OBITUARY

D. N. SINCLAIR

Duncan N. Sinclair, one of the best known Lambton businessmen, and manager for 20 years of the Industrial Mortgage and Savings Company, died Monday, in his 67th year, following illness from an incurable malady, which had extended for more than a year. He had been unable to attend office since August last. He was born in Caradoc township, and for many years taught school at Aberarder, Lambton county. He went to Sarnia to assume managership of Industrial Mortgage and Savings Company in August, 1900. He was an elder in St. Andrew's Presbyterian church, and member of Huron Lodge A. F. & A. M., Camlachie. His wife and four sons Raymond of Hamilton, Nelson of Winnipeg, Garfield of Sudbury and Howard at home, survive. Funeral was held to Lakeview Cemetery Tuesday afternoon at 2.30 from the family residence, 145 Queen street.

DUNCAN McLACHLAN

The death occurred on Thursday of Duncan McLachlan, one of the oldest pioneers of Middlesex. Deceased was in his 83rd year and had spent his life on his farm on West Williams and Adelaide town line. He was a man of sterling qualities, and an adherent of West Adelaide Presbyterian church. Besides his widow he is survived by two sons, William and Hugh, who reside on the homestead. The funeral to Arkona cemetery was largely attended.

MRS. W. F. GILLIARD

Annie Elizabeth Campbell, wife of William F. Gilliard, passed away at their home on the 10th line of Bosanquet early Friday morning, after a brief illness. She was aged 45 years. Besides the bereaved husband a son and a daughter survive to mourn her loss. The funeral took place on Monday, February 4, from the residence of the father, John H. Campbell, 8th line of Bosanquet, interment in Beechwood cemetery, Forest.

VERNON L. CORISTINE

(Regina Leader)

Barely a month after his father died in Penticton, B. C., Constable Vernon L. Coristine of the Royal Canadian Mounted Police died at the Isolation Hospital at 8 o'clock Friday morning, following a brief illness of measles.

Constable Coristine, who was 19 years of age, went to British Columbia on leave early in December to attend the funeral of his father, Dr. R. Dillon Coristine, an ex-member of the Mounted Police. Shortly after his return from British Columbia he became ill with the measles and was taken to the Isolation hospital on January 6th.

Constable Coristine was born at Maple Creek, Sask., in 1905, while his father was still connected with the police force in the capacity of veterinary surgeon. He was educated at Fairview and Salmon Arm, B.C., and later attended collegiate in Vancouver. He finished his school course last year and shortly after joined the Mounted Police in Vancouver and was sent to the Regina detachment, arriving in the city November 14th.

Constable Coristine is survived by his mother, who arrived in Regina from Vancouver, Wednesday night; an uncle, J. H. Coristine, Prince Albert; and a cousin, Mrs. D. C. Thom, Regina.

The body of the deceased was removed to Speers' funeral home and will be shipped late tonight to Penticton, B. C., for burial. Pallbearers from the Royal Canadian Mounted Police will escort the remains from the funeral home to the station. Both the Regina city police and the Saskatchewan Provincial Police will be represented.

"Constable Coristine was a fine type of young man and was a credit to the organization," said Superintendent Duffus of the Royal Canadian Mounted Police Friday night. "He was dependable and well liked and will be missed in the detachment."

Vernon Coristine was a grandson of the late Robert Coristine of Brooke, and a nephew of David and Cameron Coristine.

Annual Meeting of the Lambton Fire Insurance Company

The 49th Annual Meeting of the Lambton Farmers' Mutual Fire Insurance Company was held in the Company's office, Main street, Watford, Thursday afternoon, Jan. 31st, 1924.

The President, Mr. John Kingston, called the meeting to order and asked for chairman and secretary for the meeting.

On motion Mr. Kingston was appointed chairman and Mr. W. G. Willoughby secretary.

The financial and directors reports showed that the year had been one of progress but also one of heavy losses, but the financial statement still showed a slight gain over last year while the insurance in force has increased by over half a million dollars, and now stands at over fourteen million dollars.

The Directors whose term of office expired were Mr. J. W. Kingston and Mr. Thos. Lithgow and both gentlemen were re-elected for a three year term. At a directors meeting held after the annual meeting Mr. John W. Kingston, Watford, was re-elected president; Mr. Jas. Smith of Sarnia, re-elected vice-president; Mr. W. G. Willoughby of Watford, re-appointed secretary-treasurer and manager. Mr. A. G. Minielly, Wyoming, re-appointed assistant manager; J. F. Elliot, Watford and Clement White, Corunna, re-appointed fire inspectors and the agents re-appointed to their respective territory, none being appointed outside of Lambton and very little of the company's insurance is outside the county.

