

DON'T EXPERIMENT in Buying Your Footwear.

Leave it to us to suit and please you. That is our PARTICULAR BUSINESS. Then there is no one but us to blame. A complete stock of all lines of Holiday and warm weather Footwear.

Grey, White and Brown Canvas Bals, 75c to \$2.25
Men's white and black yachting Bals and Shoes, 80c to \$1.10.
Ladies' White Canvas Oxfords, 90c, \$1.00, 1.25 and 1.50.

F. A. Robinson Shoe Co.,
MATT. SISSON. B. D. MENZIES, Mgr.

You Can't Have a Good Crop..

of potatoes unless you banish the bugs. This can be easily accomplished by using any one of the three following:

Berger's English Paris Green

is the best article of the kind made, and although higher in price this year, due to the very high price of copper and arsenic of which it is principally made, we sell it at the same prices as ordinary green, 35c a lb. or 3 lbs for \$1.00.

Bug Death

A favorite remedy in the form of powder, used by many, 15c lb. or 3 lbs for 35c.

Kho Bug

Also used in the form of powder, by dusting on. 15c package.

Dunoon's Drug Store.

SOME INSURANCE FACTS.

According to the report of the Inspector of Insurance Companies for the Dominion the year 1906 has not been a disastrous one to the Canadian companies. The report shows that for every \$100 of premium income received the Canadian companies have paid out in fire losses \$3.33. In 1904, when the big fire in Toronto cut into the business, they paid in losses \$96 out of every \$100 received. The expenses vary less than the losses, and remain fairly constant in the neighborhood of 33 per cent. of the premium. In 1906 it reached 34 per cent. of cash premium income. According to the statement furnished, the expenditures on gross fire and marine business—losses, expenses and dividends—the business of the Canadian companies shown an excess of outlay over net cash income of \$5.70 per cent. The statement is here given:

	Per Cent.
Anglo-American	65.97
British-American	81.37
Canadian Fire	112.08
Equity Fire	87.35
London Mutual	92.48
Manitoba Assurance	98.75
Merchants' Fire	78.71
Montreal Assurance	102.85
Novo Scotia Fire	92.29
Ottawa Fire	61.58
Quebec Fire	68.73
Richmond & Drummond	76.35
Sovereign Fire	87.18
Western Assurance	71.75
Total	106.70

It is worth noting that these figures are very much greater than those of the several British and United States companies doing business here. The rate of expenditure per cent. of premium income of the former for last year is 73.32 per cent., and for the United States companies 67.44. The percentages of losses of premium income would not account for such a disparity. They are given as follows:

	Per Cent.
Canadian Companies	49.33
British Companies	44.53
United States Companies	44.58

Both the British and the United States companies spend less money upon management than Canadian companies. The respective rates of management are given as follows:

	Per Cent.
Canadian companies	34.22
British companies	28.88
United States companies	27.48

The total fire risks carried by the companies in Canada were:

Canadian companies	\$321,134,045
British companies	\$72,298,115
United States companies	\$213,613,168

The net cash received for premiums by the Canadian companies in 1906 was \$3,193,468, and the losses paid were \$1,575,272.

The average rate of losses to premium income was 49.33 as against 46.42 in 1906. How each company fared may be interesting, and we give them here:

British-American	52.02
Canadian Fire	42.57
Equity Fire	46.19
London Mutual	59.54
Manitoba Assurance	42.35
Merchants' Fire	22.20
Montreal Assurance	53.93
Novo Scotia Fire	30.35
Ottawa Fire	55.36
Quebec Fire	58.30
Richmond & Drummond	13.40
Sovereign Fire	1.87
Western Assurance	51.74

The total cash income received by these companies is stated at \$9,391,014, and total cash expenditure, \$9,926,699, a balance on the wrong side of \$535,685. As the premiums amounted to \$2,006,858 over the losses paid, and only \$279,202 went to stockholders, it is to be inferred that the general expense factor was an important one in causing the deficit. It is stated at \$2,980,220, or over 44 per cent. of the amount paid in losses. As a matter of fact the general expense item eats up nearly 32 per cent. of the cash income of the Canadian companies.

