*08

ESTABLISHED 1873

OF CANADA

Head Office - - - Toronto

JOINT DEPOSIT ACCOUNTS

Deposits may be made or withdrawn by either of the two members of a household. This form of account is specially suitable for those living in the country, as either member can attend to the banking when in town. In case of death, the money may be withdrawn by the survivor without delay or cost. Write or call for further particulars.

Interest added four times a year Savings Bank Department in Connection with all Branches.

> LINDSAY BRANCH F. F. Loosemore, Manager

BRANCHES ALSO AT CAMBRAY AND WOODVILLE

VICTORIA LOAN AND SAVINGS COMPANY ...

THE CANADIAN BANK OF COMMERCE

B. E. WALKER, President ALEX. LAIRD, General Manager A. H. IRELAND, Superintendent of

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| Paid-up Capital, \$10,000,000 5,000,000 Rest, - - -Total Assets, - 113,000,000

OF CANADA,

Incoporated by Special Act of

Parliament.

Members of The Canadian Bankers

Association and The Toronto Clear-

ing House.

HEAD OFFICE. TORONTO.

DIRECTORS-Rt. Hon. Viscount Temple-

ton, Hon. President; W. Beattie Nesbitt,

President; Col. James Munroe, Vice-

President; Robert Noble, Allan Eaton,

W. G. Sinclair, John Gilchrist, R. E.

LONDON COMMITTEE-Rt. Hon. Vis

count Templeton, Sir Chas. Euan Smith

W. R. TRAVERS, General Manager.

BROAD & NEWTON

VETERINARIANS,

LINDSAY, - - ONTARIO.

Graduates of the Ontario Veterinary

Calls receive prompt attention day or

OFFICE-46 Peel st., between S. A.

Number of Deer Killed.

of deer carried from the hunting

grounds of Ontario by the express

companies have been received by Mr.

Edwin Tinsley, (Superintendent of

panies handled 3.886 deer as com-

pared with 3,310 last season. Be-

fore the close of the hunting season

the Dominion Express company

the slaughter of deer, and moose in

1907, for they do not include the

animals killed by settlers or hunters

living near the haunts of the games

Met With Accident While Skating.

Saturday evening about 9 o'clock,

teen, Miss Jessie Mapes, daughter of

brary, she stumbled in some way

again this winter.

Returns of the number of carcasses

Barracks and Curling Rink.

K. C. B., C. S. I. & C., Henry Higgins.

Branches throughout Canada, and in the United States and England

A GENERAL BANKING BUSINESS TRANSACTED COMMERCIAL AND FARMERS' PAPER DISCOUNTED!

SAVINGS BANK DEPARTMENT

Deposits of \$1 and upwards received; interest allowed at current rates and paid quarterly. The depositor is subject to no delay whatever in the withdrawal of the whole or any portion of

the deposit. LINDSAY BRANCH, - - W. C. T. MORSON, Manager

Western Bank of Canada THE LITTLE BRITAIN

Chartered by Act of Parliament

This Bank, with its 123 branches and agencies in Canada, United States and Great Britain, is in a position to meet every requirement in the line of legiti-

mate banking. Savings Department.

Deposits of \$1.90 and upwards received. upon which interest will be paid or con pounded four times a year, at the highest | Menzie, Burdge Gunby, A. Groyes. current rate from date of deposit to day

of withdrawal. Farmers' Business receives special attention in the line of rashing or collecting sale notes, making

advances for the purchase of stockers, etc. In soliciting your patronage we can ssure you of courteous treatment and prompt attention to your business require-

. S. THOMPSON, Manager

ESTABLISHED 1817

Capital Paid Up - \$14,400,00.00 \$699,969.88 Total Assets - \$165,234,768.85

Branches at all important centres in Canada and in London, Eng., New York, Chi- Game and Lisheries. In all the com-20go, Spokane, Mexico and

Newfoundland. Every description of a Banking business transacted.

Interest allowed on deposits, and compounded quarterly. Former customers of the Ontario Bank Branch will be

H. B. BLACK MANAGER LINDSAY BRANCH.

accommodated as heretofore.

