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 Pro ..... $ 802,000
$32,802,000

Office Hours: 10 to 3 o'clock. Saturdays 10 to 1 o'clock.

H. B. Black, Manager Lindsay Branch

A FARMER'S MONEY

The money a farmer receives from the sale of grain, stock or her products, should be put into the bank for safety.

Payments of bills and important purcheses can then be paid for by cheque or draft.

The Bank of Toronto invites farmers' business. Farmers will be shown every attention and courtesy by this Bank.

If you are not already a customer of

THE BANK OF TORONTO

You are invited to open a savings Account now. Deposits of $1.00 and upwards received, interest is added half yearly.

The Bank of Toronto has, 112 Branches in Ontario, Quebec and the West

Assets $57,000,000 — Established 1855

CAPITAL AND REST $11,000,0

Omemee Branch — A. C HODGETTS, MANAGER

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President

ALEXANDER LAIRD, General Manager — JOHN AIRD, Assistant General Manager

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

TOURISTS AND TRAVELLERS

The Canadian Bank of Commerce, by reason of its large number of branches in every Province of Canada, with direct representation in London, Eng., New York, San Francisco, Seattle, Portland, Ore., Mexico and St. John's Nfld., with Agents and Correspondents in every part of the world, is able to offer unsurpassed facilities to the travelling public, enabling them to obtain money in the simplest way at any point on their journey the world over. The Travellers' Cheques and Letters of Credit issued by this Bank overcome the annoying difficulties of obtaining funds abroad, especially in places where identification is difficult.

Cheques and Drafts on all the countries of the world, drawn in sterling, francs, marks, lire, kronen, etc., can be cashed or purchased at reasonable rates. S.8

Lindsay Branch, H. A. HOLMES, Manager

FREE TO YOU—MY SISTER

FREE TO YOU AND EVERY SISTER SUFFERING FROM WOMEN'S AILMENTS.

I am a woman.
I know woman's sufferings.
I have found the cure.

I will mail, free of any charge, my **home treatment** with full instructions to any sufferer from women's ailments. I want to tell **all** women about this cure — **you**, my reader, for yourself, your daughter, your mother, or your sister. I want to tell you how to cure yourselves at home without the help of a doctor. Men **cannot** understand women's sufferings. What we women know **from experience**, we know better than any doctor. I know that my home treatment is a safe and sure cure for **Leucorrhoea** or **Whitish discharges, Ulceration, Displacement** or **Falling** of the **Womb, Profuse, Scanty** or **Painful Periods, Uterine** or **Ovarian Tumors** or **Growths**, also **pains in the head; back and bowels, bearing down feelings, nervousness, creeping feeling up the spine, melancholy, desire to cry, hot flashes, weariness, kidney and bladder troubles where caused by weaknesses peculiar** to our sex.

I want to send you a **complete 10 days' treatment entirely free** to prove to you that you can cure yourself at home, easily, quickly and surely. Remember, that **it will cost you nothing** to give the treatment a complete trial; and if you should wish to continue, it will cost you only about 12 cents a week, or less than two cents a day. It will not interfere with your work or occupation. **Just send me your name and address**, tell me how you suffer, if you wish, and I will send you the treatment for your case, entirely free, in plain wrapper, by return mail. I will also send you **free** of cost, my book—"**WOMAN'S OWN MEDICAL ADVISER**" with explanatory illustrations showing why women suffer, and how they can easily cure themselves at home. Every woman should have it, and learn to **think for herself.** Then when the doctor says—"You must have an operation," you can decide for yourself. Thousands of women have cured themselves with my home remedy. It cures **all, old or young.** To **Mothers of Daughters**, I will explain a simple home treatment which speedily and effectually cures Leucorrhoea, Green Sickness and Painful or Irregular Menstruation in Young Ladies. Plumpness and health always result from its use.

Wherever you live, I can refer you to ladies of your own locality who know and will gladly tell any sufferer that this **Home Treatment really cures** all woman's diseases and makes women well, strong, plump and robust. **Just send me your address**, and the free ten days' treatment is yours, also the book. Write to-day, as you may not see this offer again. Address:

MRS. M. SUMMERS, Box H. 263 - - - - WINDSOR, Ont.

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 — William St. Church, Opposite St. Andrew's — Phone 131-L — Box 217

Advertise in The Warder

A Great Success

The introduction of our new 40c Blend (Grey Label), has answered a long felt want. Buy a tin of it to-day.

