

For You Ladies



Delaines and range of neat value 29c

Does Your Stock

Need "curing up" for the spring work. If so we have the remedies—O. D. ENGLISH CONDITON POWDER, DR. HESS'S STOCK FOOD, DR. HESS'S POULTRY PANACEA, DR. HESS'S LOUSE KILLER, HERBICAGER, M. ETC.

Pure Sulphur, 7 lbs. for.....25c
Glauber Salts, 7 lbs. for.....25c
Saltpetre, 2 lbs. for.....25c

A. HIGINBOTHAM
Dispensing Druggist - LINDSAY

Fire Insurance That Insures

Several companies that I am agent for have been paying losses to their policy-holders for nearly 200 years and still have Assets enough to be amongst the Strongest Fire Insurance Companies in the world. Ask for my rates before renewing your policy—security considered—they are the lowest obtainable and the difference in cost between good and bad is so infinitesimal that you can afford to insure your furniture or dwelling policies that the wise insurer will choose the best.

F. H. KIDD
Phone 88 91 Kent-st

WE DUBT

If you can do day get in one store in town the assortment of cleaning and polishing articles that we offer. You are almost sure to get the best kinds if you come here for them.

FOR SILVER
Wendeshine.....25c
Electro Silfcon.....10c
Matchless Polish.....25c
Putz Cream.....15c and 25c
Hays Furniture Polish.....25c

FOR WOOD
Liquid Veneer.....25c and 50c
Our Own Polish.....25c

FOR GENERAL CLEANING
Liquid Ammonia Sapollo
Bull Dog Ammonia Bon Ami
Gillette's Eye Life Buoy
National Eye H & H Soap

DUNOON'S
DRUG STORE

Don't Trifle With Your Eyes

Don't neglect having your eyes attended to immediately if there is the slightest sign of eye trouble. We are most competent to thoroughly diagnose your trouble and give you beneficial glasses.

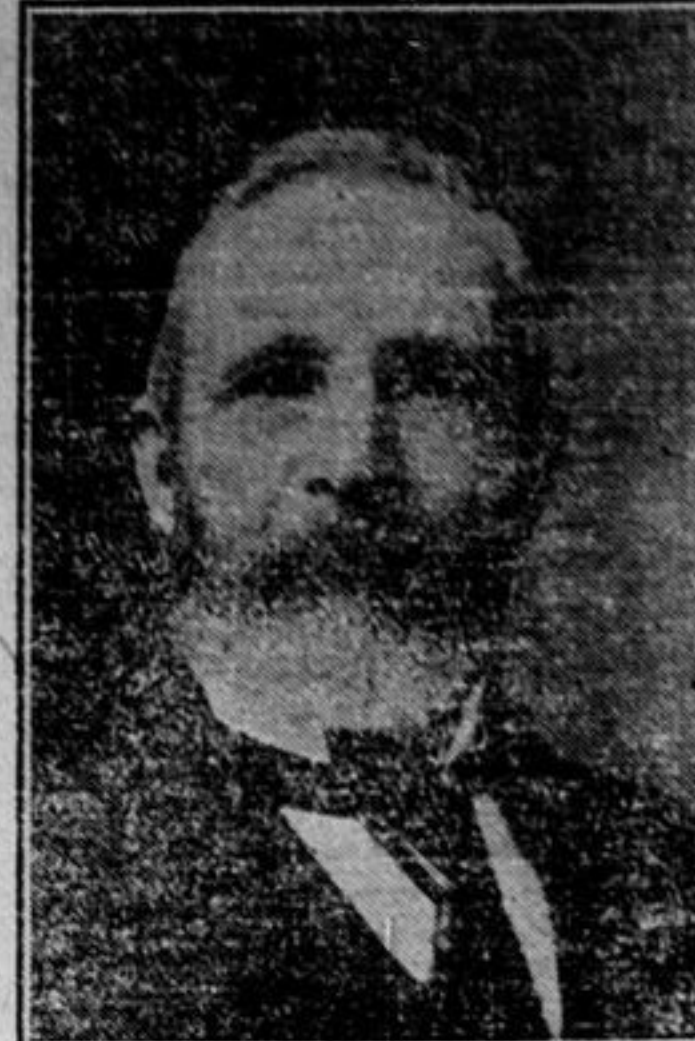
M. B. ANNIS, Oph.D.
Eyeglass Specialist
92 Kent-st., over Neill's Shoe Store.
Eyeglasses repaired. Broken Lenses replaced.

