

LINDSAY AND VICTORIA COUNTY BANKING HOUSES

ESTABLISHED 1870 THE STANDARD BANK OF CANADA

Head Office Toronto \$1.00 OPENS AN ACCOUNT In our Savings Department. Deposits of \$1 and upwards are received, on which the highest current rate of interest is allowed.

THE VICTORIA LOAN and SAVINGS COMPANY ESTABLISHED 1895.

Capital Paid Up \$150,000.00 Reserve Fund \$27,000.00 BOARD OF DIRECTORS: President F. C. Taylor, Director Central Canada...

BANK OF MONTREAL ESTABLISHED 1817.

Capital Paid up \$14,400,000 Undivided Profits \$699,970 Total Assets \$16,234,769 The Bank of Montreal has been identified with the progress of Canada for nearly a century...

H. B. BLACK, MANAGER LINDSAY BRANCH.

THE CANADIAN BANK OF COMMERCE ESTABLISHED 1867

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

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.

Western Bank of Canada LITTLE BRITAIN

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.

C. S. THOMPSON, Manager

THE FARMERS' BANK OF CANADA.

A change was made on the Board of the Farmers' Bank at the first annual meeting of the shareholders of that institution to-day. Dr. W. Beattie Nesbitt retired as President, and was succeeded by Mr. James Munro...

MIDGETS DEFEATED AT MIDLAND OVER TWO THOUSAND SPECTATORS

Northerners Proved Unexpectedly Successful in Stopping Lindsay Rushes on Goal, and Their Forwards Were Hustlers.

Evening Post of Feb. 20. What was perhaps the fastest game of hockey ever played in Midland rink, took place last night between the Lindsay Intermediates and the Midland team. From start to finish the game was clean and exciting, and the players of both sides drew the highest admiration of everyone of the crowd of nearly two thousand people...

THE SECOND HALF. Play opened still faster than it had been in the first half, but again Midland got away two minutes after the referee came on the ice and landed their 6th in Lindsay's net. For seven minutes after this rush and counter rush were made. After a particularly exciting run up the ice McLeannan, Midland's husky cover, complained of an injured shoulder and went off the ice. Lindsay, of course, had to put one man off also, and after a little desultory action the team, it was decided that Taylor should play half-back during the rest of the game.

EVEN HAD A LOOK IN. The first goal was scored in 7 1-2 minutes by Midland, followed 3 1-2 minutes later by another one for the same team; then Lindsay began to pick up, and after 2 1-2 minutes, of highly exciting play, landed their first in the Midland nets. Midland was unable to retaliate until after 12 1-2 minutes of the hardest play. The visiting team was able to hold them well in hand, and managed, by well directed stick handling, to take puck from them in many a likely croaking rush on Lindsay's goal. Only a few minutes of the first half remained to play, and the Midland team got an extra sprint on in an effort to bring the score more decided.

LINDSAY MIDGETS DOWN AND OUT LIGHTNING HOCKEY IN FIRST HALF

Great Crowd Witnessed the Match--In Second Half Lindsay Played an Uphill Game--Soon After the Start They Had to Drop a Man and Later on Were Three Men Short--Final Score 6-6.

Evening Post of Feb. 22. Before one of the largest crowds ever packed into Lindsay skating rink, despite an admission fee of half a dollar, Lindsay Intermediates lost the round to Midland last night. It was owing to miserable trickery, which Referee Hancock found himself helpless to prevent owing to the weakness of the O.H.A. rules. Midland came here with a special train carrying about 250 rosters, most of whom, while claiming to be confident of victory, manifested a disturbing fear as to the result of the match by refusing to put up their money unless they were offered a dead sure thing with lots of margin for eventualities. They seemed to realize that the first game in the round only fell to them through Lindsay being compelled to play a man short, and they did not seem to be at all confident that they would be able to pull off the same trick here. As events disclosed, their success in introducing tricky methods was quite in keeping with their needs.

