## 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.
* 9.19 p. m. for Detroit, Chicago and west. International Limited daily.
† Mixed 2.30 p. m.

EAST

† 8.37 a. m. for London, Hamilton, Toronto, Buffalo.
† 2.00 p. m. for London, Toronto, Montreal, Buffalo and New York.
* 5.18 p. m. for London, Hamilton, Toronto, Montreal and East.
† 9.00 p. m. for London and intermediate stations.
†Daily except Sunday. *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 | 8.55a. m. | 6.45 p.m. |
| Sarnia | 8.55a. 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. J. DOWNEY Ticket Agent. Chatham


CANADIAN PACIFIC

REDUCED RATES

$42.55 Vancouver Victoria Seattle Tacoma Portland

$39.75 Nelson Rossland Spokane

FROM CHATHAM—Second class one-way, on sale daily until April 7th.
Proportionately low rates to and from other points.
For full particulars and tickets call on W. H. Harper, Chatham, or write C. B. Foster, D. P. A., Toronto.

GRAND TRUNK RAILWAY SYSTEM

SOUTHERN RESORTS.

Avoid the Disagreeable Winter Weather by Spending a Few Weeks in the Land of Summer's Sunshine, California, Florida, Mexico, Cuba.

See G. T. R. Agents for full particulars and tickets.

Tickets and full information call on W. E. RISPIN, City Agent, 115 King Street; J. C. Pritchard, depot Agent.

—THE—
WABASH
RAILWAY

Is the short and true route from Canada to Texas, Old Mexico, California and Cuba. Passengers leaving Chatham 1.13 a.m. Friday, arrives at Havana Monday morning, via St. Louis and Mobile.

Special low one-way Colonist Rates on sale daily until April 7th, to Texas, Old Mexico, Arizona, California, Oregan, Washington, British Columbia and other Pacific Coast points.

There is nothing more assuring to the traveller than his knowledge of the fact that he is travelling over the Great Wabash System.

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

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

SPECIAL ONE WAY RATES.

Are in effect daily to points in Montana, Utah, Colorado, California, Oregon, Washington and British Columbia. Call on agents G. T. R. for full information.

SETTLERS' LOW RATES WEST.

The Chicago and North Western Railway will sell low one-way second class settlers tickets, daily from Feb. 15th to April 7th, 1906, to points in Colorado, Utah, Montana, Nevada, Idaho, Washington, California, and British Columbia. Rate from Toronto to Vancouver, Victoria, New Westminster, B. C., Seattle, Wash., or Portland, Ore., $42.25, to San Francisco or Los Angeles, Cal., $44. Correspondingly low rates from all points in Canada. Choice of routes. Best of service. For full particulars and folders call on or write B. H. Bennett, General Agent, 2 East King street, Toronto, Ont.


Flattery is the straw that always tickles the vanity.

# A RING IN THE CASE

*By FRANK HARRIS*

*Copyright, 1905, by P. C. Eastment*

Meager as was Jenny's salary, one half of it had paid for the tiny room on Mrs. Cady's third floor and furnished Jenny's inadequate supply of food and clothing, and the other half until the last two months had gone regularly to her mother on the little unproductive Rhode Island farm.

But these last two months had made a new division in the stipend. Now it was in three parts, and the third went to the fourth floor of Mrs. Cady's apartment house to a room even more tiny and bare than her own. She had heard a low moaning one day, apparently from the room above, and had gone up and tapped anxiously on the door. Several minutes had passed before she heard a feeble step across the floor, and then the door had opened, and she had

"ARE YOU FOLLOWING ME?" SHE DEMANDED.

looked into the sweetest, most refined old face she had ever seen, but, oh, so wan and patient and hopeless.

No, nothing was wanted, the old woman said. She had only lost control of herself for a moment; that was all. And she smiled with pitiful cheerfulness as she closed the door.

But Jenny had seen enough. That face and one brief glimpse into the room beyond sent her hurrying downstairs after her own bowl of soup and bit of bread and butter. And in spite of the old woman's protests and entreaties she had literally forced her to eat, laughing, but unyielding and firm. And with the first spoonful of soup there had come a light into the woman's eyes which made Jenny turn abruptly and walk to the one small window, choking back something in her throat. It was as she had suspected, only worse. The old woman had been literally starving.

Since then they had been good friends, Jenny, tender and imperious, bringing her own oil stove and provisions to the fourth floor room, so that there should be no more question of hunger, and the old woman deprecatory, but yielding. It meant less for the hardworking mother on the farm and less for herself, but Jenny scarcely thought of these things. Her mother would have it so, she knew. The old woman was in greater need than they and should be looked after first.

