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THIS IS THE SEASON FOR NOTIONS AND YOU'LL FIND IN OUR STORE A CHOICE SUPPLY OF THEM

In Ladies' Wear, we are showing new varieties for the neck. You want to set off a plain waist? Well, there is nothing will do it so effectively as a nice, new and fashionable collar or stock. All colors in silk, cotton and linen, plain and fancy makes, from 12½c to \$1.50

Bead Chains also form an important item in Neckwear this winter. We have them.

Ready-to-wear Belts in every style, also Belting by the yard. Handsome Buckles to suit Ribbon or Belting Goods.

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We have just opened a beautiful showing of Cushion Tops for Christmas. Come before the best patterns have been chosen from them.

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Ladies' heads are a receptacle for more than notions. We have wisely considered the fact, and can furnish them with the very latest in Fancy Combs, back and side, also the newest pompadour Combs, which removes the necessity of the unsightly pad now used. Just examine them.

A word or two about G'oves: Anything you desire in cotton, wool, cashmere, mocha or kid, we can give you if it is at all possible to suit you.

In the Corset line we carry all the best makes by the best makers. Ladies, it is to you we address this announcement, and it is to you we look for the answer.

O'LOUGHLIN & McINTYRE,
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THE VICTORIA LOAN AND SAVINGS CO.
Lindsay Ont.
Authorized Capital \$300,000.00

3½% Allowed on deposits of \$1.00 and upward, compounded half yearly.

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Money to Loan on Easy Terms of Payment.

For further particulars call at the office, opposite the Market

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We are receiving and distributing large quantities of **HARD COAL**, fresh and clean, have also good stock of **STEAM COAL** from the best mines.

First class **HARDWOOD CORDWOOD**, also **MILLWOOD**.

Our **DRY CEDAR** and **CHARCOAL** is just what is required for starting up the fire in your furnace or stoves.

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A few Shares of the above Company will be sold at \$50.00 per Share Par Value.

One \$500.00 machine and one \$300.00 machine for sale fully guaranteed.

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Owen J. B. Yearsley
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CAMBRAY,
Has for Sale a Carload of **FIRST-CLASS . . . CUTTERS**

Made by Tudhope of Orillia, which he will exchange for **HORSES or CATTLE**, or **SELL CLOSE FOR CASH**. Also a full line of

Harness, Robes, Blankets, Etc.

Do Not Buy WALL PAPERS until you have seen my stock.

SALE NOW ON
5 cent Wall Papers are big values
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The Canada Permanent Western Canada Mortgage Corporation.
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Money to loan at very lowest rates at any time, and terms to suit borrower. The Corporation being an amalgamation of four companies and having capital and assets of over twenty millions, is prepared to do terms. Private funds if preferred.

G. H. HOPKINS.

SITE OF THE HOUSE OF REFUGE SELECTED BY COUNTY COUNCIL

It is the Curtin Farm Southwest of Town—Plans and Estimates for Building Will be Procured Forthwith

If the efforts put forth some time ago in behalf of an House of Refuge were not then successful in winning the people to the project, they probably so directed the people's attention to it, that its erection now under statutory direction will be undertaken with a good deal more popular approval than it otherwise would have been. The way was certainly well prepared for the action since taken by the legislature, and while the advocates of the House of Refuge would much rather have had it built under voluntary mandate of the county, yet in the fact that a popular majority of votes was once cast in its favor there are the essential elements of that mandate, and the assurance that the action now taken by the county council in compliance with the statute will be cordially received by the people of this county. Moreover the solution of the whole matter has provided the strongest sort of credential for those who plead the cause of the Refuge in this county heretofore.

It is not too much, now, to say that the Refuge will be an accomplished fact at an early date as possible. In commission on Friday afternoon, the county council ordered the purchase of the Curtin farm of 75 acres southwest of the town, and instructed a committee to get plans and specifications and estimates on a building. The general plan of the Lambton institution in Samia is to be followed. It was that Refuge which best suited the council's view recently went out on a tour of investigation.

There were two parcels of land under serious consideration by the committee appointed to select a site. They were the Curtin property which was bought, and the Tully farm just south of town and facing on the Lindsay road. It was agreed that the latter, because of its nearness to town, was the better location, but because it was only 50 acres the committee decided that it would not do. This opinion arose from the testimony of those in charge of the Refuges visited, that a small piece of land could not be worked to advantage.

