..RAILWAYS.

CANADIAN PACIFIC

GOING EAST / GOING WEST
† 7 a. m. daily ex. Sunday / *1.03 a. m
*3.18 a. m. Express / *1.13 a. m
*3.32 p. m. " / *9.50 p. m
† This train runs daily except Sunday. Starts from here and remains over night.

WABASH

GOING WEST / GOING EAST
No. 1—6.45 a. m. / No. 2—12.23 p. m
3—1.07 p. m. / 4—11.19 p. m
13—1.25 p. m.
5—9.38 p. m. / 6—1.32 p. m
9—1.13 a. m. / 8—2.49 p. m

J. A. Richardson, Dist. Pass. Agent, Toronto and St. Thomas.
J. C. Pritchard, Station Agent
W. E. Rispin, W. P. A. 115 King St., Chatham

GRAND TRUNK

WEST

† 8.30 a.m. for Windsor, Detroit and intermediate stations, except Sunday.
* 12.52 p.m. for Windsor and Detroit.
† 4.18 p m. for Windsor and Detroit.
* 9.9 p.m for Detroit, Chicago and west. International Limited, daily.
† Mixed 2.30 p.m.

EAST

8.37 a.m. for London, Hamilton, Toronto and Buffalo.
† 2.00 p.m for London, Toronto, Montreal, Buffalo and New York.
* 5.18 for London, Hamilton, Toronto, Montreal and East.
† 9 p. m. for London and intermediate stations
† Daily except Sunday. * Daily.

CHATHAM, WALLACEBURG AND LAKE ERIE RAILWAY. ELECTRIC SERVICE

Time Table No. 5. In effect Wednesday, May 9th, 1906.

CHATHAM		WALLACEBURG	
LEAVE	ARRIVE	LEAVE	ARRIVE
*6.00a.m	*8.10 a.m	*7.10 a.m	*7.00 a.m
9.00 a.m	11.25 a.m	10.15 a.m	10.10 a.m
11.30 a.m	1.40 p.m	12.30 p.m	12.30 p.m
2.15 p.m	4.30 p.m	3.20 p.m	3.15 p.m
4.30 p.m	6.55 p.m	5.45 p.m	5.40 p.m
*5.45 p.m	*8.10 p.m	7.00 p.m	*6.55 p.m
*7.00 p.m	*925 p.m	*8.15 pm	*8.10 p.m
9.50 p.m	12.00 p.m	11.00 p.m	11.00 p.m

Extra cars on Saturday leave Chatham 7.15 a.m., 1.10 p.m. Leave Wallaceburg 9.00 a.m and 2.15 p.m.
*Except Sunday all other cars daily.

PERE MARQUETTE

BUFFALO DIVISION

Leave Chatham FOR	Express	Express
Blenheim and West	7.35 a.m.	4.20 p.m
Blenheim and East	8.55 a.m.	5.35 p.m
Sarnia	8.55 a.m.	6.45 p.m
Arrive in Chatham From		
Walkerville	10.15 a.m.	8.05 p.m
St. Thomas	8.55 a. m.	6.45 p.m.
Sarnia	8.55 a. m,	5.35 p.m.

All trains run by Eastern Standard time.
H. F MOELLER, G. P. A., Detroit
W. M. HOOD Frt. Agent, Chatham.
E. . DOWNEY Ticket Agent, Chatham

WABASH

Special Excursions TO **Pacific Coast Points, Season, 1906.**

From June 17th to 21st inclusive, the Wabash will sell round trip tickets at Single First-Class Fare plus $1.00, good for sixty days, to Portland, Ore., Tacoma and Seattle, Wash, Vancouver and Victoria, B.C. Also to San Francisco, Cal., June 24th to July 6th, inclusive, at single first-class fare plus $2.00 to Chicago, added to $62.50 from Chicago, good to return until September 15th, 1906. Liberal stop-over privileges both going and returning. Tickets will be on sale via all direct routes.

