# The Acton Free Press.

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ADVERTISING RATES—Transient advertisements, 10 cents per Nonpareil line for first insertion, 3 cents per line for each subsequent insertion.

CONTRACT RATES—The following table shows our rates for the insertion of advertisements for specified periods:—

| SPACE. | 1 YR. | 6 MO. | 3 MO. | 1 MO |
|---|---|---|---|---|
| 30 inches | $60.00 | $35.00 | $20.00 | $7.00 |
| 10 inches | 35.00 | 20.00 | 12.00 | 4.50 |
| 5 inches | 20.00 | 12.00 | 7.00 | 2.50 |
| 1 inch | 6.00 | 3.50 | 2.00 | 1.00 |

Advertisements, without specific directions, will be inserted till forbid and charged accordingly. Transient advertisements must be paid in advance.

Advertisements will be changed once each month if desired. For changes oftener than once a month the composition must be paid for at regular rates.

Changes for contract advertisements must be in the office by noon on Tuesdays.

Accounts payable monthly.

W. P. MOORE
Editor and Proprietor.

## Business Directory.

### MEDICAL.

JOHN M. MACDONALD, M. D., C. M., SUCCESSOR TO J. F. UREN, M. D. C. M. Office and residence—Corner Mill Frederick Streets, Acton. Office Hours:—8 to 10.30 a.m.; 1 to 3 p.m., and 7 to 9 p.m.

THOS. GRAY, M. D. C. M., McGILL. L. R. C. P. EDINBURGH. L. L. P. & S. GLASGOW. MEMBER BRITISH MEDICAL ASSOCIATION, ETC. Office—Frederick Street Acton, Ont.

DR. DRYDEN, EYE, EAR, THROAT AND NOSE. Corner Woolwich and Baker Streets, GUELPH. OFFICE HOURS—10 a.m. to 1 p.m. and 3 to 5 p.m. SUNDAYS—10 a.m. to 1 p.m.

### DENTAL.

L. L. BENNETT, L.D.S., DENTIST, GEORGETOWN, ONTARIO

J. M. BELL, D.D.S., L.D.S. DENTIST, ACTON. Office over McKee's Drug Store. HONOR GRADUATE OF TORONTO UNIVERSITY. VISITING DAYS—First and third Tuesdays, Brookville; Friday, Rockwood. The latest anaesthetic used if desired.

### LEGAL.

A. J. MacKINNON, BARRISTER, SOLICITOR, CONVEYANCER. OFFICE—Mill Street in Matthews' Block, Opposite.

R. J. McNABB, Clerk, Fourth Division Court County of Halton, Conveyancer, Agent Fire and Life Assurance and Real Estate Agent. Money to loan, etc. OFFICE—Perryman's Block ACTON ONT.

### MISCELLANEOUS.

DR. A. P. HUSBAND, V. S. Graduate Ontario Veterinary College, Hon. Member Veterinary Medical Society. Office—Over Weedon's Barber Shop, next door to Post Office, Mill Street, Acton.

INSURANCE AGENT, W. H. DENNY, General Agent Confederation Life Association. Agent Union Fire Insurance Companies. Office Young St., Acton.

FRANCIS NUNAN BOOKBINDER, Wellington St., Guelph, Ontario. (Over Williams' Store.) Account Books of all kinds made to order. Periodicals of every description carefully bound, neatly and promptly done.

MARRIAGE LICENSES. W. P. MOORE, ISSUER OF MARRIAGE LICENSES. Private Office. No witnesses required. Issued at residence to the evening. The Free Press Office, ACTON.

WM. HEMSTREET, LICENSED AUCTIONEER For the Counties of Wellington and Halton. Orders left at the FREE PRESS office, Acton, or at my residence in Acton, will be promptly attended to. Terms Reasonable. Also money to loan on the most favorable terms, and at the lowest rates of interest, in sums of $500 and upwards.

SUBSCRIBED STOCK CAPITAL $185,000.
THE WELLINGTON MUTUAL INSURANCE COMPANY. Established 1840. Head Office GUELPH, ONT. INSURANCE on Cash and Mutual plan. Any communications forwarded to my address, Box 362, or telephone 56, will be promptly attended to. JOHN TAYLOR, Agent, Guelph.