WHY SOME GIRLS DO NOT MARRY.

President Stanley Hall, of Clark University, has taken commencement time to renew his charge that the women's colleges are responsible for the falling off in the number of marriages among modern girls. The charge is indignantly denied by the presidents of the women's colleges.

If Dr. Hall would study conditions in a factory town for a time, the Brooklyn Eagle thinks, he might discover that the only agency which colleges have in making girls averse to marriage is by fitting them to earn their own living. Any institution which does that postpones marriage, and in that way defeats it in a certain percentage of cases. But it makes not a particle of difference whether the wage-earning agency is a shirt factory, a type-writing school or college. The Eagle gives two instances very much in point. In a shirt factory town a young woman was talking with her chum about girls. "There's no good taking out the shirt factory girls any more," he complained. "Some of 'em earn \$12 and \$15, and unless you blow 'em to a swell dinner or high-priced show, they won't look at you." To which the friend assented. "Ah, it's fierce. Seems as if them girls didn't care nothing about getting married any more."

A mechanic of a high grade moved from the country into the city and sent all of their girls through the high school. Not one of them married. Instead, one taught music, one became a high-class dress maker and a third a stenographer. The father's explanation was: "The modern girl won't look at the ordinary man. Unless he earns big wages he stands no chance with 'em at all."

In the old days getting married was the only respectable way in which a girl could be wined on a home and support. She naturally stirred herself to find a husband, and her relatives aided her in that laudable pursuit. She was not in a position to be critical as to his merits or agreeableness. As Rose Terry once put it, "She knows perfectly that it was more honorable to be anybody's wife than nobody's."

Since women began to earn wages that standard has changed. If a woman finds it pleasant to earn her own living then to marry such men as seek her, she is at liberty to do it. The rapid growth of unmarried business women vividly shows how marriage, in the day before wage earnings, was a course of desperation rather than of love. But only a very small percentage of wage-earning women are college graduates. The factories and business offices have done ten times as much as the college to postpone or defeat marriage. Any social condition which decreases the number of homes is deplorable, but it is unfair to put more than their limited share of the blame upon the college.

The overdressing indulged in by many young women in Lindsay, as well as in other towns, is no doubt another cause tending to discourage young men, when they see a young

woman they admire wearing clothes as expensive as those donned by the daughters of men with large means, naturally conclude that to propose to a young person of that stamp would be a fatal mistake.

The overdressing referred to is due in part to the rivalry indulged in by young women employed in town stores whose parents are fairly well-to-do, enabling the young women to spend all of their earnings on their personal adornment because they have no need to pay on future to provide for. Other young women not so fortunately situated try to emulate or surpass them in attire, and so it goes, the result in every case being to frighten away the young men all of them are after.

EDITORIAL NOTES.

Canadian manufacturing capital has doubled in five years, and still the cry is for more.

For the half year the Ontario succession duties "robbery" has netted Whitney \$542,417. That seems to have reconciled him to the "ghoulish outrage."

A London hygienist says strawberry acids affect some people's temper. Many become sulky and irritable after eating them. Perhaps that may be the explanation of some of the grumbling done by people at reaching the bottom of the boxes so quickly.

Toronto Board of Health has refused to consider a question of compensation for damages raised by a man who alleges that his child contracted measles while in the Isolation Hospital as a scarlet fever patient. The child's mother caught the infection and died also.

Montreal Star: The Western Federation of Miners is projecting a general strike throughout the country. Maybe the Western Federation thinks it has got to do something, to attract attention, or else it thinks this is a good time for taking advantage of the "moral support" of a pleased and satisfied public.

