LINDSAY AND VICTORIA COUNTY BANKING HOUSES

ESTABLISHED 1873

# THE STANDARD BANK OF CANADA

Head Office : : : : Toronto

$1.00 OPENS AN ACCOUNT

In our Savings Department. Deposits of $1 and upwards are received, on which the highest current rate of interest is allowed.

No Delays in making Withdrawals

Interest added four times a year

Savings Bank Department in Connection with all Branches.

LINDSAY BRANCH

F. F. Loosemore, Manager

BRANCHES ALSO AT CAMBRAY AND WOODVILLE.

# THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO — ESTABLISHED 1867

B. E. WALKER, President
ALEX. LAIRD, General Manager
A. H. 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 91

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

# Western Bank of Canada

LITTLE BRITAIN

Chartered by Act of Parliament 1882.

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 compounded four times a year, at the highest current rate from date of deposit to day of withdrawal.

**Farmers' Business**

receives special attention in the line of cashing 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.

U. S. YEREX - Manager

# VICTORIA LOAN & SAVINGS CO'Y.

## Make Your Money Work For You!

We offer you unusual advantages on your savings deposit. Our interest rates are substantially higher than those current in town or district. Every convenience.

**Call on us When in need of a Mortgage Loan.**

Open from 9 a.m. to 4.30 p.m

JAMES LOW, Manager. NEWTON SMALE, Assistant.

# BANK OF MONTREAL

ESTABLISHED 1817

Capital Paid Up - $14,400,00.00
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, Eng., New York, Chicago, Spokane, 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.

**M. B. ANNIS, D. O.,**
EYE SIGHT SPECIALIST,
(Successor to Dr. Milne,)
OFFICE AND PARLORS—92 Kent-st., (over Neill's Shoe Store, Lindsay.
Special attention given to difficult cases, by examiding and treating the eye with proper lenses when required. Lenses, Eyeglasses, Spectacles, etc., fitted and adjusted.
HOURS—9 a.m. to 5 p.m, Saturday evenings and by appointment.

**DR. POGUE, DENTIST,**
Nearly Opposite the Post Office
Special attention given to Children's Teeth.
HOWARD V. POGUE, D.D.S., L.D.S

**OLIVE M. REA, M.D.C.M.**
Graduate of Trinity University and Ont. Medical College for Women, Toronto
Special attention given to Diseases of Women and Children.
Office—61 Kent-st., Lindsay.
Hours—8 to 10 a.m., 2 to 5 p.m.


## FARMERS' BANK IN LONDON.

**Directors Have Been Appointed and Block of Stock Placed.**

The following gentlemen have been appointed London directors of the Farmers' Bank, according to a cable message received by Dr. Beattie Nesbitt, president of the bank, from Mr. R. W. Travers, the general manager, who is travelling in England: The Right Hon. Viscount Templetown, of Castle Upton, Antrim County, Ireland; Col. Sir Charles B. Ewan-Smith, K.C.B., C.S.I., of London, Eng., and Henry Higgins, Esq., all of London. Viscount Templetown becomes honorary president of the Farmer's Bank in place of the late Colonel I. R. McLennan.

It is understood that Mr. Travers has placed a large block of the stock of the Farmers' Bank in London. This, he notes, indicates that British capital is coming this way, rather than going to the United States.—dwI.

**He Likes The Post.**

A Chicago subscriber—an old Lindsay boy — sends us the following note in reply to a letter in connection with the recent advance in postage on papers sent across the border: "Gentlemen,—Will remit to you shortly. Don't you ever think of discontinuing to my address your valuable weekly." We have received a number of similar letters of late in answer to our demands for 50c additional to meet the new postal rates.

## Some Remarks on Things in General

By "THE STROLLER."

