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Deposits may be made or withdrawn by either of the two members of a household.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 In case of death, the money may be withdrawn in the survivor without delay or cost.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.

THE VICTORIA LOAN and SAVINGS COMPANY ESTABLISHED 1895.

Capital Paid Up, Reserve Fund,

\$150,000.00 - . \$27,000.00

BOARD OF DIRECTORS:

President | F. C. TAYLOR, Director Central Canada R. J. McLaughlin, K.C. Vice-Presidents | Loan and Savings Co. H. J. LYTLE, ex-Manager Bank of Mont-

AUDITORS: D. EAGLESON, Chartered Accountant; John Kennedy, Esq.

JAMES LOW, Manager,

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W. H. CLARKE, M. D.

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NEWTON SMALE, Assistant.

Office Hours, 9 a.m., to 4.30 p. m.

ESTABLISHED 1817.

.\$14,400,000 | Undivided Profits 311,000,000 Total Assets.....

....\$165,234,768

The Bank of Montreal has been identified with the progress of Canada for nearly the sheep will not be injured by passacentury, and with the business interests of Lindsay for over half a century. It has injured through them. kept pace with the progress of the century and to-cay stands among the great and strong Banks of the world, with substantial capital and reserves and large assets.

It is equipped to undertake every kind and description of Panking business, both domestic and foreign, to furnish Travellers credits, and drafts negotiable in any part

conduct, in fact, any transaction coming within the sphere of Banking. Referring to the Savings Department, accounts may be opened with the deposit of one dollar. It is remarkable now saving accumulate, and no better advice can be offered to those, who are able to lay aside a little from time to time, than start a Savings Bank account. In due course it places the possessor in the comfortable position of being at least comparatively independent, and free from the necessity of asking favors of anyone. It is always a good thing to have something laid by for the rainy day, that may come at any time without warning, so I would suggest to those who can, the wisdom of commencing at once, to plant the seed from which may be harvested later on the goodly fruit of financial independence.

H. B. BLACK,

Office Hours-10 to 3 o'clock; Saturdays 10 to 1 o'clock.

MANAGER LINDSAY BRANCH.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO

ESTABLISHED 1867

START ANY TIME

is qualified to give you the best that

can be had. THE BRITISH

AMERICAN BUSINESS COL-

LEGE, Y.M C.A. Building, Toronto.

Cook's Cotton Root Compound.

DON'T-WORRY DEAR!

Don't worry, dear. The bleakest

That clog the forward view

Each thins to nothing when it nears,

And we may saunter through.

The darkest moment never comes,

The loss of hope is what benumbs,

Don't worry, dear. The clouds are

But with them comes the rain.

May thrill with sap again.

The burden bear as best my can.

But worry did its share

don't yield,

And stifled souls that parch and

And there'll be none to bear, (

Hard work has never killed a /man,

But dare the years to come, [,

Because he beats the drum;

Are nothing, though they gall.

And life and love are all.

li paniong , , ,

Not trouble at the door, .

It only looms Defore,

The great Uterine Tonic, and only safe effectual Monthly Regulator on which women car

Write for catalogue.

Get your training in the school that

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

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

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 LITTLE BRITAIN

Chartered by Act of Parliament 1882.

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 legitimate banking.

Savings Department. Deposits of \$1.00 and upwards received, uson which interest will be paid or co : pounded four times a year, at the highest current rate from date of deposit to day of withdrawal.

Farmers' Business

"seeives 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

prompt attention to your business require-

assure you of courteous treatment and

C. S. THOMPSON, Manager

OF CANADA. Incorporated by Special Act of

Parliament. Members of The Canadian Bankers Association and the Toronto

Clearing House. HEAD OFFICE, . TORONTO.

Don't worry, dear; don't blanch, DIRECTORS-Rt. Hon. Viscount Templeton, Hom. President : W. Beattie Nesbitt, Nor give the enemy the field President; Col. James Munroe, Vice-President; Robert Noble, Allan Eston, W. G. Sinelair, John Gilchrist, R. E. These little woes that hover near Menzie, Burdge Gunby, A. Groyes. LONDON COMMITTEE - Rt. Hon. Vis-We know that life is love, my dear, count Templeton, Sir Chas. Euan Smith, K. C. B., C. S. I. & C., Henry Higgins. -Samuel Merwin in Youth's Com-

W. R. TRAVERS, General Manager.

TIPS FOR FARMERS.