LIPTON'S TEA

Other blends from 35c to $1.00 per lb.

HOOKED IN THE UDDER.

But Douglas' Egyptian Liniment Saved the Injured Quarter.

When one of your animals is so badly hurt that there seems little or no chance of healing the wound then is the time to use Douglas' Egyptian Liniment.

Mr. G. P. Ashbocker, of Evans Mills, N.Y., says:—"While driving cows to pasture one of them was hooked in the udder, the horn penetrating so far that the milk ran out in a stream. Every one I talked with, said there was no chance of saving the injured quarter. But I decided to try Egyptian Liniment. I syringed this Liniment into the wounded udder and after three applications, she lost no more milk, and the wound healed so nicely that it is almost impossible to find the scar. I believe there is nothing equal to Douglas' Egyptian Liniment for cuts or sores of any kind."

Be wise—Keep Douglas' Egyptian Liniment on the premises. 55

25c. at all Dealers. Free sample on request. Douglas & Co., Napanee, Ont.

Johnson Marries Another White Girl

Chicago, Dec. 4.—This city to-day is rid of John Arthur Johnson, negro pugilist, and Lucile Cameron-Johnson, white, and his bride of yesterday. They are away on their honeymoon. Johnson announced they would go to Buffalo and New York.

Lucile Cameron is an attractive white girl, whose home is in Minneapolis, and for the love of whom a large part of the negro's troubles with the federal and city authorities is responsible. It was the discovery that the pugilist had transferred his affections of this 19-year-old girl that caused his first white wife, Etta Duryea, to take her own life several weeks ago.

The ceremony took place at the home the pugilist gave his mother, in the presence of two-score friends, white and black, of the prize-fighter. It was performed by the Rev. H. A. Robinson, negro pastor of the African Methodist Episcopal church. The house was filled with flowers and cake. The bride wore a shepherd's plaid travelling costume, with a picture hat and long purple plumes. The pugilist was attired in a suit of clothes of the same cloth. The couple left the house immediately after the ceremony, and it was given out that they were going to New York and Boston on a honeymoon trip.

THE LINDSAY MARKETS

Alsike clover, $12 bushel.
Apples, 75c. to $1.25.
Breakfast bacon, 23c. in piece, or 24c. sliced.
Beef, hind, $11.
Beef, front $8.
Beef cattle, $4 to $5.50.
Butter, per lb., 29c. to 30c.
Barley per bus. 45 to 60c.
Buckwheat, 46c. bus.
Bran, cwt., $1.20.
Chickens, per lb. 16 to 17c.
Cream 15 to 30c.
Cheese 18c lb.
Celery 5c bunch.
Ducks, 18c lb.
Eggs per doz., 35c.
Flour, Manitoba, $2.85.
Geese, per lb. 14 to 15c.
Hogs, little, $4 to $6 pair.
Hogs, per cwt., $7.65 f.o.b.
Honey, 15c. lb.
Hens, 50c each, 12c lb.
Hay, baled, 75c. cwt.
Hides, cow, 10 to 12c.
Hides, calf, 12 to 14c lb.
Hides, sheep, 50c. to 75c.
Hay, $8 to $12 per ton.
Lamb, 13 to 14c per qr.
Oats 38c. bus.
Oats, rolled, $2.75 bag.
Pork, hind 14c.
Pork, front, 13c.
Peas, large, $1.50 bush.
Peas, small, $1.25 bush.
Potatoes, 85c. per bag.
Rib roast 17c lb.
Rye 70c bus.
Red clover, $10 to $12.
Straw, $4.00 to $5.00.
Sirloin steak 20c lb.
Spare ribs 10c lb.
Sage per bunch 5c.
Timothy seed, $1.50 to $2 bush.
Turkeys 24c per lb.
Turnips, $5 per ton.
Wheat, fall, 92c bus.
Wheat, goose, 85c. bus.
Wheat, spring, 85c. bushel.

SHOT FOR A MOOSE.

A telegram was received from Saskatchewan, Tuesday, to friends at Beaverton, announcing the serious accident which from the tone of the despatch may result in the death of Mr. James Dobson, son of Mr. Alex. Dobson, formerly of the above place. It would appear Mr. Dobson was shot in mistake for a moose while hunting. As we go to press we learn Mr. Dobson died of his wounds.—Beaverton Exchange.