WANTED—GOOD GIRL FOR GENERAL housework, good wages. Apply to Mrs. Needlands, No. 8 Mill-st.

WANTED—GIRL FOR HOUSEWORK. Comfortable home. Wages \$12.00 month. Apply at or address Box 12, Warder Office.

Annual Winter Meeting of Lindsay Horticultural Society—Instructive and Interesting Papers by the President, W. M. Robson

A fairly large crowd attended the annual winter meeting of the Horticultural Society, which proved to be very interesting and instructive. Rev. Canon Marsh occupied the chair in his usual cheery, efficient manner, and in opening the meeting stated that he was very fond of flowers, and when a boy his father always had a large garden of beautiful flowers. Mr. P. Wilson rendered an excellent selection, entitled "The Monarch of the Wood," after which Mr. W. M. Robson, the president of the society, gave a paper on "Possible Achievements in Flowers and Fruits," referring particularly to the extensive growth of flowers and fruits, for he stated that fashions may come and fashions may go, but the fashion of cultivating and using plants and flowers is immemorial and on the increase. What were considered luxuries a few years ago were the necessities of to-day.



W. M. ROBSON
Energetic president of Lindsay Horticultural Society.

FLOWER GROWING.
The business of flower growing in hot houses is a recognized national industry with a large amount of capital invested in the production of these forced beauties, as for example the growth and magnitude attained in the production of roses by the late Harry Dale of Brampton, Canada. This business was commenced in a modest way in 1838 in a small green house 11x15, and has now grown to 27 large green houses with a glass area of 225,000 square feet, twice as large as any in the Dominion. Think, stated the speaker, of a place in Canada where it is always June or perpetual summer under 1 1/2 acres of glass where 50,000 roses blossom, yielding a half a million buds a year. No sooner does a plant shoot bud and blow than it is cut and stored for shipment, the stock being only allowed to bloom once and is then replaced by another. In these green houses, said the speaker, they knew no season, as the same temperature remained during summer and winter, and there may be found the gorgeous American Beauty, the pure white brides, the delicate pink bridesmaids, the fascinating crimson cacteos, the cream sunsets and many other varieties. A staff of 0 men are employed in green houses and many others at various occupations sufficient to make a weekly wage bill of \$500.00, while the houses are heated by 32 boilers aggregating 480 horse power and consuming 2,000 tons of coal a year. This year they built two more greenhouses 540 feet long and improvements include four other houses 200 feet long at a total cost of \$20,000. For this outlay they received the following income: To-day the firm have a market in New York for all they care to send there, but the Canadian trade taxes them to their utmost. At Christmas time, which is high tide of the harvest for the rose trade, the best specimens of American beauties sell for \$1 and \$1.25 each. In one year this firm cut 500,000 roses, 500,000 carnations, 400,000 violets and 15,000 chrysanthemums. The lesson to be learned from this is that there is always an unlimited market for the best, and often at fabulous prices.

THE MUSH MELON.
Mr. Robson then described the growing and marketing of the famous Montreal mushmelon, which is one of the luxuries in the rich homes all over the continent. This melon is only attained by specialists, and is the vicinity of Montreal, where the soil and the modified condition of the atmosphere suit it. The seed of this melon, he stated, was sown in sandy soil in green houses about the first of April and then transplanted into pots, and left in the green house until about four feet high, when the weather generally permitted them to be placed outside in especially prepared beds. Great care and patience, he stated, was necessary to bring this delicacy to perfection, and it must be regularly turned every day to allow the sun to get at all sides, and put the knitted appearance uniformly around them. The average weight of these melons is from 10 to 11 pounds, but they have been grown to 44 pounds. The value placed on the stamp melon is about \$12 per dozen, and about 10,000 are shipped out of Montreal yearly. Mr. Robson concluded by stating that in no age had quality been at such a premium as now, and the specialist that produced the highest grade would succeed in establishing a lucrative business in almost any line.

