

LINDSAY AND VICTORIA COUNTY BANKING HOUSES

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 be closed from 25th, to the 31st December, both days inclusive. By order of the Board.

JAMES LOW, Manager

Lindsay, December 22nd, 1908.

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.

A. B. MCGILL, Manager Lindsay Branch.

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

BANK OF MONTREAL ESTABLISHED 1817.

Table with 2 columns: Financial item and Amount. Includes Paid up Capital (\$14,400,000), Reserve Fund (\$12,000,000), and Total (\$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.

These few features should appeal with force to the business man, and the 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.

The Value of Economy

Many people fail to save, because they do not realize the importance of small economies.

The practice, once begun, of laying aside a portion of your income, no matter how small, every week or month, will soon become a fixed habit.

The result in a few years will probably surprise, and certainly gratify you.

Start a Savings Account to-day with

THE STANDARD BANK OF CANADA

Established 1873 OF CANADA 51 Branches

LINDSAY BRANCH

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

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO ESTABLISHED 1867

B. E. WALKER, President

ALEXANDER LAIRD, General Manager

Paid-up Capital, \$10,000,000

Reserve Fund, - 6,000,000

Branches throughout Canada, and in the United States and England

COUNTRY BUSINESS Every facility afforded to farmers and others for the transaction of their banking business. Sales notes will be cashed or taken for collection.

BANKING BY MAIL Accounts may be opened by mail and monies deposited or withdrawn in this way with equal facility.

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

The Western Bank of Canada FARMERS' BUSINESS A SPECIALTY.....

With \$1.00 you can open a

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.

Open an account with us. We offer the very best security for your money.

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

The loss from the burning of the British Arms Hotel, Coldwater, is \$59,000.

Geo. Atkinson, commission merchant of Lewis, admits using forged notes.

In Montreal 1,807 permits were issued for the year for buildings worth \$5,062,326.

Seven-year-old William Reak near Schenectady was torn to pieces by dogs.

Prof De Voe Talks of Weather

A Newark Man Essays to Forecast the Weather for the Year

Prof. A. J. De Voe, the weather prophet of Newark, N. J., gives the following forecast regarding peculiarities of the weather for 1909:

The year 1909 will enter mild and foggy along the Atlantic coast. A cold wave will strike us on January 4th, followed by a snowstorm on the 7th. This storm will clear off moderate, turn cold on the 12th, followed by a blizzard on the 15th.

A cold wave will prevail until the 18th, moderating on the 20th. Fog and rain will come on the 23rd. It will turn cold on the 28th, with a snowstorm on the 29th. The month will close with a cold wave.

I will only have time to give an outline each month of the important changes. February will enter with a cold wave, followed by a snowstorm on the 6th, then pleasant till the 14th. There will be a snowstorm on the 15th and 16th. It will be pleasant till the 21st. Snow will fall on the 22nd.

This storm will clear off warm and winter will break up. The month will close with fogs and rain.

STORMY MARCH.

March will enter warm and foggy. The winds will be light from the south-east, with partly cloudy, mild weather.

A great storm will hang over the Ohio valley, but it is not likely to reach Washington until the 5th. Snow will follow on the 6th, and a cold wave prevail on the 8th. It will turn mild on the 9th.

Pleasant weather will continue until the 20th. The great equinoctial storm will form on the 21st, bringing a snowstorm on the 22nd, on the Atlantic coast.

April will be a pleasant month with plain ordinary weather.

May will be a cool month with too much rain, the heaviest storm of the month will occur between the 20th and 23rd, with cold, northeast rains. This storm will clear off warm, and summer weather will begin.

June will be a scorching hot month right through, with very little rain.

The eclipse of the sun will occur on the 17th, and it will be visible in the west. And you will have a chance to test the truth of my statement, that when the sun is in the west at the time of eclipse we will have a very hot month.

CROPS WILL BE SAVED.

July will be noted for its terrific thunderstorms. But the rainfall will be short. Speculators will "holler" short crops and try to get a corner on wheat and corn.

In August the rainfall will increase and crops will be saved.

September will bring plenty of rain. A great equinoctial storm will extend over the whole country on the 15th. This storm will clear up warm. Look for violent thunderstorms on the 22. The month will close with south-east gales and heavy rains.

October will be an unusually cold month.

November will be a very pleasant month until the 26th, then it will turn suddenly cold, followed by a snowstorm on the 28th, and the month will close with sleighing.

December will enter with very cold weather and a great blizzard on the 13th, and another blizzard on the 28.

The Churches

Services Held in the Various Town Churches Sunday.

