

MODERN MERCHANDISING

The day has gone by when a successful business can be built up on fake schemes. People of to-day want to buy their clothing of a clothing store; but they go to a chromo or notion store for such goods. Years ago there were clothiers who tried to make customers believe that they threw in houses and lots, or a house and lot, with every purchase of a collar. To-day there are hundreds of stores in Canada where you couldn't get a collar button thrown in if you should spend \$100.00. People have found out that it is cheaper to buy their own presents. The old way was to sell a ten dollar suit for fifteen dollars, give chromos and nick-nacks that cost fifty cents, and spend lots of money in newspapers to tell of the wonderful gifts. To-day the better class of merchants sell ten dollar suits for ten dollars, give good goods, tell the truth about them and win in the long run a substantial trade. We are still ahead of the other fellows because we have discovered that it pays to sell our

\$10.00 Suits for \$10.00
\$8.00 Suits for \$8.00

If you make your clothing purchases here we will save you money enough to buy a wagon load of "gift-truck."

J. HOUZER,

Ladies' and Gentlemen's Clothing and Furnishings.

Report of the Directors

OF

The Bank of British North America

To the Proprietors.

The Court of Directors submits the accompanying Balance Sheet to the 30th June last.

The profits for the Half-year, including \$116,870.54 brought forward from last account, amount to \$329,118.86, out of which the Directors have now to report the distribution of an Interim Dividend of 30s per Share, payable, free of Income Tax, on the 1st October next, being at the rate of 6 per cent per annum, leaving a balance of \$171,930.11 to be carried forward.

The Dividend Warrants will be remitted to the Proprietors on the 30th September next.

The sum of \$16,586.80 has been set aside out of the Profits of the Half-year to meet the depreciation in the Bank's investment in Dominion of Canada Bonds, which will hereafter stand in the Books at 95.

The following appropriation from the Profit and Loss Account have been made for the benefit of the Staff, viz.:-

To the Officers' Widows and Orphans' Fund,	\$2,500.00
To the Officers' Pension Fund	\$638.75

Since the close of the half-year a Sub-Branch has been opened at St. John's Gate in Upper Town, Quebec.

London, 1st September, 1908.

The Bank of British North America.

Dr. Balance Sheet, 30th June, 1908.

To Capital	\$4,866,666.66
To Reserve Fund	2,336,000.00
To Deposits and Current Accounts	22,500,791.65
To Notes in Circulation	2,926,749.47
To Bills Payable and other Liabilities, including Provision for Contingencies	9,841,247.92
To Rebate Account	101,514.33
To Liabilities on Endorsements	408,448.45
To Liability under Guarantee in respect of which no Claim is anticipated	200,000.00
To Do. Do.	300,000.00
To Profit and Loss Account—	
Balance brought forward from 31st December, 1907	311,537.20
Dividend paid April, 1908	\$146,000.00
Bonus paid April, 1908	48,686.66
	194,666.66
Net profit for the half-year ending this date, after deducting all current charges and providing for bad and doubtful debts	212,248.32
	329,118.86
Deduct—	
Transferred to Officers', Widows' & Orphans' Fund \$2,500.00	
Transferred to Officers' Pension Fund	8,638.75
	11,138.75
Balance available for October Dividend	317,980.11
	\$42,890,960.14

Cr.

By Cash and Specie at Bankers and in hand	\$5,919,070.35
By Cash at Call and Short Notice	6,737,115.22
	\$11,756,186.17
By Investments—	
Consols £203,000 @ 83	\$1,223,918.00
National War Loan, £50,000 @ 90	219,000.00
	1,442,918.00
Dominion of Canada Bonds £150,000 @ 95	\$82,200.00
Other Investments	485,158.79
	2,760,276.79
By Bills Receivable, Loans on Security, and other Accounts	27,423,060.04
By Bank Premises, etc., in London, and at the Branches	774,512.14
By Deposit with Dominion Government required by Act of Parliament for security of general Bank Note Circulation	176,885.00
	27,423,060.04

NOTE.—The latest monthly Return received from Dawson is that of the 30th May, 1908, and the figures of that Return are introduced into this Account. The balance of the transactions for June with that Branch has been carried to a suspense Account, pending the receipt of the June accounts.

We have examined the above Balance Sheet with the Books in London, and the Certified Returns from the Branches, and find it to present a true statement of the Bank's affairs as shown by the books and returns.

GEORGE SNEATH, } Of the Firm of
NICHOLAS E. WATERHOUSE, } Price, Waterhouse & Co.
Auditors. } Chartered Accountants.
London, 21st August, 1908.