NATIONAL APPLE EXHIBIT.
The Horticultural Quartette next rendered a selection, which was greatly appreciated, after which Mr. W. M. Robson gave an excellent paper on "The Great National Apple Exhibit as follows: He stated that this great exhibit was held in the City of Vancouver, and it would be interesting, as it showed the marvellous advancement made in fruit exhibits and the extraordinary large prizes that were offered at this exhibition. It was, he stated, the greatest and grandest display of apples ever recorded in the world's history, a provincial achievement that all Canada ought to be interested in.

ask questions. In answer to questions it was stated that the trees could be pruned at any time now, and that there would be no loss from sap.

REV. CANON MARSH.
Rev. Canon Marsh, the chairman, then gave a short but interesting address, in which he stated that Lindsay was not noted for its flowers, but that there were a few exceptions, and he hoped that the day would come when everybody would have homes noted for their beautiful flowers and that meetings such as was held last night would cause such a change.

Miss Sullivan then rendered a vocal solo, which was greatly appreciated.

FLOWERS.
Mr. W. M. Robson then read an excellent paper on "Flowers, their value and adaptation," in which he stated he would give a little historical sketch with a few allusions to their commercial value. The traditions and historical notice of the art of flower growing, he stated, refer to periods of very remote antiquity. Ancient legends celebrate the gardens of Hesperides and Aeneas and tell of the hanging gardens of Babylon by which means that mighty king sought to reconcile his queen to the flat and naked country of her adoption. The Persians appear to have cultivated gardens from the earliest times, he stated, as did the Greeks, and violets in profusion could be brought in the market of Athens when the snow was on the ground. In ancient Rome flowers and fruits were placed under the care of special dieties and floral or flower festivals instituted. Indeed, to such a pitch of extravagance was the passion for flowers carried that at one period it became necessary to pass laws to restrain it. At one supper given by the luxurious Cleopatra the roses alone are said to have cost \$1000 in our money.

FABULOUS PRICES.
The same admiration and devotion continues down through all stages of history until the present time, when their value is becoming an important factor of commerce, yielding large revenues in many lands on the old continent. Six thousand dollars were paid for one rose (the Bennett), and fabulous prices paid for other flowers. Mr. Robson stated that he had grave forebodings with respect to the floral kingdom, for in this age those beautiful gems of earth that are exhaling such a beautiful fragrance enriching and exhilarating our very existence are scarcely receiving a reciprocal response or that grateful feeling and attention that is commensurate with their universal luxuriance.

A GLOWING TRIBUTE.
The speaker then went on to explain the beauties of the flowers and that they were used as an expression of human affection at births, marriages and deaths, woven in the victor's wreath, hurled in graceful tribute to valor, patriot, statesman or orator. Pleasing and refreshing reminiscence to maturity and age; to all refining and inspiring, exhaling delightful perfumes, healing like incense on this earth, soothing human sorrow, exalting and ennobling character, touching a responsive chord in the heart of gratitude and praise to the Giver of all good. He then gave some incidents of the commercial value of the flowers, stating that in 1865 the first lot of cut narcissus was sent to the London market from Sicily Isles and realized about \$5. In twenty years this trade has grown to 65 tons, the maximum daily output being now about 25 tons. From November to March the bulk of cut flowers going to London came from the south of France; the Nice district exports about \$15,000,000 worth annually, and the Cannes alone sends about 400 tons in the winter months. These are only part of the supply required for this great city.

HORTICULTURAL SOCIETIES.
After a short intermission Mr. Robson was called on for another paper, "Horticultural Societies and their work," which he stated was a delightful subject, and one which everybody was intimately connected with either by its sheer utility for culinary purposes or from an innate love of its adaptability to the pleasures of life. The holding of public meetings, he stated, such as the one held last night, was one of the requirements of all societies. Many of the larger and prosperous societies in Ontario include in their work assistance to their cities and municipal councils by way of looking after the beautification and sanitation of their respective cities and towns. They also acted as advisory boards on public parks and school grounds together with numerous other civic improvements. Such a work of practical patriotism, he stated, must have a decided beneficial effect on the town and its inhabitants, by creating a love of the beautiful in the hearts and homes of the people as well as being an asset to the town.

