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LOSSES FROM FARMERS BANK

Ottawa, Aug. 29.—W. C. Mikel, K. C., of Belleville, one of the counsel for the depositors of the Farmers bank, was in Ottawa today endeavoring to get a line on the details of the proposed assistance by the government to the depositors of the defunct institution. Hon. Mr. White has not yet returned, and the others whom he sought are out of town. There is to be a meeting of the executive of the depositors shortly, and it is desired to have some information to lay before them. On the day of the prorogation of parliament the prime minister promised that a measure of assistance would be forthcoming next session for those who had suffered by the collapse of the bank, but he entered into no details. It is the contention of the counsel that once the justice of the depositors' claims is conceded it naturally follows that such claims must be granted in full. In round figures, the amount of the deposits was \$1,000,000. The losses sustained by the shareholders cannot be reimbursed by the government, but it is just possible that aid granted to the depositors may indirectly operate to relieving, in some degree, the double liabilities of the former.

HOW BRITISH LABORERS ARE PAID

A strike of farm laborers in the Midlands of England has called public attention to the deplorably low standard of living among those so engaged. Thousands of families of agricultural laborers are living on a wage of less than 15c. per week and still we are told that 20s. and 6d. is less than sufficient to maintain a family of five in proper condition in England. Even on this wage no allowance is made for fresh meat, no butter or eggs and only a little for bacon and tea. A large proportion of the laborers are said to be receiving not more than three-fourths the nourishment required. One family is mentioned that has not had fresh milk in the home for seven years. The Swiss canned article is used and even this is used only in the tea. A writer in the London Chronicle, describing the fare more in detail, says: "The food of the agricultural laborer consists of, for breakfast, what is called tea-kettle broth, which is made by putting into a basin several slices of dry bread, which is then soaked by having hot water poured over it, after which the top is seasoned with a sprinkling of salt, and now and then an onion or a leek for additional flavor and substance; sometimes, however, with a teaspoonful of milk. But milk can only be obtained: on rare occasions, as the surplus milk is often given by the farmers to their pigs. The peasants' 'forenoons' or lunch, usually consists of bread and hard dry pieces of skim milk cheese, or possibly a little American bacon, when it happens to be somewhat cheap. The same or similar fare constitutes this dinner. The 'forenoons' and the dinner being taken during the intervals of arduous labor, and frequently in the cold and wet, are not enjoyed with so much zest as the laborer's supper, which is the last as well as the best meal of the day, and is always taken at the conclusion of the day's work. The supper is, as a rule, composed of potatoes and cabbage, flavoured and made rich, when the man is allowed to keep a pig, by a tiny, precious piece of bacon. Butcher's meat finds its way sometimes on Sundays—but only when the blue moon is above the horizon—to the peasant's table. And when by any happy chance it can be obtained it is always in very small quantities, and from an inferior portion of the beast. And then we prate of nitrogenous matter, proteins, alkalis albuminoids, and all the rest of it! One man, faring pretty much as above stated, but getting 16s. a week as a waggoner, assures me that when he has to fettle his master's horses after dark he has to provide his own lamp oil or candles."

RECORD YEAR IN TOURIST TRAFFIC

The tourist traffic through Lindsay has been the heaviest this year than in any previous year. Almost every train from the north bears a large contingent of sun-browned campers going back to their city homes with abundant energy and health stored up for the coming winter.

BUILDING A GOOD LIFE

What is the use? This is a question asked by many young men when they realize how short and fleeting is this life. Yet since life is so short is it not all the more reason why we should prepare early to live it wisely. Time was when it was considered quite proper for a young man to "sow his wild oats" and then, when half his life was wasted in reckless dissipation, efforts were made to reclaim him. Life is too short and precious to waste a moment of it. The following paragraphs are taken from a book, "Farm Boys and Girls," by William A. McKeever, Professor of Philosophy at Kansas State Agricultural College. His words are full of timely counsel for parents who would see their children grow up useful members of society.

What Is a Good Life?

As with the construction of a house, so it is in some measure with the building of a character. Some lives, apparently, are constructed to look at; that is, with the thought that outer adornment and a mere appearance of worth and beauty constitute the essential qualities. Other lives are, in a sense, made to sell. Not infrequently parents are found developing their boys and girls as if the chief purpose were to place them somewhere or other in the best possible money market. A life is worth only as much as it will bring in dollars and cents, is apparently the predominant thought of such persons. And then, occasionally, a life is built to live in, that is, with the idea that intrinsic worth constitutes the essential nature of the ideal character. But what is a good life? And why is not this precisely the question for all parents to ask themselves at the time they begin the development of the lives of their own boys and girls? Assuming a fairly sound physical and mental inheritance on the part of the child and the given environment as the raw materials of construction, what ideals should parents have uppermost in mind before undertaking the tremendous duties of constructing worthy manhood and womanhood out of the inherent natures of their children?