We have not heard so much recently about the working of the Lord's Day Act as we did at first, but whether this is a sign that it is working all right or not is hard to say. Occassionally an item appears showing that there are those who are determined to run counter to the Act. The worst that appears against it are the thinly veiled jibes that some newspaper men are continually throwing at those who wish for a quiet Sabbath. Of all men in the world, one would imagine that newspaper men would be the last to kick against the Act, but it only goes to prove that things go by contraries. For instance, we have seen an item in some papers, evidently copied with great glee by others, stating how a minister of the gospel at Grimsby, jumped into fifteen feet of water, and saved a young lady's life, and suggested that that was more in consonance with his calling than hunting around for people who sold a few cents' worth of peanuts on Sunday.

Now there is one great mistake that the opponents of Sunday rest make, and that is, in thinking that the leaders in the movement are bigots, and that they are laying awake at nights working out schemes to tie people up, and make them be good. As a matter of fact, there are no more sensible men, nor liberal men, either religiously or judging from any other standpoint than these same men. They realize the fact, however,—the very serious fact—that if we do not have a proper rest day, not for a part of the people only, but for the whole of the people, that our nation will not progress as it should. No doubt they can stand the jibes and even the untruths, that are uttered about them. It would not matter if they stopped there, but untruths travel far and fast, and cannot but do harm.

Some time ago one J. Enoch Thompson, who is the champion of a "wide open" Sunday, wrote to a Toronto paper, giving two instances, of so-called narrowness, likely with the idea of hurting the cause. The first was where a florist had sent flowers to a funeral of an Oddfellow on Sunday, and was threatened by a minister that if he did it again he would be prosecuted. The second was where a recent immigrant arrival, who whilst waiting for church time, spent the interval digging in his own garden, and being seen by a policeman, was threatened with a summons if he did not quit. He described the place as being in the country, where he had to carry water so many hundred yards, and where, by the way, there are no policemen — just a little forgetful discrepancy. It is needless to say both incidents were manufactured out of whole cloth, but that is a small matter to this class of people, if it serves their purpose. These manufactured incidents would have passed unnoticed, only that they had caught the eye of a very prominent British journalist named Hamilton Fyfe, who recently passed through Canada, and is now giving his experiences in the British papers. He gives these stories as gospel, and as showing the narrowness (?) of our people, especially in Ontario, although he finds fault because the stations and the railroad were deserted in Nova Scotia on Sunday.

Referring to the peanut remark again, we doubt if anyone is looking out for people selling peanuts, but if people, (mostly foreigners) will flaunt their disregard for our laws in our faces, what are we going to do? If a man can sell peanuts, why not sugar or soap? They are both more necessary, and if a man can sell soda water or ice cream, why not lager or even hot Scotch? It certainly would not add to the appearance of Toronto, for instance, were the Dagos and Greeks, who line the streets on work days shouting 'banans' and 'pea-nuts', permitted to do the same on Sunday, and yet they would have as much right as one of their confreres who happened to be running a store. The fourth commandment says plainly, "thou shalt do no work", and then goes on to state who shall not work. The only person omitted, and who is not prohibited from working, is the man's wife, and the poor soul, is presumably left out, so that the little bite to eat can be got ready without breaking the commandment. Everyone else is strictly prohibited from working.

Last week we took up the Chinese question as they have it in B.C. We as the Aryian race have always looked on the Chinese as an inferior people, although why we should do so, would be pretty hard to explain intelligently. We—that is, the white people on the western coast, both in the U. S. and B. C.,—at first permitted them to come in without let or hindrance. They were very handy in fact absolutely necessary to the building of the trans-Pacific roads and other hard labor, but when the roads were finished, and they still kept coming, the white race became alarmed and called a halt. We in Canada imposed an entrance fee of $50, but that only seemed to whet their appetite, as they continued to come in even larger droves. After some agitation the fee was raised to $500, and that stopped them completely. The greatest kickers against the influx of Chinese have been the labor unions, purely from selfish reasons. Of course they give other reasons, but they are only for spectacular use. They claim, for instance, that the Chinese have vices that are away below any that we have, that they live more cheaply and therefore are able to work more cheaply than we can, that they are not permanent, and therefore not good citizens. We rather think that if any one, or dozen objections of this sort, were taken and investigated by unprejudiced parties, they would be found to have holes in them and unable to hold water. After all, the main objection, and really the only one that will hold water, is the fact that they are of an alien race to us, and in thought, word and deed, are in another class than even our lowest 'poor white trash'.