FLOWER GUILDS.
At present, he stated, there were sixty or over horticultural societies in Ontario, with a membership of 10,000, receiving from the Provincial Government a grant of from \$2,000 to \$12,000 annually, and this amount was distributed among the societies according to membership.

1860 *Dundas & Havelles Limited* 1911

The New Spring Suits and Mantles Are Here!

Our stock of Ladies New Spring Mantles and Suits is now complete; never before have we shown such eloquence in style, fit and workmanship.

The very Coat and Suit that you need is here
NOTE THE PRICES
Coats \$8.50 to \$35.00
Suits \$12.50 to, 35.00.

MAKE YOUR SELECTION NOW

Don't forget Our Spring MLLINERY OPENING, Thursday, Friday and Saturday, March 23, 24 and 25.

Dundas & Havelles Limited

THE Dominion Life ASSURANCE COMPANY

Twenty-Second Annual Report

Unexcelled Results to Policyholders 1910—The Year of Greatest Growth

The Twenty-Second Annual Meeting of this Company was held at its Head Office, Waterloo, Ontario, on Friday, February 10th, 1911.

The following are abstracts from the Directors' Report, for the year ending December 31st, 1910.

- Policies Issued and Revived**—\$2,298,763, being an increase over 1909 of \$388,273.
- Total Business in Force**—\$10,720,766; net increase for year being \$1,444,444, the largest gain in the Company's history.
- Income and Expenditure**—The Cash Income from premiums (net) was \$330,520.14, and from interest, \$133,242.05. Total, \$463,762.19, an increase over 1909 of \$49,858.58. Out of this income, \$99,285.99 was paid to policyholders, \$10,000 in dividends to shareholders and \$110,212.05 in expenses of managements, leaving a balance of \$244,247.05 to be carried forward.
- Death Losses**—Only 41 per cent. of expected losses.
- Earning Power**—Average rate of interest earned during 1910 advanced to 7.52 per cent.
- Assets**—Now total \$2,174,605.91, an increase over 1909 of \$308,653.15.
- Reserves**—\$1,731,509.19. Valued upon Institute of Actuaries—Hm., 3 1/2 per cent. and Hm., 3 per cent tables, a standard much higher than Government requirement.
- Surplus**—The Company's surplus earnings for the year were \$93,609.74, and after providing for the dividend to shareholders and paying out \$13,878.95 to policyholders' account in cash and bonuses, the sum of \$69,730.79 was left by which the net surplus was increased. The gross surplus now stands at \$384,752.96. The actual profit returns made under matured policies have been large and are believed to be unexcelled.

Growth—The steady growth of the Company is shown from the following:—

	1908	1909	1910
1. Assurances issued	\$1,543,466	\$1,910,490	\$ 2,298,763
2. Assurances in force	8,171,153	9,276,322	10,720,766
3. Assets	1,620,361	1,860,953	2,174,606
4. Reserves	1,338,404	1,545,156	1,731,509
5. Surplus	268,501	315,022	384,753
6. Cash income	344,512	413,886	463,745
7. Payments to Policyholders	49,097	64,319	99,286
8. Average Rate of Interest	7.02%	7.21%	7.52%

The year 1910 has been the most satisfactory year in the history of the Company

OFFICERS:
THOS. HILLIARD, President and Managing Director
P. H. SIMS, S. B. BRICKER, and HON. IAS. McMullen, Vice Presidents
P. H. ROOS, Secretary Treasurer **M. P. LANGSTAFF, A. I. A., A. A. S., Actuary**
FRED HALSTEAD, Superintendent of Agencies
P. A. FERGUSON, District Manager. Lindsay, Ontario

Many of the large societies are doing a good deal toward removing all that is objectionable and unsightly with the object of making the surroundings generally more enjoyable, while many of the smaller societies endeavor to create a spirit of emulation by offering prizes for the best kept lawns, thus acting as an auxiliary in assisting the council of their respective towns. The city of Ottawa's society has added to their work a children's flower guild that has proven enjoyable and profitable to all connected with it, being under the patronage of the Governor-General and Lady Grey and many leading citizens and clergy.

