

**Kumfort Over-Shoes**

Rubbers and Over-Stocks All in One.

Easy to put on and take off. Fit well. Look well—Wear well. All sizes for women and children.

Buy them and protect yourself and family from winter ills.

Canadian Consolidated Rubber Co., Limited, Montreal.

**All Dealers**

**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. Manager Lindsay Branch  
 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

**TRAVELLERS' CHEQUES**

Issued by The Canadian Bank of Commerce enable the traveller to provide himself with funds without delay at each point of his journey in a convenient yet inexpensive manner. They are issued payable in every country in the world in denominations of

\$10, \$20, \$50, \$100, \$200

with the exact equivalent in the moneys of the principal countries stated on the face of each cheque. They are economical, absolutely safe self-identifying and easily negotiated.

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 VICTORIA LOAN & SAVINGS CO.**

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

**DIVIDEND NO. 46**

NOTICE IS HEREBY GIVEN that a Dividend at the rate of Seven per cent. per annum has this day been declared on the Paid-up Capital Stock of the Company for the quarter ending Dec. 31, 1913, and the same will be payable at the office of the Company on and after January 2nd, 1914.

The Stock Transfer Ledger will be closed from the 20th December instant to Jan. 2nd, 1914. By Order of the Board,

**C. E. WEEKS,** Manager.  
 Lindsay, Nov. 28th, 1913.

**THE BANK OF TORONTO**

INCORPORATED 1855

CONSERVATIVE BANKING

The record of The Bank of Toronto for over half a century is the best kind of assurance that its management is sound and conservative, and that its policy of careful regard for the growing interests of its depositors is a cordial principle.

PAID-UP CAPITAL..... \$5,000,000  
 RESERVED FUNDS..... 6,176,578

Omeme Branch, **A. C. Hodgetts, Mgr.**



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

**BIRTH.**  
 MANN.—At 31 Fifth-ave., Ottawa, on Friday, Dec. 5th, 1913, to Mr. and Mrs. H. Clark Mann, a daughter.

**You are Thinking Now**

of a way to please Father, Mother & friends at Christmas. Your

**LEE**  
 The Photographer in Your Town  
 Developing and Printing for Amateurs. Telephone 284 K.



**Your Wife's Work**

is just as trying and important as your own and perhaps more tedious—but is her strength as great?

Women who are nervous and fretful and easily fatigued promptly gain strength and natural energy by taking **Scott's Emulsion** after meals because it is essentially nourishment—not a drug that stupefies or alcohol that stimulates—there is pure, rich medical nourishment in every drop which nature appropriates to enrich the blood and uphold the latent forces of the body.

Probably nothing is more popular with physicians for just such conditions than **Scott's Emulsion**.

Avoid substitutes called "wines", "extracts" or "active principles"—they are not cod liver oil.

Insist on the genuine **Scott's** AT ANY DRUG STORE

**The Golden Rule**

is practical and reasonable. It is the essence of right living. It means a proper consideration for others and a due regard for their rights.

When you put off your Christmas shopping you are not treating clerks as you would like to be treated. You are not showing the regard for the delivery boys that you would like to have shown to yourself.

Try following **THE GOLDEN RULE**  
 Do Your Christmas Shopping Early.

**OBITUARY**

**THE LATE REV. CREIGHTON.**

The remains of the late Rev. Mr. Creighton, who passed away in Port Hope on Saturday, were taken to the C.P.R. depot at Burketon Junction, and thence to Cartwright, where interment took place. Rev. Canon Marsh, of Lindsay, was present and assisted in the ceremony.

**MRS. R. HUNGERFORD.**

The funeral of the late Mrs. R. Hungerford took place from the residence of Mr. Wm. Hungerford on Saturday afternoon at 3 o'clock. The funeral service was held at the residence by Rev. Canon Marsh, of St. Paul's Church, interment taking place at Riverside cemetery. The pallbearers were: Messrs. M. Williams, J. Carew, B. P. Reesor, T. J. Tilley, T. A. Fisher and L. Wickett.

The floral tributes were numerous and beautiful. Amongst the contributors were a spray from Mr. L. Wickett; wreath, Mr. and Mrs. Jas. Hegg; spray, Mr. W. H. Roenigk; spray, Miss Cathro, Mrs. Paul O'Neil and Mrs. Geo. Johnston sheaf of wheat; family, cross; Bell Telephone Co. staff, large wreath.

**NEEDLER HAYDEN DEAD.**

Needler Hayden, a former resident of Lindsay, one of Kitchin county's early settlers passed away at Calgary, Alberta, Wednesday morning, Dec. 3, 1913, at an age of 60 years.

