

THE VICTORIA LOAN and SAVINGS COMPANY

INCORPORATED 1895

3 1-2 to 5 per cent.

We are enabled to pay the above liberal rates on deposit and at the same time extend to our patrons conditions which are unquestionable.

We beg also to intimate that we are in a position to act as agent for the purchase of Canadian Municipal School Debentures.

C. E. WEEKS Manager
NEWTON SMALE Assistant

THE CANADIAN BANK OF COMMERCE

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

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

SAVINGS BANK ACCOUNTS

Interest at the current rate is allowed on all deposits of \$1 upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail.

Accounts may be opened in the names of two or more persons. Withdrawals to be made by any one of them or by the survivor.

H. A. HOLMES, Manager Lindsay Branch

THE STANDARD BANK OF CANADA

ESTABLISHED 1873

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.

HEAD OFFICE TORONTO
LINDSAY BRANCH
S. ALCORN, Manager.

Branches also at Deseronto, Blackstock, Brechin, Cannington, Dunstons, (S. Alcorn, Manager), Little Britain (R. H. Short, Manager), Neildon Station (R. H. Coulson, Manager), Pefferlaw, Sunderland and Woodville.

BANK OF MONTREAL

INCORPORATED BY ACT OF PARLIAMENT. ESTABLISHED A.D. 1817
Lindsay Branch Established A.D. 1853

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, 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 HOME BANK OF CANADA

ORIGINAL CHARTER 1855

This institution invites savings deposits of one dollar and upwards and pays full compound interest at the highest Bank rate. Savings accounts especially solicited.

HEAD OFFICE AND BRANCHES IN TORONTO GENERAL MANAGER **JAMES MASON**
BRANCHES AND CONNECTIONS THROUGHOUT CANADA

LOCAL OFFICES
LINDSAY — **PETER KENNEDY** — Manager
JANETVILLE

Lost Valuable Horses
Messrs Hodgkinson & Tisdale, of Beaverton, suffered a heavy loss during the week in the death of two of their three year old imported stallions valued at about \$3,000. The animals, we learn, contracted pneumonia. The loss is a heavy one being uninsured.

Children Cry FOR FLETCHER'S CASTORIA

INSPECTING MUD LAKE NARROWS BRIDGE

This morning a committee composed of Reeves Varcoe, of Mariposa, and Devitt, of Verulam, and Mr. J. R. McNeillie, from the Victoria County Council left by motor car for a final inspection of the noted Mud Lake Narrows Bridge. The new structure has just been completed, and will be taken out of the contractor's hands today if the Ontario County Council committee, which will be present, and that from this county agree that the work is entirely satisfactory and up to specifications. It is fully expected that all will be completed today.

WHO DOES THE DEER BELONG TO

Who has first claim on a deer. The man who shoots it, or the owner of the first dog to run it down?

This is a point raised in a recent dispute between two parties camped close together on Beaver Lake, and is connected with a recent item in the Peterboro Examiner regarding two claims for one deer.

James Grant, Albert Ball and Russell Ball, of Smith, composed one party, and James, Harry and Fred Jopling, Dr. B. Kelly, Chas. Forsythe, Will Tedford, Leonard Dobson and Zack Knott, guide, were the members of the original Beaver Lake party.

Albert Ball dropped a deer on the first day of the run on a runway near Sucker Lake, on which the other party had watches, and on return to the camp stated that a Beaver Lake dog had run it down. Later on he said one of his party's dogs arrived at the tail of the hunt. Now in law, a deer belongs to the man who shoots it, but the unwritten law of the world gives a deer to the owner of the dog that drives it in. When parties camp close together there are usually some arrangements made as to the rules upon which the hunting shall be carried on. This had not been made by the members of these camps, and it was not until the first deer was shot that a discussion arose as to its ownership. Members of the Beaver Lake party considered that they had some claim to it according to the unwritten rules of hunters. An argument followed, and the members of the Grant party walked away apparently abandoning the deer. Some of the Beaver Lake hunters toted it two miles to camp, and at the end of the hunt when they arrived back in Bridgworth they were surprised to find awaiting them a letter from Mr. W. H. Moore, of Peterboro, in which notice was given that the deer would have to be returned or legal proceedings would be undertaken by Mr. Ball.

The Beaver Lake party willingly handed it over rather than continue the dispute, as they had the most successful hunt in their history.

The other party got two deer, Russell Ball shooting the second, and admitting that this deer was chased in by dogs belonging to the Jopling party.

The second deer was beyond the reach of the second party, but the latter thought that the fact of their dogs being on its trail would entirely close up the first discussion.