Proper blanketing of the horse as important for his health as are wholesome food, clean bedding and good grooming. Give the horse a little daily attention, make him comfortable in cold weather with a good warm [olanket, and you will have to spend little for doctoring and medicines. Then, again, the horse will be in much better condition for the beavy spring work. A good horse blanket really pays its cost several times over in one season.

It is mone too early to begin planning for next season's crop. The seed iss to selected and the crop rotation is to loe worked out, that, is if one is being systematically followed. If no system of crop rotation thas yet been taken up then one should be decided upon before the spring. Read up everything on crop rotation and decide upon the best adapted to your conditions. A systematic crop rotation carefully followed out has made many a farmer wealthy.

Abuse of the soil is the common, practice of all farmers who do not prosper. If an account were kept with the soil by each owner, crediting the land with what is removed by the annual plant foods and charging it with what is given back, farm. CHRISTOPHER CHITTICK, Retired Farmer, ing processes would be reduced to maintaining proper soil conditions, and the locoks would show what has been done to destroy or build up.-Hon. James Wilson, secretary for agticulture, Washington.

CARE OF SHEEP. [|

Give the sheep all the clover or mixed hay they will eat up plean, If the ewes are not in fine condition they should have a grain ration of wheat bran, ground oats and peas, About one-half pound of grain to each

sheep will be a profitable ration

Do not neglect to provide plenty of pure, clean water. It is necessary for the health of the flock. It does not of the world where Banks exist, to accept for collection items on any point, and to pay to let sheep eat snow tol satisfy their thirst. Lack of extroise in ewes during

winter means weak lambs at weaning time. Sometimes the feeder must compel the ewes to exercise by feeding them at a distance from [the barn. Confinement in close yards always means more or less loss in weak and dead lamios. Feed the lamos well so they will

make a good growth ! !! .. . Those intended for the foutcher should be fattened and sold before the young lambs come.

Sometimes we may get ewes to own their lambs by feeding them by hand ewes plenty of nourishing food. in a close stable will cause colds.

HAS A STIFF NECK. 11 Earl Cannington, president of the address at Lincoln, said that he never would consent to any alteration in the law excluding live Canadian cattle from Great Britain. The cattle interests of Great Britain, he declared, were so phenomenally large that it would be a crime to run the risk of algain infecting British herds with

GET A TELEPHONE.

- 1 11 11 11

Galt Reformer; A farm house with a telephone is no longer wholly isolated, though out of sight of | every neighbor, for they are all within call. The conditions of the market can be ascertained and goods bought and sold without leaving home, the doctor can be summoned without loss of time, and distant friends can be commuricated with at pleasure. The berefits are self-evident, and in a sparsely settled country, such as much of the Canadian West still is, they are simply enormous.

depend. Sold in three degrees of strength—No. 1, \$1; No. 2, 10 degrees strenger, \$3; No. 3, for special cases, \$5 per box. Sold by all druggists, or sent orepaid on receipt of price Free pamphlet. Address: The Free pamphlet. Address: The Free pamphlet. (formerly Windsom) PECULIAR SITUATION. The president of one of the leading breweries in Chicago is authority for the statement that May 1st next, one thousand saloons will have shut down in Chicago, due to scarcity of barley this past year. This scarcity of malting barley is seriously clipping the large breweries and the malt houses. Both brewers and malsters, for several weeks, have

> kets each day. LABOR ON THE FARM, The Toronto Weekly Sun says; In an address at a Farmers' Institute

> ley that arrive on the Chicago mar-

Shilo 's Use Shiloh's Cure Shilo 's Cure for the worst cold, the sharpest cough Cure Lures CURE quicker than anything you ever tried. Safe to take,-nothing in it to hurt even a UICKLY

8 Years Torture Ended by Zam-Buk

Mr. George Lee, 35 Steiner St., Toronto, says: "For 8 years I suffered torture from blind, itching piles. During that time I believe ments and salves was used, but in vain. The very first Zam-Buk gave

me relief from that terrible itching, and a little perseverance with the balm brought about a complete cure. I have not been troubled again and it is

for the benefit of other sufferers from this trouble, you are at liberty to publish it.'

