

# 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,  
10 to 3 o'clock. Saturdays 10 to 1 o'clock. Manager Lindsay Branch

## THE CANADIAN BANK OF COMMERCE

CAPITAL, \$15,000,000 REST, \$12,500,000

### MONEY ORDERS

Issued by The Canadian Bank of Commerce, are a safe, convenient and inexpensive method of remitting small sums of money. These Orders, payable without charge at any bank in Canada (except in the Yukon Territory) and in the principal cities of the United States, are issued at the following rates:

Over \$5 and under \$10.....	3 cents
Over \$10 and not exceeding \$100.....	6 "
Over \$100 and not exceeding \$1,000.....	10 "
Over \$1,000 and not exceeding \$50,000.....	15 "

### REMITTANCES ABROAD

should be made by means of our SPECIAL FOREIGN DRAFTS and MONEY ORDERS. Issued without delay at reasonable rates.

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  
Strength and Stability

The Bank of Toronto, one of the oldest and strongest banks in Canada, invites your banking business. With its large resources, excellent facilities and complete banking connections and equipment, this bank offers the best of banking accommodation to all who have money to deposit or other banking business to transact.

ASSETS..... \$58,000,000.

Omeme Branch, A. C. Hodgetts, Mgr.

## THE VICTORIA LOAN & SAVINGS CO.

Incorporated 1895. Capital and Reserve Fund \$430,000.00

3 1/2 to 5 Per Cent.

We are enabled to pay the above liberal rates on deposits and at the same time extend to our patrons conditions which are unquestionable.

We beg to intimate that we are in a position to act as agent for the purchase of Canadian Municipal and School Debentures.

C. E. WEEKS, Manager. NEWTON SMALE, Assistant.



**Prism Brand Ready Mixed Paint**  
McLENNAN & Co

AT NATIONAL SHOW.  
Mr. S. Oliver returned last week from Toronto, where he has been attending the first National Exhibition of Live Stock, Poultry and Dogs. In a short conversation with a Warder scribe, he stated that the show was a huge success in every respect. There are a large number of entries in every department, an even larger number than at Toronto's great annual Industrial Fair, except for the entries in horses. Seventy cars of cattle pulled into the G.T.R. siding, while 32 more arrived on the C.P.R. There was an exceedingly large entry in pigs, it being the largest entry of porkers ever recorded for any exhibition yet held in the Queen City. The chickens shown numbered 3,300, and 1,000 entries in water fowl and turkeys 1,000, while there were keys. In the dog department there were no less than 600, comprising some of the best breeds and animals in the country. The National Show is a new organization as far as Toronto is concerned, but will in all probability become an annual affair.

### "If I Were a Young Man Again"

How many men have confessed to themselves that if they were young again, they would save their money? Such words are the wisdom of a man who has seen the world. Young men, you should heed that advice. SAVE. Do not squander your money on the bubble of big profits in risky ventures. The bubble bursts and leaves you poor. Put your savings into an absolutely secure and profitable investment like the

### 5 Per Cent. Debentures

of the Standard Reliance Mortgage Corporation. These Debentures are issued with interest coupons in sums of \$100 and over, for five-year periods. They are secured by paid-up capital of \$2,000,000.00 and \$3,000,000.00 assets. They represent the safest and most profitable investment that any man can select. We issue them with interest from date money is received in our office, to individuals residing anywhere in Canada. We offer reliable advice to bona fide inquirers as to judicious investments.

**Standard Reliance Mortgage Corporation**  
64-66 KING ST. EAST, TORONTO.

and Mr. Oliver states that citizens of Lindsay who like to see the very best live stock in the country should make an effort to attend.

### ARMS AND THE MAN.

I sing of arms and the man,  
Man in a different sphere;  
Not in a tribe or clan,  
Not far away, but near,  
Not on the battle field,  
Glad in the spoils of war,  
Gleaming in burnished shield,  
Dark from the cannon's roar,  
I sing of the man and arms,  
Late or a summer's eve,  
Under the roses' charms,  
Victories new to achieve,  
There, where the grasses sway,  
There, where the stars shine bright,  
I sing of arms and the man,  
Taking a last good-night.

### THE EVOLUTION OF THE SKIRT.

There was a girl in our town,  
And she was wondrous wise,  
Who jumped into a skirt built for  
A woman half her size,  
But when she found the skirt too  
Tight,  
She kicked with force and passion,  
And ripped the thing from foot to  
knee,  
And now the skirt's in fashion.

—Mr. P. X. Rutherford, of Fenelon Falls, proprietor of the Hotel Kawartha, was in town Friday and looked up a number of friends. Mr. Rutherford reports that the herring, which are to be seen in thousands in the waters about the dam and locks at the cataraqt village every fall, have all disappeared. Strange to say these herring, which are among the tastiest of the piscatorial tribe, are to be found in the haunts, at Fenelon Falls every fall and just as mysteriously disappear with the coming of the colder weather.