Health First Essential.

It is a difficult task to develop a sound, efficient life without the fundamental quality of good health. So it may be well to remind parents of this fact and to urge them especially to avoid in the lives of the children, first, the beginnings of those lighter ailments which frequently grow into menacing habits—for example, the diseases that become chronic as a result of unnecessary exposure to the weather—and second, those various contagious diseases which so often permanently deplete the health of children, such as scarlet fever and whooping cough. It is now held by medical authority that every reasonable effort should be made to prevent children from taking such infectious ailments and that so-called diseases of children can and should be practically all avoided.

Training for Usefulness.

The newer ideals of character building call for the early training of all children as if they were to enter permanently upon some bread-winning pursuit. Such training is a most direct means of culture and refinement, provided it be correlated with the proper amount of book learning and play and recreation. Such uniform and character-building discipline tends to preserve the solidarity of the race, and to acquaint all the young with the thoughts and feelings of the great productive classes. It may be this is now regarded as both a direct means of culture and of leading the young mind into an intimate acquaintance with the lives of the masses. Such training is regarded also as one of the best means of preserving our social democracy. Therefore, although on account of inherited wealth the child may apparently be destined for a life of comparative ease, even then there is every justification for teaching him early how to work as if he must do so to earn his own living.

Moral Strength Important.

In the construction of a good life, moral strength must be estimated as one of the important foundation stones. But this quality is not so much a gift of nature or an inheritance as it is an acquisition. It cannot be bought or acquired through merely hearing about it, but it must come as a result of a large number of experiences of trial and error. The child acquires moral self reliance from the practice of overcoming temptation in proportion to his strength, the test being made heavier as fast as his ability to withstand temptation increases. As will be shown later, it proves to be the character of the growing child to keep him entirely free from temptation and the possibility of contamination of his character in order that he may grow up "good."

Develop Religious Instinct.

Few parents will deny that religious instruction is just as essential to the development of a good society as is intellectual instruction. Indeed, there is much evidence to bear out the conviction that religion is a deep and permanent instinct in all normal human beings. This being the case, it is fair to say that such an instinct should have some form of awakening or indulgence in the life of the child. However, there is no thought or intention of prescribing any particular form of religious faith. He might at least be sent to Sunday School and to church regularly, where he may be led to do a small amount of thinking on his own account.

Good Life is Happy Life.

The good life is a happy life. But nearly all the students of human problems seem to think that happiness eludes the grasp of the one who seeks it in a direct way. "I want my children to be happy and enjoy life," is often the remark of well-meaning parents. They can proceed as if joy and happiness could be had for money. It is true that during his early years of indifference to any serious concern or personal responsibility, the child may be made extremely happy by giving him practically everything his childish appetite may call for and allowing him to grow up in idleness. But there comes a time when the normal individual begins to question his own personal and intrinsic worth. The instincts and desires of mature life come on, and if there be not available the means for the realization of the better, instinctive ambitions, then bitterness and woe are likely to become one's permanent portion. However, it may be put down as a certainty that happiness and contentment will naturally come in full measure into the life that has been well built during the years of childhood and youth. If the good health has been conserved, a life of usefulness and service prepared for, moral strength built into the character, and something of religious experience not neglected; it will most certainly follow as the day follows the night that the wholesome enjoyment and the durable satisfaction of living will come to such an individual.

SHOOTS FIANCEE

New York, Aug. 23.—Ruth Hamilton, the 17-year-old girl whom some automobilists found shot early yesterday morning lying in the roadway in Vista avenue, Yonkers, within a few feet of the body of Charles Rich, her 19-year-old fiancee, repeatedly lost consciousness yesterday and none of the surgeons in St. John's Hospital, to which she was taken, expect her to live.

In conscious periods she moaned, "I want to die, too. Why didn't Charley shoot me right?" Her desire is to die in time to have her funeral the same day as her sweetheart's, which will be tomorrow.

One bullet went through her body. The other lodged in her back, and was removed by Dr. W. M. Johnson.

Six months ago Miss Hamilton went to Yonkers from her home on Sunderland avenue, Boston, to visit her sister, Mrs. Henry C. Morand, wife of a broker, with an office at No. 149 Broadway. Rich met her at the Morand home, on Nepperham Heights, became a frequent caller, and their engagement resulted. Rich was an electrician, his father, Charles E. Rich, being prominent in Yonkers politics.

A week ago the couple planned to elope. Miss Hamilton let a friend, Miss Kathleen Monahan, into the secret and asked her to accompany them. Miss Monahan refused, and told Mrs. Morand of her sister's plan. Miss Hamilton's mother wrote her to return to Boston immediately. Then Miss Hamilton told Rich, and they decided to die together.

Before Mr. and Mrs. Morand received word of the shooting they found on a back porch, where the couple had spent some time that evening, a note which read:

"We will end it all tonight."

