

HALTON COUNTY WAS HARD HIT BY FARMERS' BANK SUSPENSION

The Oakville Star says: "Oakville was much interested in the Lindsay bank conspiracy case last week, because A. B. McGill was formerly principal of Oakville public school. His friends here did not believe he would violate the law in any way, and as the trial proceeded, it became evident the prosecutors (the Farmers Bank) at once were set on the defensive. After several days the charge was withdrawn and honorable acquittal accorded. Mr. McGill's solicitor states that his activity in advising former Farmers Bank customers to transfer their business was to prevent them from probable loss.

"This was followed on Tuesday morning by the announcement that the Farmers Bank had suspended business for ninety days and all branches were ordered closed.

"This news struck terror into the hearts of hundreds of Halton county people, with Milton as the storm centre. The bank might to some extent have been called the Bank of

Halton as four of the directors and 162 shareholders were from this wealthy little county. A branch had been doing a good business in Milton for some time. The Halton directors are: Reeve John F. Ford, of Trafalgar; Burdge Gurdy, of Kilbride; Wm. G. Sinclair, of Zimmerman, and Allan Eaton, of Mt. Nemo.

"These gentlemen each held from five to eleven thousand in stock.

"Then the other Halton stock holders have from one hundred dollars to five thousand each. Oakville, Bronte and Postville do not appear in the list at all, but almost every other point in the county is represented. The north end of Peel county has a good representation.

"All persons earnestly hoped that these holders may not suffer heavy financial loss, and particularly that it may not be necessary to call on the double liability. That is not likely. From statements published it would appear that with the assets judiciously handled they should quite meet all indebtedness."

WEATHER CONDITIONS IN JANUARY FORECAST BY REV. IRL HICKS

A Regular Storm Period is indicated for the 2nd to the 7th. January will open cold and fair in Western and central states, with low barometer and winter storms disappearing in eastern extremes. By the 4th, higher temperature, falling barometer and gathering storms will appear to the westward. During the 4th to the 7th rain and snow will visit most parts of the country passing from west to east. Electrical manifestations to the southward will culminate on and touching the 7th, after which high barometer, attended by fair and much colder weather, will prevail generally for three or four days. The first three or four days of January are embraced in a seismic period, which is central on December 31, 1910.

A Reactionary Storm Period will bring change to warmer weather, attended by falling barometer, cloudiness, rain and snow, passing eastward during the 10th, 11th and 12th. Each section—western, central and eastern—will get these changes first in the order named, and in the same order, behind the storms, each section will get change to rising barometer and cold, fair weather. Fix this periodic order of things in your mind, arrange your business accordingly, and you will be the winner.

A Reactionary Storm Period will be the order from the 14th to the 19th yams, the first on and near the 14th, central on the 16th. This period promises two distinctive storm paroxysms—the second on and near the 19th. Low barometer, threatening cloudiness and rains, turning to snow will pass eastwardly across the country

during this period. A very marked high barometer and change to severe cold, fair weather, will follow these storms. Plan for these changes, accordingly as you are located along the line from west to east and thus outwit the inconveniences and dangers of storm and weather. A seismic wave will pass through the earth during a period of six days, central on the 14th.

A Reactionary Storm Period will result in falling barometer, rising temperature, cloudiness, rain and snow on the 22nd, 23rd and 24th. These disturbances will lead up to the beginning of the Mercury period on the 24th, with the promise of a prolonged time of stormy, disagreeable weather. At most, the interval of fair weather will be short after this period.

A Regular Storm Period blends with the Mercury disturbance from the 25th to the 30th. This period is central on the 27th. It will culminate on the 27th to 30th in fierce storms of rain, snow and sleet, amounting to blizzards north and west, and bringing in a general cold wave that will reach far into the south as we pass from January into February. This is one of those Mercury "sleet god" periods, that will give us a maximum fall of the barometer, sleet and storms that will destroy shrubbery, and wires, and open the gates of the northwest for blizzards and cold wave. A seismic period covers three or four days before and after the 30th. The Mercury period it also central the 31st, extending eight or ten days into February.



Sound as a Dollar

That's the only way you can afford to keep them, because any lameness means less work and less profit to you.

Spavin, Splint, Curb, Sweeney, Ringbone, Swelling or Lameness need not prevent your horses from working. Simply use Kendall's Spavin Cure.

It works while the horse works—takes away the pain—reduces swellings—makes legs and joints sound and strong—leaves no scars or white hairs because it does not blister.

Kendall's Spavin Cure

has been the horseman's standby for 40 years and is used all over the world.

Burns, Ont. Sept. 10th 1909. "I have used Kendall's Spavin Cure and it cures Old Stubborn Cases."