For full particulars address any Wabash Agent, or J. A. Richardson, District Passenger Agent, North East Cor. King and Yonge Sts', Toronto, and St. Thomas, Ont

J. C. PRITCHARD, Depot Agent,
W. E. RISPIN, City Pass. Agent.

GRAND TRUNK RAILWAY SYSTEM

$16.25 TO BOSTON AND RETURN

Going May 31st to June 11th, returning until June 18th, the only through car service route. Through Pullman Sleeper to Boston daily from Toronto at 9 a.m.
Special stop over privileges.

Homeseekers' Excursions! $32.00 TO $42.50.

To points in Manitoba, Saskatchewan Alberta, going June 5, 19th, July 3 and 17th, via North Bay. June 4, 20, July 4 and 18th, via Sarnia and Northern Navigation Co., returning within 60 days.

For tickets and information call on Agents or address J. D. McDonald, D. P. A., Room 308, Union Station, Toronto. W. E. Rispin, C. P. & T. A., 115 King St., J. C. Pritchard, Depot Ticket Agent

CANADIAN PACIFIC

DAILY SUMMER EXCURSION

tickets now on sale to all vacation resorts. Low rates to

ROCKY MOUNTAIN, PACIFIC COAST and CALIFORNIAN

points. Return limit Oct. 31, and liberal stop overs.

Secure copy of "Summer Tours" booklet, rates and

For pamphlets, rates, etc, apply to A. W. Gregory, acting city ticket agent, Chatham, or write C. B. Foster, D. P. A., C. P. R., Toronto.

CONNIBEAR & CLEMENTS

—MAKERS OF—

Concrete Blocks, Sidewalks and Foundations

Estimates promptly furnished. Drop us a postal card and we will call and give you our estimates. Chatham, Ont.

A Secret

It aids nature a little, that's the only secret about it. We refer to Ayer's Hair Vigor. It feeds the hair, makes the scalp healthy. The hair stops falling out and all dandruff disappears. The result could not be different, for it's the natural way. And it is a splendid dressing, keeping the hair soft and smooth. Why not save what hair you have and get more at the same time? J. C. Ayer Co., Lowell, Mass.

ADVERSE TO CHURCH UNION.

Ridiculous Proposition Says Montreal Pastor—Presbyterianism Leads.

London, June 12.—"We are allowing ourselves to drift into a false position because we do not translate the words of Christ literally," shouted Rev. John McKay of Montreal in a red hot argument at the general assembly yesterday afternoon on church union. "When the Presbyterian Church stands first among the Christian churches, it is ridiculous to talk of church union," he asserted, and was loudly cheered.

Duncan Campbell of Armstrong ably seconded the efforts of Mr. McKay.

The subject was introduced by Rev. Principal Patrick, Winnipeg, who moved that the Presbyterians join hands with the Methodists, Congregationalists, Baptists and Episcopalians. He talked strenuously for over an hour and went into a detailed account of the length of charges for each pastor, and described the training of students and gave an exhaustive description of what would have to be done.

The church was packed, and Dr. Patrick was loudly cheered. The assembly seemed to cheer for and against with equal enthusiasm, according to the ability of the speakers.

About 6 o'clock the debate appeared to be going against the proposition for union of the churches. The debate will be resumed this morning.

Montreal was chosen for the next assembly, on the first Wednesday of June next, on the invitation presented by Mr. Walter Paul and Principal. Scrimger. Erskine Church, of which Rev. Dr. Mowatt is the minister, will be the meeting place. Winnipeg also extended an invitation through Rev. Dr. Duval.

Wishes never fill a sack.

A Diuretic and an Aperient.

Abbey's Salt has a pronounced and gratifying effect on the kidneys—and is most beneficial in all Kidney Troubles.

It is invaluable in reducing the feverish condition—and in making the bowels move regularly.

Uric Acid affections—Gout—and Rheumatism—promptly disappear under the proper treatment of

Abbey's Effer-vescent Salt

25c. and 60c. bottles.

A Relic of the Iron Duke.

