The Victoria Loan and Savings Company

DIVIDEND NOTICE

Notice is hereby given that a dividend at the rate of Five and One-half per cent. per annum has this day been declared on the paid up Capital Stock of the Company for the half year ending 31st December inst., and that the same will be payable at the office of the Company, Kent-st., Lindsay, on and after 2nd January, prox.

The transfer books will beo) d from 25th, to the 31st December, both days inclusive.

By order of the Board.

Lindsay, December 22nd, 1908.

JAMES LOW,

Manager

The FARMERS' BANK

of Canada

A CHARTERED BANK. OPPOSITE POST OFFICE

LINDSAY.

SAVE YOUR MONEY

Deposit \$20 a month in this bank and in ten years your credit balance will be \$2.798.70.

We allow interest on the DAILY BALANCE. We pay you for every day your money remains on deposit. no matter how short a time. In this way not a dollar is ever idle.

Make This Your Bank.

Office Hours 9 a.m. to 5 p.m.

A. B. McGILL, Manager Lindsay Branch.

MONTREAL BANK

ESTABLISHED 1817.

Pald up Capital Reserve Fund.....

\$14,400,000

12,000,000

\$26,400,000

The Bank of Montreal has closed another prosperous year, and has added another \$1,000,000 to its Reserve Account.

It offers to its customers the facilities of a great Bank, with world wide connections, the safety and security of its great capital and reserve, and the experience of its long and successful history.

Savings Bank Depositor. Savings Department at every Branch

Office Hours-

10 to 3 o'clock,

Saturdays, 10 to 1 o'clock.

H. B. BLACK. MANAGER LINDSAY BRANCH.

51 Branches

THE STANDARD BANK

OF CANADA

Banking Made Easy There is no formality about opening a Savings Account

with this Bank. Courteous clerks will make the first steps easy for you if you wish to begin saving your spare dollars. Not much money is needed. One Dollar will open an account, and entitle you to a pass-book in which your deposits are entered.

No delay in withdrawing your money at any time, with interest to date.

LINDSAY BRANCH

F. F. Loosemore, Manager BRANCH ALSO AT WOODVILLE.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO

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

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

Branches throughout Canada, and in the United States and England

A GENERAL BANKING BUSINESS TRANSACTED

FARMERS' BANKING

Every facility afforded Farmers for their banking business. Sales Notes cashed or taken for collection

BANKING BY MAIL.—Deposits may be made or withdrawn by mail. Out-of-town accounts receive every attention

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

Western Bank of Ganada FARMERS' BUSINESS A SPECIALTY.....

With \$1.00 you can opena

Joint Account -

particularly valuable and convenient for farmers. Permits depositing or withdrawal of money by husband or wife. Farmers' sale notes cashed and promptly collected. Drafts

and money orders bought and sold at very low cost. IN THE SAVINGS DEPARTMENT

\$1.00 opens an account. Interest allowed from date of deposit and compounded FOUR times a year. Deposits and withdrawals may be made by mail without

loss of time and without formalities. for your money.

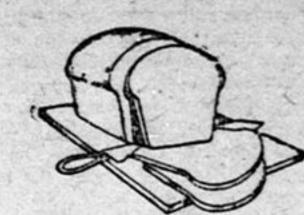
C. S. THOMPSON, LITTLE BRITAIN, Ont. Acting Manager.

Mt. Hauscaron of the scaled by Miss Annie S. Vidence, R. I. i deals

to

W. H. Newman has resigneder's, A Vienna magistrate holds that sident of the New York Centy at kissing on the street is not an oflience against morality.

downe" is the Liberal cry in England against the Lords



Are you a success as a breadmaker? Is your cake and pastry complimented by your friends?

If not, whose fault is it-yours or the miller's. If you are successful in other lines, your reputation as a cook is vindicated, and it is plainly the fault of the flour. Look up the good bread and

pastry makers of your acquaintance and get their flour experience. You will find that most of them

Royal Household Flour gladly paying a little more per barrel for it and getting for that extra cost a purer, better flour. For bread or

pastry, it has no equal. Ogilvie's Royal Householdrepeat the name to your grocer. Ogilvie Flour Mills Co., Ltd.

