

20% Discount

Grand Sale of Ready-Made CLOTHING

Our Fur Trade has grown to be such an important branch of this store's business, that we have decided to enlarge the department by closing out the Ready-made Clothing and devoting the space to the Fur Department and Ladies' Jackets.

To do This all Ready-Made Clothing will be Sacrificed at 20 per cent. Discount.

Remember our stock of Clothing is all new, made up-to-date in style and quality. This is your opportunity to get Men's, Boys' and Children's Suits, Overcoats, Pea Jackets, Reefers, Odd Coats, Pants and Vests at a real genuine bargain.

This Sale Begins Saturday, Nov. 10th, and Lasts till End of Month

O'LOUGHLIN & MCINTYRE

CASH AND ONE PRICE

THOSE Chamois Vests

That we spoke about a few days ago are really worth a thought and a look at least.

People who take a cold easily or who are subject to throat or lung trouble, would be especially benefited by wearing those vests.

They are soft, pliable and cause not the slightest inconvenience to the wearer, while they are perfect protection from any unexpected cold waves that may not infrequently visit us at this time.

E. Gregory

Corner Drug Store, LINDSAY

Alsike Red Clover Timothy

Highest market prices paid for the above every day in the year. Seed cleaned for farmers free of charge over our power mills at Mariposa, Cresswell, Blackwater, Sunderland and Sutton. Will be glad to quote price on any sample submitted.

Coboconk Lime and Raven Lake Cement

Always in Stock . . . Large Stocks Best Hard Coal; also STEAM COAL for threshing. Salt in bbls. \$1.50.

Hogg & Lytle

Mariposa Station.

Bank of Montreal

Capital \$14,400,000
Reserve \$10,000,000

General Banking and Collecting.

Savings Department

Deposits of \$1 and upwards received. Interest at current rates allowed from date of deposit compounded half yearly.

A. MONTIZAMBERT, Manager.

A Branch is now open in FENELON FALLS with every banking facility.

Standard Bank LINDSAY BRANCH

Cambray twice a week, Tuesday and Friday.

FARMERS' BUSINESS—Special attention given to Farmers, Cattle and Hog Dealers, and to out-of-town accounts. Farmers' notes discounted. Sale notes cashed or taken for collection at lowest rates. Blank forms free on application.

Undoubted Security to Depositors. No delay in drawing your money. Interest paid or Compounded twice a year. Don't wait till you have a large sum to deposit. \$1 will open an account. Begin with us now. Small savings form the base of large fortunes.

F. F. LOOSEMORE, Manager.

Standard Bank Of Canada

WOODVILLE AGENCY

Savings Bank Department
\$1.00 opens a savings bank account. Current rate of interest allowed from date of deposit.

Accrued interest is added to the principal twice a year.

Accounts may be opened in the name of two or more parties.

Married women and minors may make and withdraw deposits without the intervention of any person.

F. E. BELL, AGENT.

Bank of Toronto

Head Office, Toronto
Capital - \$4,000,000
Reserve \$4,400,000
Assets \$35,000,000

OMEMEE BRANCH
A general banking business transacted. Farmers' business will receive careful attention.

SAVINGS BANK

A bank is the safest place for money not in use, safe from thieves, safe from fire, safe from temptation to spend it. Interest added twice a year at highest current rate. \$1 starts an account. We are here for business. We want yours.

J. B. L. GROUT, Manager.

Sterling Bank of Canada

KIRKFIELD

Authorized Capital \$1,000,000.

A branch of this bank has been opened at the above point, and a general banking business will be transacted.

SAVINGS DEPARTMENT

Deposits of \$1 and upwards received, and interest allowed at highest current rates, compounded half yearly.

If you contemplate making a change in your banking connections or think of opening a new account, we would be pleased to confer with you in person or by letter.

J. A. WALKER, Manager.

THE CANADIAN BANK OF COMMERCE

Paid-up Capital, \$10,000,000. Reserve Fund, \$4,500,000

HEAD OFFICE, TORONTO
B. E. WALKER, General Manager ALEX. LAIRD, Asst. Gen'l Manager

BRANCHES THROUGHOUT CANADA, AND IN THE UNITED STATES AND ENGLAND

A GENERAL BANKING BUSINESS TRANSACTED

FARMERS' BANKING
Every facility afforded Farmers for their banking business. Sales Notes cashed or taken for collection.

