF WRAPPER.

**CASTORIA**  
 For Infants and Children.  
 The Kind You Have Always Bought  
 Bears the Signature of **Chas. H. Fletcher**  
 In Use For Over Thirty Years  
**CASTORIA**  
 THE CENTAUR COMPANY, NEW YORK CITY.

**OTTAWA LIABLE FOR DAMAGES**

Ottawa, Oct. 4.—That the City of Ottawa is liable for damages for every case of typhoid fever in the two local epidemics is the opinion given by City Solicitor McVeety in an official announcement to the city clerk yesterday.

In the 1911 epidemic there were 1,100 cases and 88 deaths. In the epidemic this year the cases numbered 1,150, and the deaths 60. The city's bill of damages will therefore be a colossal one if the courts uphold the interpretation of the city solicitor places on the law.

**Coal Carrier Was Drifting.**

Sarnia, Oct. 4.—The steel freighter Polynesia arrived here in tow of the steamer Winona, of the Inland Lines, after a voyage of several hundred miles. The Polynesia had lost her wheel off Thunder Bay Island and was drifting helplessly around in much danger of being wrecked when it was Winona sighted her distress signals. The Polynesia had 6,000 tons of soft coal.

**BIRTHS.**

**SMITH.**—At Irenboro, on Thursday, Oct. 3, 1912, to Mr. and Mrs. Rich Smith, a son.

**A BROKEN ARM**  
 A painful accident occurred Saturday morning to the young son of Mr. and Mrs. T. F. Matthews, Peterboro. The boy fell from a chestnut tree in front of the family residence and broke an arm. Drs. Scott and Eastwood were called and set and dressed the broken arm.

**CUSTOMS RETURNS.**

The following figures show the customs returns for the month of September 1912 as compared with returns in 1911: Inland revenue 1912—\$216,000, 1911—\$145,000; Customs 1912—44218.80, 1911—4078.55.

**MISSIONARY CAMPAIGN.**

Rev. Canon Marsh and Rev. H. C. Kingston, of St. Paul's church Lindsay, have returned from Millbrook, where they were in attendance at the rural deanery meeting of Durham and Victoria counties. Canon Marsh states that the meeting was quite successful, Rural Dean Allen, of Millbrook, presiding.

After the devotional exercises and the studying of the Greek testament it was arranged to hold an educational missionary campaign in connection with every church in the deanery, the campaign to be held in November.

At the evening session the sermon was preached by Rev. H. C. Kings-

**Standing of Pupils At the Convent**

The following is the standing of the pupils of St Joseph's Convent for September 1912.

Sr. Fourth, Total 700.—Marguerite Mulvihill 602, Genevieve Murphy 555, Mary O'Loughlin 549, Teresa Barnett 538, Pauline Carroll 528, Helen Duck 518, Mary Murphy 505, Irene Curtin 500, Flo Anderson 489, Gertrude Flurey 468, Helen Brown 466, Mary Brunck 460, Mary Hogan 453, Ada Sullivan 420, Dolie O'Rielly 353.

Jr. Fourth, Total 700.—Grace Meehan 501, Mary Primeau 525, Mary LeHane 503, Marguerite Tsangney 488, Stasia White 460, Julia Skipworth 449.

Sr. Third, Total 350.—Emile Brunck 308, Annie O'Neill 305, Frances Murphy 295, Irene Kearns 293, Philomena Dwyer 290, Bernice Carroll 287, Aileen Meehan 280, Teresa Hargrove 279, Gertrude Dovey 277, Alexandrine Blanchard 272, Grace Teevin 264, Violet Rivers 264, Mary Fox 256.

Jr. Third.—Kathleen Baker 320, Lena Frain 316, Bernadine Lohane 304, Kathleen Murphy 292, Marguerite Sadler 284, Irene Martin 270, Margaret O'Loughlin 261, Esther Gillygoy 258, Mable Cougherford 250, Corinne Williams 250, Evelyn Cote 239.

Sr. Second.—Helen O'Rielly, Marguerite McCabe, Pearl Teatro, Madeline Cain, Ethel Hennessy, Teresa O'Connell, Edna Healy, Agnes Ayotte, Laville Meehan, Madeline Hutton, Agnes Duke, Lavina O'Neill, Rose Dennis, Vivian Healey.

Junior Second.—Helen Murray, Helen Tangney and Lizzie Tully (equal), Rose McCabe, Mary McMahon, Lizzie Fortier, Bernadette Cunningham, Ursula Connolly, Frances Duke, Lucy McIntyre, Marion Blanchard, Vallie Sanders, Leona Carroll.

**DODD'S KIDNEY PILLS**  
 SMALL KIDNEY DISK  
 ALL RHEUMATISM  
 BRIGHT'S DISEASE  
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**THE STANDARD BANK OF CANADA**  
 ESTABLISHED 1875  
 HEAD OFFICE TORONTO

**LINDSAY BRANCH**  
 F. F. LOOSEMORE, Manager

SAVINGS deposited in this bank draw the highest current rate of interest. Withdrawals of part or the whole amount may be made whenever desired without delay.