THE GAME. The first half was lightning hockey, of a kind that fairly made the crowd gasp. Play commenced soon after 8.30, Lindsay getting the rubber and carrying it well down on the Midland goal, where Switzer captured it and attempted a rush. He was checked and the disk returned to Midland vicinity, when Cotey notched No. 1 for Lindsay three minutes after the puck-off. Stoddard added another one minute later, and the rafters fairly shook with the cheers of Lindsay's enthusiastic supporters.

OUR MOTTO: Fairness, Promptness, Satisfaction. Office and yard East side Wellington st. bridge. Phone 47. KENNEDY & DAVIS MILLING Co. Ltd. J. H. McCulloch, M. D., C. M., JANETVILLE, ONT. Office hours, 8 to 11 a.m., 7 to 9 p.m.

"Life in Every Dose" "I cannot speak too highly of Psychology, for it is the greatest medicine I ever used. I was just about 'all in' when I began the treatment, and in 3 months I was as well as ever. It is a great tonic for weak and run down people. There is new life in every dose." Ridgetown, Ont., Dec. 19, 1906. JAS. STOLKER. Throat, lung and stomach troubles, and run down conditions quickly cured by its use. At all druggists, 50c and \$1.00, or Dr. T. A. Sloum, Ltd., Toronto

turned away, and Sullivan, their cover-point was retired, the game continuing six men aside. The design of the shuffle, and its effect, became manifest a minute later, when Midland scored their first goal. Lindsay again protested to the referee against Roberts being allowed to persist in his scheme, but Mr. Hancock avowed his helplessness under the rule. "I'm no mind-reader, gentlemen," he remarked, to Messrs. L. R. Knight and Artie Parkin at the penalty box; "if he says he's hurt and can't play, I must accept his statement, but I don't mind admitting that to my mind the fellow is shamming." When the game was resumed after a long interval Midland scored another goal soon after the puck-off, and a couple of minutes later Taylor added another for Lindsay. After this misfortune multiplied for the locals, Midland rushed in a goal in quick order, and after some strenuous play which resulted in Taylor being penalized, they scored another. Stoddard then sustained a painful injury, the point of a skate being driven partly through the palm of his hand. Being inspected, he had to retire, Hamilton being dropped by Midland to even up. The teams then comprised five men a side. A few minutes later Switzer, of Midland, met with a severe injury in a fierce rush to the side after the puck - just how no one seems to be certain; some think he got a glancing blow from Randall's stick, while others say that as he drove against the fence his own stick inflicted the wound. At any rate he had to be carried off the ice and attended by a doctor, who later had his patient removed to his hotel. Then the game went ahead with four men a side, Randall being put off to balance Switzer, and when within a few minutes of full time Midland scored their sixth goal, tying Lindsay, the Midland rosters made the welkin ring with the cheers evoked by their unexpected but ardently hoped-for victory.

The Midland line-up was: Goal McDonald; point, Hanley; c. p., Roberts; rover, E. Gould; right, Beatty; left, Hastings; centre, Switzer. NOTES ON THE GAME. From Lindsay's standpoint the game was a plain steal. There is little doubt that Roberts was not hurt bad enough to necessitate his retirement, and there is absolutely no doubt about how the game would go with seven men a side. Their forwards were checked so close that Lindsay's defence got them every time. Their cover and point men could not stop the Lindsay rushes. They were five goals to the bad, with 25 minutes still to go. Truly, something had to be done, and they did it. Some Lindsay people remember another team that did it, too; Belleville got sick three at a time. Peterboro used to have a man with a broken skate start the game and then have to quit. They could never find another skate for him, and the game would always go on 6 a side. There's something radically wrong with an association whose rules allow a player to go to the referee and say, "I'm hurt - I can't play any more," and then make a face out of what should be a game of hockey (seven men a side). No one can compel him to come on, and the assurance of a dozen doctors would not be a bit of good. He says he is unable to play, and that's the end of him, and also one of the other teams.