The Honor Roll at the L.C.I.

Number of Subjects on Which Students Reached Honor Standing

We give below the number of subjects in which the students of the various forms reached honor standing (75 per cent) for November and December. Each pupil has been provided with a report showing the standing in each subject These should be examined carefully by the parents.

FORM IV.

D. French 5, R. Sisson 5, W. K. Anderson 3, C. Nugent 3, H. J. Mc-Laughlin 3, J. I. Richardson 3, H. Kirkonnell 3, M. Cinnamon 1, R. These few features should appeal with force to the business man, and the Hardy 1, B. Kingsley 1, J. Murphy 1, W. Spence 1, E. Townsend 1.

Form III A.

N. Davey 7, L. Rogers 6, P. Olver 6, G. Mitchell 5, J. McDougall 5, V. Bailey 5, E. Thompson 4, V. Sproule 4, M. G. Staples, 4, A. Jackson 4, Wood 4, E. Dix 4, M. Tolmie 4, F. Callaghan 4, M. Brokenshire 4, M. Jordan 3, B. Begg 3, G. Peel 3, H. Donaldson 3, W. Suggitt 3, E. S Mc-Eachren 2, E. Thompkins 2, A. Finnie 2, V. Teevins 2, S. Sinclair 2, M. Fallis 2, H. Flavelle 2, M. Flett 2, A. Paton 2, P. Perrin 1, L. Koyl 1, E. Syer 1, B. Jackson 1, E. V. Mc-Eachren 1, F. Mullet 1, K. Millar 1, J. Graham 1, J. Murphy 1, L. Veals 1, J. B. Parker 1.

Form 3 B .- Matriculation

O. Williams 7, H. Burn 7, H. Philp 6, L. Clarke 6, W. Marshall 5, L. Cruess 5, H. O'Brien 4, J. Graham 3. F. Pratt 3, F. Touchburn 3, R. Wilson 3, C. Might 3, J. O'Neill 2, A. Greer 2, J. E. Coulter 2, C. Haugh 1, A. Stewart 1, L. Stacey 1, P. Spratt 1.

Form II A.

L. Brien 11, C. Coulter 11, I. Mc-Culloch 9, D. Edwards 8, F. Gillies 8, L. Fallis 7, W. Kirkconnel 7, O. Smith 7, R. Broad 7, S. Flavelle 6, C. Graham 6, H. Jackson 6, V. Mercer 6, Nf Rich 6, O. Anderson 6, A. Hughes 5, Hf Richardson 5, M. Wray 5. B. Hartle 4, K. Lawrence 4, H. Mercer 4, E. McNabb 4, H. Naylor 4, O. Stewart 4, F. Brokenshire 4, N. Edwards 4, I. Gilmour 4, M. J. Nicolson 4, N. Thurston 4, B. McMahon 3, I. Parkin 3, R. Shields 2, W. Ander son 1, N. Callaghan 1, M. Carroll 1, H. Hogg 1.

Form II B.

W. Kirkconnel 13, C. Spence 11, H. Waterman 11, C. Swain 11, H. Ad. ams 10, M. Reed 9, G. Matchett 8, C. Fisher 7, D. Low 7, A. Allin 6, H. Brokenshire 6, G. Black 6, M. Freeman 6, S. Paton 6, H. Coad 5, I. Moore 5, M. Richardson 5, L. Hopkins 5, W. Sharpe 5, R. Thurston 5, P. Wright 5, W. McMullen 4, M. Begg 3, V. Gillogly 3, R. Hall 3, L. Lytle 3, V, McIntyre 3, E. McMillan 3, S. Sootheran 3, S. Fee 2, W. McLaughlin 2, G. Maher 2, D Spratt 2 M. Aikins 2, L. Norton 2, H. Brown

Stomach trouble is but a symptom of, and not in itself a true disease. We think of Dyspepsia, Heartburn, and Indigestion as real diseases, yet they are symptoms only of a certain specific Nerve sickness—nothing else.

It was this fact that first correctly led Dr. Shoop in the creation of that now very popular Stomach Remedy—Dr. Shoop's Restorative. Going direct to the stomach perves, alone brought that success to the stomach nerves, alone brought that success Open an account with us. We offer the very best security out that original and highly vital principle, no such lasting accomplishments were ever to be had.

