

LINDSAY AND VICTORIA COUNTY BANKING HOUSES

ESTABLISHED 1873 THE STANDARD BANK 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Deposits may be made or withdrawn by either of the two members of a household.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 especially suitable for those living in the country, as either member may attend to the banking when in town. In case of death, the money may be withdrawn by the survivor without delay or cost.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. Loosmore, Manager

BRANCHES ALSO AT CAMBRAY AND WOODVILLE.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO ESTABLISHED 1867

R. E. WALKER, President ALEX. LAIRD, General Manager A. E. IRELAND, Superintendent of Branches

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

Branches throughout Canada, and in the United States and England

A GENERAL BANKING BUSINESS TRANSACTED COMMERCIAL AND FARMERS' PAPER DISCOUNTED

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.

LINDSAY BRANCH, - - W. C. T. MORSON, Manager

BANK OF MONTREAL

ESTABLISHED 1817.

Capital Paid Up \$14,400,000.00 Rest - - - \$11,000,000.00 Undivided Profits - \$159,831.84 Total Assets - \$168,001,173.00

Branches at all important centres in Canada and in London, New York, Chicago, Spaulding, Mexico and Newfoundland. Every description of a Banking business transacted.

Interest allowed on deposits and compounded quarterly. Former customers of the Ontario Bank Branch will be accommodated as heretofore.

H. J. LYTLE, Manager Lindsay Branch.

THE STERLING BANK OF CANADA

Kirkfield, - Ontario

Authorized Capital \$1,000,000

A Branch of this bank has been opened at above point, and a general banking business will be transacted.

SAVINGS DEPARTMENT.

Deposits of \$1.00 and upwards received and interest allowed at highest current rates, compounded four times a year.

If you contemplate making a change in your banking connections or think of opening a new account we would be pleased to confer with you personally or by letter.

J. A. WALKER, Manager

Western Bank of Canada

LITTLE BRITAIN

Chartered by Act of Parliament 1852.

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.

Savings Department. Deposits of \$1.00 and upwards received, upon which interest will be paid or credited four times a year, at the highest current rate from date of deposit to day of withdrawal.

Farmers' Business Special attention in the line of collecting or collecting sale notes, making advances for the purchase of stockers, etc.

In soliciting your patronage we can assure you of courteous treatment and prompt attention to your business requirements.

S. S. YEREX, - Manager

DR. POGUE, DENTIST, Nearly Opposite the Post Office. Special attention given to Children's Teeth.

HOWARD Y. POGUE, D.D.S., L.D.S.

The Dominion Bank

CAPITAL \$3,000,000 SURPLUS 3,928,800

THAT ESSENTIAL QUALITY

WHILE this Bank adopts every desirable method of modern banking, it never loses sight of that essential quality ABSOLUTE SAFETY.

Lindsay Branch ROBT. ROSS, Manager.

VICTORIA LOAN & SAVINGS CO'Y.

The Highest Interest . . . and . . . The Highest Security

4 %

Interest for periods of one year and upwards, payable half yearly.

3 1-2 %

Interest on deposit, withdrawable any day, compounded quarterly.

Along with these high interest rates we give our depositors all the security of first mortgage. We are able to make this statement without reserve, since we have invested in first mortgage a sum greater than our total deposits by \$100,000.00

Loans on first mortgage at current rates and on terms of repayment to suit borrower. Advances made on life insurance policies having a cash surrender value.

Open from 9 a.m. to 4.30 p.m. JAMES LOW, Manager. NEWTON SMALE, Assistant.

Manufacture of Cheese on Sunday. Kingston, Ont., May 22.—The Secretary of the Lord's Day Alliance has notified the Prince Edward Cheese Board that the making of cheese on Sunday is unlawful. As it was customary to make cheese on that day, the Alliance intimated that it would result in a charge being entered.

A Mess of It. (Hamilton Times.)

What a mess the government has made of this entire business! (the school of pedagogy)? Undertaken in the first place to gratify Toronto's envy and greed, it promises to greatly increase the expense of pedagogy course to the teachers and to the public, and at the same time, by abolishing the special training colleges, to deprive the professions of their higher grades, and deprive all but university students of the advantages of the course. It is a beautiful specimen of bungling from start to finish.

Some Remarks on

Things in General

By "THE STROLLER."

Next Sunday (to-morrow) we are again called upon to put in our little subscription—through the churches to which we belong—for our local hospital.