Canada got her share of the King's birthday honors. There are Col. Herbert, baronet; Hon. Charles Fitzpatrick, K. C. B.; A. B. DeCelles and Martin J. Griffin, C. B.; Nathaniel Dunlop, Knight; Lieut.-Governor Clark and S. F. Langlier, K. C. B.; Sir T. Shaughnessy, K. C. V. O., and Mr. Reid, who gets a K. C. B., may fairly be claimed as a Canadian.

Globe: All the fatalities that are clearly traceable every year to the use of explosives on the Fourth of July do not seem to cause any falling off in this senseless and mischievous way of celebrating the declaration of the independence of the United States. In Canada the practice is certainly on the wane, and if a public opinion were to assert itself it would not last long across the line. Persistent disregard of human life is sometimes a survival of savagery and sometimes a symptom of reversal of barbarism.

Francis Murphy, the temperance evangelist, is dead, but his works live after him. He was a remarkable man, humble of origin and of dissipated youth. With his conversion came a remarkable development of oratorical and intellectual powers and a devotion to the cause of his fellows, which did immense good. He appealed to the individual, and his success was marvellous. He was intensely practical, and his power to awaken the remnants of conscience and intelligence and to strengthen the will of those who seemed to have fallen to rise no more was remarkable.

Peterboro Examiner: The Provincial revenue from succession will probably total a million dollars this year. For the first six months of 1907 the receipts from this source amounted to \$541,417. This is the source of revenue which the Whitney Government when in Opposition wanted abolished. Mr. Whitney declaring it "robbery of the dead." If the finances of Ontario are in a thrifty condition the fact is very much due to the sources of revenue provided by the foresight and statesmanship of the Liberal Government. The Whitney Government owes the Liberals a debt of gratitude. They would not otherwise now have so much money to spend broadcast.

Smokers will be interested in the news from across the border that a number of the State legislatures are getting after the Tobacco Trust. The Minnesota food department got busy recently, and the fact was revealed that the trust is preparing all kinds of stuff for the innocent to put in their pipes and smoke. Several popular brands of tobacco being analyzed, two kinds shown to contain 40 per cent. tobacco, and the balance was common brown paper cut up into fine. A cigarette cheap kind, which is five cents a package in the U.S. and 15 cents in Canada, contained not a particle of tobacco but was finely chopped brown paper soaked in the juice of tobacco stems and the refuse. A popular "mixture" was only 10 per cent. tobacco and the rest brown paper. When a man thinks he is suffering from nicotine poisoning, it may be nothing but the taste of straw smoke creeping into his mouth.

SAINT JOSEPH'S ACADEMY.

RESULTS OF MIDSUMMER PROMOTION EXAMS.

Names of Successful Pupils in Order of Merit.

The following is the result of the promotion examinations of St. Joseph's Convent, June, 1907:

From Jr. IV to Sr. IV.
Honors.—Leon Dagenais.
Passed.—Hortense White, Gertrude Murtha, Sadie Killen, Ruth McNulty, Lila Callaghan, Kathleen Meehan, Helen Tetraut, Mary Loneragan, Alina Teevins, Teresa Callaghan, Ethel Cote, Carrie Forbair, Rita Gough.
From Sr. III to Jr. IV.
Honors.—Mabel Scully.

Passed.—Mary Houlahan, Marie Meehan, Mary Breen, Katie Dwyer, Helena Downey, Ethel Jerus, Teresa Dwyer, Nellie Deloy.
Recommended.—Francis Sadler, Nora O'Reilly.

From Jr. III to Sr. III.
Passed.—Clara Martin, Katie Flurey, Laura Sullivan, Laura Brady, Kathleen Murphy, Bella Berry, Genevieve Crocodile, Annie Killen, Lucy Gillogly, Gladys Bissette, Madge Denison.
Recommended.—Maggie Dwyer.

