

AGES

Money to Loan
Mortgage from 4 1-2 to 6
per cent
J. H. SOOTHERAN,
LINDSAY

The Watchman

Money to Loan
On Approved Indorsed Notes for any
term from 3 to 12 months.
J. H. SOOTHERAN,
91 KENT-ST., LINDSAY.
75 Cents per annum

SALE

Warner's Winter Sale

IS NOW IN FULL BLAST!

WE ARE SELLING good, useful Grey Blankets from \$1.00 per pair. WE ARE SELLING good White Blankets from \$1.25 per pair up. WE ARE SELLING a heavy 7 pound, all-wool White Blanket. WE ARE SELLING the balance of our Stock of Fur Robes, Fur Caps, Fur Capes, Fur Collars at prices which are turning rapidly into cash.

New Spring Goods

- New Spring Prints, New Cotton Tweeds, New Cottonades, New Grey Cottons, New Flannellets, New Towellings, New Shirtings, New Tickings, New Tablings, New White Cottons, New Lace Curtains, New Sheetings.

WARNER & CO. 76 and 78 KENT STREET, LINDSAY.

Going Out of Business IN LINDSAY. Everything to be Sold at Once.

At less than half regular prices. MEN'S FURNISHINGS to be sacrificed at prices never before heard of. Now is the time to get Furs and Men's Furnishings at a clear saving of half of former prices as we intend to sell everything this month...

Look at the Sample Price List.

- Fur Coats, \$8.00, \$9.00 and 10.00. Quality Grey Lamb Caps \$1.95. Quality Alaska Seal Caps, 75c. Quality Sealote Caps, 50 cents. Quality Grey Imitation Caps, 50c. Quality Nutria Caps, \$2.50. Hat Coats, \$12.00 up. Gaiter Jackets, \$16.50 up.

our Windows with our Low Priced Ticketed Goods.

AIRWEATHER & CO., MANUFACTURING FURRIERS, TORONTO, PETERBORO and LINDSAY.

THE MOVEMENTS IN OUR WATCHES



Solid Gold, Gold Filled, Silver and Nickel

HUGHAN & CO., Dealers in Fine Watches, 52 Kent Street, Lindsay.



J. J. WETHERUP FOR Organs, Pianos and Sewing Machines. Any Make desired. One Price Only.



Perrin's NEW DRUG STORE, 72 Kent street, opposite A. Campbell's.

NEW GOODS! NEW PRICES! Prescriptions and Family Recipes carefully and accurately prepared. Perrin's Fine Tar Cordial, Brown's Botanic Blood Bitters, Dr. Lloyd's Kidney and Liver Pills, -7-18.

The Watchman. THURSDAY, FEB. 18th, 1897.

A SUCCESSFUL COMPANY.

THE FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY. The Annual Meeting - A Capital Show-ing. The second annual meeting of the Farmers' Union Mutual Fire Insurance Company was held in Smyth's hall, Lindsay, on Saturday afternoon last. Mr. E. H. Hopkins presided as chairman. The attendance of interested members was much larger than on any former occasion. Among those present we noticed, in addition to the executive officers, the following gentlemen: - Messrs. John Connolly, J. D. Hutton, D. H. Cornell, T. Ward, R. O. Webster, A. Marshall, N. L. Campbell, H. Smith, R. M. Thurston, James Mitchell, W. H. Powles, John Cruess, J. Jackson, D. Sinclair, Elisha Mark, John Curries, J. H. Hopkins, E. H. Hopkins, Alex. Jamieson, Walter Arksy, Wm. McGee, Wm. Fell, McEachern brothers, W. J. Grandy, Alfred Smith, Caleb Smith, D. McFadyen and many other leading farmers throughout Victoria and the adjoining townships of Manvers and Cartwright.

expect to get the rates of insurance down to the lowest possible basis. During the year 1896 the amount of business reached \$491,210, while the premium income amounted to \$1,971,939, nearly double that of the preceding year. This is certainly a highly satisfactory showing for the new mutual company, and while the policy holders have their risks carried at greatly reduced rates - which eventually will be much lower - they have the satisfaction of knowing that there will be no unnecessary delay in settling their claims, as the head office and board of directors are right in their midst.

THE PRESIDENT'S ADDRESS. Mr. Johnston Ellis, the popular president of the company, read the following address: - To the Members of the Farmers' Union Mutual Fire Insurance Company: GENTLEMEN, - Your directors beg to submit the second annual report of the company, which we believe to be eminently satisfactory. The company commenced business on 31st June, 1895, so that we have achieved the results hereafter mentioned in a year and six months.