NO VOTE FOR DELINQUENTS.

One of the surprises of the season developed at the last regular meeting of the Meaford town council, when Town Clerk Albery introduced a by-law to prohibit from voting at municipal elections persons who are in arrears for taxes. The by-law was given the necessary readings and passed. Of course, if any person in arrears for taxes pays the same before election day and shows the returning officer a receipt from the town treasurer for the said amount he shall have the privilege of voting.

A Detroit shoe company will locate a branch at St. Thomas. So will an American steel industry in north-west Spain.

Twelve Years at the Helm

The Board of Education, Lindsay:

Gentlemen,—Herewith I hand you my resignation from the chair. I have occupied this position continuously since the annual meeting in February, 1900, and while the chairman should not be frequently changed, I think it not wise that the same person should hold the position for too long a period. It has, as you know, been my desire to vacate the chair for several years past, but constantly we have been crossing some stream so that you have thought it not advisable to make any change, and from year to year I have remained on at your request.

I accepted the position last February with the understanding that I should be allowed to retire as soon as the contractors had finished their work upon the Central and Alexandra school buildings. This has now been done and the contractors have been settled with.

Matters in relation to the schools are now in as favorable condition as can be reasonably hoped for at any time.

There is now therefore no good reason why I should not retire; on the contrary I think it better to retire now than to wait until the annual meeting. I think it better that you should choose my successor now so that he can enter upon the work, and be ready for the new year.

There are several matters requiring the attention of the chairman and the board besides the usual maintenance and management of our system of education; chief amongst these are the following:

Better school accommodation for the south ward.

Improving and beautifying the school grounds.

Manual training and household science.

These seem to me amongst the most important. There are others, and yet more will arise as time goes on for education can never be at rest. We must ever keep advancing with the change of time. What was sufficient in the past is not so now, and what may be sufficient now will not be so in the time to come.

In conclusion let me thank not only the present members of the board but all those who have sat with me during my occupancy of the chair, for their uniform kindness and courtesy to me while I have been chairman, and for devotion to duty as guardians of the educational interests of the town as well as of those pupils from other municipalities who have attended our schools.

Yours sincerely,
THOS. STEWART.

The members of the Board of Education met in the office of Mr. D. A. MacKenzie last week at 8.00 o'clock p.m. Present: Mr. Thos. Stewart (chairman), and Messrs. J. Staples, Dr. Blanchard, Dr. White, J. D. Flavelle, A. Jackson, Jas. Begg, J. McLennan, Jas. W. Anderson, J. Carew, John W. Anderson, Alex. Fisher and Secretary R. Spier.

The report of Col. Ogilvey on the military standing of the cadet corps at the Collegiate was particularly favorable to the warlike juveniles, the inspector terming them as decidedly efficient.

The return of the sub-target guns was asked for by the board. The gun has been sent away for repairs, and as it has lost its usefulness Mr. Kirkconnell considered it was unimportant whether it ever came back or remained where it is.

Mr. Watson Kirkconnell was appointed drill instructor of the cadet corps in place and stead of Mr. Owen who resigned.

On motion of Dr. Blanchard, seconded by Dr. White, Mr. Watson Kirkconnell, being duly qualified, he will have charge and instruct the cadets. A grant of $100.00, given by the Dominion Government, will serve as a recompense for the time expended annually.

On motion of Mr. T. Stewart, Mr. Flavelle took the chair in the place of Mr. Stewart, who tendered his resignation to the board.

It was moved by Dr. White, and seconded by Mr. Carew, that Mr. J. D. Flavelle be appointed chairman of the board.—Carried.

On motion of Mr. Jos. Staples, seconded by Mr. Jno. W. Anderson, Dr. Blanchard was elected Vice-Chairman.

Speeches of a short, crisp nature were made, all testifying to the valuable assistance Mr. Stewart rendered the board during his many years of service. Dr. Blanchard, Mr. Flavelle, Mr. Carew and Mr. Staples were among the eulogists.

New Railway to Pass Through North Country

The Peterboro Review says: Prospects are bright for the construction of a railroad extending from Montreal to Midland, and which would serve the northern part of the county of Peterboro and county of Victoria.

Mr. E. A. Peck, M.P.P., Mr. J. H. Burnham, M.P., and Mr. J. A. Sexsmith, M.P., were present in the interests of Peterboro, when representatives of the company waited on the Dominion Government yesterday, applying for the grant which the Government has been giving to railways when construction work is opened in new districts. This grant is $6,400 per mile.