On Saturday afternoon Messrs. Thos. Stewart, Thos. Brady, and the liberal candidate, Dr. Wilson drove out to Downeyville, where an organization meeting was held. Committees were appointed to organize the reform voters, and other preliminary matters were attended to.

The Bluff Worked.

Sandy Pikes—How did you ever get up de nerve to go into dat swell hotel all scratched up and faded de way you are?
Gritty George—Sh! I told dem I was a swell guy just back from my summer vacation.

VICTORIA CO. CHEESE BOARD

854 BOXES OFFERED MONDAY MORNING—12 3-16c. OFFERED FOR MAJORITY OF FACTORIES.

A meeting of the Lindsay Cheese Board was held Monday in the Council chamber at 10 o'clock. Buyers Flavelle, Gillespie and Brown in attendance. The following factories bearded the number of cheese placed opposite:

Star	75
Dunsford	71
Mariposa	70
Omeme	130
North Verulam	83
North Ops	50
Pine Grove	35
Reaboro	90
Harvey	40
Bobcaygeon	106
Maple Leaf	35
Red Rock	69

THE BIDDING.

Buyer Brown opened with a bid of 12c., which Mr. Flavelle raised by an eighth. Mr. Gillespie held his peace, whereupon Chairman Kennedy remarked, "Surely you'll do better—I notice that Woodstock board reached 12½c."

Mr. Gillespie—"That's a misquotation."

In support of the statement Mr. Flavelle read a number of reports from Western Ontario points showing sales to have been around 12½c.

Reference was made by one of the patrons to the price realized at the last sale on Peterboro board, as quoted in The Watchman. At this there was a loud guffaw, and it turned out the report in question was two weeks old when it appeared.

Mr. Flavelle's bid not having been bettered, he was asked to name his selections. He called North Verulam, whereupon Salesman Tiers said he hoped to get more than that, and another salesman remarked that "It is strange that quotations always happen to be low just when our sales are on."

Buyer Gillespie—"It's a fact that we've been up against a falling market."

Another Salesman—"Wonder if it's Laurier's fault." (Laughter.)

Mr. Staples (of Red Rock)—"All great men admish us to aim at the highest—the Lindsay Cheese Board buyers seem to aim at the lowest."

Buyer Gillespie—"You're ahead of Belleville by an eighth."

Mr. Flavelle again offered 12½c. for North Verulam, and added Bobcaygeon, whereupon Mr. Tiers said, "If you raise a bit I'll sell."

Mr. Flavelle—"All right, I'll give 3-16 for the two named, also Reaboro and Mariposa." All accepted.

Mr. Gillespie at the same figure took Star, Dunsford, North Ops and North Harvey, and offered 12 1-8c. for a further selection.

Mr. Brown jumped to 12 3-16c. and secured Omeme and Red Rock.

Mr. Flavelle offered 12 1-8c. for Pine Grove and Maple Leaf, but they refused, holding out for the top price.

It was decided to hold the final meeting of the season on November 5th, when representatives of the Eastern Dairymen's Association will be present to deliver addresses.

Horse Racing at North Victoria County Fair

SPEEDING IN THE RING WAS A GREAT SUCCESS—RESULTS OF RACES.

The speeding in the ring at the North Victoria County Fair was a great success and resulted as follows: Free-For-All.

Miss Jay J., Thorndyke, Oakwood	1 1 1
Little Billie, Isaacs, Cobocook	2 3 2
Jim Siscock, Ewens Kirkfield	3 2 3

Green Race.

Lapidist Smiler, Barrie Haliburton	1 1 1
Johnny C., Campbell, Kirkfield	2 2 2
Fanny Keswick, Parrington, Long Point	3 3 3

The three mile Marathon race is protested.

The one mile boys' race was won by McKay, of Kirkfield, Agnew, Victoria Road, finished second, and Truman, of Kirkfield, third.

Farmer Receives Some Severe Scalp Wounds

PORTION OF HAY FORK STRUCK JOHN BROWN, OF WEST OPS, ON THE HEAD TUESDAY.

On Tuesday afternoon, while operating a hay fork at his barns in West Ops, John Brown was struck on the head by a falling portion of the fork and a scalp wound 3½ inches long was inflicted. Mr. Brown was stunned for a few moments, but hurried to the house and had his head bandaged. Dr. White was summoned and attended to the wound. The injured farmer was considerably weakened by the loss of blood, but the doctor reports that he is getting along very nicely now and will soon be able to resume his work.

DOLLARS FOR YOU



There are dollars waiting for you here, sir--Come in and get them. We've cut them off the prices of our Suits and Overcoats for the next Thirty Days.