And now had come a promotion, and with it she would have to leave the apartment house and board in the family of her employer. But the old woman should have the oil stove and the small supply of provisions on hand, and—yes, she should have the bit of carpet she had bought. It would be warm for the poor old feet.

So when she went up to the fourth floor to say goodby she carried the bit of carpet and a teapot and some books she thought the old woman might like to read. An hour was spent in talking and planning, and then she turned to leave, the old woman following her to the door.

"I will not try to thank you, dear," she said softly. "Words are so inadequate. But you know"—she removed a quaintly wrought circlet of gold from her finger and slipped it on one of Jenny's—"I want you to wear this to remember me by. It is not valuable except for association and tradition. My father brought it from India and gave it to me long, long ago, when I was a little girl. He said the tiny setting was a luck stone and that the ring would be a talisman to good fortune." She smiled wistfully and added, "I hope the fortune will be better for you than it has been for me, dear."

An hour later Jenny was in a street car on the way to the new boarding place. Opposite her sat a man who seemed to be looking through the window at her back, but from time to time, when her gaze rose suddenly, she found him looking straight at her. He had been on the sidewalk when she left the apartment house and had boarded the same car and changed at the same transfer, but of that she would not have thought, for such coincidences could easily happen in a city. Only when she again alighted and the man stepped beside her to the sidewalk she suddenly turned to him, her eyes flashing.

"Are you following me?" she demanded.

The man smiled assentingly.

"Why, yes; I may as well acknowledge I have been," he replied. "I wanted to be perfectly sure first, but it's all right. You must come along with me—to the police station, you know," at the incredulity and horror in her face. "I am a detective."

"But what for?" indignantly.

"Oh, just for the ring on your finger," easily, "though of course you know. It's been in the papers the last ten days—only ring like it in the country, big reward and all that. What puzzles me, though, is you being so simple as to put it on openly. We were given a hint by your landlady this morning that a ring something like the one advertised was in her house, but from what she said we had an idea it was worn by an old woman. I've been on the watch several hours. Now come along. If you don't make a fuss we can walk quietly and nobody will notice."

Jenny's head was in a whirl. The ring was evidently stolen, but she did not for a moment think of the old woman as a thief, and yet she claimed to have owned the ring since she was a young girl.

"There's some mistake," she faltered.

"Of course there is," cheerfully, "and it's too bad to put you to so much inconvenience. But you'll have to go and explain to the judge and to the owner of the ring, who will be telephoned for. You can do that easily enough." And the officer grinned sarcastically.

When the owner came he proved to be a young man, the sight of whom brought a quick flush to Jenny's face. He was the son of the man for whom she worked.

"What! You?" he exclaimed, then to the officer: "You have made a mistake. This young lady"—

"Goods found on her," interrupted the officer laconically. "Look at her finger."

"I don't care," vehemently. "She isn't the one." He glanced at the circlet on Jenny's finger, and an odd look came to his face as he added, "Besides, the ring isn't in the least like mine—not in the least."

"Exactly like your description," dryly, "and I believe your advertisement added that the name 'Eloise Nevins' was inside. Suppose we look and see."

"No, no," hastily. "It isn't worth while. The ring is entirely different."

But Jenny was slipping the ring from her finger hurriedly.

"It is 'Heloise,' not 'Eloise,' inside," she cried.

"What!" The young man took the ring and examined it eagerly, incredulously.

"It must be Aunt Heloise's," he said at last in an awed voice. "Grandfather gave a ring to each of his daughters, but Aunt Heloise's was lost or supposed to be when her vessel went down in midocean twenty years ago."

"Your Aunt Heloise is alive in an east side apartment house," exclaimed Jenny, "or at least I saw the name 'Heloise Nevins' in some books, and their owner gave me this ring."

"Case dismissed," said the judge briskly. "Officer, bring up the next."

### She Knew.

A young lawyer had become very much attached to a certain young woman who was somewhat celebrated among her friends for her repartee. The only obstacle in the pathway of the young man was his exceeding shyness, for, while always in command of himself in the courtroom, he became almost speechless in the presence of his adored one. As one method of showing his devotion, it was his custom to shower his inamorata with presents.

The young lady's mother, being far from satisfied with the status of the case, broached the subject.

"My dear," she said, "you have let Mr. Brown practically monopolize your society for a year and now have scarcely any other callers. Has he ever given you to understand that his intentions are serious?"

"No. He hasn't said anything, but I know they are."