For stomach distress, bloating, billiousness, bad breath and sallow complexion, try Dr. Shoop's Restorative—Tablets or Liquid—and see for yourself what it can and will do. We sell and cheep-

> "Shatter the throne of King Lans- Restorative ALL DRUGGISTS.

1, E. Thomas 1, E. Cinnamon 1, A. Jordan 1,

Form I.

M. Billingsley 14, B. Hales 14, W. Clarke 11, C: Newman 11, E. Matchett 9, I. Clarke 9, L. Rowan 8, W. Johnston 8, J. Parkin 8, J. Pratt 7. M. Sutofffe 7, R. Martin 7, J. Collins 7, B. Thompson 6, L. Bruce 6, H. Brown 6, H. Williamson 6, A. Ramson 6, R. Tolmie 6, Z. Thurston 5, C. Marsh 5, C. Brown 5, (A. Kennedy 5, R. Dougan 5, G. Eyres 4, H. Watson & E. Stewart 4, G. Ryley 4, L. Nesbitt 4, G. Shannon 8, E. Sluggit 3, L. White 3, L. Jordan 3, A. Beal B, R. Wilson 2, L. Thomas 2, F. Hart 1, M. Frain 1, U. Warnen

Commercial: 1 11 111 Senior .- H. Hungerford 9, A. Brimmeli 8, E. Abbott 6, G. Wilkinson 6, J. Kenny 6, M. Varcoe 5, R. Weldon 4, L. Brown 4, H. Duck 4, G. Hamont 4, N. Raidley 3, W. Mo-Carts 2, W. Moynes 2, J. Simpson 2, A. Hopwood &. 11

Junior .- L. Cook 7, R. Dean 6, G. Skinner 6, H. Coad 6, G. Carew 5, G. Short 5, M. Robertson 4, M. Sandelson 4, M. Ingram 4, D. Harrod 4, B Cinnamon 4, N. Vickery 3, Koyl 3, W. R. Johnston 8, W. Mc-Mullen 3, F. Tilly 2, M. Coulter 1, J. Conway I, T. Power 1.

Y.M.C.A. Notes

cellent Institution

Over the Press.

hearing that the press of the town were thinking of forming a bowling team, the Y M. C. A. chafflenged them to a match. The challenge was accepted and the game was arranged for Christmas morning.

resterday morning on the Y. M. C. A. bowling alley. The teams were pretty evenly matched and the game was keenly contested the oughout. The game caused quite a bit of excitement and the bowlers on both sides did theirbest to make big scores and pull theirteam out ahead, the way the room faces must also be

At first it looked as if the Y. M. C. A. were going to be smothered, but when five ends had been bowled by both teams the Y. M. C. A. were 18 up on the press and in the next five ends they pulled themselves out of the fire and finished 41 up. Moore made the highest score for the Y. M. C. A. with 96. and Soanes for the press with 76. The score was 374 against 333 in favor of the Y. M. C. A. The following were the scores and the teams;

Y.M.C.A.-W. Hepburn 62, A. Wil-Hams 77, A. Moore 96, J. McDonald 72, H. Coad 67.

Fress-I. Connell 60, S. Soanes 76, R. Henley 64, A. Donald 64, V. Hickingbottom 69.

An Enjoyable Social Evening Westminster Lodge Sons of England held a social evening Tuesday night and the function was a delightful success. The following programme was presented with Bro. J. I. Johnston acting as chairman;

Comic song-W. Cost. Duet-Messrs. Manly and Wicks. Recitation-W. Cost. Diet-Messrs. Wilson and Vincent. Vocal solo-W. Tunner. Vocal solo-J. Johnston. Mandolin solo-E. J. Johnston. Vocal solo-G. Evans.

Voca Isolo-F. Featherstone. Vocal solo-J. Tudhalt. Vocai solo-W. Tethersall. Vocal solo-T. Shore.

Funeral of Patrick Tracey The funeral of the late Patrick

Tracey took place Friday afternoon from his late residence, Ops township and was largely attended. The services at St. Mary's church were conducted by Ven . Archdeacon Casey and the remains were afterwards placed in the vault at the Roman Catholic cemetery. -Montreal tendered Earl Grey a civic reception Tuesday night.

