

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 \$ 802,000
\$32,802,000

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

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 throughout the world.

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.

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

THE BANK OF TORONTO

Head Office: Toronto, Canada
Incorporated 1855

RECORD FOR BUSINESS YEAR ENDING 30th NOVEMBER, 1912

Assets	\$5,000,000
Liabilities	391,950
Income	6,176,578
Expenses	516,508
Profit	5,474,917
Reserve	612,485
Dividends	41,622,345
Interest	495,681
Loans and Investments	48,126,011
Deposits	2,516,789
Total Assets	59,226,548
Total Liabilities	2,158,884

INTEREST PAID ON SAVINGS DEPOSITS

OMEMEE BRANCH
A. C. HODGETTS
MANAGER

An Enthusiastic Yachtsman.

The Marquis of Ormonde is always to be found at Cowes, and since the day when he succeeded the late King Edward as Commodore of the Royal Yacht Squadron some time before his Majesty's death, he has been a great power in yachting circles. Lord Ormonde is a practical sailor, and has "passed" for the skipper's certificate of the Board of Trade. He is a personal friend of the Kaiser, and is generally to be found at Kiel when yachting contests are taking place.

Lord Ormonde spent ten years in the First Life Guards. By his marriage with Lady Elizabeth Grosvenor, a daughter of the present Duke of Westminster's grandfather, he became united to one of the most powerful families in the country. He owns over 20,000 acres in Ireland, and spends most of his time on the paternal estates. Kilkenny Castle is a historic pile which recalls the feudal days. On many occasions it has been a storm centre, and subjected to attack.

Pew families have passed through such vicissitudes as the Butlers. They stood by the Stuarts and were compelled to fly to the Continent when the royal house was deposed. But matters eventually straightened themselves out, and the present Marquis of Ormonde is enabled to live in placid ease.

ACTS QUICKLY ON CORNS, SORE FOOT LUMPS, CALLOUSES.

It's a new wrinkle for Corns—a painless remedy that quickly removes the corn. Don't doubt it; this is a dead sure thing. Lifts 'em out quick—roots and branches. No pain, no scars, no more salves or pads. Just apply Putnam's Painless Corn Extractor, 25c. a bottle. Substitutes pay the dealer best. "Putnam's" pays you best, because it rids your feet of corns. Take no other than Putnam's Painless Corn and Wart Extractor. Sold by druggists.

DR. SOPER DR. WHITE



SPECIALISTS

In the following Diseases of Men: Piles, Gonorrhoea, Syphilis, Rheumatism, Eczema, Epilepsy, Lost Vitality, Asthma, Syphilis, Kidney Diseases, Catarrh, Stricture, Bladder Affections, Diabetes, Emulsions, Kidney Diseases, and Blood, Nerve and Brain Diseases. Call or send history for free advice. Free Book on Diseases and Questions Blank. Medicine furnished in tablet form. Hours—10 a.m. to 1 p.m. and 2 to 6 p.m. Sundays 10 a.m. to 1 p.m. Consultation free.

DRS. SOPER & WHITE, 25 Toronto St., Toronto, Ont.

A Busy Hammer.

All over Canada the carpenter's hammer is heard. Every city is live with building; houses and places of industry going up.

The Contract Record has gathered some interesting figures which tell something of the story for the first six months of 1912. In twenty-seven Canadian cities so far this year there has been expended \$69,553,674 on building. Last year's record for the same time was \$54,192,092.

Toronto so far leads with a total of thirteen millions—two millions over Winnipeg, and five over Vancouver and Montreal. Edmonton makes the spending eight millions, as compared with a million and a half last year.

For the Water Trip. Before taking a trip on the water apply to the face a thin mask of cold cream dusted over with powder. Be careful not to rub the mask off during the trip. Immediately upon your return remove the powder and cream with a lotion containing a dissolving agent. Soap and water are a mistake, as they add to the irritation resulting from tan and sunburn. After several applications of the astringent, for which a small sponge should be used, pat the skin dry with a soft cloth, but do not rub it. Later make a second application of a good skin food.

WHY KEEP ON COUGHING?

