

Money Slips Through Your Fingers

for lots of things that are not really necessary to your welfare and comfort—sometimes for things you would actually be better off without, but.....

SUITS YOU MUST HAVE

- Men's Tweed Sack Suits, \$5, \$6, \$7, \$10.
- Men's Serge Sack Suits, \$5, \$8, \$10.
- Men's Tweed Suits, double-breasted, \$6, \$7, \$9.
- Two special lines, one an Irish Serge and the other a Nap Frieze, both double-breasted, French faced, Italian lined, worth \$10, for \$8.
- Youth's Tweed Suits, \$3.50, \$4.00, \$5.00.
- Youth's Irish Serge Suits, \$5, \$6, \$7.
- Boys' Tweed Suits (3 piece), \$2.50, \$3.50, \$5.
- Boys' Tweed Suits (2 piece), \$2, \$3, \$4.

OVERCOATS YOU CAN HAVE

- AT THESE PRICES:
- Men's all-wool Beaver Overcoats, in Black and Blue, \$7.
 - Men's Heavy Nap Overcoats, in Black, \$7.
 - A special line of all-wool Beaver Overcoats, Silk Velvet Collar, good Italian Lining, Mohair Sleeve Lining, equal to \$15 ordered coats, for \$10.
 - Men's Irish Frieze Ulsters, Tweed Lined, Storm Collar, \$5, \$7, \$8.
 - Men's Irish Frieze Pea Jackets, Tweed Lined, Storm Collar, \$3.50, \$4.50.
 - Youth's Irish Frieze Ulsters, Tweed Lined, Storm Collar, \$4, \$5.
 - Boys' Irish Frieze Reefers, Storm Collar, \$2, \$2.50, \$2.85.
 - Boys' Blue Beaver Reefers, \$2.50, \$2.75, \$3.00.
 - Men's Cardigan jackets, in Black and Brown, \$1, \$1.50, \$2.

UNDERWEAR YOU SHOULD HAVE

- Men's fleec-lined Shirts and Drawers, sizes 36 to 44, 50c.
- Men's fleec-lined Shirts and Drawers, extra heavy, 75c.
- Men's Union Shirts and Drawers, 35c.
- Men's all-wool Shirts and Drawers, plain and ribbed, 50c.
- Men's all-wool Shirts and Drawers, extra heavy, 75c.
- Men's Scotch Shirts and Drawers, extra heavy, sizes 36 to 44, \$1.35, \$1.50.
- Men's Scotch Shirts and Drawers, extra heavy, Shirts with double back and front, sizes from 36 to 42, \$1.00.
- Boys' fleec-lined Shirts and Drawers, size 24 to 34.
- Boys' Union Shirts and Drawers, size 22 to 34.
- Boys' all-wool Shirts and Drawers, size 24 to 34.

GLOVES AND TIES YOU WILL HAVE

- Mocha Gloves, in leading shades of Brown, \$1.25, \$1.50.
- Mocha Gloves, silk lined, Tan and Brown, \$2.
- Lined Kid Gloves in Tan and Brown, 75c, \$1, \$1.50.
- Our Ties are the latest designs and the newest shades in Bow, Lombard, Four-in-hand and Puffs, from 10c to 75c.

Our ads. are groups of facts, and if you have any doubt about our printed promises, then we ask you to investigate those promises, as conviction will surely follow.

O'Loughlin & McIntyre

FINE FURS

The same high standard of quality is maintained throughout our Fall line of Fine Furs. Every article is the best that can be produced of its particular kind. Our prices are as low as those asked by other dealers for the product of less favorably known makers, while our Furs carry correctness of style and guarantee of merit.