—ACTON—
Machine and Repair Shops
HENRY GRINDELL Proprietor
ARE well equipped with all the machinery necessary to execute all repairs to machinery and agricultural implements, and to do all kinds of steam-fitting, horse-shoeing and general blacksmithing. Woodwork repairs performed in a satisfactory manner. We can repair any machine or implement of any make. Have nothing else but first class workmen employed. Prices Reasonable. Shop—Opposite Grange Hall, Acton.

ACTON
SAW MILLS
LUMBER, LATH SHINGLES AND WOOD.
DRESSED LUMBER, ROUGH LUMBER, LATH, SHINGLE AND STOVE WOOD OF ALL KINDS
—Kept Constantly on Hand.
James Brown.
Terms Cash.

STOCK TAKING SALE
ALL WALL PAPER
At Cost
For Two Weeks
....AT....
DAY'S BOOKSTORE
GUELPH
DRY + BULLS + CHOICE

MERCHANTS BANK OF CANADA

| | |
|---|---|
| Capital .... .... | $6,000,000 |
| Rest .... .... .... | 2,700,000 |

A GENERAL BANKING BUSINESS TRANSACTED.

Interest at most favorable current rates allowed on Savings Bank accounts.

Letters of Credit, available in all parts of the world, issued at this office.

Special attention given to Farmers' Business.

MONEY ORDERS.
FOR ANY SUM UP TO $50
Payable at any banking point in Canada outside of the Yukon Territory, may now be procured at the Bank Counter without any delay.

ACTON BRANCH
A. H. DEVITT, Manager.

Good Shoes
Seasonabe Prices.
We are here to serve you faithfully and well. The whole system of our business revolves around the central point, that we sell good goods at reasonable prices. The day of large profits is gone. Sudden fortunes are not often made honestly. We are content with the moderate rewards that come from a large trade well managed. Come and talk shoes with us we can't discuss politics, but we are full of ideas on foot gear. We sell all Lines and suit all Customers.
W WILLIAMS.
The Shoe Man,
Mill Street - - - Acton

For the best Quality of
FLOUR
GO TO
EVERTON OR EDEN MILLS
Always sure to get the BEST ARTICLE at RIGHT PRICES.
Bran, Middlings, Chop Feed, Etc., for sale.
Chopping done and Oats rolled for horses every day at both mills.
Cash for wheat and Oats.
HENRY HORTOP.
PROPRIETOR

Are You Going To
Get a New Cutter?
I have a very nice assortment, very Stylish, Roomy and Comfortable, all My Own Makes, best value in the country.
I have a splendid assortment of heavy Bob Sleighs, made of the very best materials and guaranteed to keep the track.
I also have a nice line of pleasure Bob Sleighs 2 and 3 seats, just the proper thing for any farmer to have. Don't fail to call and see my stock. Remember this is the best Shop in the county for all kinds of Repairing.
J. N. O'NEILL.
GEORGETOWN.

—ACTON—
LIVERY
—AND—
BUS LINE
The undersigned respectfully solicits the patronage of the public, and informs them that
Well Equipped and Stylish Rigs can always be Secured
At Reasonable Rates. A comfortable bus meets all trains between 10 a.m. and 6.10 p.m. Careful attention given to every order. The wants of Commercial Travellers fully met.
JOHN WILLIAMS
Proprietor

—THE—
TRADERS' BANK OF CANADA
Capital paid up, $1,000,000
Assets Over $9,000,000.
Gue ph Branch
(NEXT DOOR TO POSTOFFICE)
Savings Bank Department
HIGHEST CURRENT RATE OF INTEREST paid on sums deposited of $1 and upwards. Interest allowed from date of deposit to date of withdrawal and compounded half yearly.
Advances made to responsible farmers on their own names at the lowest current rates.
No charge made for collecting sales notes if payable in Guelph.
A general banking business transacted.
A. F. B. JONES, Manager.

SPECIAL
FOR
MACHINISTS.
GRAND DISPLAY of STANLEY'S CELEBRATED TOOLS.
Last Saturday, came to hand the best assortment of machinists' tools ever brought to Guelph. An education for you in seeing them if not to buy
JOHN M. BOND & CO.
GUELPH.