AFTER XMAS

is a good time to start. New term opens on Jan. 2nd. Write for catalogue, our teken in a cab to her home, where moderate rates and other advantages wil, teken in a cab to her home, where BUSINESS OOF BRITISH AMERICAN her leg was set. To-day she is doing BUSINESS COLLEGE, Youge and Mc- well, but will not be able to skate believe he would favor Ireland, says If he contracts for wheat, logs, loark, Bigneture Caffillate All-sis., Toronto.

THINGS

By "The Stroller."

A great fad these days is for growing towns to have a hundred thoustand club, or a five hundred thousand club-some number away beyond what they at present are. It is all right to have a certain amount of ambition, but when wel are compelled to live a life of feverish anxiety in order to reach the goal, it is very doubtful if it is worth the price. One of the sanest precepts laid down in the good book is that "godliness with contentment is great gain," land if merchants, towns and even countries, would adopt the principle, we all might enjoy the good things provide ed for us by a bountiful Province, with a loetter zest than we now do. A merchant, for instance, has a comb fortable business that just fills in his time nicely. Het has plenty of leistre to aftend properly to his family, his church, and the local affairs of the community in which he dwells, His wealth grows, not with leaps and bounds, but steadily; some years it may not grow at all, but all through it he enjoys life, and there is none of that feverish anxiety to get on top that distinguishes some of ogerace. Suddenly the demon of ambition gets a hold on him. Propably his neighbor is getting along faster than him, or his wife's sister's John is going along like a house afire, and of course they must go took . The whole arrangement is changed. He has to get down an hour earlier in the morning, as has his clerks; he is later coming home at night. He either goes back to work or brings his work home. He has no time now for church meetings, or town meetings or anything except directors' meetiings at five per. Instead of being affable to his family, and to those with whom he comes in contact, he gets grouphy, and his own clerks steer clear of him whenever they can. Is a life like that worth living? What is the net gain or loss? He probably leaves a fortune big enough for ten ordinary people when he comes to pass in his cheques, and his body is hardly cold before his family whom he neglected in life, are foolishly squundering the money he was so amoitious to gather.

The same principle applies to towns and cities. Why should it loe ned cessary for a town to keep itself, or going to turn the heads of a few of have spread, and we have before us a its people gray before they do it. We very strong article written by, a do not think it will ever be done. lumberman, on what he calls the unsituated, they will see that, with the any manufacturer we have yet heard Coast must be limited by the extent the first thing, and it beats the who serrow mest for he very grievof the country tributary to them. Dutch how those chargest do accum- ous loss which they have sustained. There will loe a gumber of towns of ulate. the first class, such as Brandon, Sast- What would our unbiased reader katoon, Moose Jaw, Calgary and Ed- duo a transaction like that? Is it

transported the heads of 117 moose. it. These figures by no means represent Our readers will have noticed the different interviews that have peen given recently loy prominent men regarding the "all-red" route, that seems to loe on the tapis just at present. It is doubtful if anyone outside of those most directly interested, while a young lady of about seventouched loy the boats on the Atlan- from the shoulders of the retailer. tic. The Irish seem to be nervous. Unless in the matter of concerns that Mr. Ben Mapes, was skating on the as to the position the Green Isle will have some sort of a monopolistic nasmall rink opposite the Public Lioccupy in the procession, and we have ture, there has never been a time recently had two of their prominent when the ordinary manufacturer has and fell heavily with her feet caught men - a joishop and an M.P.-inter- speen indifferent to sales and the net together. The manner and force of viewing our Premier and speaking at the fall broke her right leg between Caradian clubs, showing forth the adthe ankle! and knee. Comrades carvantages of Black Sod Bay, the M.P. ried her into a nearby house, when going so far as to say the subsidy will a doctor was called and she was then be blocked if Ireland is not consid -Sir Thos. O'Shaughnessy, whose very name would lead one to distinctly that Ireland is not in it, or whatever it is, he dare not, for