Such being the case, if there is anything in it, and we are to preserve this as a white man's land, we might as well unite on the real objection and work from that point. We can readily see the problem the U. S. have with their negroes, and although we do not think either the Chinese or the Japs are to be classed with them, yet we do not want to take any chances and have a permanent Oriental question, as U.S. have a permanent Negro question. We cannot explain the psychology of the fact, but it is a fact nevertheless, that the mixing of the black and white races means the deterioration of the mixture to a remarkable extent. We hardly think the same, or any deterioration would occur in the mixing of the white and brown races. There is a curse on the race of Ham that is not on any of the rest of us, and that will probably account for it. At the same time, it is doubtful if we want the experiment tried to any large extent amongst us. We also must not lose sight of the fact that we are doing a power of railroad building, and mining and fishing, and have got to have the labor to work these things or lose the benefits to be derived from them. Those who are in a position to know, say that either the Chinese or the Japs are the most satisfactory help for those things, that can be had.

The question to be solved is how man of these aliens can we afford to let in cand call a halt, or regulate them without creating a disturbance? There is no getting over the fact that Japan is now a first-class power, and is not going to stand idly by and see its citizens slaughtered or abused or treated as inferior, by anybody. Another feature of the business is, that she is now a close ally of Great Britain, and for imperial reasons we need to handle the matter very gingerly. One thing is sure, and that is, that some modus operandi has got to be reached, and it has to be done amicably and soon. Surely we have staesman here and in G. B., who can devise some scheme that will be acceptable to Japan, without belittling her before the nations. We feel satisfied that Japan would rather have her people emigrate to Korea and Siberia, than to America, and no doubt an arrangement could be reached, whereby she could be persuaded to prohibit emigration to our continent. There is some law like that in force now, but it seems she cannot control those who are already away. How would it do if she allowed us to put a $500 tax on all over the limit she allows to emigrate?

One of the leading planks of the present Ontario government is to give us cheap school books — a very laudatory object. A great deal of capital has been sought to be made out of the bargain the late government had with the companies who did the publishing, and we think, rather unjustly. We can well remember the old school books that were not published here at all, and which cost more than double what the present series cost. We can also remember what a good thing it was considered the government had done, by instituting the present system, and it was a good thing, but like many more things in this progressive age, it was soon caught up with and left far behind, and the same people were condemned for the same thing that a few years before brought them commendation. All parents will be glad, however, to know that the price has again been cut in two, but we feel satisfied the joy would be greatly enhanced were the cost cut out altogether. We have always been in favor of free school books, especially for the public schools. We would go as far as free books for the high schools, and feel satisfied that any community that adopts the idea will save, individually and collectively, fully fifty per cent. of what it costs them now for books.

There must be an immense amount of money lying idle in unused books belonging to private parties, which, belonging to the people, would be used until their usefulness was gone. As an economical fact this ought to commend itself to any thinking community. Another feature that also ought to commend itself to the thinkers is, the handicap that is placed on the poorer section of our community by withholding free books from their children. We think Keir Hardie it is, who stated that there were over 13 millions of people in Great Britain who were under the poverty line—never were properly fed. That seems an astounding statement, but as the gentleman is known to have his facts well in hand, we presume it is correct.

The same condition of things exists in Canada, although not to the same extent. No doubt many of these sort of people are themselves to blame for this condition of things, but even so, fancy anyone going to bed continually hungry—never fully satisfied. If there are any number of this class of people in our midst it can well be imagined that school books would be as far from their wants as gold watches, and they would only be bought at the point of the law, and then at the expense of a meal or other necessary of life. It does not seem right that this should be so, and if we want to train up good citizens we must get hold of them at school age and do all we can to help them along. Free text books would be a good beginning, and free meals to the hungry would be a good second.

