

You Need'nt Tack Up Worries

How all your wants in Dry Goods for Fall
are to be supplied and from what reliable
source they are to come.

When You Consider

development of our buying and selling is due
to the careful selecting of goods which always
attract attention and warrant belief, and to believe
in them accordingly.

Every department bristling with the Newest
Best Productions, is the ground on which we
and Exclusive values for Fall and Winter
ladder by which we ascend to final triumph.

Goods, Mantles, Men's, Boy's and
Girls's Clothing, Children's Cloaks and
Coats, Eiderdowns and Cloakings, Tapestry
and Lace Curtains, Roller Blinds,
Rugs and Carpets, Wools, Unions and Hemps
for Oilcloths, Blankets, Men's Hats
and Furs, Men's and Boy's Underwear,
Suits and Flannelettes, Tweeds,
Shirts and Cottonades, Table Linens,
Towels and Towellings.

E. W. McGAFFEY

ANNOUNCEMENT!

We purpose opening a Merchant Tailoring and
Furnishing business at No. 104 Kent Street,
opposite the Post Office, on Saturday,
September 16th, and will keep the most up-to-
date goods that money can buy.

A. Morgan & Co.,

Artistic Tailors - Up-to-date Furnishers.

Millinery Opening!

Miss Bannen is invited to call at MISS BANNEN'S
large stock of MILLINERY GOODS. The very latest in
and UNTRIMMED HATS, BONNETS, Etc. Patterns
and New York will be shown. A call will suffice to show
that she is the most reasonable and her stock the most fash-

New Advertisements.

FOUND.—Near the sandpits on Saturday morning, a pair of trousers. Owner can have same by applying at this office and paying for this advt.—35-3.

FOR SALE.—Brick house, with one acre of land; good stable; young bearing orchard; good water; location central. Apply to C. CHITTICK, Lindsay.—31-3mos.

HOUSE AND LOT FOR SALE.—One and a half storeys high, frame, 1/2 acre of land with stable. Apply to JOHN McGIBBIN, 5 Division-st., South Ward, Lindsay.—25-1f.

TO LET.—The flat over the store now occupied by Messrs. Allan & Co. It will be fitted up to suit tenants. William street entrance. Apply to H. J. LYTLE, Manager Ontario Bank.—36f.

STRAYED.—Into my premises, lot 10, con. 9, Eldon, about May 1st, one yearling Heifer. The owner can have the same by proving property and paying expenses: JOHN GILCHRIST, Hartley P.O.—35-3.

FARM FOR SALE.—100 acres, 70 cleared; well fenced and watered; new house and barn. Five miles from Kinmount village. Terms liberal. Apply to JOHN McGEE, Lot 6, Con. 13, township Galway. Kinmount P.O.—34-4.

FARM TO RENT.—Being east half of lot 2, in the 1st con. of Mariposa, containing 100 acres all cleared. Ninety acres are under cultivation; the balance is pasture land. The house is frame 24x30, the barn is 50x60 with stabling underneath. For particulars apply to J. L. FURGESON, Sonya.—36f.

FARMERS.—Have you property to rent or sell? Do you want to sell or exchange stock? The cheapest, simplest and easiest way to bring it before the public is to put a small advt. in the Watchman-Warder. It will be read everywhere in this section. Circulation 5,000. Read by at least 15,000 people every week.

FARM FOR SALE.—Lot 12, Con. 4, Emily, containing 142 acres, all cleared except three acres of hardwood bush. 40 acres ready for fall wheat. Situated on leading road, two miles from Omeme. First-class buildings; bank barn and stables, frame dwelling 32 x 22, storey and a half; four wells, one flowing. Possession after harvest. Apply to W. R. McQUADE, OMEMEE.—34-4pd.

FARM TO RENT.—Lot 1, con. 10, Manvers. Containing 200 acres of first-class land, 170 cleared and in good state of cultivation. On the premises is a good frame dwelling, also two frame barns, with stone foundation under one. Three miles from Janetville, on leading road. Possession given March 1st; plow leave immediately. For further particulars apply to WILLIAM GRAHAM, Yelverton.—36-3.

