

**The Watauga Democrat**

A DEMOCRATIC family newspaper devoted to the interest of County State and Nation. Published every Thursday at Boone, Watauga County, N. C.

**AN EXPLANATION.**

There seems to be some misapprehension as to the nature of the Farmers Fire Insurance Association. It differs from the Old Line or Capital Insurance companies in that honest farmers and persons owning property in the country band themselves together for mutual protection against Fire, Wind and Lightning and pay a fee of 50 cts. on the one hundred dollars, which is for the expense of the organization. Hence there is no reason or justice in refunding this fee any more than there is in refunding it in any other benevolent institution and insurance society—as the Old Fellows, Masonic Fraternity, Knights of Honor, etc. Do any of these benevolent institutions refund the fees paid for membership? The old line or capital companies exact exorbitant premiums from one to five years in advance (and in these Associations there is no expense till there is a loss) and it is the unearned premiums they agree to refund, more or less according to whether the company or the insured policy holder calls for cancellation and they do not pay back all this for they retain part of it for expenses according to the standard short-rate scale. There are now \$139,020 worth of policies delivered, a record of which is in the hands of W. L. Bryan, Treasurer, and it is safe to say the amount will increase here as it has done elsewhere, for Mr. Hoskins, General Manager, says this is by far the most flattering showing for the length of time of any Association he has established in the State and as to their strength and vigor you are referred to those of Guilford, Forsyth and Stokes, Wilkes and Alleghany—Catawba, Burke and Ashe counties.

F. S. Blair, Local Agt.

We, the undersigned, have examined the charter, plans and workings of the Farmers Mutual Fire Association of North Carolina, and find it to be in every way a legal organization. It was chartered by the Legislature of N. C. in 1892-3 and amended in 1895, and it is useless to say that any registration is needed in any county in the state. It was organized with marked success by Mr. Hoskins in the most wealthy counties in the State, such as Guilford, Forsyth, Stokes, Wilkes, Alleghany and Ashe, led by the best citizens of each county who control the greater amount of property. One of us has a policy in said Association, and the other would have were his property so situated as to be admitted.

Spencer Blackburn,  
L. D. Lowe.

After signing the above, I have more carefully examined the law touching this matter, and I am of the opinion that the plan of insurance is both safe and cheap, and all that is necessary to make it a success in Watauga county is for the good people to insure in the Farmers Mutual.

L. D. Lowe.

**CASTORIA**

For Infants and Children.

**Ruff Henderson Talks.**

I saw, at Wilkesboro, Mr. Ruffian Henderson, who was taken off the Republican ticket for the Auditor's place. In a conversation Mr. Henderson said: "I would never have come off, but I thought the ticket would be beaten. As I see it now, I am the biggest fool in North Carolina for coming down and somebody ought to kick me all over Wilkes county. Just think, I could now have a \$2,000 job with two men to do the work." But you will be rewarded. "Yes of course," said he, "but with none of your d—m little jobs that make you ride or walk yourself to death; I'm going to be a candidate for Railway Commissioner—a latter job than Auditor, with a free pass in, begosh!"

After all, beneath the unkept appearance of this man, there is a noble heart and nature full of the milk of human kindness. No one hates him and all like him. There is but one Ruff Henderson—he's enough! K in Concord Standard.

Col. Olds, writing to the Newbern Journal says: The rumor goes up again that Otho Wilson will at the proper time, deliver the Populist vote for Senator to Pritchard. Otho denies this also. It is further intimated that Senator Butler knows of this purpose and plan, and that he also knew there would be fusion of populists and republicans before he hurried away during the conference of the populist and republican committees in September. It was also claimed that the steu was taken against Butler's wishes and republicans assert that Butler had been downed. Some day the facts will be released of course. Chairman Ayer was left to hold the bag as to the state fusion, and according to this latest fusion, Otho Wilson will hold it in this latest Senatorial deal.

**CASTORIA**

For Infants and Children.

See the small signature of *Chas. H. Fletcher* in every wrapper.

**NOTICE.**

Under and by virtue of a warrant of distraint to me directed by the Collector of Internal Revenue for the 5th Dist. of North Carolina and against W. J. Wagoner, I will on Monday the 21st day of December 1896 at 12 o'clock M. sell to the highest bidder for cash at Viles P. O. Watauga county N. C. the following described real estate to-wit: All W. J. Wagoner's right, title and interest in a tract of land lying one half mile west of Valle Crucis P. O. in Watauga township, county of Watauga and state of N. C. on waters of Watauga river, adjoining lands of D. F. Baird, J. A. Baird, Henry Taylor and others and known as the Greer land being the same land conveyed to W. J. Wagoner and wife, by deed from A. L. Wagoner dated the 4th day of May 1896 and registered in book S, page 505 in Registers office of said county, and to which for a more particular description reference is hereby made. Said sale is made to satisfy said warrant of distraint and costs of execution. This November 25th 1896.

J. C. Horton, Deputy Collector.

**WHAT WE DO DO WE WELL.**

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W. H. JONES PRINCIPAL.  
Sutherland, N. C.