Henri Bourassa is getting lots of sympathy these days from the Tories on account of the stone throwing at Quebec. The Grit papers are also going out of their way to seek to show that, even if it did happen in Sir Wilfrid's constituency, he (Sir Wilfrid) had nothing to do with it—an entirely superfluous apology. We do not know what has happened to Henri in days gone by, but whatever it was, it has seemingly soured the young gentleman on Sir Wilfrid, and although it was not enough to send him over to the other camp, he has hoed his own row ever since and has not attended caucus. As we have endeavored to point out at times, the Liberal party has room in it, and is composed of units who are twenty years behind their fellows, all the way up to units who are twenty years ahead. When the party is in opposition, it does not matter how far each one advocates his views, but when in power, it is absolutely necessary that some equable compromises be effected on debatable questions, so that the different wings can support them and the government of the country be carried on. This is why it is so much more difficult to manage a Liberal government than a Conservative one, a point that is seldom considered when criticizing governments.

It is only once in a century that a statesman and party manager of Sir Oliver Mowat's perspicuity comes to the front who knows just how far the people will support a reform, and when they are ready for the move. Such being the composition of any Liberal party, we can readily understand Henri's independence, but it seems to us that there is a good deal of "pose" in Bourassa's make-up and conduct. It is hard to say what lose he has in his bonnet, but there is no doubt that he gives both Sir Wilfrid and Mr. Borden many a fond quarter of an hour. Some are inclined to speak of him as a broad minded statesman — we can't see it. In some respects he is very narrow, notably regarding anything appertaining to his own provinces. A Quebec statesman, in Federal politics, who wanted Canada to progress, would look at any proposed law from the viewpoint of a Canadian, and not a Quebecer, bearing in mind that the majority of his countrymen are English-speaking and Protestant. Mr. Bourassa would have foisted on the new provinces a Separate School law, utterly distasteful to the great majority of their citizens. He would have prevented a Lord's Day Act that nine-tenths of the whole country wanted, although his province was specially exempted from most of its penalties. In other ways he has shown himself to be of a narrrower build than we care to have in Federal politics. At the same time, we believe he is honest and conscientious in his views and is very anxious that the country should be run honestly, and by honest and upright ministers. There is no doubt but that, in the best and most scrupulously clean government, flaws can always be found. They are only human, and it would be wonderful indeed if, with a country over 3000 miles across and nearly as many wide, and with thousands of civil servants scattered over that immense area, on whom the proper running of the machine depends, some of them did not turn out to be rascally, either intentionally or through force of circumstances. It is good to have an independent lance, to look into these things — it will have a tendency to make the service more careful. Mr. Bourassa has undertaken to talk to the people on these matters, which is a very good idea, and it would be well if more of our members held meetings in their constituencies, and had heart-to-heart talks with their constituents.

There is a certain amount of horse-sense, however, that everyone ought to use — even Mr. Bourassa. Sir Wilfrid Laurier had just returned from what might be described as a conquering tour and had the reception of his life the week before, in his own constituency. Bourassa arranges to speak there the week after, with a view of criticizing Sir Wilfrid, the idol of his countrymen, inviting as it were, a fight. We believe in free speech and are sorry indeed that anyone took the trouble to throw a stone, butt human nature is the same all the world over, and people generally get what they want If a man is out for a fight, and takes the right way about it, he can generally get it. It look to us as if Henri got exactly what he was looking for.


# TUMORS CONQUERED

SERIOUS OPERATIONS AVOIDED

Unqualified Success of Lydia E. Pinkham's Vegetable Compound in the Case of Mrs. Fannie D. Fox.

One of the greatest triumphs of Lydia E. Pinkham's Vegetable Compound is the conquering of woman's dread enemy, Tumor.

The growth of a tumor is so sly that frequently its presence is not suspected until it is far advanced.

Mrs. Fannie D. Fox

So-called "wandering pains" may come from its early stages, or the presence of danger may be made manifest by profuse monthly periods, accompanied by unusual pain, from the abdomen through the groin and thighs.

If you have mysterious pains, if there are indications of inflammation or displacement, secure Lydia E. Pinkham's Vegetable Compound right away and begin its use.

