

Massey-Harris Show

Room West of the Middaugh House.

Our large stock of Canada Carriage Co's Cutters are completely sold out and pleasing everyone. Look out for our two car loads of Buggies, Surreys & Carriages of all kinds coming from the same company and will be here soon.

Now for our Massey-Harris Plows, Harrows, Cultivators, Seed Drills, Binders, Mowers and Rakes all set up ready to go to work and can be seen at our SHOW ROOM.

It pays to buy the best and our prices are right. See our Steel Rollers, Cream Separators, Washing Machines and Wringers.

Farmers' Fire Insurance promptly attended to.

JOHN LIVINGSTONE.

Everything for farmers!

We invite your attention to the following lines of goods:

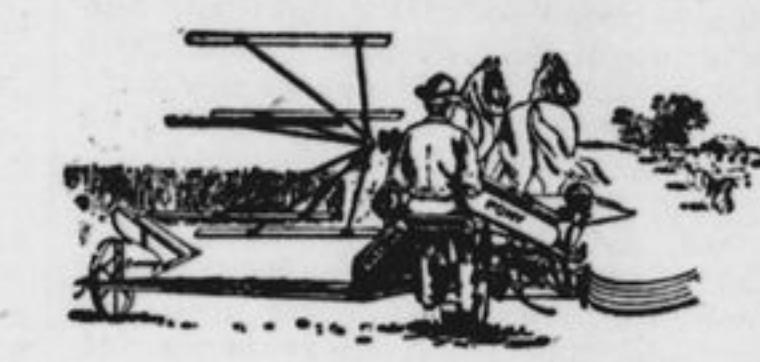
CULTIVATING,

Coulters & Root Drills an Cultivators in Spade Harrows, Scufflers, Etc. Also Scotch Diamond Harrows.

Wilkinson Ploughs, number 1 to 20, and repairs of all kinds. Shares, Soleplates, Etc. Not genuine unless the words "WILKINSON PLOUGH COMPANY" is cast on each piece. Wilkinson Famous Steel Roller made in three sections.

ON WHEELS, Chatham and Snow Pan Buggies, Buggies from Campbell of London.

Bell, Doherty, Thomas and Berlin makes of PIANO and ORGAN SEWING MACHINES. A large stock of New Raymond and Wans Sewing Machines and supplies.



C. McKINNON.

South of Middaugh House Lower Town

EDGE HILL.

The heavy down fall of snow last week caused the roads to be filled in and the pathmaster for the first time had to call out the men to break and make new roads.

Pleased to learn that Mrs. H. Williams is able to be around again after an illness of a couple of weeks.

Mr. Fred Staples is engaged with Mr. Luman of town at present.

A number from around here attended the Scotch concert in town last week and report a good time.

Mr. Guy Williams lost a valuable coat last week with inflammation.

Sorry to hear of Mrs. Thos. Davis, of the Valley, getting her leg broken by falling at the door step, but under the skillful treatment of Dr. Jamieson we hope to hear of her speedy recovery.

Mr. Thos. Greenwood was busy hauling home brick last week for a new kitchen he intends putting up in the spring.

Mr. W. J. Firth purchased a fine horse from Mr. Thos. Turnbull a couple of weeks ago. Also Mr. Jno. McFayden disposed of his driver one day recently.

Sorry to hear of Mrs. Joe Noble being ill with la-grippe.

Mr. C. C. McFayden visited Dromore friends last week.

Mr. and Mrs. Fred Johnston from near Collingwood, visited at Mr. D. Greenwood's last week.

Mr. D. Dunsmore, of Ft. William, visited at the Aveane one day recently.

Miss Cassie McGillivray returned to her home in Bruce after spending a month with friends and relatives around here.

Sorry to hear of Mr. Robt. Aljoe getting his foot badly cut in the bush at Dornoch.

The government auditor paid a visit to Edge Hill one day last week to audit the township books, but we did not hear what the result was.

Sorry to hear that Mr. Henry Farr is on the sick list.