The gross amount of insurance taken to 31st Dec., 1896, amounts to \$491,210, and after deducting re-insurance and cancelled policies leaves us \$473,410 net insurance for year. Our premium income for the year 1896 amounted to \$1,971,939. We met our first fire near the close of the year, amounting to \$700, and we also had a small lightning damage of \$500. Your directors thought it was wise, and in the best interests of the company, to settle the fire loss by arbitration. We desire that our members should understand that we do not put our money for losses without a strict investigation. We believe that the success of the company is now a reality. We are careful in the selection of risks, and while our charter permits us to insure dwellings in town and villages, your directors intend to insure nothing but farm property, country schools and churches, and while we could extend our boundaries beyond the county of Victoria, we do not intend to go outside, except into Cartwright and Manvers of Durham county. We desire to impress upon the farmers that the Farmers' Union Mutual is strictly a farmer's union, and is bound to go ahead. You will be asked to elect a director for Cartwright and Manvers. The retiring directors this year are Messrs. N. L. Campbell, A. Jamieson and D. H. Cornell, who are eligible for re-election.

The clause dealing with the arbitration of the May claim was then discussed at some length, and much valuable information added therefrom. Mr. E. H. Hopkins explained his position as arbitrator and the work done by him in that capacity. Messrs. N. L. Campbell, John Campbell, John Cruess, Alex. Jamieson, James H. Hopkins and the president all joined in the discussion, and endorsed the action of the directors, believing that it was not only in the best interests of the company but also the best interests of Mr. May as well, to leave the matter to arbitration. Moved by Mr. James H. Hopkins, seconded by Mr. Cruess, that the action of the board of directors in holding an arbitration be heartily endorsed. - Carried unanimously.

FINANCIAL STATEMENT. Mr. Robt. Cornell then read the auditors financial statement as follows: - RECEIPTS. Balance from 1895..... \$ 974 49 Premiums, 1896..... 1971 99 Policy Fees..... 240 00 Transfer fees..... 2 00 Interest..... 20 80 \$3209 28

EXPENDITURES. Losses, 1896..... \$ 705 00 Agent's fees, \$28; fees returned, \$2..... 240 00 Commission to agents..... 187 50 Director's fees, auditor's fees and salaries..... 204 20 Rebates on cancelled policies..... 64 10 Agent's balances from 1895..... 26 30 Postage, stationery, printing and advertising..... 36 00 Office rent, rent of hall, rent of safe..... 31 00 Re Insurance and exchange..... 14 01 Solicitor's charges for organization..... 7 00 Government license..... 8 39 Balance on hand..... 1685 78 \$3209 28

ASSETS. Cash in bank..... \$1418 93 Unpaid notes..... 266 85 Unassessed premium notes, less those given for re-insurance..... 13012 86 \$14698 64

LIABILITIES - NONE. The report was on motion adopted.

CHANGES IN POLICY. The secretary pointed out two or three minor changes contained in the new policies and read a notice of motion to increase the board of directors.

THE DIRECTORATE. Mr. Wm. McGee of Manvers was elected as the Union Mutual was now stating acting business in Manvers and Cartwright they should have a director in that district.

Mr. Naylor stated that the company had done a good business in Manvers and Cartwright and had many first-class risks. He had promised them that a director would be appointed. It was a good territory and good would result from the appointment of a director.

Moved by Wm. McGee, seconded by Robt. Naylor, that three new members be elected to the board of directors. Mr. John Campbell thought it would be better to leave the board stand in numbers as at present constituted. Ops had now three directors on the board and he thought one might well resign and his place filled by a member from Mariposa. Here is a fine district and he was the only one in the north part. Mr. Moore favored this proposition and intimated his willingness to resign. Mr. Mitchell could not see what difference among the directors came from as long as they were good men. The agents could secure all the needed information for the directors. Mr. Ellis favored having directors in

every township who would be conversant with all the risks taken by agents in their locality.

Mr. Connolly strongly advocated increasing the board of directors to twelve. He pointed out the influence exercised by each director in his district, and thought it far more than repaid the small cost. The motion was then put and carried.

Motions were then passed appointing one director for Manvers and two for Mariposa - one in the centre and one in the south.