The Beaver Lake party sold their deer this morning to Gordon-Davies Co. They were fine animals and netted the party \$96.

PERMISSION TO USE COMPANY'S POLES

Permission has been given the Great Northwestern Telegraph Co. by the Seymour Power Co. to extend their wires along the Power Company's poles in rear of the business blocks at a yearly rental of a dollar a pole. There are some ten or eleven poles in use.

Town Solicitor Stinson has notified the Board of Railway Commissioners and their ruling is expected at any time.

The generous action of the Seymour Co in getting the use of their poles at a nominal rental is greatly appreciated by our citizens as it helps in a great measure towards bringing the pole problem to a speedy solution.

Dr. Morse's Indian Root Pills

are not a new and untried remedy—our grandfathers used them. Half a century ago, before Confederation, they were on sale in nearly every drug or general store in the Canada of that day, and were the recognized cure in thousands of homes for Constipation, Indigestion, Biliousness, Rheumatism and Kidney and Liver Troubles. Today they are just as effective, just as reliable as ever, and nothing better has yet been devised to

Cure Common Ills

AILING WOMEN OF MIDDLE AGE

Mrs. Doucette Tells of her Distressing Symptoms During Change of Life and How She Found Relief.

Belleville, Nova Scotia, Can.—"Three years ago I was suffering badly with what the doctors called Change of Life. I was so bad that I had to stay in bed. Some friends told me to take Lydia E. Pinkham's Vegetable Compound and it helped me from the first. It is the only medicine I took that did help me and I recommend it. You don't know how thankful and grateful I am. I give you permission to publish what your good medicine has done for me."—Mrs. SIMON DOUCETTE, Belleville, Yarmouth Co., Nova Scotia, Canada.

Such warning symptoms as sense of suffocation, hot flashes, headaches, backaches, dread of impending evil, timidity, sounds in the ears, palpitation of the heart, sparks before the eyes, irregularities, constipation, variable appetite, weakness and inquietude, and dizziness, are promptly heeded by intelligent women who are approaching the period in life when woman's great change may be expected.

Lydia E. Pinkham's Vegetable Compound invigorates and strengthens the female organism and builds up the weakened nervous system. It has carried many women safely through this crisis.

If you want special advice write to Lydia E. Pinkham Medicine Co. (Confidential) Lynn, Mass. Your letter will be opened, read and answered by a woman, and held in strict confidence.

Telephone Co. Must Interchange

Ottawa, Nov. 21—After years of fruitless negotiation and friction, a draft agreement between the Bell Telephone Company of Canada and independent companies has at length been concluded and ratified by the Railway Commission.

The order approving the contract states in part "It is ordered that a general form of contract be entered into between the Bell Telephone Co. and any other company, municipality or corporation having authority to construct and operate a telephone system or line for the interchange of 'phone message or service passing to, or from their respective 'phone system and lines."

Independent companies must adopt the Bell Company's standard code signals for ringing subscribers, also operating rules. Each party is to collect its own tolls and be responsible to the other, each month furnishing a summary of the business done during the preceding month and settling up thirty days later. Neither party is to be liable to the other for errors in transmission of messages.

This contract, of course, only applies where an independent company is not a competitor of the Bell Telephone company.

TALKING ALARM CLOCK INVENTED

It has often seemed, after the announcement of an invention to which the attention of the entire civilized world has been called, that the human mind could scarcely invent anything more and fashion it in material form, but the countless dreams of inventors continue to be realized in astonishing numbers.

Every week, every month, the trade journals advertise and comment upon new things in the lines which they represent and publish new ideas which this material labor-saving age seizes and makes its own.

An Alarm clock, which awakens you with the words of a disgusted wife who has breakfast on the table and a large vessel which carries submarines over long distances by means of a "pouch" are among the newest offerings.

As an ever present need, the alarm clock will probably be put into more general household use than the ship with the "pouch" for carrying submarines. In the evening before retiring you set the clock for 6:30; at 6:30 you will probably get up. Here is what will awaken you:
"Six thirty, six thirty, six thirty; time to get up; can't you? Get up."

Children Cry FOR FLETCHER'S CASTORIA

ADVISES CAUTION IN FLOATING BONDS

Special to The Mail and Empire.
Barrie, Nov. 20.—In an address to the Simcoe County Council, which is holding its last session of the year this week, Warden J. T. Simpson cautioned the representatives to go slowly in the issuance of debentures in their respective municipalities, as the state of the money market continues to be in such condition that there are sure to be losses and long delays before the municipal loans can be floated. Economy should be the watchword of all municipalities until the money market is in a better state for the sale of municipal bonds. This year the county has spent over 557,000 on roads and bridges, much more than was estimated.