BANKING BY MAIL.—Deposits may be made or withdrawn by mail. Out-of-town accounts receive every attention.

LINDSAY BRANCH
W. C. T. MORSON, Manager

A FIFTY PER CENT. PROFIT ON BOOKS

DANIEL ROSE SAYS GOVERNMENT SHOULD OWN PLATES OF SCHOOL TEXT BOOKS.

Toronto, Nov. 8.—If the Government will make its own plates for text books and permit all publishers to compete in turning them out up to a certified standard a better and cheaper service will be secured, was the verdict of Mr. Daniel Rose, who gave evidence before the Text Book Commission this morning.

Mr. Rose estimated that under existing conditions the publishers made at least 50 per cent. on the school readers.

Mr. Rose publishes the Public school geography, which is bound with tape. The paper used in the book costs 5½c., which Mr. Staunton regarded as being a good price. Mr. Rose thought that if the paper were bought in car loads he might get it half a cent cheaper.

Mr. Rose had not applied for the right to publish the readers because he thought the copyrights were held by other firms. Had he known that other publishers might enter the field he would have taken a chance and published them.

Mr. Rose thought that specifications of the contract had not been lived up to in the case of the readers, but that if the requirements were complied with the result would be a first-class and modern book. He did not believe in wire stitching for readers.

Mr. Rose estimated that publishers make a fifty per cent. profit on the books.

Mr. Staunton read a letter from Mr. Gage to the Education Department whereby he offered to produce three books at very low prices.

"What is the price of the ink used in the third reader?"

"About 15c a pound."

"What should it cost?"

"About fifty cents."

The proper binding of the books, Mr. Rose estimated should cost ten cents, but the way they were being done, it was only worth eight cents. In the High School reader which was published by the Hunter, Rose Company, there were twenty-five sections, the use of which was secured without costing the firm "a brass farthing." Morang raised an objection to the use of one section, that was all. He thought that any reputable firm would not bring an action against the Government for using any of their copyright selections, because they deemed it a good advertisement.

Mr. Rose said the plates in the Rose Public School geography cost \$7,010. He did not think the press work was good. It was printed hurriedly, and the next edition would be better.

In response to the chairman's query as to what would be a fair per centage of profit to the publisher over and above the profit to the trades for mechanical work, he said from 10 to 15 per cent.

Some American books were handed the witness by the chairman, and he said they were "a hundred per cent. better than the Ontario readers."

"If the Government were to make a set of plates and throw the publishing of the books open to all publishers if a standard were lived up to, they would get better and cheaper books," was Mr. Rose's conclusion.

BY-LAW FOR TWENTY THOUSAND DOLLARS

THIS WILL BE VOTED ON JANUARY 7 TO PROVIDE PROPER SYSTEM OF FILTRATION FOR TOWN WATER.

At a special meeting of the Water Commissioners held last Thursday afternoon it was decided to submit a by-law to the ratepayers at the municipal elections for a proper system of filtration in connection with the town water works.

There were present Messrs. J. D. Flavelle, chairman, Brady, McNeillie and Mayor Vrooman.

Chairman Flavelle stated that the object of the meeting was to consider the question of obtaining purer water. He had given the matter considerable consideration lately on account of the numerous cases of typhoid fever. It was three years since the matter was last submitted to the ratepayers. It would be more favorably considered at present, the chairman thought, because not a single case of typhoid fever had been traced to town water, while many had been traced to well water. An estimate prepared by the secretary showed that the revenue for this year would be \$1,000 larger than last year; expenditure \$600 less, being an improvement of about \$1,600. Another reason why more favorable consideration might be expected was that the people on the former occasion had not confidence in the Superintendent. If the town water were absolutely pure the revenue from the increased service would pay the sinking fund and interest. The amount required would be \$20,000.

Mayor Vrooman regretted that the by-law had not been carried the last time. He also said that it was impossible to tell when the town water might become contaminated with the present system.

Mr. Brady was in favor by all means of having the water properly filtered.

Mr. McNeillie also expressed himself to the same effect, and thought it a good time to submit a by-law.