The road, it is understood, would be known as the Central Railway of Canada. One purpose of the company in building this line is to assist in the handling of grain from the northwest. It is proposed to build the road with the lowest possible grade, and also with the view to making the distance as short as possible.

It is expected that the road will touch Fenelon Falls, and then pass through the northern part of the county of Peterboro. In Harvey the line would be to the north of Ball Lake. It would also run two or three miles north of Stoney Lake.

Such a railroad would be of great benefit to the north country. With transportation facilities, the people could readily dispose of timber and other products. Another effect would no doubt be mining development, a very important activity.

A Bad Heart, Its Cause and Cure

MANY, FIRMLY CONVINCED THEY ARE DYING OF HEART TROUBLE, HAVE OFTEN THE STRONGEST HEARTS.

Sometimes you wake up at night, heart throbbing like a steam engine. Your breathing is short and irregular; pains shoot through the chest and abdomen, and cause horrible anxiety.

Your trouble isn't with the heart at all. These sensations are the outcome of indigestion, which has caused gas to form on the stomach and press against the heart.

Just read what happened to Isaac Malloux, of Bell River, Ont.:

"Three months ago I was a weak, sickly man. My appetite was poor, food fermented in my stomach, I had sour risings and indigestion. At night I would often weaken with gas in the stomach and heart palpitation.

"I consulted my doctor and used remedies that my friends advised. Nothing helped.

"One day I received a sample of Dr. Hamilton's Pills, and my cure commenced. To-day I have a vigorous appetite, strong heart action, and no sign of indigestion. I feel younger and healthier than ever before."

Your druggist or storekeeper sells Dr. Hamilton's Pills, 25c. per box or five boxes for $1. By mail from the Catarrhozone Co., Buffalo, N.Y., and Kingston, Canada.

PILES Do not suffer another day with Itching, Blind, Bleeding, or Protruding Piles. No surgical operation required. Dr. Chase's Ointment will relieve you at once and as certainly cure you. 60c. a box; all dealers, or Edmanson, Bates & Co., Limited, Toronto. Sample box free if you mention this paper and enclose 2c. stamp to pay postage.

MARRIAGE LAWS

MINISTER REPLIES TO QUESTION OF J. H. BURNHAM, M.P

Ottawa, Dec. 5.—The Minister of Justice to-day gave his answers to the questions asked by J. H. Burnham, M.P., for West Peterboro, as to marriage laws in Federal territory. Mr. Burnham said:

1. Shat portions of the Dominion of Canada are solely under Federal control and jurisdiction?

2. What are the laws with respect to marriage in these districts?

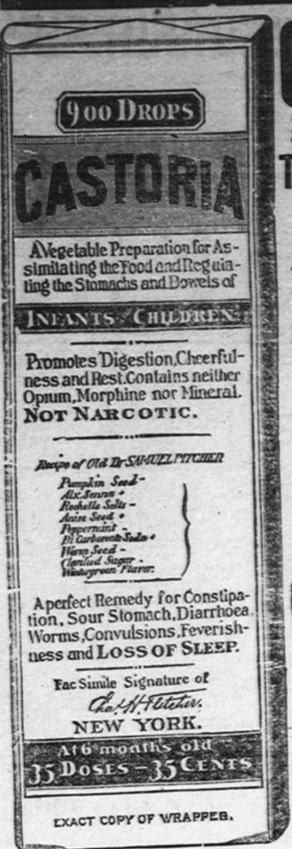
Hon. Mr. Doherty replies:

1. The territory which remains subject to the legislation of the dominion and not subject to any provincial powers is comprised in the Northwest Territories and the Yukon territory, being all that part of the dominion not included within the boundaries of any province.

2. The law affecting marriage in the Northwest territories is the law of England as the same existed on July 15th, 1870, in so far as applicable and in so far as not repealed, altered, varied, modified or affected by any Act of parliament of the United Kingdom or of the parliament of Canada applicable to the territories or by any ordinance of the Northwest territories.

The law affecting marriage in the Yukon territory is that which was in force in the Northwest territories on June 13, 1898, in so far as applicable and in so far as not released, abolished or by any ordinance of the governor-in-council or the commissioner-in-council under the provisions of the Yukon Act.