W. G. Leighton of Ruabon, is the proud possessor of an interesting relic of the Iron Duke, which he picked up at a local sale for 32s 6d. It is a French clock of elaborate design, which was given to a Mrs. Eliza Norman by the Countess of Mornington (the duke's mother), as shown by the inscription on the base. Mrs. Norman in turn left the clock to the Rev. T. L. Griffiths, the owner of Penynant. The duke was a frequent visitor to this neighborhood, and as a boy at Eton spent his holidays at Brynkinalt, at that time occupied by his grandmother, Viscountess Dungannon. On one occasion he played marbles with a boy named Evans, and lost. A miniature Waterloo ensued, and the duke was gaining the victory, when Evans' sister, a strapping milkmaid, appeared on the scene, and soundly "clouted" the future conqueror of Napoleon. Before the wet towel wielded by her muscular arm he precipitately fled.

Pre-Glacial Man.

Mr. M. B. Cotsworth, the York geologist, who discovered a stone axe in the boulder clay at the cliff foot near Scalby Mills, Scarborough, the other day, states that it is his opinion that the striated scratches on the axe prove its pre-glacial origin, and, in consequence, establish the existence of pre-glacial man. He believes that it is the oldest stone axe yet discovered. The blade is semi-circular in shape, about eight inches across, an inch and a half thick, and ground down to a fine edge, with a stiff, stout haft cut to fit into a possibly wooden cleft handle. Mr. Cotsworth has written largely on pyramids and druidical ruins.

The plain man is often the one the women fancy.

A wise man enjoys the little he has, while the fool is looking for more.

MEN

You are Cured First, Then You Pay. If You are not Cured You Need Not Pay.

Your case will be accepted for treatment on the following proposition:
1. If you doctor here, you will receive the services of an EXPERIENCED SPECIALIST.
2. Your case will receive most careful attention each time you call or write.
3. YOU MAY PAY AFTER YOU ARE CURED.

DR. S. GOLDBERG.

Located in Detroit since 1893. The possessor of 14 Diplomas and Certificates, makes Diseases of Men a specialty, and allows the patient to pay after cured.

Nervous Debility

The Latest Method Treatment is a heaven-sent boon to nervous sufferers. There are scores and hundreds of persons suffering from severe nervous disorders resulting from overwork, hurry, worry, business and domestic cares, bereavements, dissipation, etc. To them life is one continual round of misery, while peace, comfort and happiness are impossible. They suffer from headaches, loss of memory, mental depression, strange sensations, dizziness, dullness, restlessness, weakness, trembling, heart palpitation, cold limbs, utter fatigue and exhaustion. In this class of cases almost immediate relief is afforded by my treatment, while the cure itself is a permanent and lasting one.

BLOOD POISON

If you have traces of it you are in constant danger until cured; there is no stand-still in diseases of this kind; you cannot tell how soon the poison will affect the other organs of the body; have you sore throat, ulcers in the mouth or tongue, copper colored patches, sores breaking out, sore bones, hair falling out, itching skin? Call to see me, and receive a written guarantee of a cure, and you may

PAY WHEN CURED

I cure Nervous Debility, Varicocele, Stricture, Early Decay and Waste of Power, all Nervous, Chronic, Blood and Skin Diseases.

X-RAY EXAMINATION, ADVICE AND CONSULTATION FREE

Office hours from 9:00 a. m. to 7:30 p. m.; while on Sundays from 9:30 a. m. to 2:30 p. m.
Patients who cannot call may write for question blank and book containing diplomas free; everything held honorably confidential. Medicine for Canadian patients sent from Windsor, Ont. All duty and transportation charges prepaid.

DR. GOLDBERG, 208 Woodward Ave. Suite 172, DETROIT.

YOU CAN SAVE

From **30c. per Week** upward with

The Canadian Savings Loan and Building Association

and receive interest at rate of **3 Per Cent. per annum compounded half yearly.**

The entire investment together with interest s withdrawable after three years.

Begin Now. Continue Six Months and we will protect you from loss. The "Canadian" has a record of seventeen years successful business, every obligation having been promptly met. If you have never had a bank account commence today by laying reside small amounts each week with this Company. In three years the results of your systematic saving will be astonishing. This may be your first step to independence. All in your favor—nothing to be lost. We positively do not speculate with your money. We furnish a contract with the investor authorized by the Ontario Legislature.