Last year we took the matter up in this column and were very pleased to see that all the churches responded nobly, — as they should do. We have not got the latest report just handy, but if we remember aright, the figures in everything were in advance of the year before, showing that our people are more and more appreciating its presence in our midst, and using it. We don't know whether our Socialistic friends really imagine that they could abolish poverty if they were to have their ideas carried out, or not; for our part, much as we sympathize with some of their teachings, we don't think that in the general running of this universe it was the intention of the Maker that there should be no poor—in fact we read of Him saying—"The poor ye have always with you." We do not think it would be a wise dispensation if there were no poor—we would all get so selfish and puffed up with pride, that there would be no standing it. With the poor constantly with us there is always an opening for anyone and everyone to exercise those talents that tend to the bettering of our nature. The building and care of hospitals has always been looked upon as one of the signs of a christian people, and we should count it a privilege in Lindsay, not only that we have a hospital, but that we are able to help our own poor by our gifts, at our own door. We are fortunate in having gentlemen at its head who give of their time freely to its management, and even if we do not agree with all that they do, we must acknowledge that they are doing it for the benefit of the hospital as they see it and so deserve our thanks. We understand that the hospital is crowded for room, and the more the fame of its treatment goes abroad through the country, the more it will be used.

To our mind there are two departments that ought to receive immediate attention—the one is a maternity wing and the other a nurses' quarters. Both are needed, and we would pay, not especially financially, but as hospitals are supposed to pay. Now, after all, it is only the very small minority that ever need the hospital, but when they do need it they need it badly. It should be looked upon as a privilege by everyone—the opportunity of helping some poorer brother or sister back to health and strength. Who knows the good that your gift does? Probably no one but your God, but of this we are certain that, if given in the right spirit, your gift, will give the most good out of it, else the words of the Master "that it is more blessed to give than to receive," fall to the ground, and we know that is impossible. We do not like to seem even to suggest what each shall give, but it seems to us that, each in his own way, ought to be good for at least \$100, so each member of our church can figure out his or her proportion of that amount and give it. We certainly hope the gifts will be large.

The idol of our nation — the Grit part of it—has been carrying himself off handsomely in the old land these last few weeks, and no doubt even Dr. Sproule and our Samford a sense of pride (that of course they wouldn't let out) in the way in which he has taken the honors coming his way. Of the many matters Sir Willfrid has brought to the notice of British authorities not the least important is the cattle embargo which has existed so long against our country. As our readers are aware, all cattle sent from this country have to be killed within so many days of landing. Some people claim that this is a very great hardship to Canada, and that its removal would mean dollars to this country. It is just a question whether Canada has not been a gainer by the embargo, rather than a loser. When our cattle went into Britain freely the class of cattle that left here were what is called stockers. They were bought up at \$8 and \$10 a head and sent over there to be fattened. When the embargo was put on that trade stopped and our farmers had to turn in and do the fattening themselves. It is an acknowledged fact that the more live stock a farm has, the better the crops as manure returns to the land what has been taken out of it, whereas if no stock is kept, and only cereals grown, much more fertilizing material is required to keep the land in condition. When we export our raw material we do ourselves a grave injustice if we can do more of the manufacturing here. We are finding fault now because our ores have to be exported in a crude shape, when we ought to do the refining of them here in the country. When the embargo was placed on our cattle it forced our farmers to do more of the manufacturing at home, and instead of sending out stockers at \$8 a head we now send out fat cattle at \$50 a head, or dressed beef, or cutlets or cheese. It does seem to us that it is much preferable for us to be able to do this than to have the British do it, and therefore we are under the impression that the embargo was not such a bad thing after all for us. At the same time we can conceive that it would be of immense benefit to our shippers were the time for slaughtering to be extended. It would not hurt the British cattle raiser, and it certainly would benefit us. There are times that the cattle arrive and the market is dull, and possibly they have had a rough passage and a few days' feeding and rest would materially benefit them and put them in better shape for selling. The law, however, is inflexible and they must be slaughtered, and as a consequence, in cases like these cited, there is a loss to the seller, and no gain to the buyer. If this

Packed at the Oven's Mouth We do things right at the Mooney bakery. Crackers are packed piping hot from the ovens. The moisture-proof paper and air-tight tins retain all the freshness and crispness, no matter where or when you buy them.



They come to your table just as inviting and delicious as though you ate them at the ovens in the bakery. At all grocers in 1 and 3 lb. packages.

concession could be obtained we think it would be all that we would need—any more might hurt us.

