

FURNITURE

See our New Stock of Comfortable Arm Chairs, Morris Chairs and Rockers. Also our complete line of Couches and Divan seats.

Our Fall stock of Bed Room Suits is very large.

We carry the best lines of Springs and Mattresses as well as the cheaper grades.

It will pay you to see our stock before you buy.

M. E. TANGNEY 25 Kent, East LINDSAY
Undertaker and Embalmer, Upholstering and Picture Framing

PENNY SAVINGS BANKS IN SCHOOLS DEVELOP HABIT OF SAVING AND THRIFT

In view of the fact that the Board of Education recently took up the question of penny school banks, the following from the Peterboro Examiner will be of interest:

"We Canadians are industrious, prosperous people, but we can't be described as a thrifty people. The Imperial dictionary defines 'thrift' as 'economical management in regard to property, economy, frugality.' As a people we are not thrifty in the true sense. We do not manage our property — our income — economically for the present only, but for the future, and like the animals, do not think of tomorrow. To us it is always fine weather, no signs of dire weather, and, therefore, we make no provision for a 'rainy' day. Every well managed financial institution provides a reserve. How many of our Canadians in a thousand make a similar provision by practicing thrift and providing a little nest egg to hatch into comfort, when ill health or other misfortune cuts off the income? France owes her strength more to the thrifty habits of her people than to her fleet and army. We need to cultivate the spirit of thrift in our citizens and to do this we must begin young. Penny banks in schools have two advantages;

they encourage the laying by of small sums which in the aggregate are often the bulwark between the family and distress, and at the same time develop the habit of saving, and tend to insure a thrifty adult population, who will be steady, thrifty citizens, and become depositors in our chartered banks. The City of Toronto has the penny savings banks in its schools. During the past three weeks there has been deposited in these banks \$7,457, and there has been withdrawn, no doubt to meet family emergencies, \$4,038. That means nearly \$3,000 saved from waste and devoted to useful purposes. We once had the system nearly established in our public schools, but the School Board weakly dropped the idea because the teachers claimed that it would add to their work and prevent devotion of attention to other branches; a weak excuse since no better lesson could be taught than the lesson of thrift — which is making the proper use of the means that come into our possession. There are subjects taught in our schools that could be neglected to teach this, but the subject of making good, careful, economical citizens that would, from wasteful expenditure, never become objects of charity.

COUNTY COUNCIL AND MISSING CEMENT WARDEN TO UNRAVEL THE MYSTERY

Friday afternoon. At two-thirty o'clock this afternoon the committee on Roads and Bridges met for the final business, County Engineer Smith being present.

Chairman Michael said he would again take up the Cobocok bridge report, and if possible complete it. The report was then read and notices drawn to several items and explained. The Engineer's letter was then read and again it was realized that some 13 bbls. of cement and 219 sacks could not be found out of the 960 shipped. An explanation was sought from Reeve Richman, not from the idea of him being mixed up in the matter, but because he had been on the committee.

MR. RICHMAN EXPLAINS
Mr. Richman said:—It was altogether unexpected that I did not get here on Tuesday, and I arranged to get here on Friday. I see that certain statements made by Engineer Smith are misleading. I was foreman for about 8 days. It was under-

stood that Mr. Callan and Eng. Smith should purchase the cement. Only one committee meeting was called, leaving all the business to the Warden and Eng. Smith. I did not sell any cement to any private individual or any municipality. I asked my pathmaster what cement had been purchased, and he said he was not sure, but anyway some cement had been returned. If Eng. Smith had used 2 returns of stone covering, it would be a mud hole now, and we used four inches. There was a shortage of half a car.

Did you appoint Robertson, Mr. Smith?

Ans.—I asked him to look after the time books.
Mr. Richman—I offered Robertson \$16 but he would take nothing less than \$30. I was not foreman, and I filled his position for 8 days because he stopped to work on another job.

Mr. Smith — Should you have become foreman without consulting

anyone?

Reeve Richman — I felt satisfied that it would be satisfactory to the council that I acted as I did. I have not yet put in a bill. If there is any cement missing or sold to any parties in Cobocok, the county has nothing to do with it.

Mr. Smith—I did not know, and I bought the cement this year, and what has become of it.

Warden—I can see that the point is not worth wrangling over. I believe Mr. Richman has cleared up the trouble concerning him taking the foreman's place.

Mr. Fielding's account was for 51 1/2 bbls. of cement and 25 bbls., but the council could not ascertain who ordered it, so Mr. Fielding was telephoned at Cobocok regarding who ordered the stone.