WILLIAM H. DOUD.

Keep your horses sound as a dollar. Get Kendall's today and you will have it tomorrow if needed. \$1 a bottle—6 for \$5.

When you buy, ask for free copy of our book "A Treatise On The Horse" or write us.

Dr. R. J. KENDALL CO., Emsburg Falls, Vt.

FARMERS' BANK OUTLOOK GROWS DARKER AS LIQUIDATOR PROBES ON

Those who have studied the Farmers Bank statements to the Government say that the shortage will amount to something in the neighborhood of \$500,000. The item in the last statement, under which this would come, would be that in the list of assets which put the bank's holding of railway bonds and stocks and other securities at \$650,976.

An interesting development in the affairs of the bank which has come to light from a closer study of the statements, and which has caused a good deal of interest among the bankers who are following the affair with much interest, is that the Trust and Guarantee Company is a secured creditor to the extent of about a quarter of a million. This, it is understood, is for money advanced to the bank, and is secured by assets deposited with the Trust Company.

MAY NOT BE 25 PER CENT.

This secured indebtedness is a very serious matter for the bank's creditors as a quarter of a million is going to make a big hole in the assets available for distribution among depositors and other creditors. Twenty-five cents on the dollar was spoken of some days ago as a possible settlement. Now some who claim to be well informed as to the bank's affairs declare that the dividend will not amount to that. As to what the exact position is must remain largely a matter of surmise until the interim liquidator makes his statement to the shareholders. In the meantime he is maintaining absolute silence.

MAY MEAN MUCH TO FARMERS

In Toronto, where there are few shareholders, and comparatively few depositors, the true significance of

the bank's failure is not realized. For the most part, the shareholders are farmers, men whose savings were not large in many cases they put all they had into stock in the bank and then to aid an institution in which they were themselves interested, deposited all the rest of their savings there. Now their additional savings are practically gone, and they will be called upon to pay their double liability. For many it may mean the loss of home, and absolutely everything they possess.

The Toronto Telegram says: The wreck of the Farmers Bank bids fair to result in loss and suffering, compared to which the after effects of the collapse of the Ontario Bank were trifling. At a meeting of Halton farmers in Milton, a meeting held for the purpose of talking over the affairs of the bank, it became plain that the insolvency of the bank means ruin to many of the shareholders and depositors.

Sums representing the life toil of families in rural Ontario went into the Farmers Bank. The farmers put their little capital into shares of the Bank and to help the institution along they deposited their savings from time to time. They are now face to face with a situation which means to them the loss of their homes and their farms. The money invested in shares is gone. The deposits are not likely to be heard of again, except to the extent of 25 cents on the dollar, and there is the certainty of a hundred per cent double liability call. To satisfy this claim, in many cases, the farmer shareholders must sacrifice practically all they have in the world.

The Victoria Loan and Savings Company

ESTABLISHED 1895

DIVIDEND NO. 34

Notice is hereby given that a dividend of one and one-half per cent on the rate of six per cent per annum, has been declared on the paid-up capital stock of the Company for the three months ending Dec. 31st, 1910, and that the same will be payable at the Company's office on and after Tuesday, January 3rd, 1911. The transfer books will be closed from December 25th to January 3rd inclusive. By order of the Board.

JAMES LOW
Manager

THE STANDARD BANK OF CANADA

Established 1873 OF CANADA 60 Branches

A Complete Banking Service

Available for Manufacturing and Commercial Houses, Wholesale and Retail Merchants, Municipalities, Corporations, farmers and private individuals.

Savings Bank Department at every Branch.

Lindsay Branch: F. F. Loosemore, Manager.
Little Britain Branch: C. S. Thompson, Acting Mgr.
Branches also at Cannington, Woodville, Beaverton, Pufferlaw, Brechin, Sunderland and Blackstock.

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., PRESIDENT
ALEXANDER LAIRD, GENERAL MANAGER

CAPITAL - \$10,000,000 REST - \$7,000,000

COLLECTION BUSINESS

With its large number of branches, agents and correspondents, The Canadian Bank of Commerce is able to effect collections throughout the world promptly and at reasonable rates. Rates will be quoted on application.

FOREIGN BUSINESS

Cheques and drafts on all countries of the world, drawn in sterling, francs, marks, lire, kronen, florins, roubles or any other foreign currency, can be negotiated at The Canadian Bank of Commerce at reasonable rates.

H. A. HOLMES, Manager Lindsay Branch



The Home Bank of Canada

HEAD OFFICE: TORONTO 8 KING ST. WEST.

Branches and Connections Throughout Canada.

A. B. MCGILL, Manager Lindsay Branch

BANK OF MONTREAL

ESTABLISHED 1817.