Mrs. And. Lindsay, south on this line, was two weeks in bed but is recovering.

MULOCK.

Mr. James Ellis, of Hamiota, Man., paid a short visit to old friends and neighbors of this little burg. James looks well and speaks highly of the West.

Miss Maggie McGillivray spent a few days among Durham friends taking in the Scotch Concert.

Mr. John McKeen has finished his contract of delivering one hundred cords of wood in Hanover.

Miss Carrie Collison was the guest of Mr. W. Lunny for a few days.

Mr. Dan McDougall spent a few days of last week in Owen Sound.

Mrs. John A. Cameron, of Bottineau, North Dakota, is the guest of his sister Mrs. John McGillivray.

FARMERS AND THEIR MORTGAGES.

A Useful Article By H. H. Miller

The Hanover Post last week reproduces from the Farmers' Advocate an article by Mr. H. H. Miller which contains so much good sense and is so practical and timely that we give it in full:

"Farmers as well as others, should always remember that to one who has good security to offer it is easier to borrow than it is to pay back; and, as in Solomon's day, so now, to some extent at least, the borrower is servant to the lender." Yet there are times when, and purposes for which, it is profitable to borrow; and then it is well for one to consider where to borrow and how.

It goes without saying that it is unwise to borrow to obtain luxuries, whether it be a piano, a carriage, a more expensive house than is necessary, or any other thing that may be done without until the money is saved, not borrowed. And again, when a man finds that he has been drifting and running further behind year by year, with no unusual circumstances to account for or be blamed for such a state of affairs, and nothing to indicate that the future is going to differ from or be an improvement upon the past, he had better consider whether he should not sell all or part of his farm and adopt radical changes, rather than to mortgage and continue to drift until all he has is swallowed up and gone.

Further, it may be laid down as an axiom, true as Euclid's, that it is never wise for a farmer to borrow to experiment or to speculate.

Whether a man may profitably borrow depends not only upon the object for which he borrows, but upon his business capacity. Some men will control a vicious horse, others will be controlled by the horse. In like manner, some men can control a mortgage, while others, under similar circumstances, are controlled by the mortgage. And often men with but little business ability, by sheer muscle-work and rigid economy, achieved moderate success who would have been ruined had they mortgaged while others, with greater business ability, would, with the same surroundings have won still greater success by the aid of a mortgage loan.

Often times a young man with good health, good habits, energy, and a practical knowledge of farming, and having saved a few hundred dollars, may very wisely borrow to purchase a farm. A man having owned and worked a farm quite large enough for him while his children were young may often find it wise to borrow to purchase a neighboring farm when his boys become large enough and show themselves willing to help him. And sometimes a farmer may wisely, but cautiously, borrow to increase the earning power of his farm by the erection of better barns and stables or by draining or other like improvements.

Having decided to borrow, where, or from whom, shall the loan be obtained? Many persons prefer to borrow from a private party rather than from a loan company, and certainly there are often advantages in borrowing from a private party. Sometimes one gets a chance to obtain money from a private party at a lower rate of interest than companies charge. The costs of a private loan are usually lower too than the expense of a loan from a company, and when one can hand his interest personally to the lender it saves the trouble and expense of remitting to a company. On the other hand, there are advantages in dealing with a loan company rather than a private person. Frequently their rates are lower than those asked by private individuals. Sometimes too, private lenders are silent as the grave as to their business transactions while others frequently boast of their mortgage loans and of their claims on their neighbors' farms; and others again, from extreme caution, ask the advice of their neighbors either when making a loan or when the borrower asks a week or a month's extension of time for the payment of his interest, and so the borrower's business becomes common talk of the neighborhood. A loan company is ever silent and never gossips. And again, a private party to whom interest is due upon a certain day frequently arranges to make some particular use of it upon that date, and is, therefore, unable to grant the borrower any extension of time, while a loan company, having good security, willing, upon request, to wait a month or two after it is due for a payment of interest, if it will enable the borrower to market to better advantage his stock or produce, as is frequently the case. In the event of the death of a private lender, particularly if he has died without a will and there is delay in the appointment of an administrator, the borrower is sometimes at a loss to know to whom to make his payments, and has sometimes delay and trouble in obtaining a proper discharge of his mortgage when paid. These difficulties do not arise when dealing with a loan company. If a man borrows from a loan company for a term of years, and at the end of the term, has not succeeded