On motion of Messrs. McNeillie and Brady it was resolved:

That the necessary steps be taken for the preparation and submission to the ratepayers of a by-law providing for the issue of debentures to the amount of \$20,000 to be expended in installing a proper system of filtration in connection with the town water system.

In an informal discussion it was proposed to hold three meetings the first in the Town Hall, the second in the east ward, and the third in the Town Hall to discuss the question.

Extracts from the report of the expert will also be published in the town newspapers shortly.

Lindsay Man Brutally Beaten at Peterborough

A little light has been thrown upon the brutal assault made a few nights ago upon Edward Walsh, a Lindsay man. Mr. Walsh, as the story is told the Examiner, has been working in the country, a few miles out of the city, and came to Peterborough on Monday to go to a dance in another part of the country. He called at a local livery stable to hire a horse and buggy, but the proprietor was unable to let him have one because he had no one to drive. Finally a Water street man offered to go with Mr. Walsh, and they set out, both in a sober condition. However, the night was cold, and on the way a little bottle was tapped, and the contents disposed of. They were feeling rather hilarious when they reached their destination, but no hitch occurred in the evening's fun. On the way back they got over the line for another bottle, and by the time Peterborough was reached Mr. Walsh was a little bit intoxicated. He met another man, named Jordan, who invited him to local hotel for a drink. Strange to say, Jordan had no money, and Walsh had to pay. Shortly after Walsh lost all consciousness of earthly things, so deep was the influence of the liquor on him.

When he revived, or rather, recovered his senses, he was in the police station; his money was gone, his watch likewise, his face was badly bruised, his lips were swollen, and he presented a pitiful sight.

The latest developments in the case were made known at the Police court this morning, when Jordan appeared before City Clerk Armstrong on two charges. One was for the theft of money and a watch from Ed. Walsh, and the other was for assault and battery. He elected to be tried by a jury and was remanded until Monday next.

Funeral of the Late P. J. Hurley

Owing to pressure of other matter The Watchman-Warder was last week unable to make more than a brief reference to the funeral of the late P. J. Hurley, which took place on Wednesday morning from his late residence on Melbourne street to St. Mary's church, and thence to the R. C. cemetery. All places of business on Kent street were closed during the time of the funeral services, as a mark of respect to the deceased, and the attendance was amongst the largest ever seen at a funeral in Lindsay, many from the surrounding district being present. Members of Lindsay and Downeyville Branches of the C.M.B.A., the Lindsay Council of the Knights of Columbus and a delegation of the Peterborough Knights of Columbus marched in the long procession. At the church requiem mass was celebrated by Venerable Archdeacon Casey, assisted by Rev. Dr. O'Brien, of Peterborough, as deacon; Rev. Father Phelan, of Young's Point as sub-deacon, and Rev. F. J. O'Sullivan, of Lindsay, as master of ceremonies. At the grave Venerable Archdeacon Casey and Rev. Father Phelan officiated. Hon. Senator Geo. McHugh, Messrs. Thos. Brady, John Rogers, M. McGeough, B. J. Gough, and J. Bulger (Cobourg) acted as pallbearers. Among those from a distance who attended were Mr. John Hurley, Mrs. Hurley and Mr. Frank Hurley, Mr. and Mrs. T. J. Begley, Mrs. W. J. O'Brien, and Mr. J. J. Dorrie, Peterborough. Messrs. M. McFadden, H. Phelan, T. B. McGrath and Frank Pope, of the K.O.C.; Mr. Kelly, Brockville, and Mr. P. Hoach, Beaverton.

Large Deposit of Iron Ore Found in Haliburton District

Toronto Star of November 9: Mr. Wm. Robinson, of Bobcaygeon, called at the Bureau of Mines yesterday, and reported that he had made a valuable discovery of iron ore in the Township of Snowdon, in the Haliburton district, only about three-quarters of a mile from the line of the Irondale and Bancroft Railway. The deposit is 150 feet wide, and the ore a high grade magnetite. It is the largest body of ore yet discovered in the district. Mr. Robinson has applied for a mining lease of the property, which was originally taken up as agricultural land.

Lakefield Desires C. P. R. Connection

At a meeting of the Lakefield Board of Trade on Wednesday evening, November 7, the petition for presentation to the Minister of Railways and Canals, setting forth the necessity of an eight foot waterway in the canal, and the importance of conserving the head waters of the system by the construction of dams in the upper lakes, was considered clause by clause, and accepted by the meeting. The secretary and president were authorized to affix their signatures to the document and to have it forwarded to Mr. R. R. Hall, M.P., for presentation to the Minister.