For further information call or write
R. A. MURPHY,
Dist. Superintendant
Murray Block, King St., Chatham, Ont. Phone 346.

WE HAVE ON HAND A LARGE SUPPLY OF

Lime Cement Sewer Pipe Cut Stone Etc.

All of the best quality and at the lowest possible prices.

J. & J. Oldershaw

A few doors west of Post Office.

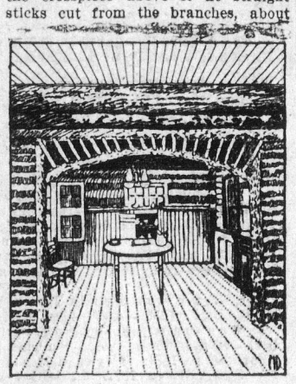
The firm of J. & J. Oldershaw is now to be known as J. & A. OLDERSHAW.

FOR THE BUNGALOW.

A Few Suggestions For Appropriate Interior Decorations.

For those who are planning to build a bungalow or cottage here are a few suggestions. It is not supposed for a moment that every woman who has become interested in home handicraft can do all of these things unaided. Some can, for the things are not very hard. But those who cannot do all the work themselves can surely do the thinking part and by the aid of a very ordinary workman achieve any of the objects here described. The bungalow to which we refer is to be built of unfinished logs, and straight young saplings or the straight limbs of older trees are chosen as a material for interior decoration.

Unfinished timbers are used to very good advantage as a grill, and they look well, too, in other than log houses. To make the grill seen in the picture two slightly curved branches three or four inches in diameter were selected. It is generally easier to find two short ones with nearly the same curve, which may be fastened in the center, than one long one that will make the entire arch. This arch is fastened securely against the side posts of the doorway, and between the arch and the crosspiece above it fit straight sticks cut from the branches, about



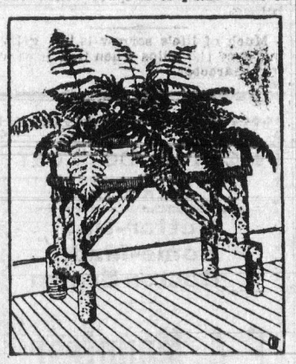
GRILL OF UNFINISHED TIMBERS.

an inch and a half in diameter. They should be straight up and down in the center, but slanting slightly as they near the ends, so that the last ones will fit in the corners. A single row is sufficient, but a rather better effect is secured by having a double row, one on each side of the arch.

A helpful suggestion may be found in the plain deal cupboards running across the end of the dining room, which make not only a place for dishes and household linen, but give a broad shelf as well. A deal corner cupboard for the kitchen will be found a very convenient adjunct.

In these houses back in the woods or down by the sea there is hardly time or opportunity to start a flower garden, but no house seems quite like home without some green, growing thing or a few freshly gathered leaves or seaweed scattered about.

And so every one is sure to want some sort of a box to plant ferns in



FERN BOX OF BIRCH.

and some sort of holders for things gathered on a ramble in the woods. And these must not be jardinieres or cut glass or silver vases. They must be in keeping with their surroundings. For the fern stand any sort of rectangular box may be knocked together, or one may be used that has been brought to the house from the store with provisions in it. Strip the outside of it with birch bark, when it will be ready for the base. It seems unnecessary to give dimensions, as each one can decide this for herself, according to the space or place it is to occupy.—Good Housekeeping.

A Family Menu Card.

A Californian housekeeper has adopted a novel idea she calls a "menu suggester."

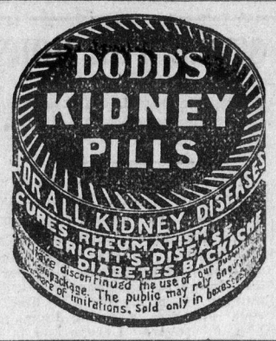
It consists of several sheets of cardboard tied loosely together. Each card is devoted to a certain class of food. No. 1 contains a list of the family's favorite soups, each name written by the number of the page in the cookery book where the recipe is to be found. She says this saves her a great deal of time and worry hitherto caused in hunting up a recipe, and as it is easy to tell at a glance what is generally liked in all kinds of dishes it adds a great deal of variety to the meals.