At the Skating Rink

There was a large number at the skating rink on Christmas night, The band was in attendance and rendered some excellent music. Although the ice was a little soft, those who attended enjoyed a good skate for the first evening. Those who were used to the roller skates found some difficulty in getting back to the old custom again. Today the rink will be open at 2.30 and 8 o'- teacher, dropped dead while getting 111111111

Happy Day at House of Refuge

The holiday spirit prevailed at the House of Refuge on Christmas, day. and a sumptuous dinner was provid- of the Windsor, Essex and Lake ea the inmates, who number in all Shore Electric Railway. sixty-three. A liberal supply of candies, nuts and fruits were distri- tests were dismissed as the petition buted among the old people and the weref iled too late. manager, Mr. Robertson, and his good wife were untiring in their efforts to make all happy on the glad Christmas day.

over the Christmas holiday.

Some of the Causes of Poor Light

Latest Electrical News from Schenectady for Our Readers

Schenectady, Dec. 26 - Electric News Service. - The study of illumination has not only become an exact science in these days of perfection in artificial lighting, but every householder is eagerly reading anything that will give him a greater insight into this most difficult H. Jackson 1. | | | | | | | | | | | study.

Many a poorly lighted room can be easily remedied by changing the light fixtures or repapering. It was formerly the custom to blame the oil, or the gas, or the electricity, if there were dark shadows in the room or if the light failed to dispel the evening darkness. Now it has been proven that these same rooms, be it at the home or . the office or the store, can be made allost as light as day with even less candlepower than before, all with a sittle study and planning. A wallpaper which will "absorb"

light is the greatest enemy to artificial light in the home. An illuminant is powerless to light a troom If the color of the walls absorb most of the rays. The illuminating engineers of the General Electric Company claim that a white wall will reflect 50 per cent wof light, Interesting Items Touching This Ex- whereas a red wallpaper will reflect only 15 per cent, A light buff or yellow will reffect 45 per cent; a dark brown about 12 1-2 per cent. Y. M. C. A. Bowling Team Put it A light apple-green wallpaper will reflect 40 per cent; a dark green will give us 15 per cent, Dark wood trimmings absorb light; white wood reflects it. Velvets, chintzes, bur laps, will also absorb light; so will walipaper, whatever its color, but a tinted surface wall reflects the Accordingly the two teams met light. Wallpaper in patterns is not only one of the greatest of all known absorbers of light, but it also has a bad effect on nerves and eyes.

The plainer the wallpaper the better for nerves and body, and the smoother the surface the more light it will reflect. In selecting wallpaper, take into consideration. Those rooris facing north and east require higher colored papers than do rooms facing south and east.

Care in the selection of tints and wa'lpaper will not only lead to a better and cheaper artificial light, but will protect the eyesight, save the nerves and tempers. It will enable all to realize to the greatest degree the many advantages of artificial light from the electric current where many are now using some interior illuminant because of an incorrect impression that electric light is too expensive.

Remunerated for Loss

Mr. John Henry of lot 3, rest. 2. Ops, who had the misfortune to lose a valuable team of horses last September on the C.P.R. track near Clabo, crossing, South Ops, has been very substantially remunerated for the loss sustained by the railway

It will be remembered that several horses, the property of Mr. Henry, had, in some unaccountable manner, found their way on to the track when the evening express bore down on them, killing two, and seriously injuring another.

Saw Longboat Win

Mr. John Costello, male nurse, of New York city, who is visiting his relatives, Mr. and Mrs. Frank Costello, Ops township, attended the Longboat-Dorando race at Madison Square last week, and states that Longboat receiveed a great ovation from the thousands assembled.

As a Germicicide

Coal Merchant - Ah, well musn't complain of zero weather. It kills microbes, you know.

Customer (making out cheque) Yes; I notice that in your case has killed the poverty microbe.

Greenbaum, a diamond "switcher," was sentenced at Winnipeg to eight Moose hunters at Shoal Lake shot

a team of horses owned by two Gal-Four Leamington men were arrested on a charge of stealing half

Miss Mary Rumball, a Windson her breakfast.

ton of tobacco.

