

**MONEY TO LOAN**  
**MONEY TO LEND**  
 To pay off mortgages.  
 To buy property.  
 Very lowest rates.  
 Pay when desired.  
 Will also lend on note and chattel mort-  
 gage.  
 J. W. WHITE, Barrister,  
 King Street West, Chatham.

**..Money to Loan..**  
 ON MORTGAGES  
 At 4% and 5%  
 Liberal Terms and privilege to borrowers  
 Apply to  
**LEWIS & RICHARDS,**  
 Barristers, Etc.,  
 Old Fellow Temple, King street, Chatham.

**MONEY TO LOAN**  
 Money to loan at the very lowest rates of  
 interest on mortgages. Apply to  
**Henry Dagneau,**  
 Office in Rutherford's Block, opposite Dr  
 Rutherford's Office.

**REAL ESTATE EXCHANGE AND  
 BROKER'S OFFICE.**  
 OR SALE—To Close an Estate.  
 9 paid-up shares of Chatham Loan &  
 Savings Co. Inquire of  
**F. Marx**

**CANADIAN PACIFIC**  
**Time Is Saved**  
 By using the Canadian Pacific  
 you save time to the South-  
 west and to the West.  
 It offers exceptional advan-  
 tages:  
 There is but one change of  
 trains.  
 Full particulars can be  
 obtained from any  
 Canadian Pacific Agent.  
 A. B. NORMAN,  
 Assistant Gen. Pass. Agt.,  
 1 King St. East, Toronto  
 W. H. HARPER,  
 City Passenger Agent,  
 C.P.R. — C.P.R. — C.P.R. — C.P.R.

**Wabash Ry. Co.**  
 Is now acknowledged to be the  
 great through air line between the  
 east and the west, the best appointed  
 and most up-to-date railroad in  
 America.  
 All Wabash trains have free reclin-  
 ing chair cars, and are solid wide  
 vestibule from headlight to rear platform.  
 Passengers leaving Chatham on No.  
 9, reach St. Louis same day at 8 p. m.  
 Kansas City, 9:30 p. m.; far away Texas  
 and Colorado points next afternoon.  
 This is hours in advance of any other  
 line.  
 Full particulars from any B. R.  
 agent, or J. A. Richardson, District  
 Passenger Agent, northeast corner  
 King & Yonge Sts., Toronto and St.  
 Thomas, Ont.

**GRAND TRUNK RAILWAY**  
 Before deciding on your trip to  
**Southern  
 Points ..**  
 Obtain our Tourist Fares to  
 —ASHVILLE, N. C.  
 —JACKSONVILLE, Florida  
 —JALYESTON, Texas  
 —HOT SPRINGS, Ark.  
 —LAS VEGAS, Cal.  
 —LOS ANGELES, Cal.  
 —SAN FRANCISCO, Cal.  
 —NEW ORLEANS, La.  
 —MEXICO CITY, Mexico.  
 For further particulars and all informa-  
 tion apply to agents Grand Trunk Railway  
 or to  
**W. E. Rispin,**  
 City Passenger Agent, Chatham  
 M. C. DICKSON, Dist. Pass. Agent,  
 Union Station, Toronto.

**VACUUM OIL**  
 Makes Machinery Run smoothly and  
 cheaply. Saves wear and tear and fuel.  
 Made by the Vacuum Oil Co., under  
 the Vacuum process.  
 Sole Farmers' Agents  
 Inset upon your dealer furnishing Vac-  
 uum American Pump. Take no other.  
 Canadian Office and Works  
**VACUUM OIL CO.**  
 60 Beaulacque East Toronto

**The Chatham Loan & Savings  
 COMPANY.**  
 38th—Half Yearly Dividend—38th  
 Notice is hereby given that a Dividend at  
 the rate of six per cent per annum upon the  
 paid up capital stock of this Company, has  
 been declared for the current half year, end-  
 ing December 31st, 1900, payable at the  
 Company's Office, on and after January  
 2nd, 1901.  
 The transfer books will be closed from  
 21st to 31st December inclusive.  
 By order of the Board,  
**S. F. GARDINER, Manager,**  
 Chatham, Nov. 20th, 1900. mdio

Wanted—Old pipe and tea lead, at  
 once. The Planet.