From Sr. II to Jr. III.
Honors.—Monica Breen, Teresa Murtha, Genevieve O'Neil, Madeline Cuthro.
Passed.—Ruth Shannon, Dolis O'Reilly, Annie Houlahan, Florence McCabe, Leota Labelle, Mary O'Connell, Amelia Brooks, Agnes White, Monica Priuau, Lorine McIntyre, Marie McGould, Mary Hennessy, Annie McGann, Ada Sullivan.

From Jr. II to Sr. II.
Honors.—Helen Breen.
Passed.—Helen Duck, Vivian Bouscaw, Mabel Tetraut, Annie Barka, Mildred Meehan, Dorothy Nichol, Clara Teevins.

THE CAMPING SEASON.

Near Approach of Time for "Summer Homes" Under Canvas.

With the near approach of the hot season, the annual camper-out is getting in readiness to enjoy the hot weather away from the busy towns and cities under the lake margin.

Ever popular with the campers and tourists, the Kawartha lakes are already beginning to swarm with summer visitors. Sturgeon Point is now largely private property, and offers little opportunity for the campers. There are numerous other pretty spots on which to pitch a tent and spend a few weeks or a month. Bobogay offers attractive facilities for campers, and the season there this year promises to be better than ever. Pigeon Lake, on the other side of "Cayceon," is the rendezvous of hundreds of visitors yearly.

Enfleur Falls, Rosedale, Cobocou, and other points on the northern division of the Kawartha lakes, hold first place in the hearts of many as ideal haunts in which to spend the summer. The fishing at the aforementioned places is excellent, bass and muskellunge being caught in large numbers.

Lake Scougus has numerous superb spots for quiet retirement from active business life, but the close season for fishing is a drawback.

CANADIAN CAMPING SONG.

A white tent pitched by a glassy lake,
Well under a shady tree,
Or by the rippling rills from the grand old hills,
Is the summer home for me.
I fear no blase of the noonday rays,
For the woodland glades are mine,
The fragrant air, and that perfume rare,
The odor of forest pine.

The willow woods, the wild woods,
The wild woods give me,
The wild woods of Canada,
The boundless and free!

A cooling plunge at the break of day,
A paddle, a row, a sail,
With a whole fish for a mid-day dish,
And plenty of Adam's ale.

With rod or gun, or in hammock away,
We glide through the pleasant days;
When darkness falls on our canvas walls,
We kindle the camp fire's blaze.

From out the gloom sails the silvery moon,
O'er forests dark and still,
Now, now near, ever sad and clear.

Comes the plaint of whip-poor-will:
With song and laugh, and with kind words,
We startle the birds above,
Then rest tired heads on our cedar beds.

To dream of the ones we love,
—Sir James David Edgar.

Incredible.

A young man whose love of golf and all things green and growing compelled him to establish his home in the country, invited his old chum.

Brown was received with all appropriate honors, and all the attractions were duly displayed to his pleasure, but not over a week, for he was somewhat deficient in that primary of golf which he had learned from his father.

At each meal the hostess courteously laid out for "our own make." He bore patiently "our own make," leaving the host at the back of the net at the back.

"Hm, I can't recommend this chicken especially. I raised it myself." Then the woman turned—after the first mouthful—



M. J. CARTER, - LINDSAY

One of the Best Bred Clydesdale Stallions in Ontario, SCOTS FIR, 12732

is a dark brown, white face, 4 white legs, and was bred by John White, Nether Craigdale, Johnstone, Renfrewshire, Scotland, and was imported by Alex McGregor, of Uxbridge, and is now the property of George W. CURTIS, of Lindsay.

Commencing Monday, May 13th, to Cambridge for night; Tuesday, Woodville for night; Wednesday, Oakwood for night; Thursday, Little Britain for night; Friday return to his own stable till Monday.

TERMS.—To insure a foal \$13.00, payable 1st January 1908.