LINDSAY-MINDEN RAILWAY ASSURED

For a whole year the matter of the Lindsay-Minden Railway has been quiet, while the money market was so tight that financiers did not "loosen up" for new enterprises. But we have now the assurance from a reliable source, that arrangements are being made to begin operations at an early date.

The enterprise is a good one, and will lead to many developments along the line, besides opening up a stretch of country not now immediately served by a railway.—Minden Echo.

HOME FROM THE LIVE STOCK SHOW

Mr. S. Oliver has returned from Toronto, where he attended the Live Stock Show, and which he says was a magnificent success. There were some 3,300 chickens exhibited, 1000 pigs, 1000 water fowl, 5,300 fowl of all description. There was also over 1000 head of cattle, seventy sarloads coming via G.T.R. and 32 via C.P.R. The exhibit of pigs was the largest in the history of the show. The display of horses was not as large as was expected, and the same might be said of sheep. There were 600 dogs at the dog show.

FAIRVIEW SHROPSHIRE WIN AT TORONTO

At the National Live Stock Show held this week at Toronto, of the seven 1st premiums, the 3 flock premiums, and three Championships offered in the Shropshire Class, ALL BUT ONE, of the firsts were awarded to Fairview's exhibits, ALL THE FLOCK PRIZES AND ALSO ALL THE CHAMPIONSHIPS. That makes a record winning, for our county's well-known flock.

We understand that it is the Campbell's intention to go on to the International Show at Chicago next week, and on their return trip stay over at Guelph for the Winter Fair held there a week later.

ORILLIA AFTER BIG FACTORY

News Letter: Mayor Goffatt and Alderman Hatley were in Toronto yesterday interviewing the parties with whom the council is negotiating for the location of a factory here.

The Toronto men are capitalists of sound financial standing, who are now organizing a company to manufacture a popular English motor car which will retail at \$500. This type of car is the one that is in the greatest demand and for which there is a ready market. The company expects to manufacture 2,000 of these cars during their first year and one large firm as guaranteed to take their entire output for two years. Later the company expects to extend their plant so that the annual output will be 10,000 cars.

Sample cars turned out by the English company are expected in Toronto in a few days, and if found satisfactory the organization of the Canadian Company will immediately be completed.

PARTRIDGE FLIES INTO BAGGAGE CAR

Belleville Intelligencer: As the fast morning train, No. 10, was nearing Kilsnoe station yesterday, a large and beautiful partridge, becoming distracted by the speed of the engine and cars, and apparently knowing the genial conductor, Mr. W. Crosier to be a live sportsman, and inspired with the thought of "safety first" flew through the baggage car door, where it was captured without injury. It is still alive and healthy, and is being nourished by the conductor and his gentle crew.

WINTER RACE MEET FOR LINDSAY

The Post has been informed by a well known local horseman that a winter race meet will be held in Lindsay the coming winter. It is two or three years since a meet was held here.

You have a right to think a lot of things you have no right to say.

How people can enjoy camping out if they don't have to!

Children Cry FOR FLETCHER'S CASTORIA

Snowy White Linen
in every home, comes from the use of

Surprise A Pure Hard Soap
Makes white goods whiter, Colored goods brighter.
See for Yourself. Remember the name

Surprise

BIG BUCK SHOT ON PIGEON LAKE

Roland Nichols and his brother, Garner, were down Pigeon lake on Thursday of last week looking for ducks. They were around by Wright's Island and the lake was a trifle rough. Rolly saw something away down the lake that he thought looked like a deer, but Garner thought it was the end of a half sunken log. While they were discussing whether it had horns or not, an Indian, one of the Jacobs of Chemong-village, sailed out from behind a point and was going on past the object. That seemed to settle the question in Garner's favor. But not for long. Suddenly the Indian dropped his sail down, and paddled his canoe towards the object, which was a fine big buck all right. The Indian headed his prize towards the shore, and just before reaching land planted a charge of duck shot back of the buck's ear. Jacob's family had a banquet Thursday night and even the camp dogs are barking in an unusual air of content.—Bobcaygeon Independent.