**Nerves Were Unstrung.**  
**WOULD ALMOST GO OUT OF HER MIND.**

Many women become run down and worn out by household cares, and duties never ending, and sooner or later find themselves with shattered nerves and weak hearts.

On the first sign of any weakness of the heart or nerves you should avail yourself of a perfect cure by using **Milburn's Heart and Nerve Pills**.

Mrs. Archie Goodine, Tilley, N.B., writes:—"When I was troubled with my heart, two years ago, I was very bad. My nerves were so unstrung, sometimes I would almost be out of my mind. I doctored myself with everything I could get, until at last I got four boxes of **Milburn's Heart and Nerve Pills**, and they have cured me. I cannot speak too highly of this wonderful remedy, and will recommend it to all sufferers."

Milburn's Heart and Nerve Pills are 50c. per box, or 3 boxes for \$1.25, at all dealers, or mailed direct on receipt of price by The T. Milburn Co., Limited, Toronto, Ont.

**ANOTHER PROSPEROUS INDUSTRY**

Modestly and quietly, but withal growing bigger day by day. About two years ago the Digby Lumber Co. Limited, purchased the plant on the east side of the river which had been operated for some years by Messrs. Kennedy & Davis Co. At once the manager, Mr. S. G. Parkin, gave orders for a complete overhauling and the work was carried out with considerable despatch. At the present time there are in the neighborhood of twenty hands employed in and about the mill and citizens will be interested to know that a goodly portion of these are highly-paid mechanics.

The goods manufactured by the Digby Lumber Co. include step-ladders, bake boards, clothes horses, broom handles, curtain poles, flag sticks, boxes, box shooks, crates, store boards, etc., and these are shipped in every direction by the carload. During the past season they manufactured and sold to the fruit growers more than five hundred thousand bottoms for baskets. They are already busy on this work for next season's delivery and expect to double the output.

One of the new lines recently added is the making of trays for functions such as five o'clock teas. These are manufactured either from solid cherry, walnut or mahogany and trimmed with brass. They are very highly finished and compare most favorably with the best products of the country. This should prove a profitable department.

But the efforts of the Digby Lumber Co. are not confined to this mill alone. A general lumber jobbing business of no small dimensions is transacted through the office of the company at William-st. north. They also acquired three acres of land, together with several railway sidings, from the Baker Lumber Co. some months ago. Here they have built what may be termed an ideal mill for dressing lumber in detail and the making of box-shooks, boxes, crates and basket bottoms, etc. The machinery is all of the latest pattern and connected direct with individual electric motors. Even the sawdust suction pipe is operated with an individual motor. "This said that the pork packer utilizes everything about the log but the squeal. This seems to be more than equalled by this company as they have installed a packer for baling the sawdust and shavings for sale to stables.

Everything in the new mill has been designed for convenience and labor-saving. The building has been placed between two parallel sidings and the rough lumber can be taken from the car on the one side, put through the proper machine and loaded in a car at the other side. This makes but one handling and at the same time keeps the material safe from unfair weather conditions. Citizens will be glad to learn of the growth of this industry and Mr. Parkin and his lieutenants are to be congratulated.

**Former Lindsay Girl Benefits by Will of N. Y. Merchant Prince**

Under the terms of the will of the late Benjamin Altman, the New York merchant who died recently, the employees of his great department store will divide among them \$30,000,000, or three-quarters of his estate. Probably this is the most princely single gift of the kind ever made by an employer, and it calls attention to one of the greatest retail merchants of modern times. Among the employees to benefit by the princely gift will be Miss Lottie Oakes, formerly of Lindsay, one of the most valued members of the large staff of employees.

In the Chicago Tribune, Mr. Robert J. Campbell, formerly assistant manager in the Altman store, writes of his late employer. Incidentally he remarks that if he had remained with Mr. Altman instead of leaving him some ten years ago, he would have benefited by \$250,000 under the will, for the money is to be divided according to the present earnings of the employees, with reference also to the number of years they have worked for the big store. However, although he loses a quarter of a million dollars, Mr. Campbell appears to doubt whether he could have stood the strain of working for Altman for ten years.

**A TREMENDOUS WORKER.**

The great merchant was a tremendously hard worker. He arrived at the store at nine o'clock every morning, and remained until far into the night. The clerks and salespeople had the same hours as the employees of other stores, but his buyers and managers never knew when they might have to work for twenty hours at a stretch. Altman is said to have paid them the largest salaries of any department store in the United States, and those whose health could stand the strain never complained. How he treated those who were faithful to him is illustrated in the case of William Leys, a young Scotchman, who had left A. T. Stewart and Co. to go behind the counter for Altman. One day the merchant happened to be passing Leys' counter and asked him some questions.