Mr. Richman replied that Eng. Smith had told Robertson to give him (Richman) authority to order it when necessary. I ordered the stone. There were a couple of bars of cement used to build a pier for a glance boom, and that was all I had anything to do with. Eng. Smith did not tell me to put 2 inches or 4 inches, or any other amount of stone upon the bridge.

The Warden — I looked over the store of cement, and there seemed to be a quantity there, and it was well covered with tar paper to protect it. The storehouse was open when we got there and had been done so we could get in probably.

Eng. Smith—Forty bbls. were secured in the store house one winter, and next spring there was no bread in the pile. I instructed the foreman to keep track of the cement and the bags.

Mr. Devitt—I do not think the order for cement should have been paid until everything was sure.

Mr. Bottum—Did you see the cement was there before you certified to the account?

Mr. Smith—No, I saw the shipping bills showed it was there.

Warden—I think the foreman should have certified to it.

Mr. McKee—How do you know the amount used?

Mr. Smith—I estimate it by calculation.

Mr. Richman—More cement used in construction might account for that missing.

Mr. Smith—My formula was the outside limit.

Mr. Richman—He has nothing yet to prove that the cement is actually missing.

Mr. Smith — When my back was turned things went on that I knew nothing about. You understand my situation.

Mr. Dobson—We do, all right.

Mr. Richman—Mr. Smith should not have put his name to the account until it was checked.

Mr. Fielding was heard from, and he said the cement was ordered verbally by Mr. McArthur. The first order in 1912 for cement was on June 7 and it was paid on June 11th. The next order was for 25 bbls on June 15. Mr. McArthur was paid off 15 days later. A car of stone arrived on June 19th and another before July, another on the 4th of July, and later on the 8th. Mr. Richman commenced work in July and put on a couple of the cars at least, which probably were those arriving in July.

Mr. Richman—Mr. McArthur always used a very heavy amount of cement.

Mr. Smith—I used 1 to 3 of cement and later on calculated 1 to 2 to cover any possible error.

Mr. Varcoe—Why did Cobocok get mixed up with county work?

They were not, replied Warden Steele.

On closely examining records, material was bought on May 3rd, June 19 and 26, July 2nd and 5th.

Reeve Richman—It is plain to me that Mr. Smith should have checked off the cement before paying.

Warden—We can't even account for the empty sacks. If it were not received it could not go into the work.

In the construction of the walk at Cobocok, which was 200 feet long, the contractor was to get \$4.50 a day without furnishing the materials. The deal was made with the pathmaster by the contractor, McArthur. The whole sum was to be \$200 for the job, if that would allow \$4.50 a day.

Documents showed that Mr. McArthur had purchased 55 bags of cement from Mr. Robertson on the 12th of July and this might account for the discrepancy. But sacks had been lost to contain 54 bbls. of cement, and that is quite a number.

Dr. Sims thought when the facts were boiled down that the loss would be small.

Mr. Richman—The bridge was not on as far as we believed in the spring of 1912.

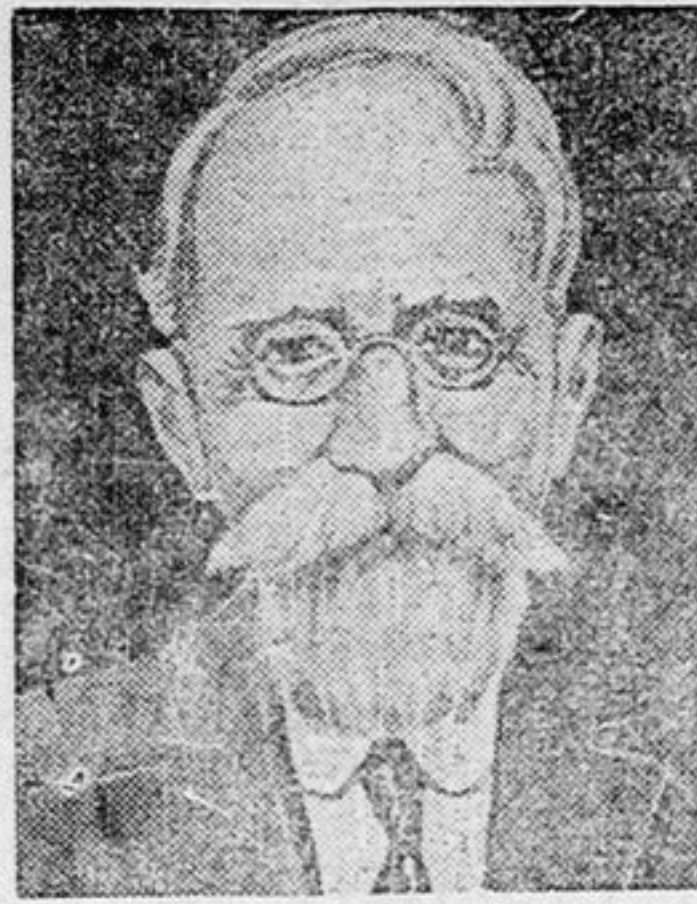
Warden to Eng. Smith—Why wasn't the bridge farther on?