in paying off the whole debt, the company is usually, if not always, willing to renew for a further term at the then current rate of interest without charge or for a fee of two or three dollars. It is often cheaper to pay for a bank draft or express order to remit a payment to a loan company than to drive some miles to carry a payment to the lender. Circumstances, and a knowledge of the parties, should in each case guide a man as to whether he will borrow from a private individual or a company, but it seldom pays to pay a private party any higher rate of interest than the money may be had for from a loan company. Amended laws and the competition that now exists in lending money has entirely done away with vexatious and exacting rules and fines that formerly attended loan company mortgages.

Having decided where to borrow, there are other matters to be considered. Most mortgages stipulate to pay their interest once a year, but in many cases it would be better to pay the interest half-yearly. In former days, when the farmer's whole income was derived from his grain crop, it was certainly more convenient to pay interest annually, but now that the dairy, the orchard, lambs, fat cattle, hogs etc., contribute to his income, the money does not all come in at one time, and it is often easier to make up say \$50 twice a year than \$100 at once. No matter at what time of year a farmer makes his mortgage, he can usually arrange to have his payment of payments become due at any time of the year he may choose. It often makes quite a difference to the borrower, and usually none to the lender.

It is usually a good thing in his own interest, for the borrower to be obliged to repay a small instalment of the principal annually. With such a provision in his mortgage, he will perhaps reduce the principal when otherwise he would not. It will also be an advantage to have the option of making larger annual payments of principal if able, thus on a \$1,000 five-year loan to be obliged to repay say \$50 of principal yearly with the interest, with the privilege to increase any one or more of the annual payments of principal if able; thus on a \$1,000 five-year loan to be obliged to repay say \$50 of principal yearly with the interest, with the privilege to increase any one or more of the annual payments of principal to any sum up to say \$200. Sometimes the borrower asks the privilege of repaying the whole principal at any time before due, but such a request is unreasonable and one-sided and too much a case of "heads I win, tails you lose." In such a case, in the event of rates of interest rising, the lender could not call in his money to get better rates elsewhere, but should interest go down, the borrower would immediately borrow elsewhere and pay off.

In signing a mortgage, or, for that matter, any other paper, always read and understand it first, and sign it afterwards. A mortgage, unlike a man, or even a woman, always means what it says, and nothing that it contains, whether printed or written, is a "mere matter of form." And when you have signed your mortgage, remember that you have covenanted to "pay the mortgage money and interest," and that you have not only made the mortgaged property liable for the amount of the debt, but that you yourself are personally liable and may be sued as upon a promissory note.

Don't entertain a mortgage on your farm one day longer than is necessary, and do not get into "habit" of signing mortgages, as I have known some people to do."

DROMORE FORESTERS

The Forester court of this thriving little burg is in keeping with the town as regards to health. They now number 6 members, having lately added to their membership Mr. Robt. Taylor, son of the late Alex Taylor, one of the founders and charter member of the court. After the initiation ceremony a supper was partaken of by the members, at which was served salmon and their Bros. of the deep, great flopping bivalves, raw and cooked, pronounced by connoisseurs to be of the first water, those that have been matured and fattened at the mouth of the sewers of the large cities, so says one of our wags who ought to know.

After supper and the voting of our genial Court Physician into the chair a lengthy programme was called off, consisting of musical selections by Bros Atchison, Findlay, Ramage, Lester, Wilson and Hastie, prefaced by brief remarks, as were also the short stories principally of a humorous nature that were told by the other members present. A speech of a real character was given by Bro. Robt. Henwick, C. D., referring to the early days of the court and their cramped places of meeting, as compared with the present, spacious comfortable hall erected by the munificence of our late Bro. A. Taylor, whose son we had just the privilege of initiating into the mysteries of forestry and who, the speaker hoped in years to come, would prove a worthy successor to a worthy father, other expressions as to the benefit to be derived from a membership in the I. O. F., fraternal as well as financial, made this the speech of the evening.

