ESTABLISHED 1873 OF CANADA

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Deposits may be made or withdrawn by either of the two members of a household.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 as attend to the banking when in town. In case of death, the money may be withdrawn by the servicer without delay or cost.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.

ESTABLISHED 1895.

THE VICTORIA LOAN SAVINGS COMPANY WM. FLAVELLE, PRES.

3 1-2 per cent interest on \$1 and upwards. 4 per cent interest on \$100 and upwards.

In both cases interest allowed from date of deposit. Money used in mortgage business-the safest investment known.

IAMES LOW, Manager, Office Hours, 9 a.m., to 4.30 p. m.

NEWTON SMALE, Assistant.

ONTREAL

ESTABLISHED 1817.

..\$14,400,000 | Undivided Profits\$699,970 \$11,000,000 | Total Assets...... \$165,234,768

Self-Reliance the First Law of Manhood.

The knowledge that one has something laid by, on the side, for emergen son of St. Thomas being the other is helps to stiffen the back and give one courage. Next to character, courage is the great stand by, and in the practical affairs of life, if courage is supported by a cash reserve, no circumstances can down a

When we have to ask favors, we weaken ourselves. Therefore, to those to have not started to place themselves in the line of independence, I would wommence now to do so. Start a Savings Account with the Bank of Mon mal with one dollar, or as much as you can afford to put by, and you will have mde a beginning that you will never regret all your days.

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

TED

New

Store)

Work to

o order. Don't

and

Library

H. B. BLACK, MANAGER LINDSAY BRANCH.

The Farmers Bank of Canada.



SAVINGS BANK DEPARTMENT,

alterest allowed on deposits of \$1 and upwards, compounded four times a year.

Interest allowed on the DAILY BALANCE

on will receive interest for every day that your money remains on deposit, no Tatter how short a time. In this way not a dollar is ever idle. No delays in by the company fifteen years. As he mking withdrawals

A. B. McGILL, Manager Lindsay Branch. fice Hours 9 a.m. to 5 p.m.

COMMERCE

HEAD OFFICE, TORONTO

A. R. WALKER, President MEX. LAIRD, General Manager L E IRELAND, Superintendent of

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

BANK MONEY ORDERS

\$5 and under..... 3 cents Over \$5 and not exceeding \$10..... 6 cents " \$10 " \$30..... 10 cents " \$50..... 15 cents

Mese Orders are payable at par at any office in Canada of a Chartered Bank (Yuken excepted), and at the principal banking points in the United States. They are negotiable at \$4.90 to the £ sterling in Great Britain and Ireland. They form an excellent method of remitting small sums of money with safety and at small cost, and may be obtained without delay at any office of the Bank INDSAY BRANCH, - - W. C. T. MORSON, Manager

Western Bank of Canada ANNOUNCEMEN

LITTLE BRITAIN

hartered by Act of Parliament

This Bank, with its 123 branches and aties in Canada, United States and Britain, is in a position to meet requirement in the line of legiti-

Savings Department. Osposits of \$1.00 and upwards received, which interest will be paid or comanded four times a year, at the highest of withdrate from date of deposit to day notice.

Farmers' Business special attention in the line of collecting sale notes, making

mees for the purchase of stockers, etc. your patronage we can count of courteous treatment and Austa attention to your business require-

C. S. THOMPSON, Manager

To Contractors and Parties

who intend Building. Our factory has been rebuilt and equipe i with modern, up-to-date wood-work-

We are in a position to furnish all kinds of Dressed and Rough Lumber for building We manufacture Doors, Sash, Frames,

Base, Casings, Mouldings and Inside and Outside Trimmings, all kiln dried. We are the sole manufacturers of Painted and Grained Lumber in the prov-

Parties having their own lumber can have it dressed and matched on short Band \$2,000 to stop off two days on All goods manufactured by ourselves must be as represented.

OUR MOTTO: Fairness, Promptness, Satisfaction.