FARM FOR SALE.—In the Township of Cartwright, County of Durham, situate near Barkton, in a fine settlement. Land is nearly all under cultivation; balance well timbered; watered by creek and well. Good 1 1/2 storey dwelling, 8 rooms; barn 75 x 26; stable 42 x 24; all in good condition. This is a beautiful farm, and will be sold at a very reasonable price, and on easy terms of payment. For full particulars apply to J. E. McELDERY, Guelph, Ont.—32-8.

FOR SALE.—I offer my choice farm of 200 acres, all under cultivation, to rent or sell. This farm joins the Town of Lindsay, where there is a creamery in full blast, and the best market for everything a farm can produce. There is a fine bearing orchard of nearly 1,000 trees, and three never-failing wells. A brick house, also bank barns that are not beaten in the country for capacity. Apply to THOS. FEE, on the premises, box 353, Lindsay.—37-1f.

FARM FOR SALE OR TO RENT.—Being the north half of lot 1, con. 1, in the township of Emily, containing 135 acres more or less. Seventy acres are under cultivation, and the balance is good pasture, ten acres is bush, principally hardwood. A good young orchard, a flowing spring and a good well are on the place. It is three miles and a half from Omeme and on the leading road to Lindsay. The soil is good clay loam. There are good brick house and first-class outbuildings. For particulars apply to MRS. RACHEL ADAMS, Omeme, or on the premises.—35-3pd.

FARM FOR SALE OR TO RENT.—One hundred acres, more or less, being the East Half of Lot 2, Con. 9, Fenelon. On the place are a brick house with frame kitchen and 80 x 28 barn with stone cellar underneath; also a 30 x 60 barn, driving shed and other outbuildings, all in good repair. There are two good wells, some fruit trees and good fences. All the land is cleared with the exception of about 10 acres of bush. It is about 6 miles from Lindsay, 2 miles from a cheese factory and close to school. This is a very desirable property and will be sold or rented at a reasonable figure. For particulars apply to W. R. ROBERTSON, on the premises.—34-3pd.

NOTICE TO CREDITORS.—Pursuant to the Revised Statutes of Ontario Chapter 129, section 38, notice is hereby given that persons having claims or demands upon or against the estate of Jacob Hart, late of the Township of Manvers, in the County of Durham, yeoman, who died on or about the eleventh day of May, 1899, are requested to deliver, or send post prepaid, to William James Grandy, Esq., Mount Horeb P.O., the executors of the late will and testament of the said deceased on or before the 30th day of September instant, his christian and surnames and addresses with full particulars in writing of his claims a statement of their accounts and the nature of the securities (if any) held by them duly verified. And notice is further given that after the said last mentioned date the said executor will proceed to distribute the assets of the said deceased among the persons entitled thereto having regard only to the claims of which notice shall have been given as above required, and the said executors will not be responsible for the assets or any part thereof so distributed to any person whose claim notice shall not have been received as aforesaid at the time of such distribution. Dated at Lindsay this 5th September, 1899, MOORE & JACKSON, Solicitors for executors.—36-3.

New Advertisements.

FOR SALE.—Second-hand square piano, in good condition. Will be sold cheap. Apply at this office.—36-3.

WANTED TO BUY.—Small house and lot, with stable, north ward preferred. Apply at this office.—37-2.

WANTED.—General servant wanted. Apply to Mrs. H. J. LYTLE, corner Glenelg and St. Lawrence-sts.—36-2.

LOST.—On Tuesday, Sept. 5th, a \$20 bank note. Finder will be rewarded by returning same to R. J. McLAUGHLIN'S Office.—36-2.

WANTED.—A good general house servant for farm. Good wages to competent person. For particulars apply to WATCHMAN-WARDER.—37.

STRAYED.—Came into the premises of the undersigned, Lot 6, Con. 2, Verulam, several months ago, One White Sow. Owner is requested to prove property, pay expenses and remove animal. S. M. THURSTON, Dunsford P.O.—37-3.