The Great Standard Bred Stallion KESWICK,

10144, record 2:18 1/2. Keswick, sire of Maude Keswick 2:04 1/2, the fastest mare ever bred in Canada, and 15 others better than 2:30; by Jay Gould, by Hambleton 10:10. Dam Annette by Geo. W. CURTIS, Lindsay, Ontario, will make the season of 1907 at his own stable, 170 Kent-st., Lindsay, just west of Sylvester Bros. Implement Works.

TERMS.—To insure, \$25.00, to be paid 1st of February, 1908.

The Great Standard Bred Stallion RED WILK,

3420, American Trotting Register. Trial 2:10. The property of GEORGE W. CURTIS, Lindsay, will make the season of 1907, at his own stable, 170 Kent-st., Lindsay, just west of Sylvester Bros. Implement Works.

TERMS.—To insure, \$15.00, to be paid 1st February, 1908.

GEO W CURTIS, Owner.

(STRAYED)—A white Sow on the premises of T. G. Truax, Crosswell, Ont. If owner proves her property and pays expenses, she can take it away.—w.

FARM FOR SALE OR TO RENT.—Lot 13, concession 5, in Second Concession of Eldon, 100 acres, nearly all cleared, good buildings, about one mile from Lorneville Junction. If not sold soon will be rented for a term of years. Apply to JOHN A. JACKSON, 43 Major-st., Toronto.—w.

(STRAYED)—From lot 26, Con. 4, Mariposa, 6 head of cattle, on or about June 2nd, 2 brown Steers, 3 years old, and 1 red and white steer; also 2 red and white heifers and 1 red steer 2 years old. Any person telling of the whereabouts of the same shall be suitably rewarded. Apply to W. T. DAVIDSON, Little Britain.—w.

FARM FOR SALE.—100 acres, being East half of lot 22, 5th concession of Mariposa. There is on the premises a good frame house, two frame barns and a stable, good well and spring creek on north end. One of the best farms in Mariposa. Possession to close given this fall and house any time. Apply to JOHN EAKINS, Little Britain.—w.

A Town Without a Tax.

The Chicago Tribune's attention has been drawn to the municipal record of the historic above town of Guilford, in Connecticut, as an example of New England thrift and economy. For political economists, it says, Guilford will henceforth be held up as a model of prudent government.

Guilford has just voted to levy no tax whatever for the coming year. It has all the money on hand that it needs, will have more from the sale of franchises before the year closes, and it has no debt.

When the annual town meeting was passed a unanimous vote to levy no town tax, because there was no need of it, and its collection and investment would be a waste. For the first time in its history, Guilford has been able to go a year without a tax levy since that saving of the pig farm.

Isn't that enough to make you ask why the shrewd Yankee should be in advance of the thrifty Canadian?

DOG DAY CLOTHES

We anticipated this hot weather and ordered a big range of Summer Suits at prices to suit every pocket. We can show you cheap Suits but good value, if you are not too particular, or we can show you

The Genuine 20th Century and Progress Brand

Summer Suits with the label in the pocket of every garment. They are full of style, comfort and service, but we ask no fancy prices, we guarantee a perfect fit.

Hot Weather Requirements

Straw and Linen Hats, Stock Collars, Lace Underwear, short sleeve Undershirts and Knicker Drawers, One and Two-piece Bathing Suits, Duck Trousers, Wash Vests, Coat Shirts, Negligee Collars and Ties, Coat Shirts, Belts, Open-work Socks, light weight Sweaters, etc., etc.

CLEARING SALE

As I am positively closing up my business, I will offer the following goods at reduced prices:—

	Worth	Selling at
2 new Gerhard Heintzman Pianos	\$300	\$175
1 nearly new Dominion Piano	275	150
1 Berlin Piano	115	75
1 new 6-octave Organ	50	45
1 new Standard Sewing Machine	45	35
1 new Raymond Sewing Machine	45	35
1 slightly used Domestic Machine	35	18
1 new Davis Sewing Machine	40	25
1 have several second hand Organs from \$10.00 to \$40.00; also a number of second hand Sewing Machines, in good repair, from \$5.00 to \$15.		