The pen is mightier than some criminals who try to break out.

## "The Value of Play" Jas. L. Hughes' Views

In a recent address at Whitby, Jas. L. Hughes, chief inspector of schools in Toronto, said a number of good things about the value of play which are worthy of reproduction. Here they are:

"There was a time when the whole thought was to teach a child to reverence the parents," began Mr. Hughes, "but now the cry was for parents to reverence the child for its unlimited possibilities. The British people are the greatest people to play in all the world and largely as a consequence, Britains lead the world in almost every line. Germany has written more books on play in the last hundred years than all the rest of the world, but they haven't played. Every element of power can be developed by play. True play brings all the powers of mind and body into action. A boy's chest girth can be increased eight inches between the ages of eight and fourteen years by proper play. The greatest way to fight the great white plague, is to see that children have a proper chance to play.

PLAY CULTIVATES QUICK THOUGHT AND ACTION.  
Every one has two brains. One that thinks and the other that executes the thought. The play process makes a boy's two brains work together. The real moving power is in the nerves. Play strengthens the nerves and trains them to act quickly. All the education of all the ages will not do a man or boy any good unless they are able to use it for God and humanity.

TOWN ON THE FARM.  
Here the speaker diverged from his subject to tell of his boyhood days on a farm in Darlington. How he had learned to crochet and make fancy work in the winter and sold it in Bowmanville to buy his clothes; of his first trip to Oshawa fifty-four years ago, etc., and concluded that manual training was of more value than arithmetic and if he had to choose between the two for his boy, he would choose manual training.

LACROSSE GREAT TRAINING.  
The speaker said that no training in school would help a boy or man to think and execute as well as the training he received on the lacrosse field, where he received the ball and only had a fraction of a second to take in the whole field and decide what to do with the ball and do it, with players behind and in front of him trying to get the ball away from him. Nothing would train him to

assist priest here, simply told the pupils to go home because there was no school. Inspector Ingall, of the Ontario Education Department, visited the school yesterday, and was also there today. He had today about a score of English-speaking pupils only. All the pupils were present yesterday.

The children do not know why they were ordered home. One child said he asked Father Routher, and the priest said he would tell him later.

GUARDS AT DOOR.  
Several parents ordered their children back to school, and they were refused admittance the second time by guards placed near the school. Those who did enter did so by stealth or in open defiance of the priest's order.

The Vankleek Hill school was reported by Inspector Merchant as one of the best conducted bilingual schools in the Province. It is in connection with this school that the Ontario Government conducts one of its English-French model schools. This year there is only a training class of the pupils in the model school.

### Bilingual School Trouble at Vankleek

Vankleek Hill, Ont., Nov. 18.—The pupils of the Vankleek Hill bilingual school were forbidden to enter the school this morning by one of their priests, who was stationed in front of the school before the hour of opening. Rev. Father Routher, the as-

think, decide, and act so quickly and accurately. Persistence was what counted in the long run. He told of a lacrosse team he had been on in Toronto, when a young man, going year after year to Montreal and after suffering defeat each year for six years, joining hands after the game and resolving to win next year, until finally they did win. Play helps to train one to accept defeat in the proper spirit, and always determine to win next time, said the speaker. His lacrosse team had gained more from those defeats by Montreal than they had from winning.

SELF CONTROL.  
"Nothing is negative in self control," said Mr. Hughes, and made the assertion that every man present could do something for God and humanity better than any other man if he can only find out what that something was. Playing games properly gave positive control.

MORALITY.  
Mr. Hughes stated that every vital change in education recognized the fact that every child has an individual soul. It was a mistaken idea that knowledge was power. Knowledge was not power unless the individual knew how to use it, and give it out. Every one who did not leave a thought to the world that it never had before had not fulfilled their mission here.

UNITY.  
One great value of play was that it trained the boy to work in unity with his team-mates and later to co-operate with the other men. He had gone to see Philadelphia play for the baseball championship, and while he had discovered they were great individual players, it was really their team work that counted more. They worked together like a great machine.

PLAYGROUNDS ESSENTIAL.  
He told of the great play grounds he had succeeded in getting in connection with the schools in Toronto, and of New York, tearing down whole blocks in the central part of the city to make play grounds for the school children of the slums. If he had to choose between having a school and a play ground he believed he would have the play ground.

Referring to Wellington's statement that "the battle of Waterloo was won on the play grounds of England," the speaker inferred that Canada might also become great through her play grounds, where every power of mind and body of young Canada could be developed.

# CASTORIA

For Infants and Children.

The Kind You Have Always Bought Bears the Signature of

In Use For Over Thirty Years

# CASTORIA

Exact Copy of Wrapper.