As soon as Miss Hamilton was found she was placed in an automobile and hurried to the hospital. A few minutes later the body of Rich was found in a clump of bushes from which the girl had crawled after the shooting. A revolver lay beside Rich.

Two notes were turned over later to the police. One was written and signed by both before they left the Morand home late in the evening. It was addressed to Mr. and Mrs. Morand, and read:

"Thank you for all the kindness you have both shown me. Charles and I are going to end it all. He cannot stay and I want to go with him."

"Tell mother and William you are in no way responsible for this. Love and kisses to all, especially to dear little Annette."

Annette is the little daughter of Mr. and Mrs. Morand. On the back of an old envelope, which was found with the body of Rich, and which was apparently written after they left the house, was this:

"We both thought it best to end it thus."

Both signed this with their full names.

PURELY PERSONAL

The Misses Zilla and Wilda Hutton have returned to Toronto after a pleasant two week's visit with Miss Edith Beal, Bond-st.

Miss Edith Finney returned to New York via Rochester after spending a month's vacation with relatives in town and vicinity.

Mrs. Stafford Halpin and little daughter, Jean, has returned after a very pleasant visit with her sister, Mrs. W. Redmond, of Rochester.

Mr. and Mrs. W. H. Noble, of Ottawa, were visitors in town over night. Mr. Noble was greatly impressed with the width of Kent-st and the fine look given it by the new paving. He said it was a pity Ottawa's main street was not as wide as Lindsay's.

Mrs. Grace Prouse, of Oakwood, announces the marriage of her daughter, Maude Estelle, to Mr. Raymond Gardner. The marriage will take place Sept 6th, 1913.

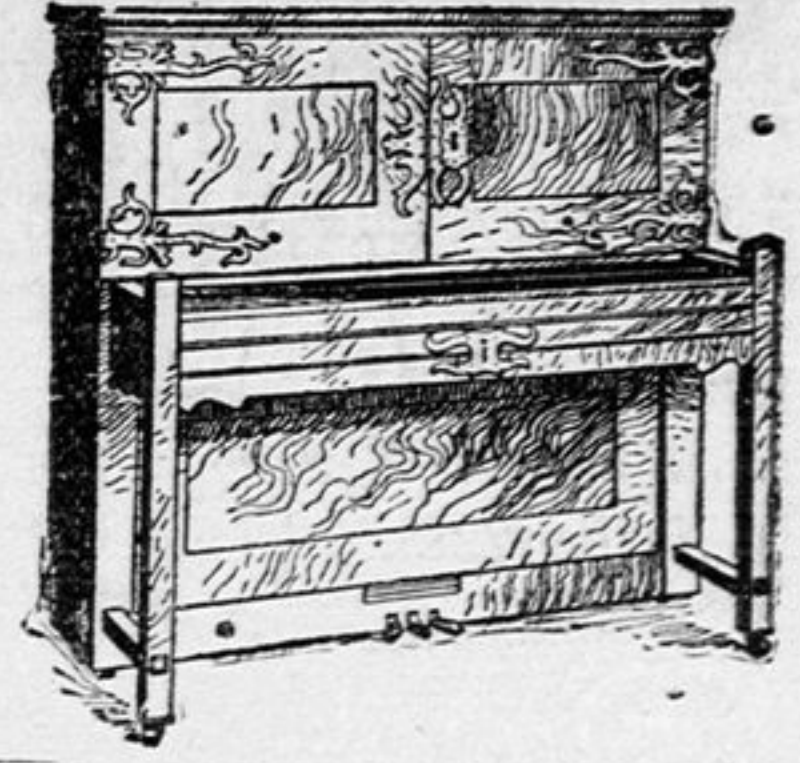
Mrs. Scott and the Misses Madeline, Norah and Margaret Scott and their guest, Miss Gladys Large, returned to Toronto at noon today after a very enjoyable couple of months at Sturgeon Point.

The engagement is announced of Dora, daughter of Mrs. M. Lamb, Russell-st., to Mr. Alfred J. Arthur B. S. C. of Ottawa, eldest son of Mr. and Mrs. Thomas C. Arthur, of Carleton Place. The marriage will take place quietly in St. Paul's Anglican Church early in September.

Mr. and Mrs. Gilbert Gillespie of Brechin, announce the engagement of their daughter, Maude Margaret, to Dr. Alexander Hugh MacLean, son of Dr. John MacLean of Orillia, Ont. The marriage will take place quietly on Tuesday, September 2.

The engagement is announced of Augustine Irene, (Gussie), third daughter of the late Fremont and Mrs. Crandell, Lindsay, and Mr. Charles Henry Elliot, of Calgary, son of Mr. and Mrs. John C. Elliott, Peterboro. The marriage will take place Wednesday, September 17th.

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