FARM TO RENT.—That valuable farm situated on Lot 5, Concession 4, Fenelon, containing 100 acres. The farm is in a fair state of cultivation, with good buildings. For further particulars apply to WILLIAM CHAMBERS, Cambray, or GEO. GOODHAND, Radford P.O.—37-4.

TENDERS.—Sealed Tenders will be received at the Town Clerk's Office up to noon on Friday, the 22nd day of September, 1899, for the purchase of the lot in the East Ward known as the Old Dumping Ground, and comprising the centre part, 1 acre, of Lot 1, in Park 'O' Q. North of Dennistoun Street. Terms of payment, Cash. The lowest or any tender not necessarily accepted. J. H. LENNON, Chairman Town Property.—37-2.

FARM TO RENT.—Being part of lot 19, in the 5th con., Mariposa, containing 70 acres, more or less, of which 15 acres is good pasture and the balance under cultivation. A good frame house, 40x60 barn and log stable are on the place. A creek runs through it and there is a good well. About 1 1/2 miles from Little Britain. Immediate possession. For further particulars apply to GEO. DAVIDSON, Glandine or at lot 20, con. 6.—36-4 pd.

FOR SALE OR TO RENT.—Lot 2, con. 5, Emily, containing 200 acres all cleared except 15 acres; 150 acres in good state of cultivation. On the premises are three good frame barns, under two of which are stone cellars. Good comfortable dwelling with all conveniences. Driving shed and hog pen. This farm is situated about two miles from Omeme. Also for sale or to rent, lot 3, con. 5, containing 50 acres, all in good state of cultivation. There is a good frame barn and a good log house on premises. For further particulars apply to MRS. THOS. ROBINSON, Omeme P.O.—36f.

The Watchman-Warder

THURSDAY, SEPT. 14th, 1899

The New Waterworks Co.

Makes a Proposition to the Town

A LETTER FROM PRESIDENT HOPKINS WANTS THE TOWN TO TAKE A MORTGAGE MATTER FOR THE PEOPLE TO CONSIDER

Thos. Walters, Esq., Mayor of Lindsay.

Dear Sir,—
I understand the Fire Underwriters' Association require the town to put in a second pipe crossing the river and three new hydrants, one at the corner of Mill and Wellington-sts., and one at the pump house, and that the town are committed to provide one hydrant to Messrs. Rider & Kitchener, one to R. M. Beal's tannery, and two to the Rathbun Co. A hydrant is also required near the corner of Durham and Albert-sts., making eight hydrants which the town require in the immediate future. The length of pipe required for this work calls for ten hydrants, according to the town contract, which means an addition of \$400 a year to the town hydrant rental. The company offer to do this work, which will cost over \$5,000, and furnish these extra hydrants free of charge, and make a reduction of \$100 on the present hydrant rental, making a total saving of \$500 a year to the town, providing the town will guarantee the first mortgage bonds of the company for \$70,000, at 3 1/2 per cent, payable in 20 years. If any of the hydrants above mentioned are not required by the town, the company will make a cash reduction of \$40 a year for each hydrant not required.
If the town accepts this offer it would be necessary to pass a by-law with the assent of the ratepayers. This would not increase the town's debt, but would increase the taxes in any way, but, on the contrary, the taxes will be reduced \$500 a year.
The only risk the town runs is that in case the company failed, you might have the works thrown on your hands at \$70,000. It could not be more as the first mortgage bonds cover all the company's works, real and personal property of all kinds, and there could be no interest in addition, as the town rental accrues from day to day and would be pledged to pay the interest, so there never could be any interest in arrears. But there is really no danger of the works falling into the hands of the town, as the company is perfectly solvent and in a flourishing financial condition, and the works are worth over \$100,000, both from the

price it would cost the town to purchase the works by arbitration, and from a revenue producing standpoint. I arrive at this as follows:

Original cost, exclusive of old town works, as per sworn statement of J. E. Moffett.....	\$ 77,670.00
Amount paid town for old works.....	1,350.00
Cost since original construction, putting in extra hydrant and pipe and water services to street line, about.....	3,480.00
Making a total cost of over.....	\$ 82,500.00
Since the construction of the works iron has greatly increased in price and it would now cost easily from \$10,000 to \$15,000 more to construct them and they are now worth more than when constructed at least.....	10,000.00
Making a total of.....	92,500.00
To which add 10 per cent., to which the company are entitled under the statute in case of purchase.....	9,250.00
Making a total present value of.....	101,750.00
As per affidavit of Mr. Moffett, which I enclose to which add costs of proposed new additions.....	5,000.00
And costs and arbitrators' fees, which the town would have to pay in case of purchase by arbitration; in other towns it has cost from \$12,000 to \$15,000 and over, say.....	10,000.00
Making a grand total of.....	116,750.00

Then from a revenue standpoint, the revenue and expense account for 1898, as per sworn statement of E. K. Bagby, superintendent, certified as correct by Maitland Young, esq., the Canada Life auditor, which I enclose herewith, is as follows:

Revenue for Year 1898.	
Town hydrant rental \$3290.00	
Grand Trunk Ry.....	1000.00
Private consumers.....	\$1971.54
Working Expenses for 1898.	
Salaries.....	\$1080.00
Fuel.....	663.00
Telephone.....	63.00
Taxes.....	18.00
General maintenance and repairs.....	270.60
Office Expenses:	
Rent Lindsay office.....	36.00
Audit.....	51.42
Head off. Watertown.....	50.00
Travelling expenses.....	87.31
Sundries.....	13.39
	2333.32
Net revenue.....	\$3928.32
The interest on \$70,000 at 3 1/2 per cent is.....	2450.00
Leaving a net revenue after paying the interest on the bonds of.....	1478.22

So you can see that there is no likelihood of any default being made, as the company have a clear annual surplus of \$1478.22 to meet any emergency. These figures are not estimates or guesses, but actual results. The revenue five years ago, at the time of the law suit with the company, was as follows:

Town Hydrant Rental.....	\$3250.00
Grand Trunk.....	1000.00
Private consumers.....	817.23
Working expenses.....	\$5067.23
Net revenue.....	\$2989.50

Compare this with the present statement, and you will notice that in five years the net yearly revenue has increased \$228.72; that the private consumers have increased \$1153.32, viz., from \$817.23 to \$1971.54, or more than double, as I then predicted it would, while the working expenses have increased only \$255.59. But in the 1898 statement there is charged for head office, travelling expenses, etc., \$168.73, of which, now that the head office is transferred to Lindsay, \$150 at least will at once be saved, and deducting this would make the increase in working expenses only \$105.59. There is no reason why in the future the working expenses should increase to any appreciable extent, while with the extension of mains and putting in sewers, the probabilities are that the revenue from private consumers will increase more than double the last five years. I do not think the town runs any risk whatever, if they could get the present works, with \$5,000 new additions, for \$70,000, it would be the greatest streak of luck they ever had. But there is no chance of it, as from the above statement of facts one can easily see that the company is not in difficulties or hard up, but, on the contrary, in the most flourishing condition. It may be asked why the company make such an offer? Simply because they intend making a change in their bonds, and by having the town's guarantee can obtain the interest at a lower rate and save that much. The company now pay the Canada Life 5 per cent, with a right to pay off at any time. The Canada Life offered us money at 4 1/2 per cent, if we would make the loan permanent, but we declined and would make no permanent arrangement until we had given the town an opportunity. With the town's guarantee we can float the bonds at 3 1/2 per cent. The difference between 3 1/2 per cent, is \$700 a year. We are offering the town \$500 of this, which I think is fair, as we would be at considerable expense in issuing new bonds, etc., and taking the risk of selling our 3 1/2 per cent. bonds at par, whereas we can get it at 4 1/2 without a cent of expense, and may be able to do it at 4 per cent. We have not tried to place the loan elsewhere, as we decided to give the town the first chance. If they do not want it, well and good.

I may say if the town accept the offer it will not affect their position in the slightest. Their contract with the company will remain exactly the

same; they will be able to purchase by arbitration the next day if they see fit. I might point out that instead of being a detriment it would be an advantage to the town, in case they wanted to purchase, because if the town purchased now they would have to raise the whole amount, which would mean an increase of the debt, but if the town would have to pay a sinking fund as well as interest, whereas if these \$70,000 bonds are issued, as suggested, all the town would have to do would be to assume these bonds and pay the interest, and they would have only the interest, and no sinking fund to pay on the \$70,000 which would mean a difference to the town of \$2,475 a year. I may also say we would be prepared to leave \$5,000 of the bonds as security for the completion of the proposed new works.