and we guess the gallant Knight is bredit's sake, try to do any cancellaprobably better aware of what is ne- tion, and if he contracts to sell, he cessary and what is likely to be done, dare not try to get out of filling his than anyone who has yet spoken. If orders, no matter where the price the whole idea was to have as short goes. And he dand not or at least an ocean voyage as possible, the he thinks he dare not, force his cus-Black Sod-Halifax route, or thetter tomers to fulfil their contracts the still, the Black Sod-Newfoundland same as he has to fulfil his own, for route, would be the ideal one, but fear of losing their trade. Why this that is only one feature of the situa- should be we never bould thoroughly tion. These locats want to get as understand. Why the dividing line near the centres of population as pos- in commercial honesty should be somesible, not only for passengers, but where between the retailer and for freight, which is an item that wholesaler and manufacturer, is los must necessarily be considered in your ken. running a line of so-balled passenger steamers. Were the freight item of common honesty we could almost

Whose fault is it? for the sake eliminated, and the localts to depend vote in favor of compines, for there entirely on their passenger earnings, is one feature about them that is to they would have to be so abnormal- oe commended, and that is that evly increased as to make the rates al- one has to live up to their contracts, most prohibitive, even to the wealthy. Just at present there[is a wave of Then we know that freight, especially decression and uncertainty that is such freight Ge crosses the ocean, sweeping over our land. We feel bertain that it is good for us, and cannot afford to pay for too much that after the preathing spell it will handling. The bulk of it would be give us, we will be all the better for for England and Scotland, and were the Black Sod route adopted, it would We feel satisfied that a great many cancellations are made thoughtmean a transhipment extra, or a very lessly, but there are also a great expensive tunnel, or ferries, which many made, with malice aforelatter would be perfectly feasible. thought. We don't believe in crowd-Neither the tunnel nor ferries are ing goods onto a man, but when he there now, so it would mean an extra has once given an order, he should transhipment. Those who are best acquainted with these things tell us regard his word as good as his foord, and if he thinks he has ordered that the bost of unleading from boat too soon, or too much, the outside he to car is almost as much as the whole cost of carriage across the Atlantic. should do is to ask for a postponat-As far as America is concerned, the ment of the shipment, and if he is honest he will get it along as soon heart of the British Usles is Liverpool, and it is altogether likely that as he needs it! (If the price goes that will remain the objective point down, and although he is not entitled of all ocean steamers until loctiter, to it, any house will give him the remeans are devised, than are at pre- duction, if they only get a chance.

sent in use for pressing from Ire-

land to either England or Scotland.

On the other hand, looking at it from

Ireland's standpoint, it would seem

to us that if a ferty, such as we have

on the Detroit rivers or on Lake

Michigan, were put in service ise-

tween Duolin and Holyhead, or by

way of Duolin to the two nearest ad-

jacent points, there would be no rea-

son in the world why freight, passen-

gers, and mails, would not go across

Ireland to any point in the kingdom,

without transferring. There is one

feature of it that it seems to us

would be worth taking into consider-

ation by those who would like to get

Ireland into line with the other

parts of the confederacy, and that is

the influence for good the Black Sod

Bay route would have in modifying,

the unhappy conditions that have

heretofore existed. We believe that

Some weeks ago we took up the

question of lousiness and morality

right to cancel an order never has,

on the other hand, is foound to barry

out his contracts, both to buy and

that feature of it is worth serious

corsideration.

MR. SMALE'S DEATH.

(Toronto News) By the death of Mr. F. J. Smale.