## JOHN DENNIS Pumps, Wind Mills Gasoline Engines

Wells drilled at shortest notice, terms reasonable

# RUSSELL-ST. LINDSAY ONT. NEXT TO CREAMERY

Low prices. I have no middlemen's commission to pay

# PERHAPS

That heavy Overcoat you wore last winter is not in quite as good shape as you fancy. Better look it over at once and if a new one is required, place your order without delay. We'll be very busy later on.

## W. G. BLAIR & SON

Ladies' and Gentlemen's Tailor. Kent-st., Lindsay

AN OPEN WINTER.  
A weather prophet writes in "for the purpose of letting us all know that the signs of a late, mild winter are rather in the majority just now, with one or two polls still to hear from. Not only is the corn very lightly clad with husks, but the soles of women's shoes are quite thin this season; the woodchucks have not laid up a single store of corn or nuts, but this may be due to the increased price in food products, and, besides, if the winter comes on good and hard he can sleep it off. The other signs of the late and mild winter are the presence of large numbers of crows in the swamps, and if they had decided to stay here and fight it out on these lines it will take all winter and the other is the comparative peace in hockey circles. That seems to indicate a considerable delay in the coming hard frost.

DIED.  
STAPLES.—In Caynville, on Monday, Nov. 17th, John Staples, aged 65 years.

Poets are born, and no law can prevent it.

# THE STANDARD BANK OF CANADA

HEAD OFFICE TORONTO

## LINDSAY BRANCH

S. ALCORN, Manager.

It is an advantage sometimes to keep a bank account in the names of two persons, so that either one may make withdrawals. Such an account is called a "joint account." We shall be pleased to furnish particulars.

Branches also at Beaverton, Blackstock, Brechin, Cannington, Dumfries, (S. ALCORN, Manager), Little Britain (R. H. Short, Manager), Northton Station (R. H. Coulson, Manager), Pefferlaw, Sunderland and Woodville.

# FREE PUZZLE PRIZE \$200.00

In Cash now to be Given Away FREE, in addition to the sum of \$2000.00 In Cash that we have previously Given Away.

1st Prize, \$50.00 in Cash.	3rd Prize, \$35.00 in Cash
2nd Prize, \$40.00 in Cash.	4th Prize, \$25.00 in Cash
5th to 9th Prizes, each \$10.00 in Cash.	

AND 100 VALUABLE PREMIUMS GIVEN AWAY

Below will be found six sets of mixed or jumbled letters. Can you arrange these six sets of letters in such order that each set will spell the name of a well known vegetable. It is not easy to do, but by patience can be accomplished. Try! By sending a proper arrangement you have an opportunity of winning a cash prize. Many have done this and will be shown by the names and addresses published below. Write these six words plainly and neatly on a slip of paper, as in case of ties, both writing and neatness will be considered factors in this contest.

This may take you a little of your time, but as there is TWO HUNDRED DOLLARS in cash and one hundred premiums given away it is worth your time to take a little trouble over this matter.

OPATQ	NIQON	BACEGAB
NRUTPI	RACTOR	EBTE

We do not ask you to Spend One Cent of Your Money in order to enter this Contest.

Send your answer at once; we will reply by Return Mail telling you whether your answer is correct or not, and we will send you a complete list of the names of the winners. Prize List, together with the names and addresses of persons who have recently received Two Thousand Dollars in Cash Prizes from us, and full particulars of a simple condition that must be fulfilled. (This condition does not involve the spending of any of your money.)

Winners of cash prizes in our late competitions will not be allowed to enter this Contest.

This Competition will be judged by two well known business men of undoubted integrity, namely, the advertising Managers of the Montreal Daily Herald and Montreal Daily La Presse, whose decisions must be accepted as final.

Below will be found a partial list of the names and addresses of a few persons who have won some of our larger prizes in recent contests. Although these persons are entirely unknown to us, they are our returnees. An enquiry from any one of them will bring the information that our contests are carried out with the utmost fairness and integrity.

Your opportunity to win a good round sum is equally as good as that of any one else, as all previous winners of cash prizes are debbarred from entering this contest.

Names and Addresses of a few Prize-Winners in Recent Contests.

Mr. C. O'Donnell, 25 St. James St., Toronto, Ont.	50.00
Mr. J. C. O'Donnell, 25 St. James St., Toronto, Ont.	50.00
Mr. J. C. O'Donnell, 25 St. James St., Toronto, Ont.	50.00
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Mr. J. C. O'Donnell, 25 St. James St., Toronto, Ont.	50.00
Mr. J. C. O'Donnell, 25 St. James St., Toronto, Ont.	50.00

Send your reply direct to

**BOVEL MANUFACTURING COMPANY**  
BOVEL BUILDING, (21) LINDSAY ST.