The Company's statements are as follows:

Policies in force Dec. 31, 1922..No.. 4825	$13,736031
Policies taken and renewed in 1923..1812	5,571,918
Less cancelled and expired in 1923 ..1764.....	5,052,855
Net amount in force Dec. 31st, 1923, No. 4873	$16,255,094

RECEIPTS

Cash on hand and in Banks, 31 Dec., 1922	$15348.41
First payment on Risks for 1923....	36232.50
Cash from payments due in 1922....	3274.90
Interest from Bonds, Debentures and Deposits	2965.63
Rebate on Temiskaming Relief Grant	260.50
Gas Engine Permits	69.10
Rent room, over office	24.00
Reinsurance share of loss	14.40
Commission returned on bad risks	4.00
Sale stove pipes etc	.95
	$ 58194.39

PAYMENTS

By paid 101 losses	$ 33589.41
Commission paid Agents	3616.00
Salaries: President, Sec.-Treasurer, Directors and Auditors	2550.00
Refund on cancelled Policies	871.20
Taxes, Federal, Prov. and Municipal	744.35
Office supplies and expenses	344.55
Fire Inspection and adjustment	210.35
Postage, Pres., Sec.-Treas., Agents	189.72
Reinsurance (Kent and Essex Co.)	171.14
Printing and supplies	153.50
Annual Booklets	107.22
Annual Notices and Advertising	65.00
Clerical help in office	61.05
Bell phone and light	42.01
Travelling expenses	31.70
Law costs	18.79
Dues, Mutual Underwriter's Assoc'n	10.00
Rubber bands and mucilage	4.75
Balance in Banks and in office	15413.65
	$ 58194.39

DETAILED STATEMENT OF LOSSES PAID IN 1923

Stock Killed by Lightning

John Robertson, 1 sheep	$ 10.00
Fred Williams, 1 heifer	40.00
Andrew Gray, 1 heifer, special	125.00
Orval Springsted, 1 mare	125.00
John A. Cross, 1 heifer	13.33
W. S. Steadman, 1 sheep	12.00
T. E. Poland, 1 cow	53.33
James Barrett, 1 heifer	43.33
Henry Berry, 1 heifer	40.00
Fred Brereton, 2 horses	133.33
James T. Hillis, 1 cow, special	125.00
William Duffy, 1 sow	10.00
J. A. McKenzie, 1 cow	36.66
Murdock McDonald, 1 cow	60.00
Earl Rilett, 1 cow	30.00
George Grawburg, 2 pigs	20.00
Charles Lumley, 1 horse	100.00
Mrs. Hettie A. Miller, steer and heifer	43.33
Henry Turner, 2 steers killed	65.33
John Gregory, 1 ewe	10.00
Lorn Laur, 1 pig	6.00
William Edward, 1 calf	12.00
Angus L. Turner, 1 steer	60.00
John F. Donald, 1 heifer	40.00
Wm. Vye, 1 sheep	13.33
Ernest Browning, 1 pig	6.66
George A. Annett, steer and heifer	66.66
Mrs. Bessie Edwards, 1 cow	50.00
T. E. Poland, 1 cow	60.00
Harold Gibb, 1 cow	50.00
Morley, C. Zavitz, 1 lamb	8.00
W. H. Auld,, 1 horse	116.65
Archie A. Fisher, 1 sheep	15.00
L. H. Melton, 1 ewe	13.33
Russell A. Clarke, 1 pig	10.00
Alvin Lester, 1 calf	10.67
Hugh Cameron, 1 pig	10.00
Wm. P. Reid, 1 steer	60.00
John Holmes, 1 calf	6.66
Harry Tew, 1 colt	50.00
Hugh M. Hunter, 1 lamb	9.00
Willet Redick, 1 ewe	10.00
Thomas Gillatly, 1 steer	20.00
James King, 1 heifer	46.66
Ambrose Atchison, 1 colt	33.33
Neil Reid, 1 hog	8.00
	$ 1887.59

Buildings Burnt or Damaged by Defective Chimneys or Stove Pipes

John H. McCoy, house and contents damaged	$ 24.00
H. T. Paddick, house and contents damaged	48.00
Robert Logan, school house damaged	20.00
Frank McLean, house and contents	825.00
Finlay McDonald, house burnt	400.00
Mark and John Dixon, house damaged	5.00
Mrs. Anna McIntyre, house damaged	5.00
Lawrence Goldrick, parsonage roof damaged	25.00
Alex. Sharp, house damaged	9.00
John Cann, house damaged	12.00
H. A. Sutherland, house roof damaged	20.00
F. D. Conkey, house and contents burnt	1400.00
Wm. C. Gavigan, house roof damaged	5.00
W. R. Walker, house and contents burnt	500.00
John T. Beatty, house and contents burnt	1525.00
Elsom Proctor, clothes burnt	3.00
John F. McIntyre, clothes burnt	32.87
Mrs. Margaret Everett, contents house damaged	25.00
Eli Metcalfe, house and contents damaged	222.00
Robt. Geo. Annett, house damaged	75.00
	$ 5180.87