Zam-Buk

Is especially recommended for all kinds of skin diseases, eczema, bad legs, piles, ulcers, boils, chapped hands, barbers' rash, festering sores, poisoned wounds, cuts, Asample box will bruises, burns, sprains be mailed you etc. Of all druggists and stores, 50c. box and send it with or from the Zam-Buk
Co., Toronto, postpaid. 3 boxes \$1.25.

FREE

ZAM-BUK

meeting, held in Whitley, E. C. Drury declared that the shortage in the supply of farm labor had produced one good effect, in compelling the general adoption of the ten-hour system on farms. Speaking from his own experience, Mr. Drury said the reduction in the hours, instead of reducing the amount of labor performed, had trather brought about an op-The doors should be wide, so that posite result,; more is being accomplished at present on some farms, with work boginning at seven and ending at six, than under the old plur of working from sun to sun.

THESE APPLES KEEP.

Chatham Banner : Mr. W. H. Sutherland, the well-known farmer of the tenth concession of East Zorra, is in possession of apples that were picked in the autumn of 1902. The apples were of the Spitzenburg variety, and barring a slight shrinkage, appear to be in as good condition as the were when placed in Mr. Sutherland's cellars six summers alzo.

Mr. Sutherland has discovered a method of preserving apples which seems to give satisfaction. The fruit is carefully picked and placed in loxes. The apples were allowed to remain in Dones for some time and are till the dams have a good supply of culled. Mr. Sutherland then takes healthy, bright and good-natured. milk. To hasten this time give the them out carefully, wraps them sep- Every mother can keep her children arately in paper and then they are in this condition if she will give Be sure the sheep barns are |well | put |back into bins. The remainder | them an occasional dose of Baby's ventilated. One night's overheating of the process of preservation is un- Own Tablets. These Tablets cure known, and Mr. Sutherland at- colic, indigestion, constipation, diartributes the excellent preservation of theea, teething troubles and the his apples to the fact that his cellar other little ills of childhood, Mrs. is especially suited as regards tem- E. LeBrun, Carillon, Que., says; British Board of Agriculture, in an perature for the work. 1 11 "Baby's Own Tablets have been of

up-to-date farmer. During the year | them to regulate her stomach and | played the game of their lives. It when the whole performance was rehe sells lange quantities of apples. and his method of preservation of 11 11 11 il

The Slaughter of Deer and Moose

The Killers for Lumber and Construction Camps Have Been Busy.

Lirg; as the number of deer and moos: killed last year by sportsmen, the number slaughtered was far short of the natural increase. There would be no chance of the exterminition of either deer or moose in On + tario if the killing of them was confined by sportsmen to the legitimate season. The great danger arises from the indiscriminate slaughter of these animals out of season.

Commenting on this, the Canadian Sportsman recently said; "We have repeatedly through these columns directed the attention of the Game Warden to sections of the country where professional shooters were employed at so much per month toprovide deer meat or moose meat to lumber camps. We outlined for been building almost to the point of him a section where tons of such wiping out the margin of profit in | meat had been sold by the Indians as cheap as Sc. per 1b. No official order to get the few carloads of loarnotice was taken of the information, and their immunity from arrest caus ed the poschers to become boiler and bolder. A few efficient officers sent out in the close season would find ample opportunity to distinguish themselves and do at the same time an incalculable amount of good, The woives also are a cause of trouble in many of the northern sec--try it on a guar- tions, and liberal though the bonus antee of your be, \$15 per head, it does not seem the idea. I'll have a fierce time getmoney back if it to be sufficient to secure any num ting rid of my wife," doesn't actually ber of them being killed. Laws on the statute book that are not en forced have a tendency to bring all law into contempt, and certainly there are a large number of people baby. 34 years of throughout northern Ontario that STAINLESS IODINE OINTMENT success commend treat with the utmost contempt all Does not color or burn, cures Rheumatism, Sprains, were then sent north to out by the Shiloh's Cure- mendates of the game department of Bruises and large glands, applied by rubbing, at all cord, and since then, it is said, the 25c., 50c., \$1. 315 the local Government,"

The Forest Areas The Dominion

Estimate Considered Reduced-Three Hundred Million Acres Latest Total.