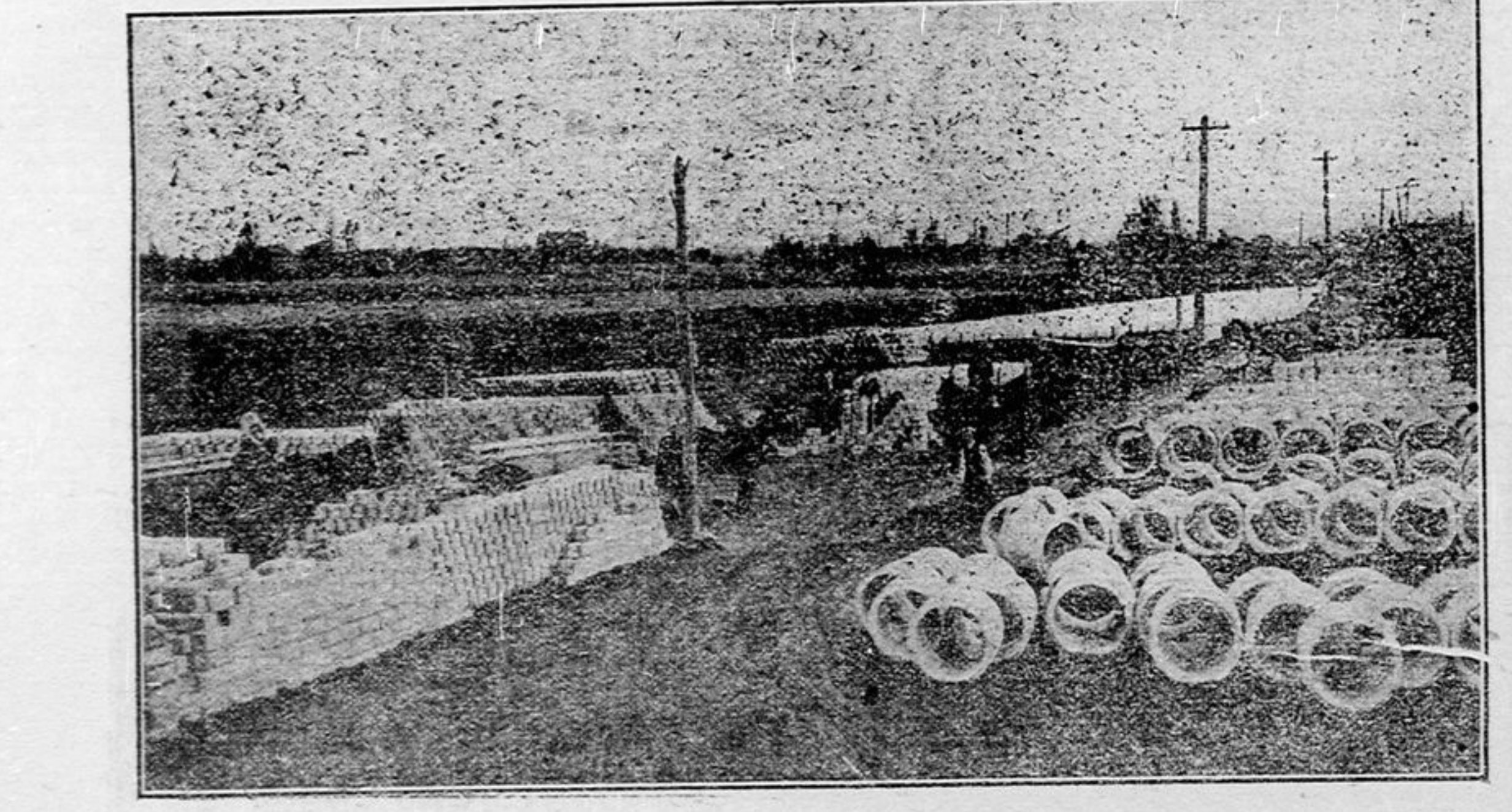
There will be 52 local option contests in Ontario in January, including one in the city of Sault Ste Marie. Twelve are repeal contests.

Cause of Eczma

After years of debate medical authorities are now agreed that eczema and other skin diseases are not seated in the blood, but are caused by myriads of microscopic germs, gnawing the flesh just below the epidermis. The patient is perfectly healthy, it is only the skin that is diseased.

Hence, scientists are now agreed that you must cure the skin through the skin. The medicine must be in liquid form in order to penetrate properly, and we can say with confidence that we have the true remedy in our store—D.D.D. Prescription, made by the D.D.D. Laboratories of Toronto.

If your trouble is eczema, psoriasis, salt rheum, dandruff, teeter, pimples, itch,—any form of skin or scalp disease—any form whatever, ask us more about the D.D.D. Soap, the great skin cleanser.
E. Gregory, Lindsay.



We have the most complete stock of concrete goods in Canada. If you are building we can give you exactly what you need, from foundation up, in various designs, and effective colors.

For drainage purposes we supply tile 4 in. to 16 in. in diameter.

We have a good stock of culvert pipe, of all sizes. Talk your next year needs over with us.

National Concrete Mfg. Co. Phone 293