THE DISCUSSION

On Friday when the report was read recommending the purchase of the Curtin farm, Councillor Fairbairn who had not been able to accompany the committee on the second tour of offered properties, said that at the first trip the Tully property had been favored, and that he did not know why the change had been made. He believed that its nearness to town would allow a good many visitors with donations to reach the institution, who would not reach a more distant site. This would tend to make life more enjoyable for the inmates, and encourage contributions to the Refuge.

Councillor Graham, chairman of the Site Committee said that the committee had not at any time decided upon the Tully property. It was a good property but not large enough. The committee had gone to expense to get the opinions of those with experience with Refuges, and had followed their advice. The nearer property could be more cheaply equipped with water, electric light sewer, etc., but these involved merely first cost and should not weigh too much in considering the future of the institution. With regard to the nearness of town, the authorities of Refuges visited, said that being removed some distance had its advantages, especially for such of the inmates, as getting to town might fall into habits that had marked their lives and likely brought them to the institution. It was better to be removed a little from the town.

Mr. Fairbairn—I had known that a property too far away from town to take advantage of the light, water etc., I should not have favored building near Lindsay at all. There are other parts of the county with just as good right to the building as Lindsay.

Mr. Graham—The Curtin property will use these conveniences.

Mr. Fairbairn—It will cost from \$2000 to \$5000 more to put them out there.

Mr. Graham—It is 60 rods further away. Mr. Plikie tells me that about \$500 will put the sewer across that distance in that soil. The water pipe can be laid in the same trench and as for electric wiring, that will make very little difference.

Mr. Austin—I do not think there is much in the idea that 50 acres cannot be handled as profitably as 100. It depends a good deal on how it is worked. Victoria county is settled about as thickly as it will ever be and there are counties with an equal population that are satisfied with less than 50 acres for their House of Refuge.

Mr. Channon said that Mr. Graham had taken his speech, and perpetrated the joke that it was nothing new for that gentleman to talk anything he could from him when he got the chance. Mr. Channon had gone carefully over the two properties mentioned and satisfied himself that the Curtin farm was superior for the council's purpose.

Moreover, he said there was no possible way to work 50 acres as profitably as 100, or 100 as profitably as 150. The 60 acres required about the same equipment as the larger farms. A hired man would be needed.

Mr. Austin—Some of the Refuges visited had none.

Mr. Channon—All had except where a lot of day help was hired, and that does not pay on any farm. A small farm allowed no variety of crop unless very little of each sort were grown.

Mr. Shaver thought the price asked for both properties was too large. He would not give it. There was no need of buying now.

Dr. Wood reviewed the whole question and found strongly in favor of the Curtin site. Mr. Scully favored the Tully farm. At the vote there was no opposition to adopting the committee report in full. The same committee was instructed to make the purchase, and get plans, specifications and estimates, and report at the January session.

A CHAMOIS

cannot be larger than the flank of the chamois, a species of deer from which it is taken, and perhaps you have been used to the smaller kind.

If you are thinking of producing some of your own handwork on chamois for Christmas begin now—also see our chamois before buying elsewhere.

We know—because of the immense range in sizes, the soft velvety texture, the absence of thin spots, and the fine display of shades, that a finer lot of chamois can not possibly be gotten.

E. Gregory
Corner Drug Store, Lindsay

FENELON FALLS BONDS WERE GUARANTEED

Council adopted a by-law to guarantee the bonds of the village of Fenelon Falls for \$75,000. These bonds have been issued by the village to raise money to pay the grist mill, water power, electric light plant, etc., recently bought by the village and now under operation as a venture in municipal ownership and control. As recorded last week, Solicitor McDiarmid and Councillor Martin of the Falls appeared before council to ask that the county endorse these bonds. A majority of the members favored doing so at the June session, but the introduction of the by-law was left till the last day of the session, and the two-thirds majority required to give a by-law three readings in one day could not be obtained.