Three hundred million (300,000,000) acres is the largest estimate of the forest area of Canada. This was given recently loy Dr. B. E. Fernow, Dean of the Faculty of Forestry in the University of Toronto. Dr. Ferbow was for years head of the forestry work of the United States, and is regarded as one of the best authorities on forestry, and timber on this continent. Dr. Fernow said; "If we look at this vast forest area from the manufacturer's point of view, from the standpoint of supplies for the arts and industries of its commercial value, and study merely the geography and nature of the country in the light of the reports on the more or less outlying parts of the same, we will come to the conclusion that three hundred million acres, and perhaps less, will cover fully the commercially valuable timberland area, actual and potial, or not much more than one-half of the commercial forest area of the United States,"

acres was the generally accepted estimate of the timber land of Canada, Mr. R. H. Campbell, Superintendent of Forestry for the Dominion Government, was not quite so pessimiatie in a recent estimate. Speaking at a forestry convention held in Yarmouth, N.S., he calculated the forest area of the Dominion at about 535,-000,000 acres, divided as follows:

British Columbia 182 million Manitoba, Saskatchewan &

Alta., and unonganized territories 180 millions Ontario (... 40 (million120 million New Brunswick 7 1-2 million Look at it as we may, oner thing seems clear, and is that, on further knowledge, Canada's "inexhaustible" forests and forest areas are shrinking, and that this country does not possess the wealth that it was once thought that she did. The moral is plain; it must be Canada's duty to look carefully after what she has and carefully preserve it, and also make provisions that these areas shall be so handled that a future supply of timber from the same areas can be obtained. And this means the in-

Baby's Welfare, Mother's Care.

of these timberlands

troduction of forestry management

The one chief desire of the mother is that her little ones shall be Mr. Sutherland is a modern and great value to my baby. I have used er from start to finish, and our boys and rish up the ice tal closed on, loowels, and for teething and always with the best of results." Sold by this commonty greatly increases his medicine dealers or by mail, at 25c. a box from The Dr. Williams' Medicine Co., Brockville, Ont.

An Ingenious Scheme.

A Woolstock butcher who has been missing pails of lard from a stall in the market building adopted an ingerious method on Saturday of catching the thief. He placed a pail filled with sawdust on the counter and through a hole in the bottom and through the counter the pai was connected by a long string with haif a dozen bottles. In the mid-lie of the morning the bottles suddenly tumbled to the floor, and there at the end of the string with the peil neatly tucked in a basket was one of the most embarrassed women ever seen. She hastily removed the reil from the basket and decamped. It was considered that her punish ment had been sufficient and no prosecution will take place.

Too Much Education. (Montreal Gazette.)

Ontario universities are raising the standard of acquirements necessary to enter for their courses. The policy will possibly be satisfactor; in its results for these who at first suffer by it as well as for those who goin an entrance. There are some signs that educated young men are quite as numerous as the opportunitics for their getting the employment they would choose.

He Would Not Rush Her. (Pittsfourg Despatch) The pretty nurse had taken th best of care of the steel millionaire. "I want you to marry me," said he

"I know shild, I know. But you'll shave plenty of time to get useds to

Drug Stores, 25c.

The Most Up-to-Date Shoe Store.

We have a complete stock of the most up-to-date Footwear for men, women and children, of the best goods that can be made.

We are starting to make men's hand-made Working Boots of all kinds. It is well known throughout the town and country that our hand-made boots take the lead of all makers for wear and comfort.

THE PRACTICAL SHOE MAN,

Directly Opposite the Post Office.

At one time eight hundred million SNOWFALL IS DETRIMENTAL

350 Men and 85 Teams Employed in Cavendish Lumber Company-Logging Hindered by Snowfall---Winter's Cut Will Not be Large.

Ketchecum Lake. He was interviewd former years," ed by an Examiner representative in The Cavendish Lumber Company

concerning the lumber camps. well, "The men are in the midst of dangerous operation, the men enjoy, logging operations and the snow is it more than any other branch of the very detrimental to our work. We lumbering work." is sent over it to give it an ice sur- of the business,