Eng. Smith — There should have been more meetings to have difficulties arranged.

Mr. Morrison—When you saw things weren't going properly you should

DOCTORS COULD NOT HELP MY KIDNEYS

"Fruit-a-lives" Cured Me



MR. GEO. W. BARKLEY

CHESTERVILLE, ONT., JAN. 25th, 1911
"For over twenty years, I have been troubled with Kidney Disease and the doctors told me they could do me no good. They said my case was incurable and I would suffer all my life. I doctored with different medical men and tried many advertised remedies, but there was none that suited my case. Nearly a year ago, I tried 'Fruit-a-lives'. I have been using them nearly all the time since, and am glad to say that I am cured. I have no trouble now with my kidneys and I give 'Fruit-a-lives' the credit of doing what the doctors said was impossible. I am seventy-six years old and am in first class health."
GEO. W. BARKLEY.
50c a box, 6 for \$2.50, trial size 25c. At all dealers or sent on receipt of price by Fruit-a-lives' Co., Ltd., Ottawa.

have called a meeting.
Mr. Smith—I had no authority.
Chairman Michael believed there was no way of obtaining any further information without seeing Mr. McArthur.

Mr. Southern—What changes were made in the bridge to add so much to the cost?

Mr. Smith—The important material that was not on the ground was sand. Some of the work I took to pieces, as it was most carelessly done and rushed through. It was such things that cost.

Mr. Graham moved that the Warden should look up and settle the affair. Seconded by Mr. Robertson. — Carried.

The Warden had asked for an account of the cement from Mr. Smith. The latter had not been able to get all the information on account of the failure of a man to keep his appointments, and did not give the information to the Warden.

Mr. Fee asked whether the \$10,000 debentures for bridge had been used up, and was informed that it had been far exceeded.

Mr. Richman, in regard to receiving \$4.50 a day instead of the usual \$3.00 said he had done the work of Mr. McArthur and he supposed it would be satisfactory. For work he had done other places he knew he was entitled to \$3 but in this case he thought it was different.

The council has been very strict to see that no councillor should receive more than \$3 on committee, and this case appeared to be within it, so that amount alone will be paid. The stone drawn and placed upon the bridge cost \$8.88 a cord, showing a heavy expense for broken stone as a bridge covering.

The account of \$186 for painting the bridge at Fenelon Falls was ordered to be paid in full.

Other accounts were checked over, and passed with explanatory remarks.

DIED

CURRIE—At Hartley, on Tuesday, Nov. 19th, 1912, Barbara Currie, mother of Mr. D. Currie, of Lindsay, aged 86 years.

Funeral took place Thursday, Nov. 21st to Smith's cemetery, near Woodville.

WATCHES

Just received a new stock of Watches.
Ladies' and gents' Chains
Special value in new and up-to-date Brooches, Bracelets, Wedding and Gem Rings.

HOME
All work will receive my careful and prompt attention.

I. WHITESMITH
MANILLA - ONT

Oakwood Church Was Dedicated

continued from page 9.

THE MASONRY
Williams Bros., Lindsay, had the contract for the masonry, and it goes without saying that an excellent result. The cement blocks for the foundation were made on the ground by the firm.

STEEL ROOFING
Brand, roofing is of the Pedlar steel brand, manufactured in Odessa, and gives the structure a good appearance.

CREDIT TO ARCHITECT
The handsome church is a credit to the architect, William Taylor, of Allendale, who has been the recipient of many compliments. This is the twenty-fourth church built by Mr. Taylor.

NEW SHEDS NEXT YEAR.
In all probability next closed sheds to replace the present old ones in rear of the church, will be built by the congregation next year.