The following articles cannot be purchased anywhere outside ourselves at the prices quoted:

- Alaska Sable Scarfs, \$8, \$9, \$10, \$12.
- Alaska Sable Muffs, \$7.50, \$9, \$10 and \$12.
- Grey Lamb Scarfs, \$3.50, \$5 and \$7.50.
- Grey Lamb Gauntlets, \$4.50 and \$5.
- Ladies' Ruffs, in other Furs, from \$2.50 upward
- Ladies' Gauntlets, \$2.60 upwards.
- Ladies' Capelines or Collarettes, \$5, \$6.50, \$7.50, \$10, \$12.50, in all the fashionable Furs.
- Ladies' Astrachan Jackets, \$20, \$25, \$30, \$35.
- Ladies' Raccoon Jackets, \$25, \$30, \$35 and \$40.
- Men's Coon Coats, \$25, \$30, \$35 and \$40.
- Men's Wallaby Coats, \$18.50 and \$20.
- Grey and Black Goats' Robes, \$5, \$6, \$6.50, \$8 and \$10.

Armstrong Bros.

Manufacturing Furriers and Leading Hatters.
96 KENT STREET, LINDSAY
New and up-to-date styles of Men's Hard Soft Hats always in stock. Prices in keeping with reliable goods.

THERE ARE OTHERS

But none to equal us two great essential points: Quality and Price

It is our business to supply.

Good Goods at the Lowest Prices...

Try us for a

Stylish Fall Suit
A Nobby Overcoat
Nifty Hat

and up-to-date....

Furnishings

H.A. Morgan & Co.

ARTISTIC TAILORS

Up-to-date Furnishers.

Opp. Post Office

Xmas Goods! New Fruits

- Choice Selected Raisins
- Choice Crescent Currants
- Choice Crescent Raisins
- Crosse & Blackwell's Peels
- Layer Figs
- Shelled Almonds, Walnuts, etc.
- Crescent brand fruits are the finest grown. Ask to see them.
- No. 1 Apple Cider in stock.

Crockery Department

The most complete stock in town

Special value in.....
Dinner Ware,
Toilet Sets,
Banquet Lamps.

A full line of Xmas novelties. Inspection solicited.

Spratt & Killen,

FAMILY GROCERS
Established 1/4 Century.

A Tailor to Trust

"I don't want a tailor to trust me, but I want a tailor that I can trust—a tailor whose say-so stands for all that means honest quality and a good 'job'."
This young man was on his way to J. J. RICH'S, Little Britain, and was telling his friend why he was heading there. He had "wasted his substance" among the high-priced and was suffering from disappointment as well. My customers are never disappointed either in quality of goods, or fit and finish.
J. J. RICH,
The Nobby Tailor, Little Britain

FARMERS IN SESSION.

Two Interesting Days with the Agriculturists.

WEDNESDAY AT OAKWOOD—THURSDAY AT LINDSAY—SMALL ATTENDANCE—GOOD ADDRESSES.

That time of the year has again swung round when the Farmer's Institute speakers go about the land. With enthusiasm and carefully prepared speeches they set themselves the task of enlightening the rural democracy—through the press; for it is a fact that farmers are not yet sufficiently interested in their own calling to go across a concession to hear its problems discussed by the most competent lecturers.

AT OAKWOOD.

At two o'clock on Thursday, President Channon and Secretary Keith were at their desks and in the comparatively small audience were Messrs. W. R. Swain, J. Wallace, Stephen Washington, D. King, D. C. Ross, W. Parkinson, W. Thorndike, and John Hooper. The president said: I am sorry there are not more farmers here. As a class we do not show the interest in these meetings that we ought to. They are helpful in every way. I have found a great advantage in changing certain of my methods of farming in accordance with instructions received at these gatherings. We are at a period when the cultivation of the soil is no easy matter. It has become a science. The man who does not know how to preserve the fertility of his land and increase it, cannot be a successful farmer any more. There are also new departments of farm activity to be cultivated. Fruit-raising and stock are now surpassing even grain-growing in importance. An orchard should be on every farm. Apples especially are a most desirable fruit, easy to raise and most wholesome to use.