To Remove Rust.

Rust can be removed from an iron sink by washing carefully with hot suds. Turn boiling water into the sink until the iron is warmed. Wipe dry and rub thoroughly with a thin coating of vaseline applied with a soft cloth. This treatment followed daily will keep the sink as smooth and clean as a dinner plate.

Cottage Shirt Waist Boxes.

A shirt waist cabinet of white enameled wood with five cretonne covered boxes may be purchased for $21.96.



Kissing Day.

April 23 was "Kissing Day" at Hungerford. Zeal in the observance of quaint customs had moderated in recent years, the result, probably, of the visit of a charity commissioner, who plainly hinted that some reform would be necessary in the administration of the income derived from the fishery and commons, which were given to the town by the Duke of Lancaster. Still, there was no desire to lose their privileges by default, and so early in the morning of April 23 the town crier, attired in a new livery for the occasion, blew lusty blasts on the horn, by which the commoners hold their property and the "tutti-men" went forth as usual, with florally-decorated staves, to kiss every lady whom they met, and to demand a penny from each male householder upon whom they called. Meanwhile, the Hocktide jury were meeting in the town hall for more serious business, electing a constable, who is both coroner and mayor, ale-tasters, leather-sealers, keepers of the keys of the common coffer and other ancient officials, whose duties have become obsolete. Then all met at lunch, at which bowls of steaming punch, brewed from a carefully-preserved recipe, and churchwarden pipes helped to pass a pleasant afternoon, diversified by the distribution of oranges and coppers among a crowd of school children who assembled to cheer the new constable.

Dr. Pierce's Favorite Prescription

Is a powerful, invigorating tonic, imparting health and strength in particular to the organs distinctly feminine. The local, womanly health is so intimately related to the general health that when diseases of the delicate womanly organs are cured the whole body gains in health and strength. For weak and sickly women who are "worn-out," "run-down" or debilitated, especially for women who work in store, office or schoolroom, who sit at the typewriter or sewing machine, or bear heavy household burdens, and for nursing mothers, Dr. Pierce's Favorite Prescription has proven a priceless benefit because of its health-restoring and strength-giving powers.

As a soothing and strengthening nervine, "Favorite Prescription" is unequaled and is invaluable in allaying and subduing nervous excitability, irritability, nervous exhaustion, nervous prostration, neuralgia, hysteria, spasms, chorea, or St. Vitus's dance, and other distressing nervous symptoms commonly attendant upon functional and organic disease of the womanly organs. It induces refreshing sleep and relieves mental anxiety and despondency.

Cures obstinate cases. "Favorite Prescription" is a positive cure for the most complicated and obstinate cases of "female weakness," painful periods, irregularities, prolapsus or falling of the pelvic organs, weak back, bearing-down sensations, chronic congestion, inflammation and ulceration.

Dr. Pierce's medicines are made from harmless but efficient medical roots found growing in our American forests. The Indians knew of the marvelous curative value of some of these roots and imparted that knowledge to some of the friendlier whites, and gradually some of the more progressive physicians came to test and use them, and ever since they have grown in favor by reason of their superior curative virtues and their safe and harmless qualities.

Your druggists sell the "FAVORITE PRESCRIPTION" and also that famous alterative, blood purifier and stomach tonic, the "GOLDEN MEDICAL DISCOVERY." Write to Dr. Pierce about your case. He is an experienced physician and will treat your case as confidential and without charge for correspondence. Address him at the Invalids' Hotel and Surgical Institute, Buffalo, N. Y., of which he is chief consulting physician.

WISHED FOR MORE.

There's nothing I hate so much as a lazy man.

Well, I wish there were more of them.

You do?

Sure. The more lazy men there are the less competition we'd have in business.

In Womanly Ailments and Weaknesses

Dr. Shoop's Night Cure Soothes, Heals and Cures while the Patient Sleeps.