All must be sold within the next three months.

Also a solid brick house on the corner of Sussex and Peel-sts.

J. J. WETHERUP, Box 415. Cor. Sussex and Peel-sts.

FARMERS.

I am now about through with my sales, and intend devoting a good deal of my time to the Real Estate Business. Parties having farms to sell, please bring them to hand at once, as I have been wanting to purchase a farm and see my list before purchase. Sold a number of farms lately. I have a number of farms for sale in different parts of the County.

ELIAS BOWES,
Real Estate Agent, Lindsay.

TEACHER WANTED.—For S.S. No. 6, Berley, duties to commence after summer holidays; salary \$200 per annum. Apply, stating qualifications, to E. LYTLE, 306-308, Victoria Road, Ont.—w.

TEACHER WANTED.—For S.S. No. 5, Brook; duties to commence third Monday of August, 1907. When applying please state qualifications and salary expected. Address GEO. WEARNE, Secretary-Treasurer, Crosswell P.O., Ont.—w.

FARM FOR SALE.—North half of lot 3, Con. 10, Emily, containing 160 acres, principally cleared and in a high state of cultivation, with fair buildings. This farm is situated on the leading road about six miles from Lindsay. For further particulars apply to W. M. O'NEILL, Lindsay, Ont.—w.

100 ACRE FARM FOR SALE.—Lot 13, concession 5, Fenelon, property of Ernest Swelling. 70 acres cleared, balance 30 acres hardwood swamp. Cleared land all tillable; soil a clay loam. Two frame barns, one 52 x 32, with stone foundation; log house, well finished inside. Well fenced, good well, bushing orchard. Nine miles from Lindsay. For terms and particulars apply to ELIAS BOWES, Real Estate Agent, Lindsay.—w.

100 ACRE FARM FOR SALE.—Lot 4, Con. 10, Township of Ope, the property of Alex. Nugent. All cleared, roughcast house, two frame barns, 3 miles from school, 3 miles from Reabro Grain Market, Store, Post Office, Churches, etc., 10 miles from Lindsay. Sold at a bargain to return to India. Soil, clay loam. Terms easy. For further particulars apply to ELIAS BOWES, real estate agent, Lindsay.—w.

196 ACRE FARM FOR SALE.—In the South West part of Mariposa. 184 acres cleared and tillable, 12 acres of hardwood bush. Solid brick house 14 in. walls 24x34, kitchen and woodshed 18x24, cellar, etc., in good repair. Frame barn 68x86 with stone stabling full size of the barn. Stone hog pen 20x24 with driving shed above; driving shed 24x34. Good orchard. Another good frame barn 30x32, well fenced, want to sell this farm at once. Possession given for ploughing after harvest. For terms and conditions of sale apply to ELIAS BOWES, real estate agent, Lindsay.—w.

200 ACRE FARM FOR SALE.—Lot 21, Con. 7, Eldon Township. Good, brick house with frame kitchen and woodshed attached; large frame barn with stone stabling underneath; cedar log barn for hay, sheep house and hen house; all the buildings in good repair. Two wells with pumps and two springs on the place. This farm is conveniently situated 3 miles from Kirkfield, 23 miles from Eldon Station. Will be sold on easy terms of payment. If not sold by September 1st, will be rented for a term of years. For particulars apply to the owner on the premises. CHARLES MACDONALD, Box 13, Kirkfield, Ont.—w.

FARM FOR SALE.—70 acres, Con. 10, Mariposa, the property of William F. Rogers. 150 acres cleared, 50 acres tillable, balance hardwood bush. Eight acres hardwood swamp and black ash swamp, balance cleared land, 110 acres extra good farm land, 50x89, stone stabling, pig pen, etc., driving shed 24x40. Bearing north, never-falling spring stream 10 rods from house. School, church, post office, smith shop, all convenient. A good market. Terms easy. Apply to ELIAS BOWES, Real Estate Agent, Lindsay.—w.

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