VIM OATS.
A New Kind of Chopped Feed, only $12 per ton, Bags Included.
Come and see it. The cheapest feed going. Used with corn, wheat or oats it can't be beat.
Whole Corn, 55c. in large lots, $1 for ground. Unloading a Car at both Guelph and Rockwood, this week.
Chopped wheat $22 per ton.
Chicks, $20 per ton. Guelph, $1.50 per 100.
Oatmeal, $2.25 per sack; $4.25 half sack.
Quaker Oats, 10c. package; 7 lbs. for 25c. 10c package; Malt Rolled Wheat, Cracked Wheat, Graham flour, Buckwheat flour, Split Peas, Pot Barley, &c., 4, 6 and 10 lbs. beans, for 25c. Have turnip allsorts.
Sulphur and Salts, 12 lbs for 25c; Saltpetre, 10 lb. 25c; 25c; also Gentian, Ginger, Fenugreek, Horse Balls, 15c each, 2 for 25c.
White Oil Liniment, 25c bottle; Cough Powders, Worm Powders, Heave Cure, Specific Cure.
Sole Agent for
Worthington's Great Stock Food,
10 lb box for 50c, the best made. Also the International Stock Food and the Colonial Stock Food. A full line of each.
Head Stock Food all sizes—Poultry food, we have Fratz, Hess, Tuxedo, International, Colonial and Ripto.
Oyster Shells, Mica Gilt, Ground Bone, Roup Cure, Chicken Mixture, &c.
Timothy and Clover Seed, just in. First of the season. Seed Peas Barley, Oats, &c., coming in. In fact as a traveller said the other day, we have the largest, best equipped and most up-to-date farmers and stock raisers supply store in the whole Dominion, and he says he travels from Halifax to Vancouver.
Terms—Cash only.
We buy Oats, Peas, Barley, Wheat, Rye, Buckwheat, Bean, Potatoes, Timothy, Seed, Hides, Sheepskins, Furs, etc. Highest prices paid.
Geo. J. Thorp,
GUELPH and ROCKWOOD.

FRAMES!
FRAME
PICTURES
FRAMED
...AT...
Waters Bros.
ART STORE
GUELPH
ARTIST'S SUPPLY DEPOT.

THE NEW POTATO FROM NOVA SCOTIA
THE SILVER DOLLAR.
This new strain is the most popular general crop potato in the Maritime Provinces. It is an immense yielder and said to be entirely free from rot. It is a round white potato with somewhat deep pink eyes. Its eating qualities cannot be surpassed.
We imported one large car, 405 bags, in November just before the cold weather and they have never seen the frost. We propose to sell them out as long as they last at $1.25 per bag of 90 lbs; not more than 10 bags to any one person, as we wish to distribute the seed and give everybody an opportunity of getting this great potato.
Purchasers not wishing to remove them at once, may, by depositing 25c. per bag on them, leave them with us for a few weeks. This is a good opportunity to get a new blood potato at a very reasonable price.
Geo. J. Thorp,
Guelph

W. BARBER & BROS.
Paper Makers
Georgetown Ontario.
BOOK, NEWS COLORED PAPERS
JOHN R. BARBER

CHINESE LAUNDRY
In Pearson's Building, Willow Street Acton.
Laundry collected and returned. Family Washing at reasonable rates. All work done by hand. No machines or chemicals used.
FONG LEE HING, Proprietor

## Poetry.

### WE'RE CHUMS, YOU SEE!

They wonder why I run and tell
Of every little thing,
And say I'm such a baby boy,
Tied to an apron string;
But truly, I don't blame them much;
They're different from me;
My mother knows just what is what,
Because we're chums, you see!

When things are in a tangle up,
And tempers snarling, too;
When someone needs a whipping bad
(And maybe it is you!)
She never scolds nor makes a fuss,
But sweet as sweet can be,
Will try to help a fellow out,
Because we're chums, you see!

If you've been going wrong, she knows
Just how to set you right,
And shows you how your actions look
In God's most holy sight;
While if there must be punishment,
About that we agree,
Although her heart feels sorry, too,
Because we're chums, you see!

She sphere with me on my plans,
She helps me read and spell,
And makes me study hard and learn
To say my lessons well.
And mother's great at games; she likes
To play as well as me;
When our side wins she's just as glad,
Because we're chums, you see!

I'm sorry for those other chaps,
I pity every one;
They'd love to have a chum like mine
For all their poking fun.
Some mothers are too tired, I know,
And others do not care
To bother with the little boys,
Their plays and studies share,

But mine! She's just the very best—
Of loving friends to me!
And, oh! I'm such a happy son
Because we're chums, you see!
—MRS. O. B. MERRILL.