**FINE OLD OXFORD**

**Dr. McKough's Visit to  
 the Great Seat of Learning.**

**Its Grand Old Colleges—Many Histor-  
 ical Recollections R. called.**

Randolph Hotel,  
 Oxford, Sept. 18, 1900.  
 Reaching Oxford, the great home of  
 learning, last evening, about five  
 o'clock, we had time before dinner  
 to see the housing on the Isis. Taking  
 one of the little steamers that swiftly  
 ply up and down the river, we went  
 over the course upon which the oar-  
 men train for the Oxford and Cam-  
 bridge boat races and where all the  
 college races take place. The Isis is  
 about half the width of our Thames,  
 but put to much greater use, as num-  
 erous small boats of various descrip-  
 tion, with healthy looking occupants  
 were spinning hither and thither. The  
 English apparently make time for ex-  
 ercise and sport. We passed by a  
 number of singular looking covered  
 sewers, known as "college barges," be-  
 longing to the various colleges, a  
 species of floating club used by the un-  
 dergraduates as training schools for  
 swimming and boating. Good views of  
 the beautiful rolling and sylvan Birks-  
 shire Hills are obtained from the river.  
 Hilly, a pretty village, was the ter-  
 minus of our ride. Here is a beauti-  
 ful old Norman church, a portion of it  
 standing since William the Conquer-  
 or's time, ten centuries chronicled in  
 stone, a narrow little edifice with a  
 dim religious light finds its way, sub-  
 duing the antique cracks and crevices.  
 Grant Allen considers it one of the  
 most beautiful things in England, a  
 gem in stone.

Oxford is situated on a "spit of  
 gravel" between two small rivers, the  
 Isis and Cherwell, and is the seat of  
 the most famous and ancient univer-  
 sities in Europe. Oxford is a federa-  
 tion of colleges, the university being  
 the federal government. In Canada  
 and the United States every college is  
 a university. The nominal head, the  
 chancellor, being usually some polit-  
 ical magnate, the active head, or  
 vice-chancellor, is generally one of the  
 principal or provosts of one of the  
 colleges. Each college, however, leg-  
 islates and administers its own affairs,  
 and has its own governing body, con-  
 sisting of a chief, or head master, or  
 a body of Fellows, and its staff of  
 teachers and tutors.  
 Following the advice of Goldwin  
 Smith in his little book on "Oxford  
 and its Colleges," for which I am in-  
 debted for much of my information  
 about Oxford, we commenced the day  
 by ascending to the top of the Rad-  
 cliffe Library, which is a fine rotunda  
 building, founded by a doctor of medi-  
 cine embellished with Corinthian  
 columns and surmounted by a dome.  
 The day was clear and we obtained an  
 admirable view of the town and sur-  
 rounding country, and a truly beau-  
 tiful panorama presents itself of old  
 Oxford and its academical buildings  
 nesting among their pretty gardens.  
 Descending, we possessed of the Uni-  
 versity of Bodleian Library, one of  
 the great libraries of the world, contain-  
 ing about half a million printed vol-  
 umes, besides a large collection of  
 valuable manuscripts, where you can  
 obtain in a few moments almost any  
 book of any age or country. The li-  
 brary is entitled by law to a copy of  
 every book printed in Great Britain,  
 and it is compelled to preserve all that  
 it receives. There are many literary  
 treasures carefully guarded in glass  
 cases, interesting findings in carved  
 ivory, Queen Elizabeth bible, a new  
 testament bound in a piece of waist-  
 coat belonging to Charles I., some of  
 Shelly's manuscripts—his writing being  
 nearly symmetrical and regular, his  
 watch and the S. Phospor, which he was  
 reading when he was drowned, and  
 taken from his hand after death—au-  
 tograph letters and manuscripts of  
 Milton, Pope, and Byron, and among  
 curious, Guy Fawkes' lantern. In con-  
 nection with the library is a large  
 portrait gallery containing pictures of  
 many of the

**KINGS AND QUEENS**  
 of England—portraits of some of the  
 distinguished graduates of the Uni-  
 versity. Among many we observed  
 the names of Sir Thomas Browne, the  
 physician and author of the "Religio  
 Medici," Blackstone, the eminent  
 lawyer, Dean Stanley, the celebrated  
 divine, and Goldwin Smith by Wil-  
 liam Green, a Toronto artist. From the  
 library we passed to the Sheldonian  
 Theatre near by. Here is held the  
 annual commemoration of founders,  
 and the prizes appear in their  
 scarlet robes, prize poems and essays  
 are read and honorary degrees confer-  
 red. Here it was Sir Wilfrid Laurier  
 was made a Doctor of Laws during  
 the year 1884. The most interest-  
 ing fact that "he was rather a fine  
 gentleman." He also told us that  
 Oliver Wendell Holmes' face was a  
 "picture" whose name meant "shay"  
 at the time he was given his degree.  
 On the occasion of the conferring of  
 these honors, the upper gallery is occu-  
 pied by undergraduates who some-  
 times become uproarious, frankly ex-  
 pressing their opinion of the recipients  
 of the degrees, not always complimentary.  
 We commenced our survey of the  
 colleges by a visit to Christ Church  
 College, founded by Wolsey one of the  
 largest and most fashionable colleges  
 in Oxford, and like all the great col-  
 lege's fabrics, a noble and magnifi-  
 cent pile. The great dining hall is  
 one of the finest rooms in England,  
 the undergraduates have their break-  
 fast and lunch in their own rooms, but  
 all dine together in one common din-  
 ing room or hall as it is usually termed.  
 The walls of this room are usually cov-  
 ered with portraits of distinguished  
 alumni. In Christ Church dining hall  
 we noticed portraits of Sir Philip  
 Sidney, Locke, John and Charles Wes-  
 ley, Wallington, Pusey, Canon Liddon,  
 Ruskin and Gladstone. All former stu-  
 dents of this college. From the dining  
 room we descended to the kitchen, the  
 oldest portion of the college, and view-