On motion of John Connolly, seconded by John Curries, Messrs. D. H. Cornell, Alex. Jamieson and N. L. Campbell, the three retiring directors, were re-elected by acclamation.

A ballot was then passed for the election of three new directors, and resulted as follows - For Manvers, Wm. McGee; for Mariposa, Wm. Lowmabrough and Edwin Mark, the popular reeve and de-reeve of the township.

A hearty vote of thanks was then tendered to Mr. E. H. Hopkins for his services as chairman, after which the meeting adjourned. THE DIRECTORS' MEETING. The new board of directors was then called to order when the election of officers was proceeded with as follows: - President, John Johnston Ellis; vice-president, John Campbell, secretary, R. G. Cornell; treasurer, Robt. Naylor. Directors for 1897: - Johnston Ellis, Lindsay; John Campbell, Woodville; Timothy Ward, Lindsay; N. L. Campbell, Lorneville; H. Smith, Hartley; A. Jamieson, Glenarr; D. H. Cornell, Omeame; R. M. Thurston, Bobcaygeon; W. J. Moore, Lindsay; W. Lowmabrough, Oakwood; Edwin Mark, Little Britain; Wm. Magee, Janetville.

POPULATING THE NORTHWEST. A Vigorous Immigration Policy to be inaugurated.

The poor results in immigration were emphasized by the return for the past year showing the number of settlers as sixteen thousand. The number destined for the North West, including Manitoba and British Columbia, was 6,200. These paltry results call imperatively for a rattling of the departmental dry bones. The Hon. Clifford Sifton, Minister of the Interior, and Mr. Jas. A. Smart have been busy for the past few days in reorganizing the immigration branch of the department. Mayor McCreary of Winnipeg is to be appointed head of the immigration office for Manitoba and the North-West. The principal object of this office, which is to be established in Winnipeg, is attended to the arrival of immigrants and afterwards settling them. A number of changes will likely take place in the office. Mr. McCreary's assistants will be Messrs. Charles Hislop, W. G. King, Winnipeg, and C. W. Speers of Griswold, Manitoba. Other names have been suggested as capable men to assist in the work of immigration and new appointments may be expected to follow. Operations have already commenced in some of the Western States. Messrs. M. V. McInnes, of London, and James Grieve, ex-M.P., of North Perth, and D. L. Caven have been appointed to work in Michigan. It is also understood that Mr. James Crawford of Birtle, Man., a gentleman who has had a great deal of experience in emigration work, will be sent to Kansas. Arrangements are being made to send out other parties to operate in other states of the union. A number of new appointments will be made in the Old Country. Mr. Thomas Duncan, M.P.P. for Morden Man., will in all probability be one of the new agents for Scotland. Mr. Graham, the agent at Glasgow, will probably be replaced by a younger and more energetic man.

PAISLEY MARIPOSA. Special to the Watchman.

THAT CHARIVARI. - There appeared an article in your last issue from "Paissley and Thereabouts" with reference to the charivari at "the cottage on the hill." Your correspondent must have been giddy when he stated that there was "no other occupant than a lamp burning on the kitchen table." However, if such were the case, the boys were having lots of fun until the "chief of police" appeared on the scene. Too bad the boys alarmed him so much by firing guns so close around him. He had not been that he had a friend with him the boys would have given him a good lesson. He has not been green pea season but the balmy month of February, notwithstanding he stated that he had "a loaded revolver" on his person.

VERULAM. Special to the Watchman.

HYMNICAL. - A most enjoyable time took place recently at the home of Mr. George Britton, the occasion being the marriage of his daughter, Mary, to Mr. William Martin. At five o'clock sharp the groom was conducted by Mr. Franklin Ellis to the altar. They were followed by Miss Sarah Martin, bridesmaid, and then in a little while by the bride, gracefully assisted by her father. The ceremony was performed by Rev. J. W. Shier in the presence of ninety guests. The bride looked exceedingly handsome and answered to her name with unusual courage. It is needless to say that the tables were richly and profusely spread, and the large assembly were fully satisfied. The evening was filled in with songs games and social intercourse. The presents were very numerous, costly and pretty.

THE VACANT REEVESHIP. TWO CANDIDATES IN THE FIELD - FOUR NOMINATED.

The Would-be Reeves Define Their Position.

Some fifty odd citizens assembled in the old opera house on Monday evening to manifest their deep interest in civic matters and at the same time listen to the addresses of different gentlemen who were nominated, namely, Messrs. R. Touchburn, Geo. Crandell, J. H. Lennon and Richard Kyle.