## Select Family Reading.

### A Hero.

THE book slipped to the floor and Honoria Keller sat back in her chair with a gentle yawn.

"That woman was a-hero," she said aloud. "The kind I'd like to be. I never wanted to be anything quite as much as to be a hero. Dear me, that's what I used to lie under the trees and dream about, while other girls dreamed about lovers. To do something splendid and brave—think of that! Heigho!"

She crossed the room and surveyed her small, trim figure in the mirror, with a queer defiance in her face. "Oh, it's you again, is it?" she cried. "It's always you, always! Never somebody tall and fine and lovish. You'd make a pretty hero, wouldn't you? Did you think heroes cut out five foot tall in their shoes? And had round baby faces and dimples? Dimples!"

She turned away and paced restlessly up and down the bright little room. The gentle purring of the sleeping children stole out through the half-open door. Once, when she failed to hear it, she stopped in her walk and listened anxiously. Heavy feet tramped by, now and then, in the corridors, but the step she was waiting for did not come.

"He's late again," she said aloud, in the fashion of a lonely woman. "He was late yesterday and the day before and the day before that—world without end." A sudden bitterness distorted her sweet face. "Home! What kind of a parody on the word was this pale of little rooms in a great noisy hotel? Was there the slightest resemblance to a home about them? They were bright with gaslight tonight and pretty with the bits of womanly touches her wistful fingers had given them. She had wrestled the horror of hotel rooms from them against heavy odds. And how the children had helped! Jed's horse over there in the corner, Nell's stary doll on the couch, the Tiny One's rubber dogs and cats everywhere—bless them how they helped!

Honoria Keller had been married eight years and she had never had a home. From one hotel or boarding-house to another they drifted restlessly. The children had been born in hotels—that was Honoria's greatest grief. It seemed like doing the children a great wrong. When Harry laughed at her the hurt deepened and widened. It was all Harry's doings anyway. When they had money enough, he said, in an easy way, they would have a home. Time enough.

Suddenly the woman pacing the bright little room uttered a sharp cry of pain. The old wound would not bear opening. She hurried to her usual refuge, the children in their beds. Their little flushed peaceful faces always calmed her. "You don't lay it up, do you?" the mother sobbed softly. "You know mother wanted to give you a home to be born in,—Jed, Nell Tiny One! You don't lay it up?"

For a little while she sat beside them in the darkened room, touching their little cheeks in turn, with the soft mother kisses that never waken, then, comforted, she went back again to the light. But the evening wore on dragged on, without the sound of familiar steps outside the door. Somewhere a clock chimed 10, then 11, then 12. "It was 12 last night," she said, and waited. Then 1 o'clock rang out in one clear note. "It was 1 the day before yesterday," Honora said.

They had parted in bitter anger in the morning, but that was too familiar a thing to count. Lately the partings had all been angry or coldly indifferent. When had they kissed each other good-by in the morning? Honoria caught her breath in sharp distress. "At home we would—it would be different if we had a home!" she cried out wildly. "How can we love each other this way, without a home?"

The great house settled into quiet. Somewhere a great way off, doors shut with a final clang, and loud keys creaked in their locks. "He will not come to-night," Honoria said. But she waited that way before, and before morning Harry had come. This time it was different: In the morning a messenger brought her a note from him. "Have gone away. You will not be sorry. It has been in the wind some time. I would like to have kissed the children, good-by. Harry.

How long it was she sat there, with the brief little note in her hands, before frightened, imperative little fingers tugged and pulled her back to semi-consciousness, Honoria Keller never knew. The weight on her heart did not lift or ease. It seemed to crush and choke her. The queer metallic voice that answered the children's wondering questions was not her voice. She did not wonder it terrified the Tiny One. "You isn't like mamma—I want papa!" he wailed.

"He has gone away—you will not be sorry," repeated Honoria, excitedly. "It has been in the wind some time. He was sorry not to kiss the chil—" She caught her breath as the row of scared little faces imprinted itself on her startling retinas. A sudden wave of keen, pitiless consciousness swept over her like a flood. It was all so plain now! The kindly mist had lifted from her mind.

That day somehow lived itself out, and then the next. Somehow, for the children, Honoria lived. The thrills and smart of her hurt were all she realized at first. Small things made no impression on her mind. Years afterward she wondered whether on those first days the sun had shone, or it had rained. It was a chance remark she overheard that aroused her from her lethargy. Some one outside in the corridor made the remark to some one else.