Mrs. Pinkham, of Lynn, Mass., will give you her advice if you will write her about yourself. She is the daughter-in-law of Lydia E. Pinkham and for twenty-five years has been advising sick women free of charge.

Dear Mrs. Pinkham:—

"I take the liberty to congratulate you on the success I have had with your wonderful medicine. Eighteen months ago my periods stopped. Shortly after I felt so badly that I submitted to a thorough examination by a physician and was told that I had a tumor and would have to undergo an operation.

"Soon after I read one of your advertisements and decided to give Lydia E. Pinkham's Vegetable Compound a trial. After trying five bottles as directed the tumor is entirely gone. I have been examined by a physician and he says I have no signs of a tumor now. It has also brought my periods around once more, and I am entirely well."—Fannie D. Fox, 7 Chesnut Street Bradford, Pa.


**Miss Mound's Cookies**

(Denver Post)

A cooking school girl named Miss Mound
Made cookies one day, nicely browned;
Her pug chanced to try them.
New the town wants to buy them
To kill off the dogs in the pound.


# Raspberry Vinegar, Lemon Squash, Lime Juice

..MAKE IDEAL SUMMER DRINKS..

We have the best imported kinds new in stock.

**See Our New Goods at the China Hall**

SUMMER SPECIALS—Table Glasses in all varieties. Limoge China at cheap prices. New Cut Glass, etc., etc.

**Leave Your Order for Camping Supplies.**

All orders are carefully filled and promptly delivered at boat or train.

PHONE No. 10.

# A. L. CAMPBELL.

China Hall, William-st. Groceries, Kent-st.

KAWARTHA LAKES LINE

# The Trent Valley Navigation Co'y Limited.

SAILINGS OF STEAMERS 1907.

**Lindsay, Sturgeon Pt., Bobcaygeon.** ESTURION.

Service June 1st to September 14th, daily except Sunday.

| READ DOWN. | | | | READ UP. | |
|---|---|---|---|---|---|
| Leave | 2.45 p.m. | BOBCAYGEON | arrive 2.00 p.m. | | |
| *Leave 7.00 a.m. | 3.45 p.m. | SANDY POINT | arrive 1.15 p.m. | 7.35 p.m | |
| *Leave 7.30 a.m. | 4.30 p.m. | STURGEON POINT | arrive 12.45 p.m. | 7.00 p.m | |
| Arrive 8.45 a.m. | 5.45 p.m. | LINDSAY | leave 11.30 a.m. | 5.50 p.m | |

Calling at Pleasant Pt. on signal. Meals served on board.

*On Mondays, Thursdays and Saturdays, boat will leave Sandy Point at 6.10 a.m., and Sturgeon Point at 6.30 a.m., connecting with early morning trains at Lindsay.

NOTE—Saturday's boat will await arrival of evening trains from Toronto and Port Hope, giving connection with Sturgeon Point and Bobcaygeon.

June 1st to September 15th, every Monday morning will leave Bobcaygeon for Lindsay at 5.45 a.m.

**Bobcaygeon, Lindsay and Coboconk.** MANITA.

Tri-weekly Service. June 10 to Sept. 14, Mondays, Thursdays and Saturdays.

| READ DOWN. | | READ UP. |
|---|---|---|
| Leave 6.30 a.m. | BOBCAYGEON | arrive 8.00 p.m |
| Leave 7.30 a.m. | STURGEON POINT | leave 7.00 p.m |
| Arrive 8.45 a.m. | LINDSAY | |
| Leave 9.00 a.m. | LINDSAY | arrive 5.45 p.m |
| Leave 10.00 a.m. | STURGEON POINT | arrive 4.30 p.m* |
| Leave 11.15 a.m. | FENELON FALLS | arrive 4.00 p.m |
| Leave 11.45 a.m. | ROSEDALE | arrive 3.00 p.m |
| Arrive 12.45 p.m. | COBOCONK | leave 2.00 p.m |

* NOTE—Transfer at Sturgeon Point to Esturion for Lindsay and awaits her return trip, leaving for Bobcaygeon at 7.00 p.m.

On Tuesdays and Fridays this boat is open for special charter.