Capital Paid up	\$14,400,000
Rest	12,000,000
Undivided Profits	961,769
	\$27,361,769

Branches of the Bank in every Province of the Dominion. A general banking business transacted. Savings Department at every Branch.

Office Hours: 10 to 3 o'clock Saturdays 10 to 1 o'clock

H. B. BLACK
Manager Lindsay Branch

A lawyer was interviewed by one of the Verulam residents and as a result a letter of enquiry was sent to Scotland Yard Agency. On Friday Chief Vincent received a letter from the Criminal Investigation Department, a portion of which read as follows:

"Nothing is known here of man Carnegie, and this Department is not making any enquiries to find relatives in any such cases, as were outlined by the writer. The Assistant Commissioner of Police of Criminal Investigation Dept., Scotland Yard, says

he has received three other enquiries regarding probably the same man though under a different name—one from Toronto, one from Wilton, Ont. and one from New York. You would do well to make this known through out the province, so that if complaints reaches police they will be in a position to act if necessary."

Electric Restorer for Men
Phosphonol restores every nerve in the body to its proper tension; restores vim and vitality. Premature decay and all early weakness averted at once. Phosphonol makes you a new man. Price \$5 a box, or two for \$9. Mailed to any address. The Sobell Drug Co., St. Catharines, Ont.
For sale at Higinbotham's store.

INEBRIATE ACTS

The Institutions in Scotland are of Great Value in the Care and Treatment of Drunkards.

In a report to the Secretary for Scotland the Inspector for Scotland under the Inebriates Act says that during the year ended December 31, 1909, there were in all nine institutions under his inspection, including three licensed retreats, five certified inebriate reformatories, and one State reformatory. The total number of persons dealt with during the year was 239, of whom 121 were retreat patients and 118 reformatory inmates. Compared with the returns of the previous year the institutions numbered one more, a new retreat having during the year received a license, but the persons dealt with are 34 fewer, retreat patients being 1 less and reformatory inmates 33 fewer. These figures, says the report, show that licensed retreats continue to be patronized by those seeking treatment in them to about the same extent as formerly, but that the reformatory treatment of the Police Court drunkard is now being less seldom used.

The report goes on to remark:—"Experience gained in Scotland has shown that these institutions for the care and treatment of inebriates can fulfill useful functions. Retreats have been found to be of value as curative institutions for the treatment of habitual inebriety, and reformatories have been found to be of value as places for the segregation and control of drunken pests, and to some extent as curative institutions. The 'recovery rate' in well-conducted retreats is found to approach 50 per cent, and that of reformatories to be about 7 per cent. The former figure is a satisfactory one, and sufficiently good to enable an inebriate to enter such an institution with a reasonable hope of recovery, but the latter figure is small. It could not well be otherwise, because the conditions required for conviction under the Inebriates Acts are so severe that the more hopeful class of inmates is excluded."

POSTMEN'S HEADGEAR

Glasgow Carriers Will Have a Double-Peaked Cap

Next spring will see many Glasgow postmen in all the glory of the new double-peaked cap. There is a difference of opinion among the men as to its beauty and its comfort, but its adoption will not, we understand, be compulsory, as the "fore and aft," as the cap or shako has been termed, will be supplied only to offices where the three-fourths of the staff are in favor of it. The cap has the advantage of being fairly light, with the weight well balanced, the rear peak coming somewhat low in order to protect the wearer against the dripping of rain down the neck, which is the great discomfort with the present style of shako. In large cities where distinct offices are established the new style of headgear will be supplied only if the vote for the city as a whole. It is proposed to supply knickerbockers and puttees to rural postmen who go their rounds on bicycles, an innovation of which it is said the men are unanimously in favor.

THE LORD MAYOR'S COACH

The coach of London's Lord Mayor used in the annual procession has probably had more money expended upon it than any horse-drawn vehicle in the world. Originally costing something more than \$5,000, and now 150 years old, but still used, more than \$100,000 has been paid out in refurbishing it for the sole occasion when it is made use of each year.

A more modern coach could be had for the cost of five years' repairs, but a new coach would never seem the same to the London public who line the Strand for the November parade. It is probable that the Lord Mayor of a century hence will ride in the same equipage, although the coach has been repaired so often that practically nothing of the original vehicle remains.