"The woman in that room there—No. 21—has been deserted," the strange voice said in what was meant for an undertone. "Yes, sir, deserted! Sounds like a novel, don't it? An' the children's there too, allright. Just lit out an' left em, as I'm a sinner."

"As he's a sinner!" growled the other voice indignantly. "It's beates do things it's at that. They ain't men."

There was sympathy in both rough voices, but Honoria did not heed. The words, not the tones, burnt into her brain. Was that it? Was Harry a brute? Dear Lord in Heaven, was she deserted?

"No! Harry would not do that!" she cried in anguish. "He went away—we were angry with each other. He thought I would not be sorry. Not sorry!" She sprang to the floor and paced to and fro, till the frightened children crept away by themselves.

But the days that went by grew into weeks, and he did not come. And at last the kind-hearted hotel proprietor was driven to take the step he had been dreading. He went up to No. 21 one evening and knocked gently.

"Come in," a weary voice said.

"Ah—good evening, Mrs. Keller, good evening," he said nervously. "I—that is, I've—er—called on a terrible embarrassing errand. I've put it off and put it off, hoping he—that is Mr. Keller—would show up again. I want you to believe it was an awful jolt for me to come up here to-night and say it, but Mrs. Keller—that is—" He caught out his handkerchief and mopped his face. "There's a bill against your husband for three months' board," he blurted out desperately.

Honoria sat looking at him steadily, letting this new disgrace filter into her brain. She did not flinch before it.

"You mean," she said quietly, after a minute or two, "that Har—that my husband owes you a good deal of money for our board, his and mine and the children?"

"Yes, that is—er—a modicum, a modicum."

And that we must go away at once? Of course I see that. But—but—" for the first time her sweet voice broke, "but I have no money to pay the bill. Wait! please don't say a word. Please go away and let me think. I must think. You will give me time to think?"

But how to think? Honoria wrestled all night with her problem. One thing was definitely clear. She must pay the bill before she went away. A way,—a way—oh, to find a way. What was to come afterwards did not matter yet. This mountain must be climbed first.

The next morning she noticed a sign pasted below, over the laundry windows: "Wanted; a first-class woman to do fine ironing. Fancy pay for fancy work. Apply within."

"Grandmother used to tell me I ironed her caps beautifully," Honoria said, a sudden resolve in her mind. "But perhaps—now—I'm not a first-class woman," she added with a pitiful smile. But she applied for the work and got it. She had the children taken to a cheaper room in one of the attics, and she went resolutely to work to earn the money to pay the bill. That the work was terribly taxing to her slender strength did not deter her. Her courage supplemented her strength. And little by little she saved the money. Afterward she wondered, how, she only worked. The night came soon she was saving had grown to the needful dimensions, her poor sore heart was almost light. On the way up to the attic she heard someone calling her a hero. It sent her straight to her blurry little mirror. "You don't look it!" she said to the worn, shabby little figure before her, she smiled a little and nodded to it, friendly-wise. "You were always wanting to be one and I suppose this was the best you could do."

That was the night Harry came back. He was terribly thin and wan. "Dear," he said, after the long explanation was over, "how could you think I would desert you like that?"

"I didn't," she answered simply.

"And I didn't!" he said, as if he had not said it already a dozen times. There was no time to write a longer note that night, when the Head made up his mind at last to send me about his business in such a hurry. And then," — he shuddered — "then the nothingness—nothingness—nothingness."

"Oh, hush!" she shuddered.

"And when I came out of it," he persisted, "I couldn't remember. I only remembered to-day, Honoria."

"Only to-day, dear," she cried joyfully. "But, Harry, to-day is now! And to-morrow, do you know what we are going to do to-morrow?"

"Yes, wait let me say it! To-morrow we're going somewhere—home, Honoria."

### WHY DEPEW STOPPED SMOKING.

R. Chauncey Depew, the well-known orator and railroad president, relates the following experience of his victory over the cigar:—

"I used to smoke twenty cigars a day, and continued it until I became worn out. I didn't know what was the matter with me, and physicians that I applied to did not mention tobacco. I used to go to bed at two o'clock in the morning and wake at five or six. I had no appetite and was a dyspeptic.