The way to make money is to save it. So they say? The way to save is to -- well the best way we know is to buy your Suits and Overcoats at Lang & Maher's while we are giving 10 per cent. discount off all Suits and Overcoats up to \$12 and 15 per cent. off all higher lines.

Remember This is Only for 30 Days Commencing September 19th and Ending October 19th.

A SQUARE DEAL ISN'T IT.

Come in and select your Fall Suit or Overcoat--deduct 10 per cent. on lines up to \$12.00 and 15 per cent. on lines over that price. Every garment shows style, grace and quality. All that good taste can require. Not a clumsy garment or a hint of degraded tailoring.

Men's Tweed Suits in browns, fancy checks and plaids, good Farmers' satin lining, well made, regular	\$8.50	
Less 10 per cent. off regular price85	7.65
Men's blue and black worsted Serge, Tweeds and fancy Worsted Suits, beautifully tailored throughout	\$10.00	
Less 10 per cent. off regular price	1.00	9.00
Men's Tweed and Worsted Suits in all shades and patterns, men who study style like these lines	\$12.00	
Less 10 per cent. off regular price	1.20	10.80

Men's black Beaver Melton Tweed Overcoats, best of trimmings	\$10.00	
Less 10 per cent. off regular price	1.00	9.00
P.S.--We have many lines lower priced, viz., \$6.50, \$7.50, \$8.50.		
Men's fancy Overcoats in browns and black, style and workmanship perfect	\$12.00	
Less 10 per cent. off regular price	1.20	10.80
If You Wish to Invest in a \$15.00 Suit or Overcoat take 15 per cent. off during this Discount Sale		

Don't let your money lie idle in your pocket with an opportunity like this confronting you. Everything marked in plain figures and money refunded if not satisfied.

LANG & MAHER,

"CLOTHIERS AND FURNISHERS TO MEN WHO KNOW."

409-411 George-st., Peterboro. East of Benson House, Lindsay.

There Was No Blood on the Italian's Knife Constable Swears

MAN CHARGED WITH STABBING AT FENELON FALLS IS FREE - CASE HEARD BEFORE JUDGE HARDING-ITALIAN ABLY DEFENDED BY MR. F. A. McDIARMID.

Thursday saw the finish of the Italian stabbing affray case, and Spino is now a free man. The case has been going on now for some time, but the culmination was reached Thursday afternoon. The crowd in the court were stretching their necks to gaze at the Italian who had such a serious charge laid against him. He was led into the room by Chief Vincent, and after taking his seat in the prisoner's box the case was resumed. Mr. F. McDiarmid appeared for the accused, and Crown Attorney Devlin conducted the prosecution.

The evidence, which was decidedly interesting, was taken from Constable Jones, Messrs. J. Aldous, P. Snake, A. Fountain, Geo. E. Hoyt, Dr. H. H. Graham and Dr. D. Gould. The evidence of Mr. Burgess, Spino and another Italian was taken for the defence. The evidence of the injured Italian had been taken in the Ross Memorial Hospital some time ago.

Constable Jones, in giving his evidence, stated that when he found the knife, presented in court, on the prisoner's person, it did not have any signs of blood on it.

After the evidence was taken, Mr. McDiarmid, on behalf of the prisoner, made a forcible address to the jury, outlining the case very clearly, and reviewing the evidence, which had been brought out in a masterly manner.

The jury, after being closeted for thirty minutes, returned with a verdict of "not guilty."

Before allowing the prisoner to depart from the court room, His Worship, Judge Harding, addressed the prisoner, warning him to be careful of his behaviour in the future.



Tailoring That is O.K.

is our kind. Have you been O.K. with our modest measure work? Not, why not? Come in and let our plans of fitting perfection. We are artists in our line, and use the most improved methods for securing success. We will make you a top suit or coat. These goods will be beautifully tailored to insure proper shape.

M. H. McCallum, - Fenelon Falls

Liquor License Has Been Transferred

MR. A. F. SWEATMAN, NEW PROPRIETOR OF GRAND UNION, STARTS ON MONDAY.

Friday afternoon at 3.30 o'clock a meeting was called by Inspector Thornbury in his private office, and he laid before them the transfer of the liquor license from the Manning Bros., present owners of the Grand Union, to the future proprietor, Mr. A. F. Sweatman, of Fenelon, as the Manning Bros. wish to leave for the West Territories. After a few minutes' discussion it was decided by those present to transfer it at once. The new proprietor, Mr. Sweatman, took possession Monday morning next. The Manning Bros. will be greatly missed by many citizens of the town.

Whether the church shall stay in the world depends not on whether the world will support it, but on whether it will serve the world and save it.