"How can you know it if he has said nothing?"

The girl smiled.

"Well," she said, "you know he is a lawyer, and lawyers always commence a contract with 'Know all men by these presents.'"—Harper's Weekly.

### Just What They Wanted.

As the Confederate General Harry Heth was passing through the country after his advance scouts on one occasion he came up with a couple of them feasting on green persimmons up in a persimmon tree. The fruit had just begun to blush from the sun and to show the fullness of being almost ready for the finishing touches of the first frost. General Heth was one of Virginia's old school gentlemen and never forgot the courteous training he had received even when among his soldiers, who, though only privates, were yet, many of them, of as good families as was the general himself. Seeing his men feasting on the green persimmons, the general thought of the condition their stomachs would be left in and called, "Boys, what are you doing up there?" "Eating persimmons, general," came back the answer. "They will draw your stomachs all up, boys," returned the general. "That's just what we want, general—something to draw us up to suit the rations we receive," came back the ready answer.

### His Great Fault.

"Bilkins has no consistency."

"What makes you think so?"

"He instructed his little boy always to tell the truth, and then he whipped the urchin for telling him that he looked almost foolish."—San Francisco Call.


ABSOLUTE SECURITY.

Genuine

Carter's Little Liver Pills.

Must Bear Signature of

Brent Good

See Fac-Simile Wrapper Below.

Very small and as easy to take as sugar.

CARTER'S LITTLE LIVER PILLS. FOR HEADACHE. FOR DIZZINESS. FOR BILIOUSNESS. FOR TORPID LIVER. FOR CONSTIPATION. FOR SALLOW SKIN. FOR THE COMPLEXION

GENUINE MUST HAVE SIGNATURE.

Price 25 Cents | Purely Vegetable. Brent Good

CURE SICK HEADACHE.


### S. A. May Bring Out 20,000.

Ottawa, March 1.—Commissioner Coombs of the Salvation Army, in company with Brigadier Howell, who has charge of the Army immigration work in Canada, met the Premier and Minister of the Interior yesterday regarding the adjustment of their claim for Government bonus on the settlers that they brought to Canada last season. They want also a definite understanding as to the settlers they are bringing out this year, so that no question will be raised concerning the payment of the $3 per capita bonus. It is quite possible that the number will be increased from 10,000 to 15,000 or 20,000.

### Jack Tars to Rush Across Canada.

London, March 1.—(C. A. P.)—Two hundred sailors leave per steamship Lake Manitoba on March 13 for Vancouver as an experiment by the Admiralty to find out how speedy in case of necessity troops can be transported to the Far East.


## Nature's Way Is Best.

The function strengthening and tissue building plan of treating chronic, lingering and obstinate cases of disease as pursued by Dr. Pierce, is following after Nature's plan of restoring health.

He uses natural remedies, that is extracts from native medicinal roots, prepared by processes wrought out by the expenditure of much time and money, without the use of alcohol, and by skillful combination in just the right proportions.

Used as ingredients of Dr. Pierce's Golden Medical Discovery, Black Cherry-bark, Queen's root, Golden Seal root, Bloodroot and Stone root, specially exert their influence in cases of lung, bronchial and throat troubles, and this "DISCOVERY" is, therefore, a sovereign remedy for bronchitis, laryngitis, chronic coughs, catarrh and kindred ailments.

The above native roots also have the strongest possible endorsement from the leading medical writers, of all the several schools of practice, for the cure not only of the diseases named above but also for indigestion, torpor of liver, or biliousness, obstinate constipation, kidney and bladder troubles and catarrh, no matter where located.

You don't have to take Dr. Pierce's say-so alone as to this; what he claims for his "Discovery" is backed up by the writings of the most eminent men in the medical profession. A request by postal card or letter, addressed to Dr. R. V. Pierce, Buffalo, N. Y., for a little book of extracts from eminent medical authorities endorsing the ingredients of his medicines, will bring a little book *free* that is worthy of your attention if needing a good, safe, reliable remedy *of known composition* for the cure of almost any old chronic, or lingering malady.

Dr. Pierce's Pleasant Pellets cure constipation. One little "Pellet" is a gentle laxative, and two a mild cathartic.

The most valuable book for both men and women is Dr. Pierce's Common Sense Medical Adviser. A splendid 1008-page volume, with engravings and colored plates. A copy, paper-covered, will be sent to anyone sending 31 cents in one-cent stamps, to pay the cost of mailing *only*, to Dr. R. V. Pierce, Buffalo, N. Y. Cloth-bound, 50 stamps.