"I was in the habit of smoking at my desk, and thought that I derived material assistance in my work from it. After a time I found that I couldn't do any work without tobacco. I could prepare a brief or argument without tobacco, but still I was harassed by feeling that something was amiss, and the result was not up to the mark.

"I also found that I was incapable of doing any great amount of work. My power of concentration was greatly weakened and I could not think well without a lighted cigar in my mouth. Now it is perfectly clear that without this power of concentration a man is incapable of doing many things. It is this which enables him to attend to various and multifarious affairs; to drop one entirely and take up another and give it full attention.

"One day I was putting a cigar with a feeling of pleasure which is only possible to the devotee. I smoked only a few minutes and then took it out of my mouth and looked at it. I said to it: "My friend and bosom companion, you have always been dearer to me far than gold. To you I have ever been devoted, yet you are the cause of all my ills. You have played me false. The time has come when we must part." I gazed sadly and longingly at the cigar, then threw it into the street. I had been convinced the tobacco was ruining me.

"For three months thereafter I underwent the most awful agony. I never expect to suffer more in this world or in the next. I didn't go to any physician or endeavor in any way to palliate my sufferings; possibly a physician might have given me something to soften the tortures. Neither did I break my vow. I had made up my mind that I must forever abandon tobacco or I should be ruined by it.

"At the end of three months my longing for it abated. I gained twenty-five pounds in weight. I slept well for seven or eight hours every night.

"I have never smoked from that day to this; and while no one knows better than I the pleasures to be derived from tobacco, I am still well content to forgo them, knowing their effect."—Ex.

### You'll Save Money and Enjoy the Work.

Color Over Your Old and Faded Dresses, Skirts, Blouses, Jackets Capes, Ribbons and Feathers with

DIAMOND DYES.

One or two packages of Diamond Dyes made specially for home use will make your old and faded garments as bright and handsome that they cannot be told from new goods. Diamond Dyes will color anything, from ribbons and feathers to the heaviest garments, such as dresses, jackets, shawls and men's clothing. The directions on each package are so simple that even a child can use Diamond Dyes with the certainty of getting as good a color as can be made by the professional dyer.

Have you worked a Diamond Dye Mat or Rug pattern? If not, send your name and address to the Wells & Richardson Co., Limited, 200 Mountain St., Montreal, P. Q., and you will receive by mail the newest designs in all sizes to select from.

NOT TO HIS TASTE.

"Your husband seems to have a passion for 'editions de luxe,' said Mrs. Oldcastle, as she was glancing through the magnificent library of her new neighbors. "Oh no," replied the hostess, "them's nearly all printed in English. Josiah tried French for three weeks once by a new system, but gave it up, and went to taking turkish baths."—Chicago Record Herald.

Beware of Imitations!
If You Make Butter For Profit Use
WELLS, RICHARDSON & CO'S IMPROVED BUTTER COLOR,
Never allow a merchant or dealer to foist on you some poor substitute when you ask for Wells, Richardson & Co's Improved Butter Color. When you use Improved Butter Color your butter will command the highest market price. The government circulars of Canada use Wells, Richardson & Co's Improved Butter Color; the prize butter-makers of Canada and the United States will not allow any other kind in their creameries. No annoyance or disparities in Wells, Richardson & Co's Improved Butter Color. It gives the true June tint at all seasons.

## THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY

Report of Annual Meeting Held at Guelph on Wednesday, 11th February, 1903.

The 43rd Annual Meeting of the Wellington Mutual Fire Insurance Company was held according to advertisement in the office of the Company on Wednesday, the 11th day of February, at one o'clock p. m.

The president having taken the chair the secretary read the notice calling the meeting.

Moved by H. P. Moore, seconded by Thomas Gowdy, that the minutes of the last annual meeting be taken as read.—Carried.

DIRECTORS' REPORT.

The president called on the Secretary to read the report as follows:

Gentlemen:—Your directors beg leave to present the 43rd Annual Report of the Wellington Mutual Fire Insurance Company for the year ending the 31st December, 1902.

The amount of insurance in force on 31st December was:

| | |
|---|---|
| 776 policies on the mutual system amounting to ..$ | 857,102.00 |
| 3872 policies on the cash system amounting to .. | 3,234,707.00 |
| 4148 policies, making a total of | $4,091,959.00 |

The claims unpaid on 31st December amounted to $2,317.00.

The Financial Statement shows a profit on the year's business of $2,713.00.