F. H. Chapman, general merchant of Holland Landing and town treasurer, is dead. W. C. Crawford is now president

Four New Brunswick election pr

A simple and effective remedy for SORE THROATS AND COUG sbine the germicidal value of Cresol They combine the germicidal value of Cresol with the soothing properties of slippery elm and i rice. Your druggist or from us, 10c in stand LEBERTSO, MILES Co., Limited, Agents, Montreal,







"(HAM-PION" RANGE (OAL

GREAT FAVORITE.

Large Oven, Thermometer on oven door. Large Fire Box, Great Heater, Perfect Baker-requires little fuel-THE BEST FARMERS' STOVE ON THE MARKET. Hundreds in use in Lindsay and surrounding countryevery one a grand success and every customer pleased. All stoves warranted

Call and see our STOVES and get prices.

D. CINNAMON,

Headquarters for Hardware and Stoves.

- LINDSAY

57 Kent-st.

Cut Cable Rates. Lendon, Dec. 28 .- (C.A.P. Cable.)-Henniker Heaton, writing to the president of the Liverpool Chamber of Commerce, says there should not be the least difficulty in reducing cable rates by 50 to 75 per cent. as the result of the powerful pressure being brought to bear on cable companies and on foreign Governments and additional to the steps now being taken by the Imperial Government for the construction and laying of a few stateowned cables.

P. O. Clerk Arrested.

North Bay, Dec. 28.-Edgar Cahill, aged 20, who has been employed in the postoffice at Elk City, is under arrest charged with forgery of a postoffice order for \$30 in favor of W. Black of Cobalt. The order was endorsed and cashed. Cahill is also accused of theft of

letter containing money.

He was released on bail of \$1,000 to appear Jan. 5 for preliminary trial, T. W. McGarry, M.P.P., is defending Plot Against Wilbur Wright. Demane, France, Dec. 28.-Just before making a flight on Saturday Wilbur Wright, the American aeroplanist, discovered that some one had fill-

vented a serious accident. Amateur Cracksmen Foiled. Neepawa, Man., Dec. 28.-Amateur cracksmen broke open two blacksmith shops and then broke into Crawford & Co.'s store, and with stolen tools made an apparently unsuccessful attempt on the safes.

ed the oil box of his aeroplane with

gasoline. The discovery probably pre-

Limitation of output and limitation of apprentices are the evils of trades unions, says President Eliot, of Harvard. (| 1 | 1 | 1 | 1 | 1 | 1 | 1

Two engines were smashed in collision on the Lake St. John Railway at St. Raymond. | | | | 1

CASTORIA. . The Kind You Have Always Bought

Winter Term Opens Jan. 4th

Phone 52

Canada's High - grade Commercial School was founded in the Electric City one quarter century ago. Great demand for our graduates as Business College Teachers, Private Secretaries, Office Assistants, etc. The fembosiment of the most Expert Modern Systems known in Business Science. We invite comparison. Three Departments. Manned by skilled instructors.

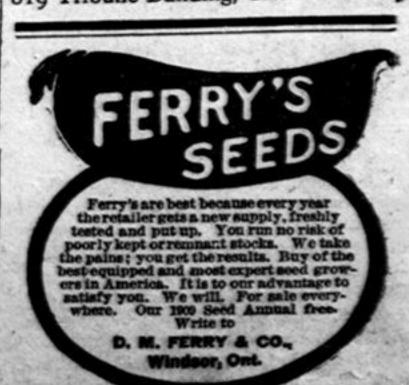
COMMERCIAL STENOGRAPHY TELEGRAPHY.

Out of town students get free tickets te city Y.M.C.A., T.A.S., or Y.W.C.A. Write for particulars.

Peterboro Business College GEO. SPOTTON, Principal.

DOUBLE YOUR MONEY IN A YEAR Let us show you how \$50, invested in a legitimate and safe business will earn \$4 for you every month.

Other amounts earn in proportion. For proofs and particulars write to HALLOWELL & NASH 819 Tribune Building, New York City



Thomas Derby, formerly of Durham, Ont., committed suicide at