The Lord's Day Alliance is evidently going to have its work cut out for it in seeing to the proper observance of the Lord's Day Act. Restrictive measures of this kind always find some people of some sort, unalterably opposed to them. Thieves are opposed to the laws against theft, libertines to the laws against adultery, and murderers to the laws against murder. No good citizen, however, will admit that these laws are right and just. When we come to sumptuary laws, like the liquor laws and the Lord's Day Act, we have all grades of opinion regarding their enforcement. The Rational Sunday League for instance, want certain lines of amusement and certain lines of business, open, and one judge in Toronto and the Manitoba premier, are seemingly of that persuasion. To our mind, it would seem that if one man has the right to buy in cream soda on a certain Sunday, another man should have an equal right to buy a glass of lager or even a hot Scotch, if he so prefers. Are we, as a nation, of presumably sane thinking people, prepared to go that far? If one is right, why not the other? If a musical hall concert, or a lecture, or a band concert, is permissible, why not a ball game? One part of the community would have no right to be catered to in the amusement line and not the other. We are of diverse opinions and tastes and what will entertain one man will pall on another, and if it is going to be legal for one, man who likes lectures and concerts and concerts to go to them, it would seem only justice to another man to let him have the liberty of going to a baseball match if he so prefers. Then, another batch of people would prefer to exhort. Excursions and beer would make a great combination and would tend to make a blue Monday for sure enough. All right-thinking people can see exactly where this sort of thing will land us. As has been pointed out, the restaurants will branch out into as many lines as they can, and it will not be the most desirable of citizens who will enter into the business—desirable citizens never go into law-breaking business, and we will find that that class of business will soon be in the hands of Greeks, Italians, Jews, and possibly even a few renegade whites. It would be reasonable to confine our work to those of necessity and mercy, and if we must have play, let us rather go in for the Saturday half-holiday, or even make it a whole holiday—we would be all the better for it, but let us have one day in seven when all around us will be quiet and when the family can get together and enjoy at least one day of rest. This is a case where in justice to all we cannot afford to allow any opening. As for certain people who are very nice, but what about the poor wretches who have to forego their day of rest?

There was quite a little discussion over the estimates the other evening in the Town Council, about the amount paid the town doctor for his services. It seems that he is paid \$100 per year, and is supposed to attend the poor, and supply them with medicine. If his services are of equal value to the poor and the rich and his medicine of equal potentiality, the \$100 will not go very far in figuring out his services. As one member said the other night, it was a great scheme to rid the city of doctors of undesirable and poor-paying patients. Our impression would be that if it did give the poor a doctor they could call their own and guarantee them proper treatment, it would be money well spent.

The question is, does it? Are the other doctors of the town relieved of their unremunerative work, and does the town doctor give the time, and attention to the poor that, as humans, they deserve? We cannot expect much of such service for \$100. It is only here and there we find a Dr. McClure, who works for the good he does, and not for the money that is in it, although we imagine that no profession does more for nothing than the medical profession. We would not mind paying up to five times as much for a doctor who works for the good he does, and not for the money that is in it, although we imagine that no profession does more for nothing than the medical profession. We would not mind paying up to five times as much for a doctor who works for the good he does, and not for the money that is in it, although we imagine that no profession does more for nothing than the medical profession.

disinclination the authorities have to incur expense if they can possibly avoid it. We all read in the papers of a jury in some New Brunswick county who let a murderer go free because if they found them guilty they would beat the expense of building a scaffold. We would like to see the Victoria county case to that point. A man who was arrested several times and put in the cooler at night, only to be let out in the morning. He was a menace to his wife and family and should have been sent to Kingston, but for some reason or other he was allowed to go free. The poor need as much protection from themselves as they do from anyone. Owing to lack of proper training and education they become a burden and sometimes a menace to the State, and anything that we can do as a State, or as a municipality, to lift them up, ought to be done. A well-equipped town doctor to look after their living would be a good move in that direction.

CASTORIA. The Kind You Have Always Bought Bears the Signature of

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INTERESTING FARM NOTES

In summer fowls need more room than they do in winter. In all cases where it is permissible, they should have plenty of room for their accommodation, that they may never be crowded night or day.

According to a new law in Iowa, says the Kansas Farmer, eggs are now sold by weight in place of by the dozen, and if a person sells bad eggs he is subject to punishment. This is all right, for it is not any more justifiable to sell bad eggs than to sell bad meat, or spoiled goods of any kind.

When confined fowls have no opportunity of gratifying their desire in the choice of food, says the Kansas Farmer, there are three points to be observed in feeding, which are, that nitrogenous food is necessary, that too much green food must not be given, and that fowls must not be made too fat.

The poor dairyman can well spend a day or two in visiting a good dairy farm operated on up-to-date ideas.

Beautiful cows are not those that appear best on canvas in pictures, but on the balance sheet in dollars and cents.

A really good cow will lose flesh rather than gain it when in full flow of milk, says the American Farmer.

If the heifer calf is to become a good dairy cow, she must be fed as though she were a cow now.

Every dairy utensil should be kept as scrupulously clean now, as in the hottest weather.