The best remedy which physicians know for Female Weaknesses is composed of parts of a certain white lily. To this are added other remedies which draw out the poisons and heal the inflamed membranes. This soothing antiseptic local application is known by druggists and physicians everywhere as DR. SHOOP'S NIGHT CURE—because it cures while the patient sleeps and the morning finds the pain, the inflammation, the discharges, abated. The lives of many women are records of martyrdom. They suffer, they are sick, they never know a well day—yet all this suffering and sickness is unnecessary. Every ailing woman may be made strong—may be made to experience the vigor and vitality of robust and perfectly healthy womanhood. It is to this ever-increasing number of suffering women that Dr. Shoop sends his message of hope and life and good cheer. It is to these sick and ailing women that DR. SHOOP'S NIGHT CURE will come as a Balm of Gilead. You may not know your trouble by the name physicians give it, but remember DR. SHOOP'S NIGHT CURE may be relied upon in all cases of womb ulceration, falling of the womb, pains in the womb or ovaries, leucorrhœa, (whites), inflammation, congestion, irregular or painful menstruation. Ask for DR. SHOOP'S NIGHT CURE. Recommended and sold by

Woman's Night Cure

C. H. GUNN & CO.

Experience is the best teacher when it convinces us of how little we know.

Minard's Liniment used by Physicians.

They Both Claimed To Be Gentlemen

There was a seedy looking man sitting on the end of one of the benches in the park, and he had been there only five minutes when a well dressed and prosperous middle aged man with a cigar in his mouth took the other end. He had not been seated two minutes and did not appear to have observed the other when the seedy young man rose up and said:

"Sir, you appear to be a gentleman."

"Yes, I am," was the reply after a look.

"And I am a gentleman also."

Nothing more was said. The smoker smoked on, and the other sat down and watched him from the corner of his eye. When five minutes had passed seedy rose up again and queried:

"Sir, am I mistaken in supposing you to be a gentleman?"

"Why, no. I am a gentleman, of course."

He sat down again and looked up among the bare branches overhead and then away over the landscape. The other drew long puffs at his half consumed cigar and indulged in thoughts, and three minutes had passed when seedy bobbed up for the third time and somewhat indignantly said:

"Sir, I again demand to know if you are a gentleman?"

"I am sure I am," replied the other.

"Then give me some evidence of the fact."

"Here it is," he said as he held out the smoking stub.

"Ah! Exactly! I thought one gentleman could not be mistaken in another gentleman. Very good, sir; very good, but next time be more of a gentleman and don't smoke the stub so close!"—Baltimore Sun.

Finnigin Filosofizes.

Some marriages supposed t' be ma-ade in hevvin raysult in a divvle av a mess.

Ut's none av wan half av th' wur-rld's bizness, begorrah, how th' other half lives.

Ut's a quare thing, ut is, thot th' fewer frosts a public shpaker incounters th' more ice he cuts.

Minny a wan av' th' modhern novels thrills ye wid th' reelization av' th' author's nade av rest at th' toime he wuz writin' ut.

Shakespeare wuzn't in th' sa-ame class wid play-ay-writhers av th' prisint, an' ut's a dirthy sha-ame he isn't aloive t' be congratula-ated on th' fact.

Payrints wid no more sinse than t' lave their childher t' be dhragged up be hoired nur-rses is doin' th' poor little gossoons a grea-at favor be riddin' thim av sich companions an' ixamples as sich fool payrints wud be till thim.—Judge.

Taking No Chances.

During a recent discussion on juvenile crime Charles Richmond Henderson, professor of sociology at the University of Chicago and an eminent authority on criminology, told a story of a youngster who was asked if he knew the meaning of "regeneration."

"Yes," responded the lad, "it means to be born again."

"And would you like to be born again?" he was asked.

"No, siree," exclaimed the boy. "I'm too much afraid of being born a girl!"—Lippincott's Magazine.

Cruel.

"I told her she was a dream."
"What did she say?"
"Told me to wake up."—Philadelphia Press.

Knew Him Better Than That.

Telephone Girl—Double nine six nine is busy just now.