You've either got to be a great deal better or a great deal "crookier" than the other team to win. You've got to have 7 better men, 6, 5, 4, 3, 2 or 1 better man, just as the other team fans. If they can't beat you with 7 men, they will compel you to try what 6 can do. In short, if your goal-tender is a good sprinter you can win games - if your sense of honor is small enough. We are not hard losers (by a long shot), and have always given the glad hand to teams like Stratford and Peterborough when beaten on our merits, but there's a buzzing that hodes ill for Midland over last night's little graft. A Temperance Lecture. Orange, Sentinel: Sir Thomas Shaughnessy alighted from his car at Moose Jaw recently, paced up and down the platform a moment or two, and noticed a bar in the hotel operated by the C. P. R. Co. there. "Close that place up," was the peremptory order of Sir Thomas. The door was locked and the men who attended the bar were paid off. The room is now devoted to other purposes. Mistaken Identity. She was one of those women who always present a woefully untidy appearance during the early part of the day. In vain had her husband remonstrated with her on the unfashionable blouse and unkempt hair; it was not until it came from an unexpected quarter that victory was his. They had removed to a new house on the previous day, and when she answered the summons of the front door bell a humble-looking woman awaited her.

"Oh, I see it too late! I sighed the woman. 'I called to ask if the missus wanted a washerwoman, but I see she's suited.' In these days of department stores and "limiteds" and full-page ads, the smaller dealer is apt to feel a good deal smaller than he is. The impressiveness of the big black headlines overpowers him. He gazes at the sweeps and dashes of the big advertiser with bulging eyes. "Just see me!" cries the big fellow, "how I beset the commercial world like a colossal octopus! The Terror of the Twentieth Century! I am IT." The little fellow stares in blank astonishment. He is only a drop in the bucket. What's the good of HIS little ad.-His little inch-and-a-half? Why, 'twould never be seen! Throwing his money away! Putting in wads in short pants for the Big Fellow to mock at!

The small man cannot hope to meet on his own ground the advertiser who thrives on bargains and cut prices. The Big fellow can outdo him in bigness and splurge and space. To attempt to copy these tactics in small space would be out of the question. How, then, can the small ad. be made to shine? It can't be done by talking price. It can't be done by talking quantity. But it can be done by talking quality. It can be done by talking service. It can be done by talking Excellence of Merchandise - up-to-dateness of Style. The Big fellow preaches price and quantity. He can be checked up in preaching Quality and Merit, and by everlastingly hammering at it in strong clear notes. When the small advertiser has a point to make let him make it with no uncertain distinctness. Let him leave no room for doubt in the mind of the prospective purchaser. Here is where the small advertiser can make his small ad. shine and scintillate and twinkle. He can give his little ad. a lustre that would turn the Big ad. green with envy. His little ad. can be checked up in a clean-cut, distinct style, with his firm-name plain and bold, and it can be kept always in the same garb. The reader will recognize it at a glance. He will know that Jones' ad. always has something fresh and interesting and pointed to say, and he'll read it as sure as a gun. The Big ad. must divide its fire. It has forty songs to sing at each appearance - all different. Now the small ad. can focus its fire on just a few vital points, and keep pounding. It can sing at each appearance just one single song, and if it's sung well, with "know" Eternal harping on one or two strings may not be picturesque to the harpist, but where it is done with skill and power, with repetition of subject with change of word and form, it will in time make an indelible impression on the purchaser's mind. The advertiser who harps on Quality and Merit and Exclusiveness, if he happens to have an occasional bargain to offer will tell it to wide open ears. The public will flock to his store, because they know that they'll surely GET a bargain. They know that Jones is celebrated above all things for Quality and Reliability. The advertiser, therefore, who builds his business on the solid rock of Dependability - a shadow that won't "grow less" as it grows older. The small man's business has its own Points of Excellence in which it needs a second fiddle in noody, not even the Biggest houses. If it hasn't its pretty wash affair. These Points of Excellence should be taken up one by one and laid before the reader. They might be worked into the small advertising space under the general heading, "Jones' Points of Excellence." In each change of copy one point only should be dealt with, and the most should be made of it. Careful thought will be called for in farming each ad. Even a trained hand can't do a small ad. of this sort justice by "dashing it off in a minute." It is harder to say a whole lot in a few words and make a clear impression on the reader's mind than it is to say it in unlimited space. But once a point is made and made clearly, in a few expressive words it will "stick" in the reader's mind far better than a long, winded argument. Whatever you have to say, don't say it in an apologetic, half-hearted way. Say it earnestly, simply and plainly. It will sink into the reader's mind and carry with it conviction. If your little ad. has in it the proper brand of yeast it will eventually raise the reader's curiosity, and presently he'll be irresistibly tempted to give you a trial. Once you have him hooked it's up to you to land him. And once you have him landed - well, that's a story of so many aspects that we'll have to deal with it later on. -From the Bookkeeper and Stationer, February, 1906.