Mr. McDiarmid explained that the property had been operated by the village for the past two months, and at a profit. Hence the proposition was even a better one than it was in June. The village had sold \$39,000 of the bonds to the Dominion Securities Company at 93 cents on the dollar, with the understanding that should the county guarantee be got 44 cents extra or 97½ cents on the dollar should be paid. The net difference in the selling price of the \$75,000 issue would be \$3,375 which

with interest at 4 per cent. would in the 30 years equal nearly \$7,500, which would be saved to the village by the county's guarantee. Mr. McDiarmid explained that the mill was rented to W. H. Meldrum of Peterboro for \$1,250 a year and the electric plant was paying. The power equalled about 750 horse power. The county ought to guarantee the bonds.

A by-law doing so was introduced, and on Saturday given its third reading, Councillor Graham strongly objecting and being supported at the vote by 4 other members.

CANADIANS COMPETE

Our Meat is Having an Effect on the Prices in the English Market

U. S. Consul Boyle at Liverpool says:

Owing to the enormous number of cattle sent from Canada to make up for the American deficiency, the price of meat at wholesale has recently been very low, but the consumers have not been much benefited thereby.

The government of New Zealand has had in contemplation a plan for the establishment of meat markets, where the product of the colony would be sold at cost price; but the British wholesale and retail butchers are up in arms against the proposition, and so serious has this opposition become that the government of New Zealand is still hesitating about carrying out its plans. The removal of restrictions from American cattle (from the States of Maine, New Hampshire, Vermont, Massachusetts, Connecticut, and Rhode Island) will, it is expected, still further glut the market, and it is doubtful whether the obtain present prices. The prohibition on the importation of cattle from the Argentine Republic was removed early in the year, but was subsequently re-established, and the trade from the date has become thoroughly disorganized.

Owing to the high prices ruling in the United States for bacon and hams, there was a very considerable shrinkage in the quantities imported during 1902, especially toward the latter part of the year, when the effect of high prices curtailing consumption came to be more acutely felt. Canada is a much stronger competitor with bacon from the United States, than formerly, and Canadian bacon was imported in much larger quantities during 1902; the prices at times were actually lower than the prices of American bacon, though usually, owing to its leaner, and the superior quality (from an English standpoint), it brings from \$1.21 to \$1.94 more per cwt. (112 pounds).

EXPLOSION AT NEWMARKET

A Big Boiler Exploded With Fatal Results and Heavy Loss of Property

Two men were killed and half a dozen more or less seriously injured Wednesday morning of last week about 9.15 by an explosion of one of the boilers in the woodenware factory of William Cane & Sons, Newmarket. John Agnew and Frank Birch, firemen, were killed and nine badly injured.

CAME WITHOUT WARNING

The explosion came apparently without any warning. Frank Birch, one of the two firemen, was in the alleyway outside, and was struck by the front end of boiler No. 3 in its furious course. He was blown fully 60 feet along the lane at the rear, and was so badly injured that he died in a little over an hour. Though no bones were broken he had inhaled a lot of steam, and suffered from a severe scalp wound. When the workmen had recovered from the shock their first inquiry was, "Where was Agnew?" but poor Birch, though apparently conscious, could not tell them. After a short search Agnew, who is supposed to be in the boiler house at the time of the accident, was found in the alley near the other end of the boiler-room covered with bricks and debris. Both shoulders were broken, his head was badly hurt, and he, too, was scalded. Death must have been instantaneous.

MORE IN DANGER

An inspection of the works causes wonder that more were not killed or injured. The main factory, a substantial two-storey brick building, about 200 feet long, fronts on the north side of Huron-st., and has two wings running back from each side. In the centre at the foot of the tall chimney, shown in the accompanying cut, is the boiler room, about 30 feet square, constructed of brick and roofed with steel. For purposes of fire protection it is separated from the main building and the wings by an alleyway six feet wide. It holds a battery of four boilers, each fourteen feet long and six feet in diameter, weighing 25,000 pounds. It was boiler No. 3 counting from the east end which exploded. The result was appalling. It literally broke in two at the middle, and the rear end burst through the twelve-inch brick wall into the machine shop, forming part of the main building. The front end flew in the opposite direction through the twelve-inch brick wall, across the alleyway and lodged against one wall of the west wing. The two pieces had torn away from their cement setting, and were found at least 50 feet apart. The cause of the explosion is not known.