Detailed statements of income and expenditure, assets and liabilities, together with the Auditors' Report are submitted herewith.

You are requested to approve of the following resolution passed at the January meeting of the Directors, viz., "That a dividend of six per cent. be paid on the paid up capital stock of the company for the year ending December 31st, 1902."

The retiring directors are, Geo. A. Clare, George Sleeman, and H. P. Moore, all of whom are eligible for re-election.

All of which is respectfully submitted.

GEO. SLEEMAN, President.

FINANCIAL STATEMENT.

For the year ending 31st December, 1902.

| RECEIPTS. | | |
|---|---|---|
| To balance brought forward | | $ 376.38 |
| Cash premiums | $10,221.80 | |
| Mutual premiums | 10,046.00 | |
| Traders Bank | 6,508.47 | |
| Extra premium and fees | 542.75 | |
| Agents' balances | 777.12 | |
| Bills receivable | 241.58 | |
| Interest | 887.67 | |
| Other sources | 68.02 | 28,935.50 |
| | | $29,311.88 |

| EXPENDITURES. | | |
|---|---|---|
| Claims of 1901 | $ 1,130.28 | |
| Claims of 1902 | 15,105.01 | |
| Rebates and abatements | 1,397.43 | |
| Repayment of loans | 8,620.00 | |
| Dividends | 747.00 | |
| Commissions and bonus | 5,311.17 | $32,215.51 |
| Salaries, directors and auditors' fees | 3,098.85 | |
| Interest, rent and taxes | 805.32 | |
| Fuel and light | 10.85 | |
| Adjustment of claims and travelling expenses | 315.50 | |
| Printing, stationery and advertising | 512.18 | |
| Postage, telegraph, telephone, exchange and express | 609.13 | |
| Statutory assessment and tax | 158.47 | |
| Plans, maps and office furniture | 385.98 | |
| Other payments | 60.15 | 6,754.43 |
| | | $38,969.94 |
| Balance | | 341.94 |
| | | $39,311.88 |

Audited and approved
THOS. W. SAUNDERS,
NEFF & POTTLEWAITE,
20th January, 1903. Auditors.

ASSETS.

| | | |
|---|---|---|
| Debenture, Central Can. L.& S. Co. | $14,000.00 | |
| Debenture, Can. Perm. and Wes. Can. M. Cor. | 10,000.00 | |
| Cash at Head Office | 341.91 | |
| Agents' balances | 1,527.30 | |
| Instalments to collect | 325.30 | |
| Office furniture and Goad's plan's | 2,673.78 | |
| | | $28,868.32 |
| Premium notes (less paid thereon) | | 31,021.24 |
| | | $62,802.56 |
| Subscribed capital stock | $124,500.00 | |
| Less paid thereon | 12,450.00 | |
| | | 112,050.00 |
| | | $174,910.56 |

LIABILITIES.

| | | |
|---|---|---|
| Claims under adjustment | $ 2,317.00 | |
| Traders Bank | 6,508.47 | |
| Amount required to re-insure all current risks on cash system | 15,005.22 | |
| | | 21,830.69 |
| Balance assets for security of policyholders | | $150,121.87 |
| Capital stock subscribed | | 124,500.00 |
| Surplus assets | | $25,621.87 |

Audited and approved,
(Signed)
THOMAS W. SAUNDERS,
NEFF & POTTLEWAITE, C. A.,
AUDITORS.
20th January, 1903.

AUDITORS' REPORT.

To the President and Directors of the Wellington Mutual Fire Insurance Company, Guelph, Ont.

Gentlemen:—

We have audited the cash vouchers and books of your Company for the year ending December 31, 1902, and we hereby certify the accuracy of the accompanying cash statement and that the balance sheet bearing our signatures, is a full and correct statement of the affairs of the company at that date named.

The books are in good condition, and all desired information has been fully and freely given.

Respectfully submitted.
(Signed)
A. C. NEFF, F.C.A.,
THOMAS W. SAUNDERS,
AUDITORS.

January 20th, 1903.

Moved by George Sleeman, seconded by James Goldie, that the annual report be received and adopted.—Carried.

Moved by J. R. Whisler, seconded by H. P. Moore, that H. Gummer and John A. Davidson be scrutineers.—Carried.

A ballot having been taken, G. A. Clare, George Sleeman and H. P. Moore were declared re-elected Directors for the next three years.