The directors of the Lindsay society, he continued, feel it to be their duty to try and influence new life and new enthusiasm by striving for a larger membership so that they might be in a better position to take part in the necessary improvement of the town. The speaker then stated that any person could become a member by seeing Mr. Frampton or Mr. E. Gregory, druggist, who would give them any information needed. An increased membership, he stated, would mean increased Government grant, so that it pays to have a large membership.

GOOD LAWNS.
Before the meeting closed the chairman called on several members present to give short addresses. Mr. Frampton, the secretary of the society, was the first speaker, and stated that spring was coming, and what was to be done with the gardens. He then went on to explain how in his opinion a good lawn should be built. Instead of putting on the subsoil he would dig it well and then mix a load of good rich manure with a load of the sand loam into which he would sprinkle the grass seed very thick and rake it in instead of rolling. Roses, he stated, had to be taken good care of; that the insects could be got rid of by washing them well with water and keeping the plants clean. He stated that to have a profitable vegetable garden they would have to stick to it, as it required work.

Advertisements in the Watchman.

THE EVENT OF THE SEASON
Harry Applebaum's Record Sale

There are sales and sales, but Applebaum's Sale at the old A. J. Soanes' stand will simply astonish the people far and near. Everything during the sale at practically your own price.

The Big Sale Commences on FRIDAY, MARCH 24

HANDSOME PRESENTS WILL BE GIVEN AWAY TO PURCHASERS OF \$5.00 OR MORE. SEE THESE VALUES

75 Men's Suits, latest style, worsted, reg. \$16 and \$18, going at 13.50.

Men's Underwear (Penmans), reg. \$1.25, our price 85c

50 pairs Pants, worsted, reg. \$3.50, our price \$2.45.

35 pairs good ordinary Pants, reg. \$2.50, our price \$1.45.

Railroad Overalls, guaranteed best satisfaction, going at \$2 a suit.

25 Boys' Suits, 3 pieces, reg. \$5, our price \$3.45.

50 Boys' Worsteds Pants, reg. 75c, our price 45c.

50 Women's Skirts, latest style, all colors, pure wool, reg. \$5, for \$3.45.

50 Girls' Coats, latest spring styles, from 4 to 12 years, reg. \$5 for \$2.29.

25 Ladies' Wrappers, reg. \$1, our price 69c.

35 Ladies' Satin Petticoats, reg. \$1 our price 69c.

200 Yards New Prints, reg. price 10c, our price 7c.

100 Men's Working Shirts, reg. 75c, for 65c.

200 yards heavy linen Roller Towelling, reg. 12c, at 7 1/2c per yard.

50 pairs Turkish Towels, reg. 39c, at 19c.

25 Men's College Winter Overcoats, reg. \$15 and \$16, clearidge at \$7.50.

150 Men's Caps, latest style, reg. 75c at 49c

50 Men's Caps, reg. \$1 for 75c.

200 Boys' Vest, from 8 to 14 years, reg. 50c, going at 19c

HARRY APPLEBAUM, Opposite Pym's Hotel

Little Bob

Miss B. Wright, centre; Miss K. Reid, wing; Miss K. Reid, right.

hockey match some good skating, resulting as follows under 16, won by Peterson; girls under 14, won by single curlers; under 12, won by single curlers; under 10, won by single curlers; under 8, won by single curlers.

many of our farmers, evening last about one of the friends and neighbors of Mr. and Mrs. A. the evening of their new home near presented Mr. and Mrs. a handsome Morris chair sofa, and a beautiful address was read by Mr. Elliott. Several well wishes were given by the neighbors present, after a merry-making. The unity join in wishing Mr. and their estimable prosperity in their new

Mr. T. Patten and Mr. and are at present on Frank Sutton's. Tipping is again in the his gasoline wood-saw.

Mr. Campbell returned skatchewan after spending months with relatives of Exeter, is at the home of his.

E. Brooks left on Wednesday last week for Humbolt, spending the winter and relatives of this

ph's Cure
coughs, cures a cold, hoarseness.

MAKING
has an important in and always aim to should be warmed for a flour absorbs heat added to cold flour it is

HAPPY

LINGCO