Office and yard East side Wellington st. bridge. Phone 47. KENNEDY & DAVIS MILLING Co. Ltd.

Railway Commission Considers Toronto's Problem.

A QUESTION OF JURISDICTION

City Wants Viaduct, Railway Want Bridges-Expert Evidence of a Chicago Engineer-Approves of Viaduct-Will Cost a Large Sum-Further Consideration Postponed Till Thursday, June 4.

Toronto, May 23.-The consideration of the viaduct or bridge question before the Canadian Railway Com-mission stands adjourned until June 4, when the first order of business will be argument as to the jurisdiction of the board to deal with the problem. "Had I been originating instead of just continuing this enquiry," said Chairman Mabee, "I should have settled the question of jurisdiction before going on with this expensive enquiry." The chairman also suggested that a definite application should be submitted to the board, as at present the matter arose only in connection with the application of the railways for the approval of the Union Sta-

Valuable evidence on behalf of the city's suggested scheme for a viaduct was given by Isham Randolph of Chicago, an eminent authority on rail way construction and track elevation. The proposed erection of the viaduct on a foundation of piling was, he said, unquestionably stable and safe, while the whole plan was absolutely feasible and workable. The cost of the viaduct scheme, prepared by Mr. Tye, and confirmed

by Mr. Randolph, is \$2,577,069. CALLED TO THE BAR.

Third Lady Admitted to Practice In

Toronto, May 23.-Miss Grace Hewson of Barrie was sworn in as barrister-at-law by Mr. Justice Clute yesterday. The somewhat unusual ceremony was witnessed by quite a large number of interested spectators, among whom were a number of ladies.

Miss Hewson is the third lady to be called to the bar, Miss Clara Brett

Crusaders Have Thrilling Experience. Pittsburg, Pa., May 23.-Woman crusaders of the W. C. T. U. under the protection of special police officers, who have caused considerable excitement in prominent down town cafes in the quest of stray girls, had

a thrilling experience last night. The women and officers followed a young girl and a Japanese escort from a cafe to a Fifth avenue office building. Gaining access to the office by the fire escape they arrested the girl, but the Japanese escaped to the roof. After a chase over the roof in the darkness from building to building the officers captured the foreigner. In the meantime the theatre crowds in Fifth avenue witnessed the sensational chase and almost tied up traf-

A short time later the women entered another Fifth avenue building, and usng the fire escapes again caused the arrest of two couples in a third floor office.

Warning Was Fatal.

Schenectady, N. Y., May 23.-Calvin Milbanks, an expert mechanic, accieral Electric Co. and received a shock of over 13,000 volts. He died in a few minutes. He had been employed passed the switchboard a fellow employe warned him of danger. Stepping closed to hear what the fellow was saying he received the fatal shock. Milbank was forty years old, and has a wife and four children.

Stirling Remains Liberal. London, May 23.-The bye-election for the Stirling district of burghs, consequent on the death of the late Sir Henry Campbell-Bannerman, resulted in the return of Arthur Ponsonby, the Liberal candidate, who polled 3,873, against 2,512 cast for William Whitelaw, who stood in the Unionist interest. The Government majority was thus 1,362. The late Premier represented the riding for 40 years. His smallest majority in that time was 630.

Incline Car Runs Away.

Calgary, Alta., May 23.-The Calgary Pressed Brick & Sandstone Co. has a trolley line running up the hill, down which loaded cars are sent, controlled by a cable. A loaded car weighing a ton was standing at the top of the hill, when the cable broke and the car shot down 200 yards into a building where a number of men were at work, injuring Robert Peperin, Charles Thomas, J. Bennett, W. Ramsay. All are in the hospital.

Burglar Captured. Kamsack, Sask., May 23.-Forrester, the ex-station agent who robbed the Atikokan station a week ago, came in on a freight train yesterday and 20 minutes later was landed in a cell by the mounted police. He was armed with a revolver and a belt full of ammunition. Nearly all the money was recovered.