Mrs. Laziman (at the other end of the wire)—You must have made a mistake. That's my husband's number, and he's never been busy in his life.—Chicago Tribune.

Inappropriate.

"The manipulator of an automobile is called a 'shofer.' I don't see why."

"You don't?"

"No. He gives you very little show for your life."—Milwaukee Sentinel.

She Doesn't See Things.

Finnegan—Oi can niver git my wife to see things as Oi see thim.

Flanagan—Thrue for ye! Oi've heard she's niver touched a drop in her loife.—Philadelphia Ledger.

Litigation.

There's one who steps into the breach
When law its strong arm forth would reach;
There's one who, when no names are named,
Will fill the blank, all unashamed;
There's one who bears the earlier brunt
When justice starts to do a stunt;
There's one, when charges they would bring,
Will gladly stand for anything;
When grafters must be brought to taw,
Why, he'll accommodate the law—
More woes but fewer trials 'twould know
Could it not lean on old John Doe.
—Indianapolis News.

DENTAL

DR. LUKE SMITH, DENTIST—Crown and Bridge Work specially solicited. Cor. Thames Street and Victoria Avenue.

MUSICAL

MISS ANNIE L. CARSON, A. T. C. M.—Teacher in Piano, Harmony and Theory of Music, has opened her studio at Mrs. Grandy's Second Street. 'PHONE 462.

LODGES

PARTHENON LODGE, No. 267, A. F. & A. M., G. R. C.; first Wednesday, Masonic Temple, King St.
J. SMITH, W. M.
J. W. PLEWES, Sec'y.

WELLINGTON Lodge, No. 46, A. F. & A. M., G. R. C., meets on the first Monday of every month, in the Masonic Hall, Scane Block, King St., at 7.30 p.m. Visiting brethren heartily welcomed.
ALEX. GREGORY, Sec'y.
W. A. HADLEY, W. M.

LEGAL

S. B. ARNOLD—Barrister etc., Chatham, Ont. Money to loan at lowest rates on easy terms.

HOUSTON & STONE—Barristers, Solicitors, Conveyancers, Notaries Public, etc. Private funds to loan at lowest current rates. Office, upstairs in Sheldrick Block, opposite H. Malcolmson's store. M. Houston, Fred Stone.

SMITH, HERBERT D.—County Crown Attorney Barrister, Solicitor, etc. Harrison Hall, Chatham.

THOMAS SCULLARD—Barrister and Solicitor, Victoria Block Chatham, Ont.

WILSON, PIKE & GUNDY—Barristers, Solicitors of the supreme Court, Notaries Public, etc. Money to loan on Mortgages at lowest rates. Offices, Fifth Street. Matthew Wilson, K.C., J. M. Pike, W. E. Gundy.

MONEY TO LOAN

MONEY TO LOAN—Company and Private Funds. Farm and City Property for Sale. W. F. Smith, Barrister.

Money to Lend

ON LAND MORTGAGE AT 4½ TO 5½ PER CENT
ON CHATTEL MORTGAGE AND NOTE AT 12 PER CENT.
PAY OFF WHEN DESIRED.

J. W. WHITE, - Barrister.
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ON MORTGAGES

Lowest Rate of Interest

Liberal Terms and privileges to suit borrowers. Apply to

Lewis & Richards

CHATHAM

BANK OF MONTREAL

Established 1817.

Capital (all paid up)	$14,400,000.00
Rest	10,000,000.00
Undivided Profits	801,855.41

Choice properties for sale, which will net the purchaser 8 per cent.
GEORGE MASSEY, Manager

STANDARD BANK OF CANADA

HEAD OFFICE, TORONTO.

BRANCHES AND AGENTS AT ALL PRINCIPAL POINTS IN CANADA, U. S. AND GREAT BRITAIN.

Drafts Issued and Notes Discounted. Savings Bank Department Deposits (which may be withdrawn without delay) received and interest allowed thereon at the highest current rates.
W. T. SHANNON, Manager Chatham Branch

TRY
MAPLE CITY BRAND
SUGAR CURED SHOULDER
12c. a Lb.

J. P. TAYLOR
Phone 187

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