The Rouse Simmons, laden with Christmas trees, has evidently foundered in Lake Michigan, fishermen having found tops of such trees in their nets.



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.

FANNING'S HORSE EXCHANGE

Sale Saturday, Dec. 57, 1912

1 Black Gelding, Percheron, rising five years.
1 handsome Driving Horse, aged 7.
1 Chestnut Mare, in foal to Freier, Coach.
One of the largest sales of the season
1 middle-aged Horse, heavy, aged 10.
50 first-class Horse Blankets.
6 dozen Surcingles, any price.
6 new Rubber Lined Robes.
4 Bishop Robes, best robes made.
4 set Double Stitched Harness, single.
1 Second-hand Buggy.
6 Pigs, will weigh about 70 lbs. each
35 Pigs, consigned, weigh about 50 lbs. each, will be sold in lots.
Four months' credit on cattle.
75 Cattle, to be slaughtered at any price.
35 Two-year-old Steers, rising three.
Four months' credit on all cattle.
30 Steers, rising two years.
18 choice Steers, rising three years.
75 Cattle, must be sold at any price.
1 registered Hereford Bull Calf, nine months.
Four months' credit, no reserve.
15 Horses, all classes.
1 span Matched Drivers.
1 Bay Mare, by Imp. Horse, rising 3.
1 Bay Mare, by Warey Tuft, rising 6.
1 Bay Mare, by McNair, rising four.

DRANK HEAVILY, LIVED TO BE 116.

Dublin, December 6.—"Mickey" Smith, a basketmaker and cattle-drover, died in the workhouse at Dunshaughlin yesterday at the age of 116 years.

Smith drank heavily and smoked constantly. He was married three times. He slept very often in the open air, and was able to work up to three years ago.

Record entry lists are reported for the Winter Stock Fair at Guelph next week.

The first of six free rural mail delivery routes radiating from Galt, was begun this week.

'XMAS STATIONERY.

In very pretty boxes, at Higinbotham's Drug Store.

BIRTHS.

EARL—To Dr. and Mrs. Earl, Omemee, a daughter, on Dec. 6, 1912.

PORT HOPE COLLISION

FREIGHT RUNS INTO REAR OF CABOOSE AHEAD.

Fort Hope, Dec. 6.—This afternoon a freight train proceeding slowly along the G.T.R. here was overtaken and run into by another light freight. The rear cars were badly wrecked and took fire. Fortunately no one was seriously injured.

SHOVELING FATALITY.

A shocking fatality occurred on lot 29, first line east, township of Mano, near Orangeville, Ont., whereby Edward Halbert was almost instantly killed. Halbert had a steam thrashing outfit on his farm and was adjusting the belt on the fly wheel of the engine, when his left arm caught in the belting and was torn off near the shoulder.

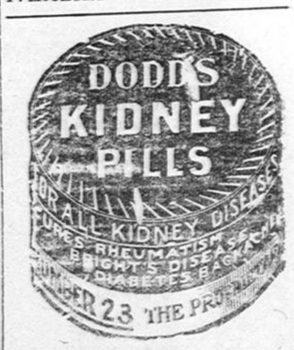
Dr Martels' Female Pills

NINETEEN YEARS THE STANDARD. Prescribed and recommended for women's ailments, a scientifically prepared remedy of proven worth. The result of their use is quick and permanent. For sale at all drug stores.

SEALED TENDERS.

Sealed tenders will be received by F. McClory, Esq., Lindsay post office, up to WEDNESDAY, THE 18th DAY OF DECEMBER, 1912, for the purchase of Lot Number 7, Concession 6, Township of Ops, 200 acres. All cleared and well improved. Present lease ends 1st March, 1914. The highest or any tender not necessarily accepted.

F. McCLORY and GEO. MURPHY,



THE STANDARD BANK OF CANADA

ESTABLISHED 1873

HEAD OFFICE TORONTO

LINDSAY BRANCH

F. F. LOOSEMORE, Manager.

KEEPING a bank account for "household expenses" and paying all bills by cheque has many advantages. It shows the balance on hand, the amount expended, provides receipts for every payment and does not require a large deposit to begin with.

Branches also at Beaverton, Blackstock, Brechin, Cannington, Dunsford, (F. F. Loosemore, Manager), Little Britain (R. H. Shortt, Manager), Nestleton Station (R. H. Coulson, Manager), Pefferlaw, Sunderland and Woodville.