After votes of thanks to the committee who had the supper in charge and to the chairman, Bro. Dr. Sneath, who sandwiched the different items appropriately with observations of his own the meeting was brought to a close with "Auld Lang Syne" in the usual circle of unity.

REJOICINGS AT SCOTCHTOWN

McDonald—McKinnon McCormick—Black

On Monday, Feb. 10th, another happy union of hearts and hands took place at Pomona church, at 10.30 o'clock, a. m., when Miss Tena McKinnon and Mr. Dan McDonald (Hanlan) from St. Charles, Mich., were made man and wife by the Rev. Father Hauck. Following this, Miss Maggie Black and Mr. Dougall McCormick, of the 10th. Con., Glenelg, also bowed and took upon them the vows of wedlock, presented by the good man, and they too, were made man and wife. Miss Maggie Vogan and Mr. John Black, of Mich., discharged the duties of bridesmaid and groomsmen respectively, with the former party, while Miss Kate Black and Mr. John McDonald, of Mich. did like honors with the latter. After congratulations and handshakings at the church, both wedding parties and their friends, having accepted a kind invitation from Mr. Jno. S. Black, drove to that gentleman's residence and found awaiting them a sumptuous wedding repast for no fewer than 125 guests. Eat, drink, and be merry was the rule till the breakfast feast was over, when the dining room was cleared of its contents and the two pair of celebrants danced the first dance with credit to themselves. Messrs John McDonald of Bad Axe, Mich., and John J. Black, of Scotch Town, with their new brides upon their arm, were the next called to take the floor, which they did with honors. Mrs. Black, mother of J. S. Black, our popular township clerk, a lady of over 90 years danced a jig in a lively manner with one of her grandsons. Rev. Father Hauck, on hearing the highlanders sing their gaelic songs and indulge in merry chat galore, passed the remark that he was the only german in the house, but we think the Rev. gentleman enjoyed himself fully as well as if the whole party had been dutchmen, and remained with the crowd till near evening, when he departed for his home in Markdale.

Eat, drink, and be merry was the order again. It was now evening and another repast was partaken off with two elegant wedding cakes to finish up on.

The party still grew larger as night came on, although some of the older folks went home to let younger members of the family have their turn of the wheel. Again the dancing and merriment was in full swing. Messrs Angus McKinnon and Godfrey McDonald doing their part in good style, and oh! no, we must not forget Mr. Alex McMillan, efficient floor manager. He was as busy as a bee, to have all rights in the right place and paid special attention to the musical part, which was marked by special brilliancy, owing to the presence of Messrs John McDonald and P. J. Breen, Misses McCabe and Annie McVicar, who did their part well on the organ, together with the Pomona string band consisting of: Thomas Anderson, and the Black Bros., not forgetting Wm. Keating with his comb.

The presents were costly and numerous. Those from a distance were, Mrs. J. Waters, and Mr. P. J. Breen, from Dundak, Miss M. Vogan, Toronto, Dan McKinnon, and Alex Black, Durham, George and Frank Black, Toronto, Miss Sarah McDonald, from Michigan. The rest of Mich. friends have already been mentioned. Daylight being again visible, the greater part of the guests took their departure, spaking in high praise of the way all had been treated by the hospitable clerk and his family, and wishing both young couple health, wealth, and a prosperous future.

By the time this is out in print, they will all be seated at their own fireside, and we join the throng in congratulations. (The REVIEW also extends warmest good wishes to the young couples given so brilliant a "send off" and regrets he did not see that jig.—Ed.)

SCOTCH TOWN.

A thaw would be thankfully accepted in this burg, as water is scarce although we have snow in plenty.