In marketing good butter, an attractive form of package helps to secure a price.

Are you feeding a ration that will make a good flavored milk and keep the cow healthy at the same time?

Keep the pails clean—those you milk into and those you feed milk from.

Now is the time when dairy cows need special attention. Roughage is usually getting short and is apt to be of poor quality.

Farm separators must not be left unworked in a dusty place. Nor must they be run even for a minute "dry." Oil before starting, sure.

Be sure to handle the milk cows gently. The milking stool and muscle method may relieve the temper, but it doesn't help the milk in the long run.

Glass bottles containing notes from the cheese manufacturer to the consumer have frequently been discovered by English dealers in Canadian cheese, and the practice has been strongly denounced in Canadian trade papers, owing to the danger from broken glass to those eating the cheese, the bottles generally being broken when the cheese is cut.

The latest price increased was discovered by a Liverpool merchant. Upon dissecting a cheese a pint bottle of Milwaukee beer came to light. The combination can hardly be called inappropriate, but it is not calculated to help the reputation for sobriety of the Canadian product.—New York Produce Review.

Don't get into filthy or bad habits of milking. To milk with wet hands is an unclean practice. The clean milkster uses clean hands, and is sure before he begins that the cow's udder is clean, and that no falling dirt can get into the milk. Using long hair or hands to make milking easy will aid in making hard milking. It will also help to keep the cow's teats very tender. Dampening the teats with milk also has the same effect.

Cleanliness is one of the most important requirements about a farm, says an exchange. A farm with its fields free from foul growths and noxious weeds is worth many more dollars an acre than the farm with dirty, weedy fields. The clean farmer wages a heavy war each year against weeds and weed seeds. A clean poultry yard and poultry house means more profit. A clean cow-house, clean milking utensils, and clean barnyard are all important factors in producing clean, wholesome, good-flavored milk, butter and cheese. A well-dressed, neat, clean, and thrifty, as well as self-respect and appreciation of the dignity of his calling. Clean orchards mean spraying and care, but it means better fruit and more money. Cleanliness in the farmhouse, in the pigsty, in the dairy, in the fields, in the orchard and garden cannot be secured without effort, but it is one of the first conditions of success.

Advertisement for A Blended Flour (of Ontario and Manitoba Wheat). Makes the WHITEST BREAD, LIGHTEST BISCUITS, TASTIEST PASTRY, DAINTIEST CAKES. BLENDED FLOURS are TWO flours in one. The famous Bread and Pastry making qualities of Ontario fall wheat—are combined with Manitoba spring wheat, which adds strength and nutriment. BLENDED FLOURS are not only the best for all home baking—they are also the MOST ECONOMICAL. They yield MORE bread, cake and pastry to the pound than any other. Try it, and you will use no other. "Made in Ontario" logo with Ontario Blended Flour Association seal.

Advertisement for House-cleaning Specials. We Have a Complete Stock of all House-cleaning Requisites. All the best Goods Manufactured. Carpet Brooms, Whisks, Ceiling Brooms, Wall Dusters, Scrubbing Brushes, Stove Brushes, White-wash Brushes, Tubs, Pails, Mops, Washboards, best Laundry and Scrubbing Soaps, Household Ammonia, Washing Soda, Whiting, Sapollo, Dutch Cleanser, etc. We Have the Best Stove Polishes Manufactured.

Advertisement for Flower and Garden Seeds. Our Stock is complete and fresh. Order now. Seed Potatoes. Our New Brunswick "Deleware" and "Bliss" varieties are selling fast. Order your seed now. An entire change of seed, like the varieties we are offering, will be a great benefit to your potato crop.

Advertisement for Extra Fine Quality Table Oranges. We have some of the finest fruit packed. Large, smooth, sound, sweet and juicy fruit. Try them. You will be pleased with the quality. TELEPHONE No. 10. A. L. Campbell. China Hall, William-st.

Advertisement for Cook's Cotton Root Compound. The great Uterine Tonic, and only safe effective Monthly Regulator on which women can depend. Sold in three degrees of strength—No. 1, \$1; No. 2, 50 cents; No. 3, 25 cents. For special cases, \$3 per box. Sold by all druggists, or sent prepaid on receipt of price. Free pamphlet. Address: The Great Western Co., Toronto, Ont. (formerly Windsor).

Advertisement for Great Bargains at JOS. RIGGS. Going out of Business Sale Now Going on. As I wish to leave Lindsay as soon as possible, I am selling my large stock at greatly reduced rates in order to have it cleared out at an early date. JOS. RIGGS. 6 Kent-st., Lindsay. AN ADVT. IN THE POST PAYS.