**THE FAVORITE MANAGER**

He was impressed by the intelligence of the replies, and soon moved Leys out to become floor-walker. A few years later he became manager, and it is said that he was the only manager who could be dogmatic with his boss. When Leys died Altman chartered a special train to take the employees of the store to New Rochelle, where the funeral was held. Upon the grave he threw a blanket of violets that had cost \$600. To Leys' widow he gave a cheque for \$50,000. Leys apparently had found the key to the brusque little man's heart, and there was nothing Altman was not willing to do for Leys while he lived, or for his family after he had died. Others did not have such happy experiences. A buyer, for instance, was called into the office one morning and asked why a certain line was not selling better. He did not give a very good explanation, and the merchant ordered him to have some rival goods taken off the shelves until the Bedford cords should be sold, as the people were buying them instead. When the buyer hastened away Campbell, who was in the office, pointed out to Altman that the move was unwise, and explained why. Thereupon Altman called back the buyer, demanded of him why he had not said that his employer's suggestion was a foolish one, and discharged him on the spot.

**KEEPING THE STOCK FRESH.**

Altman had a system of his own for keeping track of goods. Every article that entered the store was registered, the entry containing the quantity, the cost, the selling price, and the date received. When the goods had been in stock four weeks and had not been sold they were transferred to what was called the "slow list," and watched closely. After remaining on the "slow list" for two weeks they were put on the "give up" list. Every Friday the "give up" lists were taken to Altman's office, and if the goods had not been sold since the previous Friday the price was cut, and cut each Friday until they were disposed of. Whatever loss might be incurred, Altman believed that it was better to take it and to reinvest the money in faster selling goods.

**A GREAT ART COLLECTION**

Mr. Altman always contended that it was not what an article cost that should determine its price, but what it could be sold for. So it happened that sometimes articles costing several dollars would be sold for a few cents advance on cost price. On the other hand, he was able to make great profits on some goods that had cost very little, and could be sold for twice or three times their cost. Altman's whole heart was in his store. Although he had the greatest collections of pictures of any man in America with the exception of J. P. Morgan, and spent his evenings in his picture gallery, his thoughts would be on the next day's work. His devotion to business, the great salaries he paid his lieutenants, and his tireless energy explain his success, which was one of the greatest ever achieved by a retail merchant.

**Children Cry for Fletcher's**

**CASTORIA**

The Food 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. It cures Diarrhoea and Wind Colic. It relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

**GENUINE CASTORIA ALWAYS**

Bears the Signature of **Dr. J. C. Fletcher**

**The Kind You Have Always Bought**

In Use For Over 30 Years  
 THE CENTAUR COMPANY, 77 MURRAY STREET, NEW YORK CITY.