ST. MARY'S

At 10:30 masses in St. Mary's church on Sunday Rev. Father Carr, of St. Michael's college, Toronto, preached a practical sermon on the gospel of the day, in which the congregation were exhorted to begin the new year by a sincere endeavor to serve God in the future and become consistent Christians.

Indigestion

Stomach trouble is but a symptom of, and not 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.

Dr. Shoop's Restorative ALL DRUGGISTS.

PRESBYTERIAN

Rev. Jas. W. Wallace occupied the pulpit in St. Andrew's church on Sunday at both services. In the morning Mr. Wallace took for his text, Paul's Epistle to the Hebrews, 13, 16. "But to do good and communicate forget not; for with such sacrifices God is well pleased."

In the evening Mr. Wallace cautioned the congregation to vote for the man who would have the interests of the town at heart. A man who is to fill a public office should be able and honest. He should be a God-fearing man, a man whose heart is right with God.

In the evening Mr. Wallace cautioned the congregation to vote for the man who would have the interests of the town at heart. A man who is to fill a public office should be able and honest.

In the evening Mr. H. A. Pearson discussed many of the hidden beauties of the 23rd psalm.

Rev. Mr. Reed occupied the pulpit at Queen-st. Methodist church last Sunday morning, preaching from Ephesians 3: 13-22.

In the evening Mr. H. A. Pearson discussed many of the hidden beauties of the 23rd psalm.

Engine Disabled On the Flyer

Cylinder Gave Out Near Omeme and Stranded the Train

The passengers on the G.T.R. flyer due to arrive in Lindsay at 7.55 a.m. were somewhat inconvenienced Monday morning. When nearing Omeme a cylinder of the engine gave out leaving the train stranded.

The disabled locomotive, No. 264, came into town under its own steam after being repaired.

Obituary

MRS. GEO. BEGGS.

Sad and sudden was the death of Mrs. Geo. Beggs, teacher of Cambridge, which occurred at the residence of her parents, Mr. and Mrs. Abraham Brooks, Ridout-st., on Monday morning after only a day's illness.

Mr. and Mrs. Beggs, whose maiden name was Mable Melina Brooks, had been spending the Christmas vacation with the latter's parents and was around town on Saturday meeting old friends, and besides making several calls in the evening.

On Sunday morning she became seriously ill with a severe attack of diabetes, death ending her sufferings between seven and eight o'clock on Monday morning.

The funeral took place Wednesday afternoon and was largely attended. The funeral services were conducted by Rev. Mr. Wallace, of St. Andrew's church. The pallbearers, who were all Oddfellows, were: Messrs. Lou Wickert, E. Edwards, W. Brown, A. Blair, J. Ashwell and D. Sinclair.

Beautiful floral wreaths were placed on the coffin by Mr. and Mrs. Arthur Atkinson, of Toronto, and four sisters and a niece.

Among the friends from a distance who attended the funeral were Mrs. Osborn, of Beaverton, sister of deceased, and Mr. and Mrs. Thos. Killaly, of Toronto; Mr. and Mrs. Wm. Squires, of Peniel; Robt. Beggs, Cameron; Mr. and Mrs. John Connor, Little Britain; Mrs. McArthur and Russell McArthur, Beaverton; Mr. and Mrs. Wallace, Cambridge; Mr. Westliek, Beaverton; and Mrs. McQuig, Cambridge.

The bereaved husband and parents will have the sympathy of the community in their bereavement.

MRS. W. FLAVELLE

The remains of the late Mrs. W. Flavelle, who died a few days ago at Halifax, N. S., arrived in town last Monday. The deceased, who was well known in Lindsay, was a daughter of Mrs. Chas. Bartlett, Lindsay, and left this town to join her husband in Halifax last August.

She leaves to mourn her loss a husband and three children. The funeral will take place Tuesday morning at 10 o'clock to Riverside cemetery.

Dipping eggs for 20 seconds in boiling water, then packing away in bran, is said to keep them fresh for four months.

A sheet of thin oiled paper placed under a child's plate protects the tablecloth and is not so unsightly as many other expedients, and is quite as successful and cheap.

Wedding Bells

GILLIS—JUNKIN

Lakeview Farm, the home of Mr. and Mrs. J. W. Junkin, Verulam, was the scene of a quiet but very happy event on the evening of Tuesday, Dec. 29th, when their daughter, Pansie Florence, and Mr. William Gillis, of the same township, were married.

The ceremony was performed by Rev. H. W. Foley, of Boboyscon. The couple were unattended. Miss Lena Wallace, of Lindsay, played the wedding march. The bride was given away by her father. She was attired in a white gown of embroidered silk tulle.

The groom's gift to the bride was a handsome pearl crescent, the bride's father's, a piano.