While going his rounds Dr. Nansen of Whitty, was upset from the buggy striking his shoulder on the frozen ground, and breaking it.

WRONG IDEAS OF OCCUPATIONS MAKE THE BOYS LEAVE THE FARM

The Farmer Can Improve his Mind and is in an Independent Position

Mr. W. J. Way of Kent county writes as follows to the Farmer's Advocate: Boys leave the farm from various motives. Chief among these is an erroneous conception or appreciation of the relative advantages of farm life as compared with that of other vocations.

There is still the notion is some minds that the so-called learned professions offer more scope for the exercise of special talents; that they also afford more glory, and bring a man's intellectual attainments and powers into greater prominence.

Some farmers' sons also fancy that mercantile and business pursuits, or the arts, are more genteel, attractive or desirable than what they regard as the drudgery or the humble condition of the farmer.

FARMERS MAY READ UP

Firstly, in opposition to all this, let the truth be ever born in mind, that life on the farm (as elsewhere) is largely what we make it, and is dependent in no small degree on what we ourselves are. To illustrate: One man on a farm may be rude, uncultured and unsystematic in his methods; another exhibits qualities the very reverse. Examples of each class are not wanting, though it is gratifying to note that the latter class greatly predominates today. The uneducated and unsystematic farmer is becoming an entity of a past age. With the advance of science and general intelligence the farmer is keeping no mean pace. His progress is not to be despised. From the rude condition of his forerunner the tiller of the soil has emerged, and is yet advancing to a higher plane. The educational facilities now within his reach—magazines like the "Farmer's Advocate," books on agricultural subjects, scientific bulletins, and a course of correspondence instruction (if he wishes) for himself or his sons, furnished at his home at small expense—leave the farmer without excuse if he remains in ignorance as to matters pertaining to his own occupation. And he need not stop here in his pursuit of knowledge. If he is desirous of broadening his field of mental vision, he may extend his reading into other avenues; he may read natural or civil history, political economy, science or philosophy, in any or all its branches, as his tastes may direct.

The plea sometimes made by farmers of lack of time for mental culture is without basis in fact. Many fritter away enough time in the "corner grocery," or in mere gossip, or in the saloon, in which by earnest effort they may become educated.

Someone has said: "Most men waste enough time for self-education." It is quite true that the farmer has a great deal of work to do, especially at some seasons of the year, as seeding and harvest time. Yet during the winter season and often at other times, he has as much respite from labor as perhaps any other class, and much more leisure than some others—much more, for example, than the merchant, whose duties press him throughout the year and often involve more hours each day. Yet the merchant is generally a well-read man.

THE INDEPENDENT MAN

The farmer lives under clearer skies and breathes purer air than the dweller in the city. His work and mode of life are more natural, and, therefore, more healthful; city life more artificial. He eats food of his own production, and is thus more independent, while he also contributes to the supply of other classes. He drinks water taken from the pure spring or well, and not that filtered from sources of uncertain purity, as in the water supply of cities. And these are some of life's essentials. And then, the business of the farmer is subject to less contingency and less fluctuation than most others. The forces of nature mistaking to his wants are more constant in their operations than the artificial and conventional factors operative in trades and commerce. The professions also have their full quota of work and vexation, with some successes and many failures. So that the boy from the farm in quest of another field in which to employ his talents, though he may reach his goal, need not expect to have all his desires fully gratified; nor need he doubt that those talents or powers might be turned to good account on the farm.

Let the homes of farmers be beautified and made attractive; and let the boys be provided with wholesome entertainment and the best literature. Encourage them to study, to think, to observe, and they will be less inclined to leave the farm.

They should be well instructed in the subjects of a primary education. These, together with some knowledge of bookkeeping and business forms, and a good acquaintance with the various branches of the science of agriculture, will generally be found to impose a sufficient task. Agriculture offers unlimited opportunities for research, but in order to be fitted to pursue and enjoy this research a man must have carefully studied the nature and composition of soils, climatic conditions, plant life and growth, etc.

A NOBLE CALLING

Men of the most gifted and cultured minds have delighted in husbandry. Among the ancient Romans, Cicero thus speaks: "I am charmed with the nature and productive virtues of the soil. Can these men be (Continued on Page 2)