**JOHN DENNIS Pumps, Wind Mills Gasoline Engines**

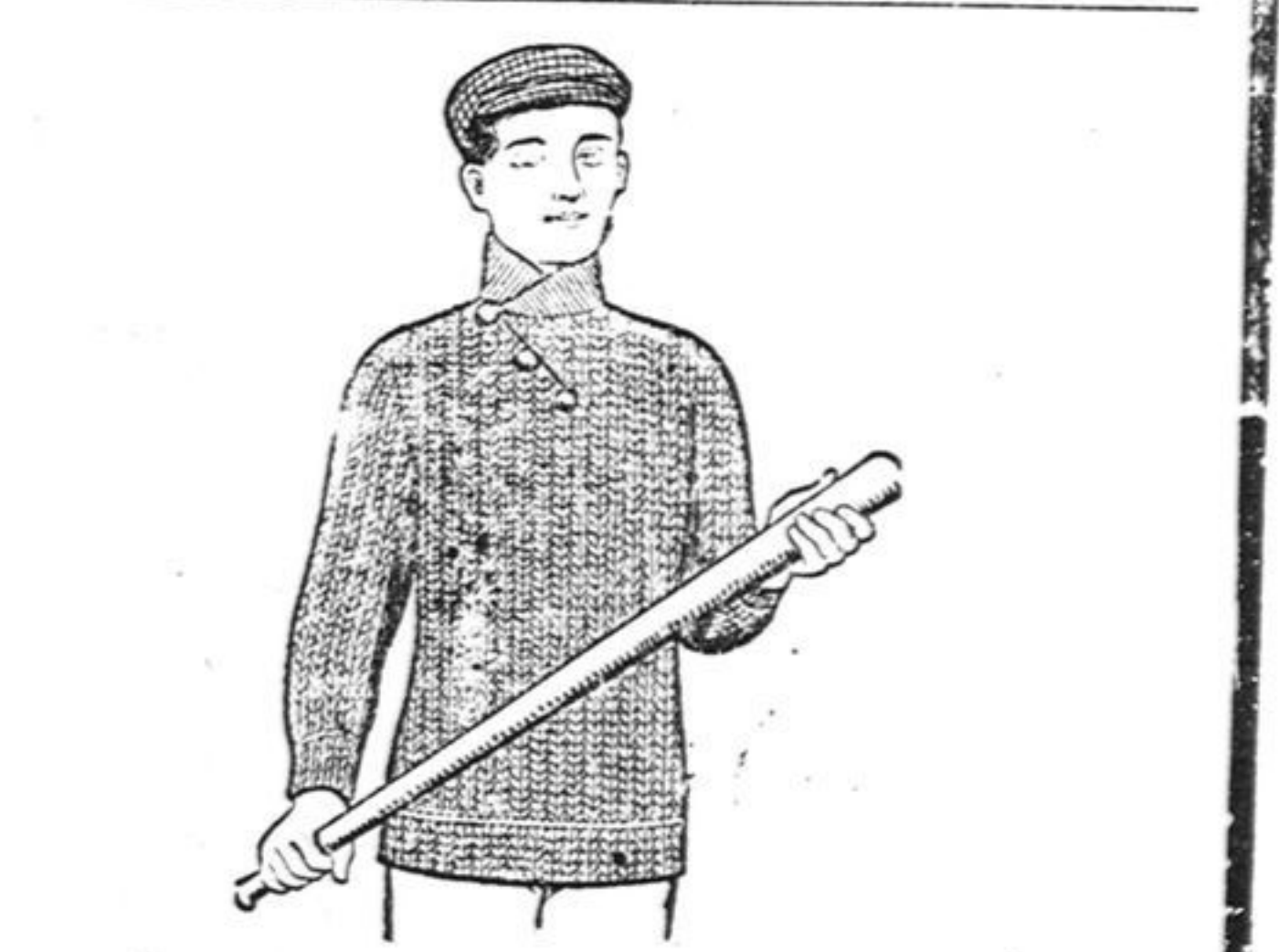
Wells drilled at shortest notice, terms reasonable **PUMP MAKER**  
**RUSSELL-ST. LINDSAY ONT. NEXT TO CREAMERY**  
 Low prices, I have no middlemen's commission to pay

**PRODUCTION AND MARKETING.** Mr. Brown advocates the standardization of food products, co-operation in marketing and practical demonstration on farms by trained Government experts. Only by these means can present conditions "where 75 per cent. of our producers are not specializing" be overcome. "The practical demonstration on the producer's own farm goes one better than the college education."

When a man is down financially, we say he has gone up.

**Dundas & Flavelles Ltd.**

Are Headquarters for Men's and Boys' Coat Sweaters.



Because our stocks are so very comprehensive—and our prices so very small.

Every kind of a style sweater you can think of we have. So you can be sure of getting exactly the kind you want. Of them are comfortable and nice and warm. Good fit the bargain. The sweaters are carefully made by hands and are good for many years of strenuous service.

The reason the prices are so low, is that all our prices are as low as we can make them. We want your trade—and that's our way to get it. Quality is the other. These sweaters stand for both. We feature Warren's, Penman's, Watson's and Harvey's names synonymous with best.

- Boys' pullover Sweaters, grey navy, cardinal, green and maroon bodies, with neck, cuff and skirts different shades. 1.00
- Boys' heavy worsted pullover Sweaters, blue body, cardinal stripe collar and cuffs. 50c
- Men's extra heavy pullover Sweaters, all wool made with high roll collar. This sweater is especially made for hard cold weather, plain colors. 2.00 very special at.....
- Men's heavy weight Coat Sweaters made from extra quality super carded wool, has high adjustable collar, navy body with cardinal trimmings, all sizes; special at each... 1.00
- Extra heavy weight (about 2 1/2 pounds), fancy rack stitched Coat Sweater, made of high quality worsted yarn with high close fitting adjustable collar which may be worn in two or three different ways. This is a coat that is hand finished and perfectly made, and very special combination..... 3.50
- Special heavy weight brushed Sweater Coats, giving the new novelty effects of the famous camels hair brand. This coat is made of best quality worsted yarn and has the new auto collar, plain silver grey and brown shades. Very special at..... 5.00
- Men's heavy worsted pullover Sweaters with open neck, made from good quality English yarn full men's size; very special at..... 1.00

**DUNDAS & FLAVELLES LTD**