Many Visitors Expected. Winnipeg, May 22 .- The food show and Retail Grocers' Association here are planning to entertain ten thousand people on June 8 and 9. They have guaranteed the Belleville Kilties their tour of the world.

To Exhibit at Tokio. Washington, May 20.-The House has passed the bill making an appropriation of \$1,500,000 for representation by the United States at the Tokio Exposition in 1912. The bill has already passed the Senate.

-The directors of the Farmers' Mutual Fire Insurance Company met here Thursday, and adjusted losses in Oakwood and Omemee.

BTT.	1905				1902				
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4 Hartnett's	55	62		7	60	67			
5 Reaboro	92	37	55		89	37	52		
6 Jackson's	49	45	4		64	50	14		
MARIPOSA									
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2 Valentia	64	43	21		67	44	23		
3 Little Britain	95	87	. 8		95	93	2		
4 Oakwood	68	95		27	74	95		2	
5 Manilla	48	95		47	40	82		4	
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Majority for Fox									
TATALOUTE VIOLE OX	1402								

Residence of Neil Carmichael Caught | BELGIAN R.R. WRECK Fire from Bastet of Chips

While Messrs. Lauder Lytle and Mulvihill were coming home from work on Thursday, they no .. ced smoke coming out of the windwosof Mr. Neil Carmichaer's house Melbourne-st. One of the men tried the door, but as it was locked considerable effort was necessar yto break it open. With smoke blinding them the three men rushed in and saw the source of the fire. A basket of chips by the stove was blazing fiercely! and rapidly igniting the wainscott

A hasty retreat was at once made to secure water and then a few well dentally came in contact with a switch | directed pailsful were thrown on the in the testing department of the Gen- fire extinguishing it in short order. Only the timely arrival and action of these three men saved Lindsay

Bridge Collapses; Three Killed. Detroit, Mich., May 23.-Three men were killed and seven injured yesterday afternoon by the collapse of the Howard street bridge across the Michigan Central tracks at Twelfth

and Howard streets. King Edward to Visit Russia. spend a week shortly with the Em- | press train were killed. peror and Empress of Russia. It is expected that he will embark on the royal yacht at Portsmouth on May 29, at the conclusion of President Fallieres' visit to London. This will be the first time that the King has met the Emperor since his accession. The last meeting was on the occasion of the funeral of Emperor Alexander in 1894, when the King was Prince of

Costly Fire at RusselL Russell, Man., May 21.-A serious fire occurred here, doing much damage to property in the heart of the city. Several business blocks on Main street were entirely wiped out. The buildings burned were: G. W. Glover's general store, J. W. Fraser's gen-R. R. Rogers' office and A. E. Gainlain's office. Loss about \$50,000; partly covered by insurance.

Mrs. Guinness Legally Dead. Laporte, Ind., May 21.-Coroner Mack has rendered an official verdict declaring the adult female body found in the Guinness home after the fire, April 28, to be Mrs. Guinness. The verdict is that she came to her death through felonious homicide, the perpetrator thereof being to the coroner unknown.

Mining Men Coming. Toronto, May 21.-About 200 mining engineers are expected to attend the Canadian National Exhibition the first week in September, when the Canadian Association of Mining Engineers will hold a convention. There will be a collection of exhibits of minerals from each of the provinces.

For Infants and Children. The Kind You Have Always Bough Bears the Signature of Charles

Bad Railway Accident in Which Many Were Killed and Injured.

SIGNALMAN'S HEROIC ACTION

Express Crashes Into a Train Crowded With Pilgrims-The Death Roll Numbers Fifty, and the Injured More Than 100-Many Badly Mutilated-A Scene of Horror -Signalman's Heroic Efforts.

Antwerp, May 22.—A railroad accident of unprecedented horror in the annals of Belgian train disasters, occurred yesterday at Contich, a station six miles southeast of Antwerp, on the main line

An express train from Antwerp to Brussels crashed into a train loaded from having another destructive fire. with pilgrims on their way to a local shrine. This train was standing on a siding. Several of its cars were telescoped and shattered to matchwood. The total number of dead is placed at 50 and the wounded at over 100. Special trains with doctors, priests and nurses were sent to Contich from Antwerp and Brussels.