Mr. Richardson, of Barrie, paid a brief visit to Mr. D. McIntyre this and last week.

Misses Sarah and Jessie McDonald, of Michigan, visited friends in our burg last week.

All the people of our town took in the double wedding at Pomona last week and report an A 1 time.

Mr. Jas. White is in the employ of R. Martin, of the 6th, at present.

Misses Stone and Docherty, we learn are residents of Batchlor's Corners at present.

Mr. Angus McDonald and Miss Julia Campdell, formerly of Pinnacle Hill, but at present in Sudbury, were united in wedlock in Toronto recently. We join in congratulations.

A couple of weddings of the neighborhood are reported, but as we are not certain of the affairs we won't touch on them at present.

We learn that all the Michigan folks who have been visiting Pomona and our burg since Xmas intend returning to their homes this week. We wish them a safe trip and hope they may visit Glenelg again soon. The Review is a weekly visitor at their homes in St. Charles and they say they could not get along without it.

HERRING

We are sold out of 50 lb. pkgs. of Lake Herring, but on a repeat order have secured a few 100 lb. pkgs. These are worth \$4.50 and our guarantee goes with each pkg.

Bring in your Lard, Tallow, Butter & Eggs, we take them.

J. Burnett.

What some are anxious to know:—What happened Hector's beetle? Were the girls hurt when Capt. R. and Jennie upset the night of the wedding? Who did Sarah stop with on Saturday night? Does Post Office Alex intend going to school? Is Mary going to Montana?

A few loads of youths of Pomona were welcome callers with the McLellan family on Tuesday evening.

DAWSON

Mr. Editor.—Though it is very stormy, it is cheerful to hear wedding bells ringing so clearly.

Mr. Robert Watson of Osprey, has moved into our vicinity.

Mr. and Mrs. W. Broughton have returned from visiting friends in Owen Sound.

Mr. and Mrs. Cook have returned to this place again.

Wonder if A W ever sees anything of the young man from the fourteenth ave. who when he is seen out driving always seems to be hunting cattle.

We are sorry to hear of George Black being so ill at present.

We would advise W. McM., of Beer St., next time he goes to make up friends with the Justice, not to take Sandy of the South Line with him, especially when the Justice is scotch too.

Mr. McCannel, of Collingwood, is visiting friends here at present.

On account of the storm on Monday evening a number of people were unable to get to Salem Methodist church tea-meeting, but the Wednesday evening following being perfect there was quite a large crowd out to the social, every one seeming to enjoy it immensely.

We hear that Neil McKenzie has taken a near cut drawing logs to the mill. Hope he does not stop at the half way house.

Mr. Geo. Black has purchased a cream separator.

Mrs. J. McMillan is accompanied by her niece Miss M. Duncan, at present.

Miss Ethel Moody has gone to Toronto. She will be missed by the young people around here.

(This Week's Budget.)

Mrs. Hicks and children of Proton Station, visited at Mrs. G. McCannels, Sunday last.

We are sorry to hear of the illness of Jimmie McCannel, second boy of Mr. Neil McCannel. Hope to hear of his recovery soon.

Mr. R. Wilson is taking a round visiting at present.

Messrs Hugh Wilson and Wm. Richardson delivered a number of cattle at Ceylon, one day last week.

We are glad to see the bridge at the mill undergoing the process of repairing.

HOPEVILLE

We have had a very lengthy snow-storm and the roads blocked up with snow, as we write they are not all open and the traffic is poor, and will be for some time yet.

The Dundalk Herald has seen fit to quote some correspondence from here about the Council doings. They do not deny any of the statements, but give a bar at Mr. McArdle, he has got to be a very bad man lately, by their report.

A Mr. Paul has come here from Toronto to preach in the McLeash church. He formerly lived in Egremont.

Our mail man has made good time considering the state of the roads, and only one or two days did we miss the mail.

There was likely to be a lawsuit about lumber furnished to a certain church in Proton, but we hear that it is all settled.