Here is a Remedy That Will Stop It
Do you realize the danger in a neglected cough?
Then why don't you get rid of it?
Yes, you can shake it off, even though it has stuck to you for a long time, if you go about it right.
Keep out in the fresh air as much as you can, build up your strength with plenty of wholesome food, and take Na-Dru-Co Syrup of Linseed, Licorice and Chlorodyne.
This reliable household remedy has broken up thousands of hacking, persistent coughs, which were just as troublesome as yours, and what it has done for many others it will do for you.
Na-Dru-Co Syrup of Linseed, Licorice and Chlorodyne contains absolutely no harmful drugs, and so can be given safely to children as well as adults.
Your physician or druggist can confirm this statement, for we are ready to send them on request a complete list of all the ingredients.
Put up in 25c. and 50c. bottles by the National Drug and Chemical Co. of Canada, Limited. 217

The Draft Horse The Finest Farm Power

The draft horse is here to stay. This seems to be the consensus of opinion, so far as their utility on a farm is concerned. Mechanical powers, such as electricity, gasolene and steam, may displace horse power in many occupations, but the motor truck and traction plow will never come into practical use with farmers. Many reasons can be adduced to verify this broad statement, amongst which are, first, the tendency as time progresses and the world becomes more densely populated to minimize the acreage destined to owners, rather than increase them.

In most of the European countries the farmers work from 25 to 50 acres. Fancy such a tiller of the soil investing in a motor truck and traction plow! The day is far distant when the motor truck and traction plow will replace the good, honest Clydesdale horse, that requires no gasolene or electric development to produce the power required.

Notwithstanding the use of mechanically propelled machines, and their wide adoption in countries where extensive farming predominates, there is a greater demand for heavy horses to-day, and at an advanced price than ever before known. The Clydesdale horse, big drafters weighing from 1,600 to 2,000 lbs., will at all times command a profitable price and a ready market. Brood mares of such weights and proper conformation are bread-winners for the farmer, and profitable as honey bees wherever found.

When heavy horses are bred we are producing the kind that will bring the top market price, either in the cities for draft purposes or on the farm.

BIRTHS

GRAHAM.—In West Ops, on Monday, December 16th, 1912, to Mr. and Mrs. J. H. Graham, a daughter.

ASKED FOR A CRITICISM.

The Lecturer Got a Reply and a Big Surprise as Well.
Mr. Alton P. Man, the American scientist who invented incandescent lighting by the use of a carbon filament in a vacuum, when he was about seventy years of age looked more like a pooker than a scientist and in the subdued light of a lecture room appeared at a distance like a young man.

Some years ago he attended a lecture in Brooklyn upon the higher problems of electrical science, delivered by a "professor" with many titles and degrees. At the close the speaker called for comments and criticisms from the audience.

Mr. Man, who was sitting well back in the hall arose and, quoting a long statement from the lecture concerning a difficult process, asked if he had heard it correctly.

"With remarkable accuracy, sir," replied the lecturer. "They are almost my very words."

The inventor then clearly but cogently tore the lecturer's argument to pieces, greatly to the latter's astonishment and to the amusement of the audience. As he sat down the lecturer said: "I can hardly reply at present. You seem to have some information on the subject."

"Yes," replied Mr. Man. "I discovered the process myself nearly thirty years ago."—Pearson's Weekly.

SUFFERED FROM Catarrh of the Stomach For Thirty Years.

Catarrh of the Stomach is generally caused from some interference with the action of the liver, and is a malady that affects the whole body.

Some symptoms are burning pain in the stomach, constant reaching, etc. On the first signs of any of these symptoms Milburn's Laxa-Liver Pills should be taken. They are a specific for all disorders arising from wrong action of the liver.

Mr. Michael Miller, Ellerslie, Alta., writes:—"I take pleasure in writing you concerning the great value I have received by using Milburn's Laxa-Liver Pills, for catarrh of the stomach, with which I have been a sufferer for thirty years. I used four vials and they completely cured me."

Price, 25 cents a vial, 5 vials for \$1.00, at all druggists or mailed direct on receipt of price by The T. Milburn Co., Limited, Toronto, Ont.