JOHNSTON—SCOTT

Wednesday afternoon the marriage of Miss Mary Scott, daughter of Mr. and Mrs. Chas. Adams, of Cobocook, to Henry Johnson, M.D., of Fenelon Falls, took place very quietly at the residence of Mrs. John Sinclair Cowan-ave., aunt of the bride. The Rev. Mr. Gregg officiated. Miss Helen Sinclair played the wedding marches. The bride was given away by her father, and wore her pretty travelling dress of blue cloth, picture hat, with roses. There were no attendants only immediate relatives being present. Dr. and Mrs. Johnson left later for Fenelon Falls.

The marriage of Miss Josephine Duncan, daughter of Mr. and Mrs. W. Duncan, Morganstown, Ont., to Mr. Archie D. Ferguson, Bristol, N. B., formerly of Woodville, Ont., took place on Tuesday December 29th, in Montreal. The bride, who was unattended, looked charming in a tailor-made of blue broadcloth, mink fur, and a peacock blue plumed picture hat. The presents were many, including a beautiful diamond and pearl sunburst, the gift of the bridegroom.

After spending a few days in Montreal, Mr. and Mrs. Ferguson will leave for Quebec and other eastern cities.

BALDWIN—NESBITT. The marriage of Annie E., eldest daughter of Mr. and Mrs. Jas. Nesbitt, Regent-st., to Mr. Jas. E. Baldwin, of Chicago, took place on last Monday. The wedding was a quiet on the ceremony being performed by Rev. Mr. Marsh. The wedding supper was served at the home of the bride's parents, after which the young couple left for Chicago, where they will reside in the future.

Y.M.C.A. Notes

Interesting Items Touching This Excellent Institution

THE MOTHER OF CRIME The stagnant pool always breeds vermin. The idle field and roadside ever grows weeds, whose weeds intrude themselves on fertile soil, pestering the neighborhood. The council has passed a law compelling property owners to cut down the weeds.

The government has ordered that all stagnant pools shall be drained in the interests of the health of the community. At great expense this is done. There is an idleness and a stagnation in the lives of many of the rising generation, and if this stagnation of thought is not given an outlet and the idleness of disposition is not reaped, the nation is going to suffer disease and the graineries of our penitentiaries will have to be enlarged to hold the great harvest of criminals.

There are three classes of people under our charge, said a chaplain of a large penitentiary.

Second, men who are harmless and aimless, (professional bums, to use the slang phrase) Those who lounge about doing nothing. They are made tools of by the first class or become associated with them and thus become implicated.

Third, people, many of them church members, known in the community as good moral people. These in the stress of circumstances, or in the presence of some keen temptation, or through a fiery temper, or through some dominating, irresistible eagerness for revenge, on the spur of the moment without deliberation or premeditation, they fall.

It is the second class which we wish to mention, for out of this class we are making the slums of Canada. This class is the festering

Only a Tea Kettle of Hot Water is needed with Surprise Soap. Don't boil or scald the clothes. It isn't necessary. The clothes come out of the wash clear white, perfectly washed. The first drops out, is not rubbied. Child's Play of Wash Day. Use Surprise the ordinary way if you wish but we recommend a hot water Surprise wash. Read the directions on the wrapper. Surprise is a pure hot Soap.

TO-NIGHT. If you are feeling out-of-sorts, take an NR Tablet, and you will feel better in the morning. They will make you feel just right. "NATURE'S REMEDY" effectively alleviates the stomach, liver, kidneys and purifies the blood, does its work thoroughly and pleasantly, yet it never grips, weakens or otherwise injuriously making the most fast and pleasant.

THE "CHAMPION" RANGE For COAL or WOOD. A 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 country—every 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. 57 Kent-st. - - LINDSAY - - Phone 52

Winter Term Opens Jan. 4th. 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 embodiment of the most Expert Modern Systems known in Business Science. We invite comparison. Three Departments. Manned by skillful instructors. COMMERCIAL STENOGRAPHY TELEGRAPHY. Out of town students get free tickets to city Y.M.C.A., T.A.S., or Y.W.C.A. Write for particulars. Peterboro Business College GEO. SPOTTON, Principal.

Family Reunion. The home of Mrs. Jas. Magee, Pine Grove Farm, Emily, was the scene of a very happy gathering. New Year's day, when all her sons and daughters with their families were present to celebrate the 20th wedding anniversary of Mr. and Mrs. T. Z. Webster, of Lakefield, Mrs. Webster being Mrs. Magee's eldest daughter. CASTORIA. The Kind You Have Always Bought. Scrubbing brushes, hair brushes, and, indeed, all household brushes, should be rested on the bristles to dry; otherwise the water will destroy the brush. CASTORIA. The Kind You Have Always Bought.

Black Watch Chewing Tobacco The big black plug.