UNKNOWN

Ephriam Hyatt, Enniskillen, stable	$ 625.00
David H. Ferguson, Euphemia, barn and stable	1300.00
D. McKellar, Bosanquet, barn & stable	1343.50
Frank G. Arnold, Sombra, separator	500.00
Chas. E. Miner, Enniskillen, barn	2940.00
V. S. Tripp, Enniskillen, drive shed	323.50
Orville Jamieson, Bosanquet, barns	1700.00
A. E. Trowbridge, Enniskillen, barn etc	1937.50
Thos. H. Myers, Brooke, barns	2500.00
Edward Powers, Sarnia, barn and stable	2165.00
George Wilbur, Sombra, barn and stable	2565.00
George Burr, Sarnia, stable	515.00
Jos. A. Logan, Sarnia, barn	2000.00
13 Claims	$ 20414.50

Buildings Burnt or Damaged by Lightning

Mrs. Jessie Chester, Bosanquet, house	$ 25.00
Ward Boyle, Enniskillen, house	20.00
Arthur Carroll, Sombra, barn	40.00
James Taylor, Sarnia, barn	5.15
T. F. Wordsworth, Warwick, house	10.00
Bert S. Cundick, Warwick, chimney	14.10
Ed. C. Cundick, Warwick, chimney	10.50
Robert Oliver, Bosanquet, chimney and linoleum	20.00
Geo. Grawburg, Sombra, contents barn	46.70
Orley S. Walden, Bosanquet, house	22.00
Mrs. R. V. Harrison, Moore, stable and contents	166.00
Isodore Moran, Sombra, house	20.00
Mrs. Ada Linton, Moore	5.00
William Duffy, Brooke, barn	6.00
14 Claims	$ 410.45

VARIOUS CAUSES

W. A. Passingham, clothes too near stove	$ 11.00
Nathan Gall, boy with matches	5.00
Geo. Richardson, barn, threshing engine	1200.00
Andrew Beattie, barns, threshing engine	2567.00
Jos. Vanderbogande, barn, children with matches	1800.00
Wm. H. McKeown, glass, heat from burning building	8.00
John Karr, house, clothes too near stove	30.00
F. Varndell, house, mice and matches	75.00
8 claims	$ 5696.00
101 Claims paid, totalling	$ 33589.41

ASSETS

Victory Bonds (face value)	$ 35000.00
Cash on hand and in Banks	15413.65
Brooke Telephone Debentures	5114.92
Loan Company Debentures	5000.00
Short Date Notes, due and falling due	3488.85
Office, Main St., Watford, and furniture	1350.00
Residue of Premium Notes Unassessed	181119.75
	$246487.17
Liabilities	None

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Worms in children, if they be not attended to, cause convulsions, and often death. Mother Graves' Worm Exterminator will protect the children from these distressing affictions.

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Many more people learned how to get the most out of their Local and Long Distance in 1923 than ever before. Our study of their business enabled one concern to increase its sales by telephone from $200 a month to over $8,000.

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THE BELL TELEPHONE COMPANY OF CANADA — LONG DISTANCE TELEPHONE

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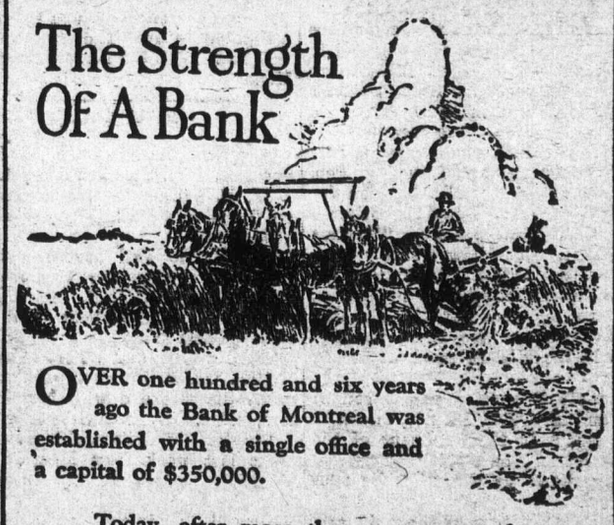
The Strength Of A Bank



OVER one hundred and six years ago the Bank of Montreal was established with a single office and a capital of $350,000.

Today, after more than a century of conservative progress, the combined capital and reserve of the Bank amount to $54,500,000, its total assets are in excess of $650,000,000, its five hundred and fifty Branches extend to all parts of Canada, and it has its own offices in financial centres throughout the world.

The full resources of the Bank are behind every Branch

Watford Branch:
T. W. COLLISTER, Manager.

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