THE LINDSAY MARKETS

The largest market in a year said Clerk Callaghan this morning: everything in abundance. The trade in fowl was brisk with no advance in prices.
Alsike clover, \$12 bushel.
Apples, 50c to \$1.10.
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, 43c. bush.
Bran, cwt., \$1.30.
Chickens, per lb. 16 to 17c.
Cream 15 to 30c.
Cheese 18c lb.
Celery 5c bunch.
Ducks, 17c. lb.
Eggs per doz., 32c to 35c.
Flour, Manitoba, \$2.85.
Geese per lb., 15c.
Hogs, little, \$4 to \$6 pair.
Hogs, per cwt., \$7.75.
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 gr.
Oats 38c. bus.
Oats, rolled, \$2.55 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 22c per lb.
Turnips, \$5 per ton.
Wheat, fall, 85c. bush.
Wheat, goose, 80c. bush.
Wheat, spring, 80c. bush.
Wood, tamarac, \$4.25 per cord.

SALVIA is a Preparation That Will Grow Hair Abundantly

This is an age of new discoveries. To grow hair after it has fallen out to-day is a reality.

SALVIA, the Great Hair Tonic and Dressing, will positively create a new growth of hair.

If you want to have a beautiful head of hair, free from dandruff, use SALVIA once a day and watch the results.

SALVIA is guaranteed to stop falling hair and restore the hair to its natural color. The greatest Hair Vigor known.

SALVIA is compounded by expert chemists.

Watch your hair if it is falling out. If you don't you will sooner or later be bald.

SALVIA prevents baldness by fastening the hair to the roots.

Ladies will find SALVIA just the hair dressing they are looking for. It makes the hair soft and fluffy and is not sticky. A large bottle 50c.

It was reported that Austria and Serbia had effected a settlement of the dispute in Albany.

A large grey eagle was shot in Hamilton cemetery.

Navier Paquad, brakeman, North Bay, was killed, and Engineer Thomas, of North Bay, had a leg broken and internal injuries in a derailment near Byng Inlet.

According to Judge Deroche, of Belleville, white residents on the Indian reservation at Tyendinaga township are not entitled to vote at the municipal elections of the township.

The English King. The King of England has no legitimate heir.

Last call for Leap Year, girls. Free food for thought may be had at any public library.

Wm. McIntyre, a G.T.R. brakeman, lost a leg when run over at Sarnia.

CAUGHT THE BUYERS.

Making Use of the Law and Disaster to Draw Trade.

In an English city not long ago the junior partner of a dry goods firm applied for a warrant for the arrest of his partner on the ground that he was selling goods below cost and so ruining the firm. So great was the local interest in this case that the courtroom was as crowded when the suit came up for trial as it might have been had a sensational murder case been the cause. Counsel for the senior partner moved for a postponement of the trial in order that he might have more time to prepare his case. The motion was granted. As the defendant left the courtroom the younger member of the firm stood up and angrily cried: "If he is released the sacrifice will go on!"

The consequence was that an hour later the shop was mobbed by bargain seekers, and eventually, when the case was called again, no plaintiff appeared, whereupon the case was dismissed. The whole affair was simply a ruse on the part of the firm to attract customers.

Following is an instance of how disaster was turned to good account by a French cloth manufacturing concern. This concern actually doubled its profits through a balloon disaster near Rouen. In this disaster the car aeronaut and his elder son were thrown downward, but the son had been caught by a hook that pierced his coat. He was carried in this way for some miles and at last came safely to the ground. His coat was repurchased by the makers, the mentioned company, and hung in the show windows with a full description of how it saved the wearer's life.

A Welsh miller had lost a guinea piece in a bin of flour and, after spending many hours in unavailing search for it, told a friend of his misfortune.

"Perhaps it will turn up in one of the sacks," suggested the friend, whereupon the miller was seized with a brilliant idea. He advertised his loss in the local papers, offering a reward to the finder of the gold piece. His sales trebled in a week or so, and he was paid many times over for the loss of his guinea.

G. B. S. Again.

Replying to an invitation from the Playgoers' Club to be present at the inaugural lunch at the club's new premises, G. Bernard Shaw remarked: "I shall most certainly do nothing now or ever to encourage playgoers to move into new and comfortable premises. The theatres depend on uncomfortable clubs and unhappy homes, and my income depends on the theatre. No sane man would spend an evening in the theatre if he could find anywhere else to spend it without being bored or henpecked. Women drag men to theatres because they get so tired of housekeeping that, no matter how delightful they make the home, they desire nothing more than to escape from it as a cook desires to escape from the smell of roast fowl. But modern clubs provide a refuge from home life for both men and women, and the more comfortable the club is the sooner the members will cease to be playgoers. I know, of course, that the members of your club have long ago settled down and that to most of them in the theatre is almost as startling as to most an actor at the Garrick Club, but still there are a few left, and as I do not want those few to be lured away from the box office, I must decline to give my countenance to your inaugural lunch. Besides, I have another engagement."