### Taxing the German Emperor.

Although the German Kaiser's automobile is the only one without a number in Prussia, and consequently is not taxed, nevertheless his majesty is taxed for carrying a gun. He recently paid for his annual license, which reads as follows: "Valid for one year. Twelve months' shooting license for his majesty the kaiser and king living at Berlin—from Dec. 1, 1905, till Nov. 30, 1906. Von Borries, chief of police, Berlin."


Will Paint Dollars for you

A well-made brush paints actual dollars for those who buy it. If you employ labor, it means an increased percentage of work from each man. If you do your own painting, it saves time — which means money.

BRYAN BRUSHES

being the best, mean money saved.

United Factories, Limited. London, Canada.

Minard's Liniment Cures Colds, etc.


## UTILIZING TOWELS.

**They Make Very Pretty House Decorations and Bed Coverings.**

Towels of heavy weave made into house decorations and bed coverings are popular and economic schemes, as are Russian crash portieres.

Towels as pillow covers may be used just as they are bought, with the fringe on, or if a little more decoration is desired the fringe is cut off and the edges fashioned into scallops. For the spread it will be necessary to sew together two or perhaps three extra length towels, and to make it wide enough to cover the bed two or more must be joined together on the long edges.

Even the heavy white and brown bath towels can be effectively used, and at little expense, and if stamped and worked with a figure in bright color they make really pretty coverings.

In the same way they may be converted into tablespreads, the number of towels to be sewed together depending on the size of the table.

Still another use can be made of towels. They look well when hung as portieres between the rooms, but if plain ones are not desirable Russian crash, which is similar to toweling, may be bought in strips of bright colors or delicate shades and substituted without departing from the scheme of using all towel decorations. Fringe from the towels can be sewed to the crash curtains if it has been left on the coverings; otherwise a pretty way to finish them is in scallops or diamonds or whatever scheme has been followed with the rest of the trimmings.—Pittsburg Dispatch.

## THE KITCHEN SINK.

**Keep It Absolutely Clean if You Value the Family Health.**

Grease in the sink is a very prolific cause of disease. It necessarily accumulates from dishes and utensils, and it clings to both wooden and metallic waste pipes, although more readily and tenaciously to the former. With it usually adhere very small bits of vegetable matter which while decaying shelter and nourish mischievous bacteria, and, besides, the grease will clog the drain after a time and, being impervious to cold water, will become both a menace and an inconvenience. Indeed, a kitchen drain is sure to become stopped unless it is frequently washed out with some powerful solvent that will liquefy, combine with or alter the grease and at the same time destroy all vegetable or animal particles that cling with it to the inner surface of the pipe. This purification should take place at least once a week in summer and winter. The surest and simplest cleansing agent for wooden or iron drains is a strong solution of potash or washing soda made with boiling water. The sink should first be scrubbed with soapsuds and then the solution should be dashed while very hot over the entire surface. After the liquid has run off, rapidly pour a generous quantity, also very hot, directly into the drainpipe, which is sure to need purification most.—Boston Herald.

## KITCHEN HELPS.

The dirtiest frying pan will become clean if soaked five minutes in ammonia and water.

Discolored saucepans of enamel can often be made to look like new by boiling a little chloride of lime in the water with which they are filled.

Copper pans, etc., should be cleaned by scouring with a cut lemon dipped in salt. Then rinse thoroughly in pure water, dry and polish with a soft cloth.

Save all baking powder tins; they always come in handy as molds, either for steamed pudding, jellies or frozen desserts, and these dishes will always be served most attractively on your table.

Every pan of dishwater contains grease, which coagulates on the cold pipes. Result, evil deposits on those pipes; eventually the plumber. A pint of boiling hot solution of washing soda poured down the sink every day dissolves and carries away the grease.

### Business Side of Housekeeping.

Many women have real business sagacity and ability, and some of them are realizing that the financial administration of a household affords scope for their special gift and that wise spending is as large a factor in prosperity as effective earning. When women are trained to a knowledge of values and business principles and then have the responsibility for household finances placed upon them, they not only come face to face with problems of great importance and interest, but often solve them with entirely satisfactory results. The number is increasing of those households where the wives and mothers have definite pecuniary responsibilities and do not have to resort to subterfuge or dishonest practices to secure the money necessary to meet legitimate personal, household and family expenses.—The World Today.