Children Cry FOR FLETCHER'S CASTORIA

MANUEL NOT RICH

Representative of Ex-King Denies Recent Report

The Marquis de Soveral, representing King Manuel of Portugal, has denied the reports that King Manuel had telegraphed an offer of \$500,000 to the authorities at Lisbon for the purchase of the Royal yacht Amelia. The marquis pointed out, says the London News Agency, that the yacht originally cost King Manuel's father only £60,000, and was now practically obsolete. "At the present moment," continued the marquis, "King Manuel is not in possession of such funds as would enable him to make an offer of anything like £100,000 for a yacht or anything else. It is doubtful whether the King has at the moment funds representing the sum of 100,000 reis (£22 4s.), let alone £100,000."

OFF TO WILD WEST

Two English Boys Had Made Some Great Preparations

A remarkable story was told at Bristol, England, when Thos. Burt, 17, who said he was from London, was remanded on a charge of wandering with a boy of 15. A police officer said he found the lads wearing spurs, one having his spurs down. When he spoke they said they were horse-trainers and were going for two horses they had bought. Each had an airgun, revolver in case, bowie knife, masks, and a complete outfit of highwayman, and "penny dreadfuls." They said they were going out to the Wild West of America, and had equipped themselves with money stolen in London.

CALL ME 'BERTIE'

Sir Herbert Tree has a keen sense of humor. The following story serves to illustrate this. Leaving the Carlton Hotel one evening for his adjoining theatre, he was considerably surprised to feel himself clapped on the shoulder by a young man he did not recollect ever having seen before, and greeted by the pushful stranger (possibly a chance acquaintance from the hotel) with "Hallo, Harry!" Turning a meek and retiring eye upon the clumsy disturber of his meditations, Tree quietly remarked, "My name isn't Harry—it's Herbert. But you may call me 'Bertie!'"

THE POOR GROOM

"I once saw a couple married in a den of lions."

"Did the groom seem scared?"

"Not any more than is usually the case."

A WHITE CANARY

Among the exhibits at the 25th show of the London and Provincial Ornithological Society, held in the Lambeth Baths, England, was a pure white canary. Both its parents were ordinary colored Yorkshires.

DID GLIB TONGUED SHARPER TRY TO WORK VERULAM RESIDENTS?

A month or two ago the papers of upon several residents of the township contained announcements to the effect that several residents of Verulam township had fallen heirs to an immense fortune, owing to the death of a supposed relative in Australia.

About six weeks ago a man styling himself Douglas Carnegie and representing himself as a Scotland yard detective, visited Verulam and called of

ship with the yarn that a relative who had originally lived in Australia but who was killed in the Boer war had left an immense sum of money. Mr. Devitt, of Verulam, was one of the lucky heirs his fortune running away up in the thousands. The said Mr. Douglas informed the Verulamites that he had been sent out by Scotland Yard to locate certain heirs of the deceased.

THE NEW YEAR

It is not worth while to hate other. This is our advice, and like salvation it's free. Try it during 1911.

Delight and pathos are inextricably mingled with the thought of New Year's Day. It is only a conventional point of time; any other would do as well. Every day closes an old year and begins a new one but for all we cannot help feeling that this day, which is agreed upon throughout Christendom for the beginning of a new year, is somehow unique. The pathos comes from the review of the past, and from the sense that another notch has been cut for us on the stick of time.

Do we take time during the hurry and bustle of the holiday season to review our work of the year and see where we have made mistakes, jotting them down in our memory as to be avoided in the future? That boy would never have become a perfect workman if he did not avoid the mistakes of yesterday. We must never make the same mistake twice and in order to guard against doing so, we must look back and find the mistakes that we have made.

If the old year has brought sorrow and desolation, and haog crase on our doors, the new year will bring us the leaves of healing, and we are glad to part with the one and welcome the other. If on the contrary, the old year has brought

us only joy and comfort, we part from him sorrowfully, but meets his successor with the ardent hope, that he, too, comes with blessing. The sober jollity of New Year's day is always of an impressive nature. It is like standing for one brief moment on the threshold between time and eternity. Here is the world we know—yonder the world that is new and untried.

The pessimist delights in derision of the good resolutions which mark the celebration of New Year in the minds of many people. Shame upon the man or woman who would dull the bright ambitions and desires for the better of any human being. But there is little time to give to habitual mourners and augurs of evil. The new year will be what we make it so far as our individual lives are concerned and the man or woman who resolves to be happy in a healthful, unselfish way, is taking the first road toward happiness.

A new year is here. It is a time for invoice. Business men take an invoice of their stock. Wouldn't it be business for you to take one of yourself. Life, each life, is a business. Have you gained or lost last year? Have you used the talents that have been given you so as to gain other talents? Is there any prospect of your being placed over ten cities or five cities or one city? Have you declared any dividends in the way of laying and helping others, and have you added anything to the capital stock of your character? These are pertinent questions that press us all for an excellent answer.

Shiloh's Cure
quickly stops coughs, cures colds, heals the throat and lungs.