Toronto loses a man who was bound

to become one of the very leaders of the community. He had the true scientific spirit. He had a distinguished university course and was one of the trusted and influential leaders among the graduates of the University of Toronto. Few men had equal weight in the councils of Victoria University. Upon university policy generally he exercised a far greater influence than was generally known, if it was known at all, outside of n very limited circle. As a lecturer in chemistry at the university he was thoroughly successful. He showed great aptitude and capacity for business. As assistant general-manager of the William Davies Company. this capacity was exhibited in remarkable degree, and a great value was set upon his services. He was some of itself, in a constant state of amongst a certain class of merch, deeply interested in the fortunes of turmoil, trying to grow loigger? ants, as instanced by the improper the Technical School and all worthy What is there in loigness, anyhow? cancellation of orders loccause prices public movements commanded his in-The last place to get this 100,000 idea had eased off a bit, and other reasons, terest and support. He had genuinto its head is Calgary, and they are Since that time the evil seems to ine public spirit, a powerful and practical mind, no petty prejudices or secured his judgment or vitiated his coursels. He was open-handed, deep-If Calgary and Edmonton, and other warranted cancellation of orders for ly interested in the welfare of those inland places, will just take a glance lumber. It appears that the poor acout him, unostentiously zealous across the loorder to towns similarly millman is in a sworse position than and self-sacrificing in his services to the church to which he belonged. He exception of towns situated on nav- of. He actually has orders cancell- was a persuasive and effective speakigable rivers, or that have some ed after the stuff has been shipped, er, fair but keen in debate, and rething very peculiar in their favor, all the sonsignee knowing it, and he colutely faithful to his settled coninland towns reach a gertain limit, politely suggesting that no doubt the victions. Strong man as he was, he and then virtually stop. The reason millman can place the car elsewhere. accused to eremies. This was due is not far to seek. Another town Now, it does not take a very pright not to any temporizing or yielding just as favorably situated, starts up man to perceive that a cam of (luma disposition, but to his entire fairness 50 or 100 miles away, and naturally her, or a partiof coal, or a car of and simple gentlemanliness. It was draws the trade of the surrounding; |orick, cannot be moved around very just as he approached the time that country to itself, and then cuts off cheaply. The essence of the nale is he felt he would have more leisure the chance of other nearby towns cheap freight, which very often am- for public duties that the illness came frem growing. In our own country, ounts to more than the original value upon him, which has ended in his we have the Soo, the twin cities at of the goods. Another very serious death. With his decease a most the head of navigation, Winnipeg and matter is the demurrage charges for valuable life has been lost, and the Varcouver, that have practically no which brothers McCraw and Ander- community is poorer than it was perlimit to their growth. The first one son seem to take unwholesome de- mitted to know fully while he lived, to reach its limit will los Winnipez; light in making out toills. If the loces use of his recent years of devothe others will have no limit. All consignor is three days' mail away, tion to business. Now and hencetowns foetween Winnipeg and the that is six days lost, before he can do forth it can be known only to these

DR. F. J. SMALE BURIED.

Monday's Telegram; The funeral of monton, but if any of them reach 50,- not pure and anadulterated , theft? Dr. F. J. Smale, assistant manager 000 in our time, let alone pass it. The order was given straight, accept, of the Wm. Davies Company, who we will be very much surprised, not ed and shipped in good faith, and yet died in Rochester, Minn., took place to say delighted. Calgary will have for some trivial reason, not an hon- this afternoon from the family re-Edmonton, Red Deer and other towns est one, the ship ment is refused. We sidence, 76 Glen road, Rosedale. The to the rorth; Lethoridge and Macleod fancy any honest-minded person | service at the house was in charge of to the south; and Medicine Hat to would say the repudiation; was dis- Rev. George Jackson, of Sherbournethe east, all feeling out for trade. honest, and we quite agree with (them, st. Methodist church, where deceased The mountains out Calgary off to the and yet that sorts of thing is being had attended for a number of years. west. Coming closer to home, we done all over our land to-day, and no He was assisted by Rev. Chancellor believe Toronto is going to be the doubt Lindsay has its share of that Burwash, Rev. Dr. Reynar, of the city of Canada. It has everything in class of merchants. Their, argu- university, and Rev. Dr. Cleaver, of its favor, and is even now, seemingly, ment is that prices have gone down, the Metropolitan church. The palldrawing the cream of everything to therefore they have a right to can- locarers were William Smale and itself. Still, it will not do any harm cel, but when prices go up, should Newton Smale, brothers of deceased; to have a 50 or 100 M club. It may the other fellow cancel, he is dubbed J. W. Flavelle, W. F. Milner, Alex. shake some sleepy people up who need everything that is uncouth, and his Mills and Dr. Lusk. The interment , chances of selling again are nil. The was in Mount Pleasant cemetery,