Ex-Coun. James Graham occupied the chair, and in a brief address opened the meeting. He requested that each candidate would be given a good hearing and that good order would prevail. It was decided that each speaker would be granted all the time he desired to place his views before the electorate. The nominees were then invited to seats on the platform.

Mr. Jas. H. Lennon was the first speaker, and stated that as he had no sins of omission to answer for his remarks they had a good council. He was not seeking municipal honors, though he had served the council two years. His interests were all in Lindsay, and he was in the best town in Canada. It was true we had a heavy debt and the taxes were high to meet the debt. The town had very little to say in the expenditure of the great bulk of the money raised in taxes. What the council should do was to guard the small foolish expenditure, like the purchase of the Francis-st. school and the town clock. They should look back and see where mistakes had been made. Last year the council came near repeating these mistakes by the purchase of the park lot. It was not suitable for the purpose and in his opinion, as one who knew something of the value of real estate in Lindsay, they were paying too high for it. The present lot where the old buildings stood was plenty large enough for the band. If council intended to purchase a park they should secure a site that would do for all time and before finally settling the matter the people should have a right to express their approval of the expenditure. He had not decided whether he would be a candidate or not, as his wife was away from home and he would have to first consult with her. He already knew that municipal business necessitated a great sacrifice of time.

Ex-Dep.-reeve Touchburn stated that it would be unnecessary for him to make a lengthy speech, as they knew his course in the council for the past eight years - six of which he had officiated as chairman of streets and bridges, a position which was not intended to make friends for him. His aim was to get as much work for as little money as possible. He could not be accused of voting for any personal interest, neither could he be accused of being selfish in the interest of the ward in which he resided. He then dealt with the transfer of the old plank from one ward to another, and explained how the old twelve foot plank walks were cut up and utilized for three foot sidewalks in all the wards. They would find a three foot walk on Albert-st. on which he resided. His neighbors objected and thought they should have a new plank walk, and he pointed out to them that in case they had done that they would have to throw the old plank away. The chairman has to shoulder all the blame, even though he is carrying out the wishes and instructions of the committee. He dealt with the "poor man cry" and stated he had as much sympathy for the poor man who was out of employment as anyone else. He had, when a member of the council, endeavored to get as much work as possible for the laboring men, and had urged that \$4,000 instead of \$3,500 be expended on the walks last year. He thought it would be injudicious for the council to go into any extravagant expenditure in order to give work to the laboring classes, as it came out of them in higher taxes, and was a means of driving people away from the town. Lindsay was as good as any town in Canada, which was greatly owing to the fine agricultural country surrounding it. He took up the home for the aged, and after explaining the price asked therefor, pointed out that the interest on the amount would prove a saving of five per cent. on what they were now paying in rental. It was true there would be some necessary improvements to be made - but the building had cost fully \$4,000 to put it there and he thought it would pay the town to purchase it, if the home was to be continued on the same line. He was in favor of field stone for the streets in order to acquire a solid foundation. They should be deposited right from the wagon on the street where required. He was informed that Lindsay was located on what at one time was a swamp, and what was needed was a foundation. Broken stone sunk into the soft earth while the large stone formed a foundation. It was on the same line as the broad tire and the narrow tire, the former would not cut through like the latter. In order to help the laboring class he would like to see the property-owners take up the sewerage question on the local improvement or frontage plan, and petition for a main sewer from the brewery to the round-house. In this way they would pay two-thirds while the town would pay one-third. He thought this was the only practicable plan. He then concluded his remarks by stating that he would do his duty.

Mr. Thornhill - Is the taxes on the home not paid by the landlord? Mr. Touchburn - No. Capt. Geo. Crandell was not going to make much of a speech, but wished to draw the attention of the ratepayers to a few facts. He had only consented to run on the earnest solicitation of a number of his friends. There was nothing to be made out of it, and it was not a position to be desired by any one. Mr. Touchburn had