**Bobcaygeon, Chemong, Burleigh** OGEMAH.

June 10th to September 14th. Daily except Sundays.

| READ DOWN | | READ UP |
|---|---|---|
| Leave 7.00 a.m. | BOBCAYGEON | Arrive 7.45 p.m |
| Leave 9.30 a.m. | CHEMONG PARK | Leave 5.00 p.m |
| Leave 11.15 a.m. | BUCKHORN | Leave 2.15 p.m |
| Arrive 12.30 a.m. | BURLEIGH FALLS | Leave 1.00 p.m |

Calling at Oak Orchard and Indian Village on signal.

Connections at Burleigh with Strs. for Lakefield and intermediate points. Meals served on board.

Bus connection at Chemong to and from Peterboro, both morning and evening.

**Burleigh Falls, Stony Lake, Lakefield.** EMPRESS.

Service daily except Sunday.

Single daily service from June 3rd to June 15th, and from September 16th to September 21st.

Double daily service from June 17th to June 29th, and from September 2nd to September 14th.

Triple daily service from July 1st to August 31st.

| READ DOWN. | | | | | READ UP. | | |
|---|---|---|---|---|---|---|---|
| | a.m. | p.m. | p.m. | | p.m. | a.m. | p.m |
| Leave | 9.15 | 1.15 | 6.15 | LAKEFIELD, Arrive | 6.00 | 9.00 | 4.15 |
| Leave | 9.45 | 1.45 | 6.45 | YOUNG'S POINT, leave | 5.30 | 8.15 | 3.30 |
| Leave | 10.15 | 2.30 | *7.30 | MAJESTIC I'D, leave | 4.45 | 7.30 | 3.00 |
| Leave | 10.30 | 2.45 | 7.45 | McCRACKEN LD'G, leave | 4.30 | 7.15 | 2.45 |
| Leave | 11.00 | 3.00 | 8.15 | JUNIPER ISLAND, leave | 4.00 | 7.00 | 2.50 |
| Arrive | —— | 5.00 | 9.00 | BREEZES, leave | 3.00 | 6.00 | 2.00 |
| Arrive | 11.30 | 4.00 | 9.00 | MT. JULIAN and VIAMEDE, leave | 2.00 | d.15 | 1.30 |
| Arrive | 12.00 | 3.30 | 8.45 | BURLEIGH FALLS, leave | 1.30 | 6.45 | 12.45 |

*Transfer to Str. Majestic for Breezes' and Head of Lake.

Calling at South Beach, E. D. Hall's, Baptie's Island, Acton and Idleside on signal—Boat connecting with 4.40 train from Lakefield will call only at scheduled points mentioned above.

Daily connections made with Str. Ogemah at Burleigh Falls for Chemong and Bobcaygeon. Meals served on board.

For information apply to Lindsay Agent, MR. W. R. WIDDESS, or to Company's offices, Bobcaygeon, Ontario.

# SOLD ON SATURDAY

**The farm that was advertised in this space. MOVE QUICK! Here is another such for you.**

# THE TAYLOR ESTATE

Extending from Bond to Colborne-st. One of the handsomest, best located and palatial residences in town. And also about twenty building lots, from Colborne to Bond, and facing on Albert and Francis-sts. These lots can be purchased on easy terms for quick sale.

REASONS FOR SELLING. Owners have decided to occupy their property in the city.

Don't forget, please, that we have several houses and lots in Toronto, which as an investment are sure and quick money makers.

# JOS. G. EYRES & SON,

87 Kent-st. - - - Opposite Pym's Hotel.


**A Poser.**

(Syracuse Herald.)

Mrs. Knowsuit—"If you're going to start a club you must first frame a constitution and by-laws.

Mrs. Jinkinson, (chairman of committee)—"Well, we have a nice frame for the constitution, but where can we buy laws?"


**Str. "MANITA"—Reduced rates on Mondays, Thursday and Saturdays, from Lindsay to Coboconk and return, $1.00; to Rosedale and Return 75c; to Fenelon Falls and Return 50c. For parties of 10 or over, 1-3 off reg. return fare**