Lindsay Travellers Will Benefit.

and never will exist, unelss specifically mentioned. It is only granted Commencing on Monday, 13th by bourtesy on the part of the seller, inst., the C.P.R. Co. will put on who is so afraid of losing a custome mixed train for Toronto, cleaving er that he permits him to play fast Lindsay daily (except Sunday) at 12.45 and loose with fausiness principles. p.m. A passenger coach will be at-That, however, even if granted, know for a certainty the points to be does not lift the charge of dishonesty tached. Travellers by this train will reach North Toronto fat 4 p.m., and Toronto Jot. atl 4.20, connecting with trains for London, Owen Sound, etc. A new train to Lindsay will leave Burketon Jot. at 6.25 a.m. daily, arriving at Lindsay at (7,25, Pasfruits of their attitude are cancella, sengers from Montreal or . Toronto tions when there is a likelihood of a via night trains will thus save severfirop in prices. The manufacturer, al hours' detention.

CASTORIA. The Kind You Have Always Bought sell-that is, if helis up in the list. Bears the

SHILOH'S the quickest CURE cough & cold

Get a bottle to-day from your druggist. If it doesn't cure you QUICKER than anything you ever tried he'll give you your money back

Shiloh's is the best, safest, surest and quickest medicine for your children's coughs and colds. It has been curing coughs and colds for 34 years. All druggists-25c., 5oc., and \$1.00 a bottle.

OBITUARY

Richard Butler, Eldon.

The many friends of Mr. Richard Butler, sr., of Lorncville, will be shocked to learn of his sudden death shortly after 9 o'clock last night. He was one of the largest and ctrongest men in the county, and was well known all over. He started life as a farmer, but after many years invested in hotel property in this town along with his brother, who predeceased him. A few years ago, however, he sold out and returned to the farm, where he died.

Mr. John Lethbridge, the Well-known Railway Conductor, Dead,

Mr. John Lethoridge, probably one

of the oldest and best known railroad conductors in Ontario, died alt his home in Midland on Jan. 10th. Mr. Lethoridge was conductor of the first train running on the old Midland railway from Port Hope to Lindsay, but on the opening of the narrow, guage railroad, Toronto & Nipissing. from Toronto to Coboconk, he for some years had charge of a passenger train from Lorneville. Later on, the absorption of the roads by the G.T. R., he was engaged on the run from Blackwater to Midland, where he made his home. He was a genial, large-hearted man, and his pleasant smile and cheery manner made for him a host of friends among the tratvelling public to whom he was always 'Jack.' Of late years he has been a great sufferer from inflamf matory rheumatism, which ultimately disabled him. He was 65 years of age and leaves a widow, three sons and three daughters to mourn his

Mrs. B. Sloan, Formerly of Ops, Killed in C.P.R. Main Line Wreck.

It was with extreme regret that a large circle (of friends living in Lindsay and Mariposa heard of the sudden death of Mrs. B. Sloan, who was killed in (the recent C. P. R. wreck west of Sudbury. The late Mrs Sloan was born in the township of Ops about 58 years ago, and was the eldest of a family of twelve children. In 1896 she, with her family, moved to the West to seek an independent living, leaving one daughter in Lindsay in the person of Mrs. R. Johnston, who resides on Hamilton-st., also a number of sisters. Those whose names can be ascertained are Mrs. D. Crimmins and Mrs. R. Henry, who resides in Lindsay, and Mrs. Robert Nucse, of Fowlers' Corners', Mrs. Joe Cuctis, of Havelock, Mrs. Frank Adams, of South Harvey, and also an aged mother, who resides with her daughter, Mrs. Crimmins, of Lindsay, She also leaves in the West a husbant and eleven children to mourn the loss of a loving mother and wife,

The body will be laid to rest in Fielding cemetery, where she has lived for the last ten years. Much sympathy is extended to all the sorrowing friends in their sudden bereave-

please copy.)