Mr. J. L. Woodward, of Lockport, N. Y., one of the Institute speakers, delivered an address on "The Animal as a Machine." In discussing stock as so many machines for the production of marketable commodities, Mr. Woodward gave a good deal of valuable information about their care. One passage to illustrate: Take the cow; her feed is the fuel of this machine. For the best results the fireman must know his business. He ought to know how much fuel is required and how the machine should be used that the result shall be the best. Now a cow is a machine that takes 65% of the fuel to keep itself warm. Man's temperature at normal is 98 degrees; that of the cow 101, so a cow needs a good deal to keep herself warm enough. If you expose a boiler to the cold air you waste a lot of heat. If you keep a cow in a lower temperature than from 60 to 70 you waste heat from her and hence are throwing away your fuel. Young stock with more vitality are fed to better profit than older animals because they maintain the normal heat with less food. Put cattle in doors early. Don't have them going about eating the fog off the fields. (Laughter.)

In June the cow is in her best condition and gives the most milk because her feed and surroundings are most suitable. Now the nearer you can come to giving her the same food and general conditions in winter the better for both you and her. A warm, dry stable with plenty of light is one thing necessary. Then there is her food. If you have ensilage you approach very near to the grass of June. It has the elements required to make the cow healthy and sustain her flow of milk.

Mr. John Campbell gave a capital address on "The Social Advantages of Farm Life" in his remarks Mr. Campbell pleaded for making the home more attractive by improved buildings, decorations, literature and social gatherings. Young people should be given every possible advantage, but in return should take their share of the work and responsibility. Mr. W. M. Robson followed with a paper on Horticulture. Mr. Gordon King read a good article on "Hogs." The afternoon session then closed.

In the evening Mr. John Tinney spoke on "Spraying" and the pests it destroys. Mr. Albert Davidson read a capital paper on "The Outlook for Farmers." Mr. W. L. Woodward delivered his "Lay Sermon" full of advice to parents. Mr. W. M. Robson's paper on "Dress Coats" closed the session. There was a full house in the evening.

AT LINDSAY.

On Thursday the base of operations was shifted to the council chamber, Lindsay. The president called a very fair number to order at 2 o'clock. Mr. J. L. Woodward spoke on "Economic Milk Production." This was a splendid address along lines similar to those of his Oakwood speech. Mr. F. E. Hoar, of Valentinia, read the following paper on

STICK TO THE FARM.

This is an age of unrest and dissatisfaction. We are all seeking for something; we hardly know what. But when we come to consider the subject we find that the youths of to-day are very anxious to climb the ladder of fame and success some easier way than our fathers struggled bravely up. Thus, to boys who have been brought up on the farm, town life, with all its allurements, such as high wages, short hours, easy work, and gay associations, is no small inducement. But we are constantly reminded that "All is not gold that glitters," so before rushing into the towns and cities let us pause to count the cost. In the first place the ordinary wages in town would average about \$1.00 a day, which is far more than can be obtained on the farm, the year round. But when you