**TORONTO HART CURED IN A WEEK.**  
 Dr. Price's Tobacco Cure often does it. Jon-  
 nes of Chatham, Ont., cured and smoked.  
 Russell of Toronto cured and smoked.  
 and served shag. One box of Dr. Price's  
 Tobacco Cure cured him Guaraneeed. \$1.00 per  
 box.

For sale by G. H. Gunn & Co.  
 Druggists, Chatham, Ont.

ed the preparations of a college meal.  
 Christ Church Cathedral, attached to  
 the college, is one of the few relics of  
 monastic Oxford that survived the Re-  
 formation. The ceiling is very old and  
 beautifully carved. The windows  
 exceedingly fine, one quite modern, ex-  
 ecuted by Morris, is one of the most art-  
 istic sights in Oxford. A heavy  
 carved throne is a memorial of Bishop  
 Wilberforce. One of the most interest-  
 ing tombs is that of Dr. Pusey, leader  
 of the great Tractarian movement. As  
 we were leaving the church, spousal  
 chairs were pealing notes of praise for  
 morning service, and when they ceased  
 Great Tom rang out the hour of ten.  
 This huge bell, weighing 12 tons, can  
 be heard four miles away. Every  
 night at nine o'clock, it peals a curfew  
 of one hundred and one strokes, the  
 original number of students in the  
 foundation. Five minutes after the  
 college gates all over Oxford are  
 closed.

We now strolled along the Broad  
 walk, a beautiful avenue of elms. On  
 one side are Corpus Christi and Mertin  
 Colleges, the latter being the college  
 attended by Harvey, who discovered  
 the circulation of the blood. Opposite  
 the Christ Church meadows, where  
 cricket and football are played. Con-  
 tinuing our walk we passed through  
 the Botanical Gardens, containing  
 plants, flowers and rarities from all  
 parts of the world, for the study of  
 botany, and across High St. to Magda-  
 len College (pronounced "Maudlin"),  
 recognized some distance away by its  
 steeple tower, one of the chief archi-  
 tectural glories of the city. Goldwin  
 Smith says: "Of all the houses of  
 learning in England, perhaps the most  
 country, Magdalen is the loveliest, as  
 he will say who stands in its clois-  
 tered and ivy-mantled quadrangle,  
 either beneath the light of the summer  
 sun or that of the moon. The  
 grounds of the college are large, fine-  
 lished and beautiful. A pretty wood-  
 ed paddock contains a large number  
 of deer, quite tame and friendly. In  
 these grounds is Addison's  
 walk, said to have been a favorite  
 resort of the great essayist. Sitting  
 on a rustic seat in a little cove by  
 the Cherwell, looking at the pool and  
 the charm and the perfect sense  
 of repose incident to it. Beside Addison  
 such eminent men as Hampden, Gib-  
 bon, Charles Butler, Goldwin Smith  
 and Goldwin Smith have been educated  
 in these beautiful surroundings.

**PEOPLE WELL GROOMED.**  
 Coming out of Magdalen we walked  
 along High street, the principal thor-  
 oughfare of the city. One notes that  
 there is a different character about  
 the people; the women are more lei-  
 surely in their movements and better  
 dressed, and both men and women have  
 a marked air of refinement and dis-  
 tinction, not obvious in the streets of  
 Gales in other towns we have visited.  
 Clergymen and gowansmen are num-  
 erous and add to the interest of the  
 street scene. Hawthorne calls High  
 street "the most old street in Eng-  
 land." Wordsworth has devoted a  
 short poem to it, and Sir Walter Scott  
 admits it compares favorably with  
 "Princes St. Edinburgh. We saw  
 past the new examination schools and,  
 when oral examinations are going on,  
 visitors, for the small sum of six cents,  
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