no claim on their favor as he had deserted the town to get the money in the county council. He (Crandell) could have been elected in the council for the east ward as one of the members had offered to resign, but he had declined, so that the town would not be put to the cost. He then explained how when Mr. Ray's resignation came before the council he had it announced in the papers that he was a candidate, four or five days before Mr. T. decided to oppose him. He (the captain) was going to deal in some old time reminiscences. Why this man Touchburn has no administrative ability? Ratepayer - He has more brains than you have. Capt. Crandell - You may think so. This man Touchburn had been chairman of streets and bridges for six years and he had never given them a statement of his stewardship, but left it to his foreman. During that time he had handled \$40,000 or \$50,000 of their money. It was not right. The town treasurer had to give a bond, and the thought every chairman should give a security bond. Then this man was very charitable. Did he show his charity for the poor man when he refused to consider the contract for broken stone that he (Crandell) had got passed when in the council. Why in Peterboro they were advertising for 500 cords of stone to be broken - and no outsiders were permitted to tender, either. The way he helped the poor man was by sending them notices to pay their taxes or they would be sold out. Why such men were not fit to be their representatives. He then related all the good things he had accomplished in the council, and which Touchburn had opposed. He was the man who had secured the home for the aged, the railway shops, the Sylvester foundry, and in fact he was "the man who broke the bank at Monte Carlo." He thanked Mr. Kyle for assisting him getting such good terms with the Waterworks Co., and showed how, if they had not been opposed in the purchase of the waterworks at \$80,000, they would have had free water for the whole town. Why, said the captain, the company are paying off their debt and have a big dividend each year now. He then stated that he had spent \$15,000 in boats and barges and had \$18,000 in brick buildings in Lindsay. What had Touchburn done? Why he was afraid to do anything. He then concluded his remarks with a promise to look after the interests of the poor man.

Mr. Kyle then thanked the mover and second, and stated that he was not a candidate.

Mr. Touchburn pointed out the inconsistency of the captain's speech, wherein he (Touchburn) was first accused of raling the whole council, and later on was unable to accomplish anything. The meeting then closed.

PORT PERRY. Special to the Watchman.

HOCKEY. - The juniors are practicing for their match with Oshawa on Friday next. On Saturday afternoon at the rink the girls were playing hockey. It is said that it was a very interesting match. They will probably challenge the senior team yet. Saturday night the juniors and seniors had a match resulting in a victory for the seniors. We understand that Prince Albert has a good hockey team that can beat anything and the Port team is expecting a challenge everyday. If they challenge it will be a close match. On Tuesday night the Port seniors and the Uxbridge seniors met at the rink at 7.30 sharp. It was a close game and resulted in a victory for the Port team. Score 5 to 3.

LOST THE CASE. - A few days ago Mr. Brocks of the Oriental was summoned to appear before magistrate John Nott to answer to the charge of allowing dominions to be played in his hotel. Mr. Brocks won the case and the town has a foot a good size bill.

THE SPOOLS OF OFFICE. - It is rumored that the "grits" of town are trying to get the post-office from Mr. Burnham. We hope that our townsmen will not be lead into signing any petition to get rid of a man like Mr. Burnham. The fish inspector's head has fallen and a good reformer appointed to his office. Mr. John Bowman gets the sit and we think he will be able to fulfil the duties faithfully. Mr. Bateman, the Scungo Island Indian agent, has fallen also. Mr. Williams gets the appointment.

ESSONVILLE AND VICINITY. Special to the Watchman.

PERSONAL. - J. W. Maguire has returned, after an absence of three months in Haliburton. A. Niron, P.L.S., Haliburton, has been busy "running lines" for some time. Alex. McCrea visited Minden last week. BUSINESS. - James Hamilton, Oshawa, has been here for the past two weeks buying roller timber. Messrs. Anderson & Hamby, Tory Hill, have purchased the saw mill owned by Mr. Prust of Haliburton, and have moved it to Tory Hill. A number of settlers are drawing ties and tanbark to Haliburton (14 miles), finding it more profitable than paying two freights. SICKNESS. - We regret that the condition of Mr. Chas. Way of Gooderham, who has been suffering from the effects of a cancer for over a year, shows no sign of improvement. Mr. Donald McFadden, Gooderham, has been seriously ill for a few days past. OBIT. - Mrs. Alex. Main, Sleep's Settlement, died on Tuesday, Feb. 9th, after a lingering illness of some months. The funeral took place on Thursday. ACCIDENT. - Mr. Geo. Hammell found, on going to the stable on Thursday morning last, that one of his horses had been badly kicked during the night. The animal is badly disabled. THE WATCHMAN, as it becomes known, is greatly appreciated, and an increase in its present large circulation may be looked for at an early date.

YOU MONEY?

CORNEIL, William-st.