L.A. FORM-TRAINING CORSET FOR STOUT WOMEN You will be Stylish if you wear this Superior Model - "The Corset without a Rival", sold in all good stores throughout Canada. DOMINION CORSET CO., Manufacturers, Quebec, Montreal, Toronto

The Value of the Small "Ad" Compared With Page Splurges

Sensible Conclusions Likely to Appeal to the Good Judgment of Business Men Generally--Advertising the Great Force of the Age. In these days of department stores and "limiteds" and full-page ads, the smaller dealer is apt to feel a good deal smaller than he is. The impressiveness of the big black headlines overpowers him. He gazes at the sweeps and dashes of the big advertiser with bulging eyes. "Just see me!" cries the big fellow, "how I beset the commercial world like a colossal octopus! The Terror of the Twentieth Century! I am IT." The little fellow stares in blank astonishment. He is only a drop in the bucket. What's the good of HIS little ad.-His little inch-and-a-half? Why, 'twould never be seen! Throwing his money away! Putting in wads in short pants for the Big Fellow to mock at! Are you Mr. Merchant, one of those little fellows? Do you ever find yourself thinking in little circles like that? Do you allow yourself to be overwhelmed by mere size of type? By sweeping Assertions and Broad Claims? If you do you are making a mistake. You are allowing yourself to be deceived. You are thinking in the wrong channel that narrows as you go along. If you are one of those unhappy "always scared to death" men when you look at the handwork of the Big man at all. We know the Big We know he is successful and "does things." We know he is a power to reckon with. But we needn't let him worry us. Let us think a bit of some of the little men we know of. Don't some of the men 'do things' too? The question before us is the power of the small business with the small ad. What can advertising do for the small man who has much bigger houses to compete with? How is the advertiser effectively in a small way? These are questions not easy to answer, but in these days of almost universal advertising, it's up to every man to answer them in the best way possible, and act up to the answer. ADVERTISE WE MUST. In advertising there can be no set rule - except Persistence, with a Big P. General advice and general plans are very nearly useless. First of all we must realize that we have to fight a hard fight on a business battle field, where the contestants give no quarter. The idea is for everybody to take all the quarters he can get, by hook or crook, the lines on which the smaller advertiser can successfully fight the battle with more formidable rivals must vary according to the field of conflict and the conditions under which the strife is waged. The Big advertiser is very much of a reality. To the small man who is easily discouraged his armour doubtless looks like a wall of adamant. But the small man has no need to be discouraged. To paraphrase an old legend and to bring it up to date, the faint heart "don't get there." As I said before, the small man is apt to feel smaller than he really is. And he's apt to think the Big man is bigger and more impressive than he is. "Tell me what you think and I will tell you how big you are," whether you feel able to hold your own against all odds, or like two cents in the Bank of Montreal. If you want to fight with the Big advertiser for your share of trade, look for the weak spots in the Big fellow's armour. Then keep jabbing there. Maybe the Big advertiser in your line of business lives and thrives on a bargain-giving basis - he generally does. His flood of "bargains" never seems to cease. Each day brings its list of attractions, counted on to draw people in and lead them to buy other things in regular lines which shows a large per cent. of profit. His bargains are his bait; they are his most powerful way of advertising. Take that power from him