deduct ten or twelve dollars per month for board and other expenses of a similar nature, it brings the wages down to a low figure. Of course a young man who is living in the town might get along with less expense. Then to start to work at seven and quit at six, without any horses to attend to, is no small inducement. But remember you must be always there. One who tried working in a mill said that he would rather return to the farm and work sixteen hours per day. But you may say "I don't intend to work in the mills at such low wages. I am going to be a great merchant and pile up money by the thousands, and not work hard either." Perhaps you may, but there are very few merchants who attain that goal. And you may depend that they have to struggle bravely up, and even then his life is full of anxious care. Business worries do not sit lightly. Merchants have anxieties that put all a farmer's troubles in the shade. Lately I heard one say that he had several thousand dollars' worth of perishable produce ready for the English market; the ship had been engaged to carry it, but on account of the war it had to go on another service and his goods were in danger, for no other ship seemed available. That sort and size of trouble does not come to the average farmer. Also in the line of education. There are certainly high salaries at the top but those professions are so crowded and the standard so high that it costs the average young man a large amount of money and leaves him broken down in health so that he cannot enjoy his wealth and position when he has obtained them. We hear so many people complaining that agricultural life is such hard work, close confinement, long hours and poverty all our life time. While we must admit that rural life has its dark side, such as close competition, low wages, poor crops and low prices. At some times there are also long hours and continuous hard work; yet there is a bright side also, for with the improved machinery of to-day the hard work of years ago is accomplished now by riding around on the binder, mower, etc. Following the plow is to me one of the best jobs under the sun for it is easy work and permits a development of the mental faculty, for you have not much to do but think and plan. It is true that there is heavy work on the farm such as handling hay and grain threshing and such work, but it does not last long. Then in the winter on the ordinary farm there is ample employment for one man tending the stock, which is pleasant work for anyone who likes it. In fact the farm, with its outdoor employment, always in fresh, pure air, develops an iron constitution and strong muscles, which are better than wealth. Then a man on the farm has great liberty and independence, provided he has enough capital to not be compelled to sell whether the markets are up or down. If we feel like taking a day of pleasure occasionally we can hitch up a horse and go to will. Then those long winter evenings can profitably be spent with the best authors or other ways as you may choose. But the main objection is there is no money in it. Well if a man has no sympathy with that calling but is always wishing he was somewhere else, he certainly will not succeed and the sooner he gets out of the business the better. But there is a fair living on the farm even in this day of close competition, but we must make it our business and go at it in business style. In the first place we must have a farm that can be brought to a state of cultivation, not a rock that won't grow anything. Then we must keep books and know what we are doing, not guess, and take stock at least once a year, so that if we are going down hill we may search for the cause. On the other hand we often feel discouraged but when we find that we are slowly but steadily progressing we receive new hope. Then we must study rotation of crops and the best methods of tilling the soil. Also we must have a little of nearly everything, such as horses, cattle, sheep, hogs, hens, etc., so that most of the coarse grain can be kept on the farm where it will yield good returns. Then if we are sick and not able to work, the grain is developing, the cattle, sheep and hogs are growing and our income still continues. Now in conclusion. If you are naturally adapted for some of the professions and cannot be contented to settle down to farm life, do not attempt it. But if you have natural ability for agriculture and its arduous toil, go to work with a heart and will, and you will find the truth of the language of the poet

"Oh life, 'tis very sweet to lie
Upon thy breast without endeavor,
But sweeter far to breast thy storms
And battle with thy waves forever."

EVENING SESSION.

Scarcely twenty people sat around the council chamber at the evening session. Three-quarters of an hour late, the exercises began by an address by Mr. Robt. Reid, of Reaboro. Mr. Reid has spent some time at the Guelph Agricultural College and his talk described life at that institution. Mr. Reid took a day from rising at 5 to retiring at 10 o'clock; spoke of the practical and theoretical work and gave a very clear idea of how a student spends his time up there.

Mr. John Campbell—What do you think of Mr. Rennie's shallow cultivation methods?

Mr. Reid—I think they are sound. Mr. Rennie plows down clover from four to five inches deep and puts the soil up in drills in the fall. In the spring he harrows that out and sows the crop. I have seen him sow roots with no more cultivation than that. He says it works well in the heaviest land in Ontario. Deep ploughing is done only once in four years. His idea is that root land should be clean be-

fore you sow. On account of importing so much seed they have the greatest variety of weeds at the farm I ever saw, but they get very little chance.

President Channon—What education should a young man have before going to the college?

Mr. Reid—The principal advises students to pass the entrance at least, although some get on nicely that have not. A few pupils had first-class certificates. They of course were at a great advantage and swept everything.

Inspector Knight—Do you find that the better scholars do the practical work as well as others?

Mr. Reid—Yes, the lazy ones are pretty evenly divided among all classes.