Moved by H. P. Moore, seconded by H. Murton, that a vote of thanks be tendered the scrutineers.—Carried.

Messrs. Gummer and Davidson responded.

Moved by G. B. Ryan, seconded by Thomas Gowdy, that A. C. Neff and T. W. Saunders be appointed Auditors.—Carried.

Moved by H. Gummer, seconded by J. A. Davidson, that a vote of thanks be tendered the President and Vice-President, and Board of Directors, for the very careful manner in which the business has been conducted for the past year.—Carried.

Moved by J. Kennedy, seconded by H. Gummer that a vote of thanks be given the Manager, office staff, and agents of the Company for the very efficient services rendered by them during the year.—Carried.

The meeting then adjourned.

At a subsequent meeting of the Board, the Secretary acting as scrutineer, a ballot was cast for President and Vice-President, when George Sleeman was declared elected President, and James Goldie, Vice-President.

### JUST FOR FUN.

Old Lady: "O officer, I feel so funny!" Officer: "Have you vertigo, ma'am?" Old Lady: "Yes; about a mile."—Judge.

"Johnnie," called the mother, "I want you to go to the store for me." "Wait a second, maw," replied the youth, who was absorbed in a five-cent volume, "Pepperhole Pete has thirty-seven Injuns to kill, an' it'll only take him about two minutes."—Columbus State Journal.

Servant (delivering message): "Mr. T. sends his compliments to Mr. G., with the request that he shoot his dog, which is a nuisance in the neighborhood." Mr. G.: "Give Mr. G's. compliments to Mr. T., and ask him to poison his daughter and burn up her piano."—Texas Siftings.

She was handsome, leading a pet up Fifth Avenue. An exquisite masher smiled a chimpanzee smile as she passed the Windsor Hotel, and said: "Madame, I envy your dog." "So do all the other puppies," was her quick response, and he pulled up his coat collar and took the nearest side street.

### COBB THE INCOMPARABLE.

An English golfer one holiday at Montrose had a smart little chap for a caddie. The visitor was playing a good game, but no matter how fine a stroke he had the caddie remembered a better played from the same spot by Cobb or another. Jack Cobb holed from a bunker when Keillor was lying dead in the odd; Bob Cobb drove twenty yards farther than this in the shield competition—there's the mark of his iron yet; Willie Cobb did this; and Dave Cobb could do the other. At last the Englishman won his match by holding a really grand stymie shot at the last hole, and he triumphantly asked his caddie if he ever saw a Cobb do that.

"I once did it myself," replied the unblushing historian of the Cobbs.

"And what is your name, then?" yelled the enraged Sassenach.

### A CLEVER CATCH.

The St. Thomas Times says:—A Southwold township woman suspected her husband was in the habit of kissing the hired girl, and resolved to detect him in the act. Saturday night she saw him go quietly into the kitchen. The hired girl was out and the kitchen was dark. The jealous wife took a few matches in her hand, and hastily placing a shawl over her head, as the girl often did, entered the back door, and immediately she was seized and embraced in an ardent manner. With heart almost bursting, the wife prepared to administer a terrible rebuke to the faithless spouse, and tearing herself away from his fond embrace, she struck a match, and stood face to face with the hired man.

Don't think less of your system than you do of your house. Give it a thorough cleansing, too. Take Hood's Sarsaparilla.

### THE BREAKFAST FOOD FAMILY

John Sprott will eat no fat,
Nor will he touch the lean,
He scorns to eat of any meat:
He lives upon Vaseline.

But Mrs. Sprott will none of that;
Vaseline she cannot eat.
Her special wish is for a dish
—Of Kaporgeist Wheat.

To William Sprott that food is flat
On which his mate dotes.
His favorite food—his special food—
Is Eats Heaps Oats.

But sister Lil can't see how Will
Can touch such tasteless food,
As breakfast fare it can't compare,
—She says, with shredded Wood.

Now, none of these Leander please,
He feeds upon Bath Mitts.
While sister Jane improves her brain
With Cero-Grape-Grits.

Lycurgus votes for Father's Oats;
Penzoline appeals to May;
The junior John subsists upon
Quaela Dayla Hay.

Corrected wheat for little Pete;
Flaked Pine for Bob; while "Hub,"
The infant Sprott, is waxing fat
On Battle Creek Near-Grub.
—CHICAGO TRIBUNE.