Peterberough Examiner; After a face. This year, as soon as two half Acres tiresome journey over heavily show- | a nice road laid out there would be banked roads, Mr. William Cresswell, a spowfall, and we would then have superintendent of the Cavendish Lum- to do the work over again. The cut ber Company, arrived lately from the is not quite as large as last year, and seat of lumbering pperations on we do not employ as many men as in

the offices of the company on Hun- has five camps, which include nine ter-st. shortly after his arrival, and shanties, and in these the men are he told several interesting stories completely housed through the winter. The food is good and the men "We are experiencing considerable are in excellent spirits. When the difficulty this year owing to the spring opens up the men will all be heavy snowfall," began Mr. Cress- employed on the drives. Though a

employ about 350 men and 85 teams, . Mr. Cresswell is one of the most and lately we have kept all hands experienced lumbermen in the city. busy clearing roads to the waterway. He has been connected with the lum-As soon as the snow falls we build bering business since he was a boy, a road to the water, and a sprinkler and is acquainted with every branch

Lindsay Won From Port Perry Lead of Two Goals for Second Game

Small Size of Rink Hampered Our Boys in Their Rushes and Combination Work---Port Perry Players Put Up a Good Game.

Evening Post of Feb. 13 game of the season was played last night at Port Perry. It was a cork- tid finally he would get it tunserf was the first time Port Perry has peated He's a hummer, all right. been defeated on its own ice in sight | During the whole game Stoldarl,

Lindsay boys. here a few minutes after seven. Fort, and Anderson. Perry was reached at eight o'clock, At half-time the score stood Lindand the team went on the ice as say three, Port Perry two. In the was the longest game played this scoring, and off course far outplayalso somewhat rough and the referce say scoring two goals in the second had quite a time keeping things to Port Perry's one. Lindsay's score

man on the forward line, and he put ! it, for some reason. up such a game as has seldom if The goals were scored as follows; ever been seen around here. He Randall 2, Stoddard 1, Koyl 1, simply outplayed the whole of the Cote 1. opposing line, and kept them from The boys arrived home about scoring or getting even a look in to- twelve o'clock. All report a good ward the Lindsay goal for five long time.

minutes. He was here, there and What was perhaps the hottest ever where. When one man would pass to another he followed and forced his hand again and kent it up

years, and not a Port Perryite ex- Taylor. Randall and Sullivau o'ly, preted a trimming even from the totalled nine penalties. Port Perry totaired nine, but they took in almost Nearly 100 supporters accompanied everybody on the team. There were the team on the special which left Corin, Carnegie, Price, Dank, Furdy

soon as possible after arriving. It second half Lindsay still did the most year, lasting from start to finish ed the lake team. The score Tinished about an hour and a half. It was | Lindsay five, Port Perry three, Landshould have been six, for Stoddard At one stage of the game, when sent in a hot shot into the Port net Randall and Stoddard were both off that burst through and came out eefor five minutes, Cote was the only hind. The goal umpire wouldn't count

New Industry For the North

Forest Wealth of Haliburton Co. Will Shortly Attract Manufacturers.

With the opening of spring a new industry will be started in the north country - a plant for the manufacture of wood alcohol, acetate of lime, etc. similar to the one which has been in operation in Fenelon Falls for years. Toronto capitalists are interested, and operations will commenced on an extensive scale. The promoters very wisely secured the services of Mr. Thos. Hodgson, late with the Fenelon Falls Company, to oversee the getting out of a supply of months on the English Land Company fimits. Local men were at first given the preference, but the quan- Any, St., Toronto, Aug. 13, 1907. fity out was not satisfactory to the Toronto men. A number of Italians

Common Theives.

Canadians shipping apples to Britain are ruining the trade by false Branding. This offence suggests the neanness of the lead pipe thief, who for a few cents' worth of old lead ruins many dollars' worth of plumbinz. The offenders have no claim. to leniency or consideration.

Salvation Army Praise

"I feel it my duty to testify to the benefit I have received from the use of Psychine. While travelling in New Ontario conducting special meetings I contracted a very bad cold, which gradually developed into Bronchitis of the worst form. I was advised to try Psychine, which I did, and after using but a few bottles I was completely restored to bealth. I recommend this wonderful remedy to sufferers from Bronchitis and other troubles."

Later: "I wish to add that my voice of wood, and over 200 men have since using Psychine, is stronger and been employed for the past couple has much more carrying power than it had before I had bronchitis, and the vocal chords do not tire with speaking." J. TILLER, Capt. Salv'n, Army.

> Throat, lung and stomach troubles tured by Psychine; also incipient consumption. All druggists, 50c and \$1.00, or Dr. T. A. Slocum, Limited, Toronto.