Seen Them Before.

They were about to entertain few friends, and her husband suddenly bosied himself with the umbreiles. carrying them upstairs. When he had taken up the last one she said to him, somewhat amazed:

"Why, dear, do you hide the umbrellas like that? Are you afraid our friends will steal them?" "No," said he, "I'm afraid they will recognize them."

Warships or Railroads and School Houses. (Toronto Star.)

The cost of a modern battleship is \$10,000,000. That is equal to the expenditure incurred in constructing 335 miles of railway such as the Canadian Pacific has strung out from the Atlantic to the Pacific. Even a torpedo boat destroyer, one of the cheapest of war vessels, costs as

is provocative of war; industrial development, as represented in railway building, and increasing knowledge, following upon educational improvement, make for peace.

Canada will do well to turn a deaf car to those who are clamoring for paval armaments and to continue devoting her energies to the things that make for human progress.

WRITING PAPERS.

We offer to discriminating men and women, correspondence papers that are not only correct in style and high in quality, but + of such variety as to allow for a * wide range in selection.

Your personal preference may be gratified with the assurance that these papers are made by one of the largest paper dealers + in the world, and are the result * + of long experience, skill, and the hnowledge necessary for the creation of fashion.

. Blackwell Block - Near Market

Cook's Cotton Root Compound The great Uterine Tonic, and only safe effectual Monthly Regulator on which women can of strength—No. 1 31; 10 degrees strenger, 33; 10 for special cases, 35 per for special cases, \$5 per box. Sold by all druggists, or sent

prepaid on receipt of price. Free pamphlet. Address: THE



THE IMPORTANCE OF IT.

The eyesight is nature's most precious gift. It's loss means living death. Great care should always be taken to preserve it. Careful, conscientions optical service is our specialty. That's the kind you want. That's the kind we give. We keep only the best standard goods. Clear, accurately ground lenses, warranted to give satisfaction when we fit them. Charges moderate, examination free.

M. B. ANNIS, Oph. D.,

EYESICHT SPECIALIST 92 Kent-st. (Over Neill's Shoe Store)

Eyeglasses repaired. Broken Lenses

A FINE NEW YEAR'S GIFT.

(From the Montreal Daily Witness)

One of the best New Year's gifts that Canada can receive is the announcement that the Canadian Pacific railway is about to increase its capital by \$28,320,000. At the heaf of the Canadian Pacific are not only many of the ablest men of the country, but, because of the vast enterprises they own and administer on the lands and rivers, the lakes and (Bobcaygeon and Peterboro papers | the oceans, men exceptionally in a position to judge the likely course of future events. In such circumstances, the words of Sir. Thomas Shaughnessy, president of the conpany, speaking for the board of directors are most inspiring. The directors 'are convinced that Canada 'will continue to progress, and that 'if there be any temporary set-buck 'resulting from financial conditions in other parts of the world, it will prove comparatively unimportant. There it is held to be vitally important that the Canadian Pacific should proceed without cessation in the course adopted some years ago, of adding to the railway's facilities in every direction, so as to be 'prepar-'ed to cope with the very largely in-'creased traffic sure to be thrown 'on your lines.' Such language is indeed inspiring, and will restore coufidince and buoyancy to those who w:re inclined to be mildly pessimistic as to the immediate future, even . so far as Canada was concerned. As the 'Witness' has persistently reitermuch as 100 up-to-date rural school ated and has shown abundantly by facts and figures, there never has A warship is a constant bill of ex- been any reason to fear any general perse, and at the end of ten years or prolonged contraction of business is reduced to scrap iron values. A in this country, and the action of railway is a creator of wealth, while the Canadian Pacific Railway goes to the school house is the foundation of show that by the springtime every knowledge that is more than thing should be in full swing again, wealth. The flaunting of battle flags The railway, at least, deserves our thanks at this time for the expression of its well-founded confidence that not only covers this country, but extends to Europe, where most of its securities outside of Cannda are held. Indeed, its confidence that its securities will find an avantagcous market at htis time is the most cheering Tinancial feature of

many months.