The accident is supposed to have been due to a misplaced switch. The London, May 21.-King Edward will | engineer and the fireman of the ex-

The spectacle was horrible. Many of the bodies had lost all human shape, heads, arms and limbs having been ground off by the wheels and scattered through the wreckage. Three decapitated bodies were found 20 feet from the track.

By the evening 38 dead and 79 injured, three of whom died later, had been recovered. The occupants of the cars were mostly workmen and peas-

A second-class coach was overturned by the force of the impact. The bodies of the wounded were so pinned down by wreckage that the rescuers had to use axes to get the victims

The signal man at Contich saw that his switch was not working just as eral store, J. Matheson's store, Odd- the express came thundering down fellows' Hall, T. A. Wright's office, the line. He leaped from the window of his signal station and heroically ran down the track toward the oncoming train, waving a red flag, but was too late. Two signalmen have been arrested.

With regard to the cause of the collision, a railroad official states that the switches were being repaired, and that a workman who had been placed at the temporary hand switch appeared to have made a mistake or the switch failed to act. The engineer, it is said, saw the danger and applied the brakes, but it was too late to avoid the disaster.

The Smallest Building. Reno, Nev., May 21.-On a plot 26 inches wide a three-story building, the narrowest for its height in the world probably, has been constructed on Centre street, for use as a shoe store and dwelling.

The Sign of Wedlock.

She-What is the proper formula for a wedding announcement? He-I know what is ought to be. She-What? He-"Be it known by these presents."-Baltimore American.

Don't imagine you are a good conversationalist just because you talk a good deal.-Atchison Globe.





TIME to Paint. Make your buildings bright and clean this Spring. We have the best and most economical paint for you to use.

SHERWIN-WILLIAMS PAINT, PREPARED, the paint that spreads farthest, wears longest, looks best. Made of purest materials. A record of forty years of good paint making behind it.

SHERWIN - WILLIAMS PAINTS HAVE THE LARGEST SALE OF

- FOR SALE BY -

EDWARDS & CO.

LINDSAY. SIGN OF THE ANVIL.

NR-TABLETS- NR Better Than Pills

For Liver Ills. ATURE'S REMEDY is better than pills, because it acts in the right way. It strengthens the Stomach, aids Digestion, cures Dyspepsia, cleanses the Liver and Bowels, curing Constipation. Usually one NR Tablet is all that is necessary to correct the average trouble. It starts in the Stomach and searches through the Liver, Kidney and

Intestine, dissolving and soothing as it goes.

harmful after effect. GET A 25e BOX.

Mrsf NR Tablets are always just right and neither sicken, gripe nor have any

uriday

SPECIAL LINES OF FRENCH BOTTLED

Maraschino Cherries in Bottles, Extra Small French Peas in Bottles Assorted Vegetables in Bottles

Canned Mushrooms in Bottles, etc., etc. Packed in Bordeaux, France, and of the very highest quality.

PHONE No. 10.

A. L. CAMPBELL

Groceries-Kent Street. China Hall-William Street.

Preparing for Haying 11111

No time can be spent to better advantage than that which is spent run ning the rofler over the hay field. As allow all small stones and other roughness of the sod to be flattened out leaving a smooth surface for the mower when called into use in haying time. This will save a great deal of invonvenience rater on. The mower will run over this smooth ground with comparative ease, the life of its kniv s and guards will be doubted

ness on the ground that has been relled. This is not the only reason to be offered for this operation. Tha pressing of the young roots of the grasses more firmly and snugly into their summer home and the slight soon as the ground will bear the hors proking which the soil receives is es without too much cutting apand greatly condeive to a hueavier crad while it is still soft enough to res- of hay for the mower to cut when