Now, we court the fullest investigation and discussion of the matter, and suggest that an early meeting of the ratepayers be called to consider the matter, as I am confident the more it is discussed the more the ratepayers will be satisfied that it is entirely in their interest, and while in any case it could not be carried out until voted on by the ratepayers in January next, still unless the council and leading ratepayers approve of it and there is a strong probability of its carrying, we could not in justice to the company keep the matter open, as the difference between 5 per cent, which we are now paying and 4 1/2, which we can get it at by making the loan permanent, amounts to about \$100 per day, and we would require the town to agree to pay this if they wish to keep the offer open so as to give the ratepayers a chance to vote on it in January.

I have given this matter a great deal of consideration and am fully convinced it is an excellent opportunity for the town and that I have arranged it so that the town is fully protected. If, however, any person can suggest any fair alterations or modifications they will receive our best consideration. Yours truly,
G. H. HOPKINS,
President L. W. Co.

Burling Power

IT IS STILL A POSSIBILITY
—Mr. Culverwell has told a Peterboro paper that the Burling Falls power scheme has been financed in New York. E. engineers have visited the Falls and decided that 4,500 horse power is available at less cost than anywhere else on the continent. A prominent Peterboro man is vice-president and a Liberal cabinet minister is on the Board. Plans for the power house and dams were completed last week. A revenue of \$35,000 a year has been contracted for, and further interesting information will be given shortly.

TWENTIETH CENTURY FUND

INTERESTING SERVICES HELD AT CAMBRIDGE-ST. METHODIST CHURCH.
Interesting services were held in Cambridge-st. Methodist church on Tuesday last. In the forenoon the ministers of the district met in their annual financial session. In the afternoon Rev. Dr. Potts of Toronto spoke on the twentieth century fund and answered numerous questions concerning it. At 6 o'clock a congregational tea was served in the basement. The refreshments were enjoyed by a large number. In the evening a mass meeting was held in the body of the church, and Rev. E. Roberts of Omeme and Rev. Dr. Potts delivered stirring addresses on this great money-getting scheme. It was declared to be the duty of Methodism to show its gratitude for past prosperity by raising a million dollars for church purposes in the next year. Individuals may apply their offerings as they wish and it is expected that a large proportion of the money will be contributed for paying off local church debts.

Two Bad Railway Wrecks

A BROKEN DRIVING ROD CAUSED ONE AND A BROKEN COUPLING THE OTHER—ONE LIFE LOST

Two nasty accidents happened on the Midland division this week. As a result one man is dead, two injured and half a dozen cars down a fifty-foot embankment. The first accident happened early Tuesday morning. A light engine in charge Engineer James Haugh of this town and Fireman James Gordon of Peterboro broke a driving rod when running at a high rate of speed near Coldwater on the way down from Midland. The men both jumped and in this way received serious but not fatal injuries. The engine came to a standstill on the rails.

A very bad smash in which brakeman John Tait lost his life, happened at 10:30 o'clock on Tuesday night about two-and-a-half miles beyond Gravenhurst. A train heavily laden with lumber and cordwood was on its way down when a coupling parted and a number of the rear cars were lost. On discovering this the crew stopped the train. It came to a halt on a trestle 70 feet high. In a few seconds the detached cars bore down upon it at a high rate of speed. Their momentum forced the train across the trestle and put nine cars off the track on a fifty-foot embankment down which half a dozen of them plunged. Brakeman Tait was on the rear end of the main train when the crash came and was instantly killed. One arm was cut off but the body was not otherwise mangled. The dead man lived in Lindsay last summer and was known to many here. He leaves a family. An auxiliary left town at one o'clock in the morning and reached the wreck in the surprising time of one hour and ten minutes. Already two wrecking trains and 75 men had reached the spot.