The following are a list of the subscriptions received at the opening of the new Methodist Church at Oakwood:—

Armstrong Etta, \$2.00; Adams D., \$10.00; Archer Rev. Jos, \$5.00; Brass J. F., \$200.00; Barclay Mrs, \$10.00; Birchard A. A., \$10.00; Bowes Jay, \$3.00; Brimmell Harry, \$15.00; Coad J. C., \$250.00; Coad F. P., \$100.00; Curtis Thos, \$50.00; Cory Thos, \$5.00; Colwell Geo., \$5.00; Coad, Miss M. J., \$10.00; Cruess, Mrs B., \$30.00; Coad, Pe'n, \$75.00; Coppelstone Harry \$5.00; Davies C. A., \$60.00; Davidson T. A., \$25.00; Epworth League \$270.00; Everson Luffey, \$5.00; Friend \$100.00; Ferguson R., \$50.00; Ferguson Simon, \$5.00; Fowler W., \$50.00; Graham W. B., \$200.00; Gilson Melville, \$100.00; Graham W. M., \$5.00; Graham Geo., \$30.00; Gilbert W., \$5.00; Gorrill John, \$10; Gorrill Jessie, \$15; Hardy, \$5; W. F., \$250.00; Hogg A. O., \$50.00; Harcus David, \$150.00; Hancock J. W., \$100.00; Harcus Lizzie \$100.00; Hancock Ernest, \$15.00; Hardy Howard, \$5.00; Irwin Mrs. Dr., \$10.00; Jenkins Chas, \$200.00; Jenkins Harold, \$3.00; Lonsborough J. E., \$25.00; King Huch, \$100.00; King Fran', \$25.00; King Miss C., \$25.00; Ladies Aid \$500.00; Lane Wilbur, \$100.00; Lambert Horace, \$5.00; Lambert Rev. Mr. and Mrs., \$35.00; Lillico Elmar, \$10.00; Lane Fred, \$15.00; Lee John, \$10.00; Richardson T. H., \$250.00; Rich Wm., \$100.00; Rogers E. R., \$100.00; Rodman, E. P., \$75.00; Rogers David, \$25.00; Rogers Edwin, \$10.00; Rogers Hiram, \$10.00; Rennie G. B., \$10.00; Rich A. E., \$50.00; Richardson Mrs. V., \$10.00; Rogers W. E., \$25.00; Rogers Mervin, \$25.00; Reesor W. E., \$10.00; Rich Richard, \$10.00; Rich Mrs R., \$10.00; Sparling W. B., \$10.00; Switzer Mrs. Norris, \$5.00; Sloggett Wm., \$25.00; Swain J. M., \$5.00; Short Ed, \$25.00; Switzer Norris, \$5.00; Sloggett Mrs. Wm, \$5.00; Smale Newton, \$10.00; Tinney J. S., \$250.00; Taylor James, \$100.00; Tinney Herb, E., \$25.00; Tretheway R. E., \$5.00; Webster W. H., \$250.00; Webster J. B., \$250.00; Weldon Caleb, \$250.00; Webster Mose, \$200.00; Webster Thos. J., \$100.00; Webster Albert E., \$100.00; Weldon J. B., \$75.00; White Albert, \$50.00; Weldon Mrs. Orson, \$15.00; Weldon Orson, \$50.00; Weldon Ewart P., \$5.00; White Wm., \$75.00; Wilson G. H., \$10.00; Webber Ernest, \$25.00; Wright Wm. J., \$20.00; Walters Fred, \$5.00; Weldon Harold S., \$3.00; Weldon Frank L., \$3.00; Weldon John, \$3.00; Weldon Geo., \$30.00; Widdess W. R., \$10.00; Webster, Mrs. R. G., \$15.00; Weldon N. E., \$50.00; Webster Percy, \$10.00; Yerex Mrs. E. O., \$10.00; McLaughlin, Mrs. R. J., \$50.00; Mitchell J. L., \$5.00; Mitchell Miss Etta, \$10.00; Miller Miss, Ross Memorial Hospital, \$10.00; Mitchell Addie, \$5.00; Mark J. W., \$30.00; Nokes Mary E., \$30.00; Nichols, Mrs D., \$5.00; Parham Bert, \$100.00; Prouse Wm., \$20.00; Purdy, Mrs., \$10.00; Parliament, Dan, \$25.00.

Rev. G. H. Copeland, President of the Bay of Quinte Conference, of the Methodist Church, is an old Victoria boy, having been born in the Township of Mariposa.

In early life he graduated from the Normal School in Toronto and taught in a school in Mariposa for a few years.

In 1872 he entered the ministry of the Methodist Church, having been received by the Conference that was held in Cobourg that year.

His first appointment was the town of Peterboro.

He has occupied some of the leading pulpits in the Bay of Quinte Conference and is now stationed in the beautiful village of Norwood, in which place there is one of the finest church properties in the conference.