Mr. Geo. Graham—What did they teach you about bees up there?

Mr. Reid—That they are a necessity to growing clover. Without them the plants cannot be properly fertilized. No other agent carries the pollen so effectively.

Mr. W. M. Robson—What practical horticulture is taught?

Mr. Reid—Grafting and setting out plants, together with the general care of plants and trees.

GOOD DRINKING WATER.

"The Farm Well" was the title of a strong talk by Dr. Herriman. He said; I have been looking into the report of the Experimental Farm that you farmers get, but don't read it. It says that samples of well water sent up there will be analyzed for nothing. Of the samples sent last year 54 per cent were declared unfit for drinking and only one third was good water. That is an alarming state of affairs. The well ought to be pure. Out of it you get the water that takes so large a place in the daily life of the family. You drink lots of it, in it you cook your vegetables and wash your dishes and milk cans. You put a few microbes into the cans and when the milk goes in they multiply very rapidly and disease is spread abroad. Usually the well is in some low place, the barnyard is near, sometimes worse impurities, and disease and death filter into the drinking water. Often cattle stand near to drink and add to the filth. Backdoor slops often find their way into the water too. I have traced plenty of cases of typhoid and diphtheria to bad water. The carelessness of most people is astonishing. Don't put your well in a low place. Keep it banked up to the platform. Have nothing near that can contaminate. Send samples up for examination often and you will remove a great deal of sickness and expense from your homes.

Mr. Geo. Graham—Do you think, doctor, that the report showing 54% of impure water represents the average country well?

Dr. Herriman—Perhaps it is not quite so bad, I can only give you the figures.

Mr. Graham—I thought probably suspected samples would be sent whereas real good water would not and the result might be worse than an average.

President Channon—What sort of well should be made?

Dr. Herriman—Putting down a pipe beyond soaks answers the purpose.

President Channon then described how the system recommended by the doctor had been successful at the school well near Oakwood.

Mr. John Campbell—If the soakage is responsible for disease, how is it that it is nearly always at low water that disease is contracted?

Dr. Herriman—Because the filth and bacteria are concentrated in the small amount of water and hence are taken in larger quantities when the water is used.

Mr. Graham—Is water out of rock as good as out of clay?

Dr. Herriman—It contains more lime and is not so wholesome for most people till it is boiled.

Mr. J. L. Woodward delivered his "Lay Sermon." He began by saying that we are paying more attention to improving cattle and hogs than to improving humanity, and proceeded to insist that three-fourths of the people that marry are ill-made. "Their life is an armed neutrality instead of a union of heart and soul. Investigate the antecedents of your partner in life at least as much as those of a horse or ox you intend buying" said Mr. Woodward. Proceeding to training boys he advocated giving them money of their own, allowing them to earn money, do business, cultivate self reliance and manliness. "God is never satisfied with what is, but always wants something better and so we should expect our boys to be an improvement on us" was a characteristic sentence of a fine address.

Clubbing Rates.

The Watchman-Warder and Toronto Sun to Dec. 30th 1900.....	\$1 00
The Watchman-Warder and Farm and Home.....	1 00
The Watchman-Warder and Weekly Mail to Dec. 30th, 1900.....	1 50
The Watchman-Warder and Weekly Globe to Dec. 30th, 1900.....	1 50
The Watchman-Warder and the Family Herald.....	1 65
The Watchman-Warder and Weekly Witness.....	1 55
The Watchman-Warder and Farmers' Advocate.....	1 65
The Watchman-Warder and Farming 1 65	
The Watchman-Warder and Toronto Daily World.....	2 75
The Watchman-Warder and Toronto Daily Star.....	1 80
The Watchman-Warder and Country Gentleman.....	2 50
The Watchman-Warder and The Toronto Evening Star, one year.....	1 75
The Watchman-Warder and Conkey's Home Journal—a popular song and music with each number, one year.....	1 2