Earthquakes. The world is full of earthquakes.

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Children Cry for Fletcher's CASTORIA

The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of Dr. J. C. Fletcher and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

What is CASTORIA
Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. For more than thirty years it has been in constant use for the relief of Constipation, Flatulency, Wind Colic, all Teething Troubles and Diarrhoea. It regulates the Stomach and Bowels, assimilates the Food, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

GENUINE CASTORIA ALWAYS

Bears the Signature of
Chas. H. Fletcher
The Kind You Have Always Bought
In Use For Over 30 Years



FOR CHRISTMAS! Baking and every other day for that matter, there is nothing better to have in the house than a sack of Gold Medal or Baker's Queen Flour. They bake out so splendidly for bread and then for your biscuits, layer cakes or pies, to use our Lily is a guarantee against disappointment in results. Order a sack to-day from your grocer and you will be a regular customer thereafter.

Jos. Maunder & Son
Grain, Flour, Feed, Coal and Wood.

Home Dyeing has no terrors for me—It's simply my delight. Even Professional Dyers can't equal my Perfect Results. That's because I use DYOLA. (DYE—ALL KINDS OF GOODS)

SECURED PRIZES. Messrs. Corley and Hussey, of Lindsay, exhibited 12 fine birds at the Canington Poultry Show this week, and were successful in bringing home 9 first prizes, 2 seconds, 1 third and 3 specials.

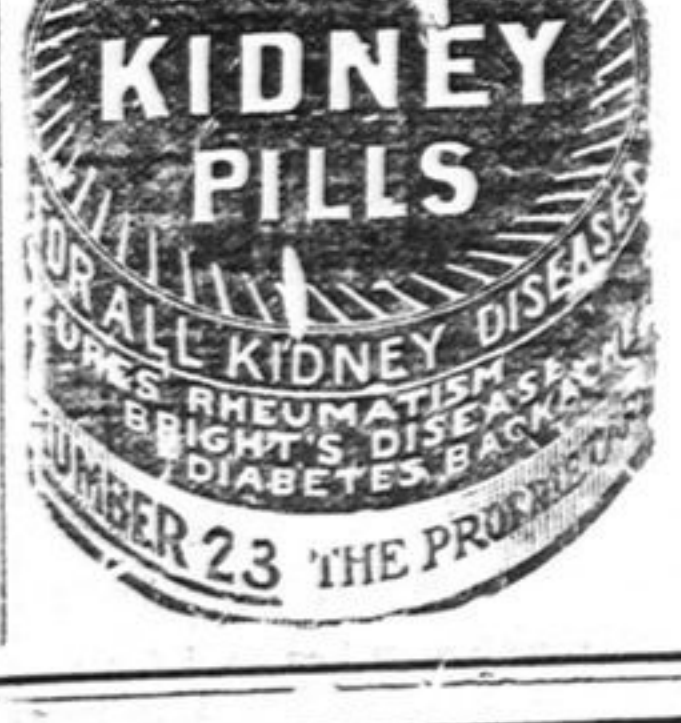
SHILOH CURES COUGHS & COLDS

Wm. Richardson, aged 35, C. P. R. fireman, of Havelock, was killed at Ivanhoe when a freight train crashed into an engine that was taking on coal. Engineer Trudeau was injured. Richardson leaves a widow and five children, one a few days old. A sure cure for the smoking habit: Take a six months' job in a powder factory.

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.



ESTABLISHED 1875

STANDARD BANK

OF CANADA

HEAD OFFICE TORONTO

LINDSAY BRANCH

F. F. LOOSEMORE, Manager.

SENDING money to any point in Canada, the United States or Europe is safe, economical and expeditious when this Bank's drafts and money orders are used.

Branches also at Beaverston, Blackstock, Brechin, Cannington, Dundas, (F. F. Loosemore, Manager), Little Britain (R. H. Shortt, Manager), Newton Station (R. H. Cookson, Manager), Pottersville, Sunderland and Woodville.

Scene From "The Fortune Hunter," with John Meehan in the leading role, at Academy on Friday, December 27.