Mrs. Copeland, the wife of the president, is the daughter of the late Sydney Barclay, well known to the older citizens of Lindsay.

It was a singular coincidence that

THE VICTORIA LOAN and SAVINGS COMPANY

INCORPORATED 1895

Capital and Reserve - \$400,000.00

The employment of one's savings is a most important consideration. Security, profit and convenience—the essential factors—are secured to our patrons to an unusual degree. You are cordially invited to open an account with us.

C. E. WEEKS, Manager
NEWTON SMALE, Assistant

ESTABLISHED 1873

THE STANDARD BANK OF CANADA

HEAD OFFICE TORONTO

LINDSAY BRANCH

F. F. LOOSEMORE, Manager.

Branches also at Beaverton, Blackstock, Brechin, Cannington, Danford, (F. F. Loosemore, Manager), Little Britain (R. H. Short, Manager), Nestleton Station (R. H. Coates, Manager), Paffrath, Sunderland and Woodville.

It is an advantage sometimes to keep a bank account in the names of two persons, so that either one may make withdrawals. Such an account is called a "joint account." We shall be pleased to furnish particulars.

BANK OF MONTREAL

INCORPORATED BY ACT OF PARLIAMENT ESTABLISHED A.D. 1817
Lindsay Branch Established A.D. 1858

Every description of Banking business transacted. Savings Department at every Branch.

Branches in every Province of the Dominion, every important city of the Dominion, Newfoundland, London, England and New York, Chicago, etc.

Paid up Capital..... \$16,000,000
Rest..... \$16,000,000
Undivided Profits..... \$802,000
\$32,802,000

H. B. Black - Manager Lindsay Branch
OFFICE HOURS: 10 to 3 o'clock. Saturdays, 10 to 1 o'clock

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
ALEXANDER LAIRD, General Manager
JOHN AIRD, Assistant General Manager

CAPITAL, \$15,000,000 REST, \$12,500,000

FARMERS' BUSINESS

The Canadian Bank of Commerce extends to Farmers every facility for the transaction of their banking business, including the discount and collection of sales notes. Blank sales notes are supplied free of charge on application.

H. A. HOLMES, Manager Lindsay Branch

In the very town in which Mr. Copeland was received into the ministry, he was elected to the presidency of the conference forty years later.

Though forty years in the ministry he is still active and seemingly good for years of service in the future.

He dedicated the Church Sunday morning, addressed the Sunday School in the afternoon and preached in the evening.

HYMENEAL

THOMSON—GREENWAY
A very pretty wedding took place on Wednesday, November 20th at the residence of Mr. and Mrs. Richard Greenway, Little Britain, Ontario, when their only daughter, Edna Alice was married to Mr. Ja es Hossie Thomson, son of the late Walter Thomson, of "Inglewood," Mitchell.

The bride was given away by her father, in the presence of the immediate relatives and a few friends, and the ceremony was performed by Rev. J. Robins.

The bride looked sweet in a gown of ivory duchess satin trimmed with rose point lace and pearl ornament (mob cap and veil with orange blossom and white rose petals).

She was attended by Miss Christiana Thomson, sister of the groom, as maid of honor, gowned in pink satin with lace and swan's down trimmings, pink mob cap and carried pink roses. The little flower girl Miss Gracie Greenway, niece of the bride, wore pale blue silk and carried a basket of pink roses. The groom was supported by Dr. Greenway, of Hamilton, brother of the bride, while Master Georgie Greenway acted as ring bearer. The color scheme was yellow and white. The bridal march was played by Miss Jean Kilvington, of Hamilton.

The groom's gift to the bride was a pearl necklace, to the maid of honor a gold seal fob, to the groomsmen a gold bar pin and to the flower girl and ring bearer gold rings. The bride's going away costume was black and white cut velvet, hat to match, and pink fur. Mr. and Mrs. Thomson left on the evening train for Montreal and Quebec, and will on their return reside at "Inglewood," Mitchell, Ontario.

A sweet red pepper should always hang in the canary's cage.

BUY EARLY BUY EARLY

BISSELL Carpet Sweepers

Many Styles to Choose From

Christmas is near at hand the perplexing question follows, what can we buy? Which shall be most suitable? BISSELL SWEEPERS is elegantly made, its cost is moderate and is everlastingly useful.

Have Your Choice set aside now

Ball Bearing Sweepers as Grand Rapids Boudour Frinco, etc., from \$3.00 up.

The New Universal Sweeper (A Genuine Bissell) only \$2.75 each

J. G. Edwards Co.