**NOTICE.**

State of North Carolina, Watauga county. I, John W. Hodges, clerk of the board of county com'rs of said co. do hereby certify that the following is a true statement of the number of days the b'd. has been in session also the no. of miles traveled by each member of the board to and from their meetings also the amount allowed each member for services and mileage for the year ending Nov 30. '86. to-wit: W. C. Coffey chm'n b'd co. com'rs served on the b'd 22 days at \$2 per day \$44. H. H. Farthing served as a member 21 days at \$2 \$42. traveled 392 at 5c. 19. 60. Thos Bingham served as a member 21 days at \$2 per day \$42 traveled 234 miles at 5c. 11-70. John W. Hodges, clerk b'd co. com'rs.

**NOTICE.**

Jacob Mast et al. vs Wm Younce and wife. In virtue of a judgment of the superior court of Watauga county, special term 1896 in which I am appointed commissioner, I will on Monday Jan 4th 1897 sell to the highest bidder for cash at the court house door in Boone N. C. the following described lands, one tract of land situated on cove creek in Watauga county where said Younce and wife formerly lived containing about 35 acres which was purchased from A D Cowles 1882, bounded as follows, Beginning on a stake in Reeves line Baileys corner then w 49 poles to a chestnut on top of the ridge, then s 14 poles along the ridge to a spanish oak, then s 24 poles to a bench on bank of the branch then down the creek to mouth of Elisons creek, then s 45° E 61 poles to a sugar tree on the ridge, then with top of the ridge to a stake in Richard Reeves and John McGuire's line, then N to the beginning. Also one other tract on cove creek known as the William Younce upper tract, containing 30 acres more or less, the same being bought from J. S. Eggers and mortgaged to A. S. Abernethy by said Younce and wife, adjoining the lands of Frank Greer, Vick Lewis, Abraham Younce and others. Also one half interest in a tract located in shawneeshaw township in said county. Beginning on a buckeye, Potters old corner, then s 25° E 16 poles to a stake, then N 40 poles to a stake, then N 20 poles w 66 poles to a stake, then E 118 poles to a stake, then s 45 E 15 poles to a bench church corner, then with churches line 93 poles to a spruce pine, then N 45 E with same 26 poles to a spruce pine, then N 15 E 36 poles to a spruce pine, then E with the same 34 poles to a spruce pine and mahogany w Berman's corner, then s with Harman's line to his buckeye corner N 55 w 56 poles to a sugar tree and chestnut, then 25 w 42 poles to the beginning supposed to contain 120 acres. Also one half interest in another tract adjoining the above, beginning on a large spruce pine corner to the above named tract running N 45 E 26 poles to a spruce pine, then N 50 E 12 poles to some maple sprouts then w 30 poles to a spruce pine church corner, then w with a ridge 35 poles to a stake Potters line, then to the beginning containing 10 acres, said sale made to satisfy the judgment in the case which is for \$1,655.29 and interest on same and cost of the action. Title in fee made to the purchaser upon payment of the purchase money and confirmation of sale. Reference is hereby had to said judgment which is duly docketed upon the judgment and minute books of the superior court of this county.

D. B. Dougherty, comm'r.

**NOTICE.**

His Portrait Mutilated. Chicago, Ill. Dec. 7.—The picture of President Cleveland which hung in the room of the Cook county Democratic club has been cut to pieces. The perpetrators of the deed are unknown. It is supposed to be the result of the strife between the gold and silver wings of the party which reached its high at the annual club election yesterday. The picture which was one of the largest and finest of the President in existence, was painted in Buffalo and brought to the National convention of 1888 by the Buffalo Democrats and presented to the Cook county club.

**COME TO STAY.**

I now have my tannery in operation 4 miles north of Blowing Rock on the head of New River, and wish to inform the public generally that I am now taking out leather daily. I have spared no little time and expense in adding the best approved machinery, so that my facilities may be equal to the best and largest tannery's and factories of this country. Thus guaranteeing to the trade a standard grade of uniform work of both leather and saddlery goods. Gents saddles \$2.50 to \$15.00, Ladies cow horn and morgan saddles \$3.50 to \$10.00, Ladies leaping horn summer set saddles for safety riding \$8.00 to \$25.00, collars, bridles, saddle bags, legguings, ponches, belts, etc., at bottom prices. I have served a term in a large Saddlery factory of St. Louis, and expect and ask to be judged by my work.

Hides wanted on shares, also market price paid for hides and tallow. Call and see me.

Respectfully,  
Sept. 10 M. A. JOHNSON

**Adminstrator's Notice!**

Having qualified as Administrators of Wm J. Critcher, Deed. late of Watauga county, N. C., this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned on or before Nov 20, 1897 or their notice will be plead in bar of their recovery. All persons indebted to said estate will please make immediate settlement. This Nov. 19, 1896.

L. L. CRITCHER,  
C. M. CRITCHER, Administrators.

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Mr. L. T. Collier, Knoxville, Miss., says: "My bowels would act from ten to twenty times a day, of a bloody, mucous nature. My kidneys were very badly out of order. I was treated by the best physicians, and they said I could live but a short while. I then commenced using Royal Germetuer. In three weeks I could eat anything, and do as much work as ever. I continued the Germetuer, and once testily that I am entirely cured, and that Germetuer did the work."

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