A second petition to the Minister of Railways and Canals, setting forth the need of a suitable dock on the easterly margin of the canal at Lakefield, was discussed by the Board, and the secretary was instructed to forward it to Mr. R. R. Hall, M.P., for transmission to Ottawa.

A committee composed of Messrs. Graham, Davidson and Dela Fosse, was appointed to draw up a memorial to the C.P.R. with a view to their entry into Lakefield, the feeling of the Board being that the rapid growth of Lakefield renders more railways absolutely necessary.

The Cordova Mine in Hastings County to be Re-opened

A Belleville despatch says: It is expected that work will shortly be resumed in the Cordova gold mine in Belmont township, which has been idle for some years. This is one of the most extensive and richest mines in this district. It was for several years a profitable producer, but differences among those interested caused it to be closed.

Referring to this the Havelock Standard last week says: The above despatch agrees with local rumors, which state that the manager, Mr. Lamb, expects to get orders any day to start pumping the water out of the shafts. The announcement of the re-opening of the Cordova mine would be hailed with joy by the residents of Cordova and vicinity, many of whom own houses there and have to look for work elsewhere.

G.T.R. Car Ferry Across Lake Ontario.

The new car ferry boat, built for the G.T.R. by the Canadian Ship Building Company, Toronto, for service between Rochester and Cobourg or Port Hope, will be launched from the builder's works on the 1st of December. The new boat, which is estimated to cost \$875,000, and is to be christened "Ontario No. 1," will make daily trips all the year round. Her extreme length will be 320 feet, breadth 56 feet, draught when loaded 15 feet, and her twin screw triple expansion engines are expected to develop a speed of fifteen miles an hour.

Banquet to Dr. Coughlin in Peterboro

Dr. C. B. Coughlin, who leaves Peterborough this week to assume his new position as superintendent of the Deaf and Dumb Institute, Belleville, was the guest of honor at a large gathering of his personal and political friends in the rooms of the Young Conservative Club on Thursday evening, November 8. The speeches appreciative of Dr. Coughlin's worth as a citizen and his ability as a professional man were made by J. H. Burnham, president of the Young Conservative Club; T. E. Bradburn, M.P.P., Mr. James Kennedy, ex-M.P., J. J. Lynch, president of the Liberal-Conservative Association of West Peterborough; Lt.-Col. Miller and others. Congratulations were extended to both Dr. Coughlin and the Whitney Administration in making such an excellent appointment. A resolution was also passed unanimously endorsing the selection made by the Government.

CHILDREN'S RUBBERS



RUBBERS

From the little "tot" to the head of the family, there's a pair of good rubbers here for all.

Men's Rubbers for 74c
Women's Rubbers for 49c
Child's Rubbers for 34c

The Forbert & Forbert Shoe Store

Frank Forbert & Felix Forbert
52 Kent-St., - Lindsay

DOMINION ORGANS and PIANOS

are the Leading Instruments on the Market.
Rich in Tone
Correct in Style
Right in Price
SOLD BY
W. H. ROENIGK
Central Music Store
LINDSAY
Sheet Music at city prices.

PAY DAY

What do you get on PAY'DAY? Does your salary for the year total less than \$600? If so, you are wasting your time. Let us start you as a telegraph operator—a position that leads to the highest position in the railway service, commanding salaries ranging from \$5,000 to \$50,000 a year. Clip this advertisement, mail it to us, and receive (free) our handsome book, "The Highway to Success."

B. W. Somers, Principal
Dominion School of Telegraphy and Railroading,
11 Adelaide St. West Toronto

The Dominion Bank

Capital Paid up.....\$ 3,000,000
Reserve Fund and Undivided Profits.....\$ 5,888,000
Deposits by the Public.....\$ 28,000,000
Total Assets.....\$ 44,000,000

This Bank is prepared to transact all branches of domestic and foreign banking, and solicits accounts of Firms, Corporations, Societies, and Individuals, who may rely on courteous consideration and the very best terms that are consistent with good banking methods.

Lindsay Branch. ROBT. ROSS, Mgr.