### Be a Sunshiny Wife.

If you find any one determined to talk failure and illness and misfortune and disaster, walk away. You would not permit the dearest person on earth to administer slow poison to you if you knew it. They why think it your duty to take mental foods which paralyze your courage and kill your happiness? Do what you can to change their current of thought, but do not associate intimately with them until they have learned to keep silent—at least if they cannot speak hopefully. Many a vivacious young girl has come under the influence of just such a "wet blanket" and had all the joy of life talked out of her. Sunshiny wives are wanted in these days of hard toil and still harder competition.


Half-Sick

When your nerves are weak, when you are easily tired, when you feel all run down, then is the time you need a good strong tonic—Ayer's Sarsaparilla. Your doctor will tell you why it has such power over weak nerves, why it makes the blood rich, and why it gives courage and strength. Ask him if it is not just the medicine you need.

*We have no secrets! We publish the formulas of all our medicines.*

Made by the J. C. Ayer Co., Lowell, Mass.
Also Manufacturers of
AYER'S HAIR VIGOR—For the hair. AYER'S PILLS—For constipation.
AYER'S CHERRY PECTORAL—For coughs. AYER'S AGUE CURE—For malaria and ague.


## CATTLE SALE AT GUELPH.

**Quality Has Improved, and Prices Meet the New Conditions.**

Guelph, March 1.—The attendance at the third annual pure-bred stock sale, under the auspices of the Guelph Fat Stock Club and Provincial Live Stock Associations was very large, and stock breeders were present from all parts of Western Ontario.

The quality of the animals offered for sale yesterday showed an improvement over last year, and the prices are more satisfactory.

Thomas Ingram and James McDonald were the auctioneers.

Amongst those in attendance were: A. P. Westervelt, secretary of the Winter Fair and the Provincial Live Stock Association; Arthur Johnston, president of the Winter Fair, and W. G. Pettit, president of the Shorthorn Breeders' Association.

There were in all sixty-nine entries. Bulls sold particularly well. The majority of the Herefords brought poor prices, and some were withdrawn. The Polled Angus and shorthorns were fairly well.

## PAYS $2 A THOUSAND FEET.

**Decision of Appraisers on Lumber Shipments Entered at Port Huron.**

New York, March 1.—The Journal of Commerce says: A decision of importance to the lumber trade was handed down yesterday by General Appraiser McClelland for the board of general appraisers in the case of Cleveland & Sarnia Sawmills Co. The company's protest was against the assessment of duty by the collector at Port Huron, Mich., on an importation invoiced as lumber at 20 per cent. ad valorem under paragraph 198 of the present tariff act for wood manufactured not specially provided for. It was returned by the collector as pine timber 6 by 8, 6 by 10 and 6 by 12 inches in cross-sections 26 to 28 feet in length. The importers claimed that duty should have been assessed at the rate of $1 to $2 per 1,000 feet, board measure, under paragraph 195, or at 1 cent per cubic foot under paragraph 194 of said act. The decision finds that the merchandise is sawn lumber, dutiable at $2 per 1,000 feet, board measure.

To succeed in literature requires much ability and many postage stamps.


LAUNDRIES

HARRY & TOM
WILLIAM STREET LAUNDRY.
We do all kinds of Laundry and Family Washing. Prices reasonable, and work guaranteed.
Give us a call.
HARRY & TOM
PHONE 484. Opp. C. P. R.

To Look Clean IS GRATIFYING To Be Clean IS SATISFYING

You will enjoy both when you place your linen with us, for we do our work by the most modern methods known to our art.

The Parisian Steam Laundry Co.
Phone 20.

TRY
MAPLE CITY BRAND
HAMS
BACON
SMOKED BACKS
UNSMOKED BACKS
LARD
J. P. TAYLOR,
PHONE 187

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.

ARTHUR KELLY—TEACHER OF MUSIC, organist of Christ Church, Chatham, formerly organist and choir master St. Paul's, Oldham, England; gives lessons in piano and organ playing, also the theory of music. Terms moderate.

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.

BANKS

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

FOR SALE OR RENT

LUMBER
For Sale Cheap
THE BANK OF MONTREAL offers for sale, cheap, the lumber formerly owned by Scott Bros. & Co., suitable to farmers for barns' outbuilding, etc., also Laths Doors and Window Frames.
APPLY TO
GEORGE MASSEY
Manager.

PLUM PUDDING
FRUIT CAKE
OYSTER PATTIES
ICE CREAM
ALL ORDERS WILL BE PROMPTLY FILLED
W. E. SMITH,
Somerville's Old Stand, King Street.

FIRE, LIFE & ACCIDENT
MONEY TO LOAN
AT LOWEST RATE OF INTEREST.
GEO. K. ATKINSON, 'PHONE 846
Fifth Street, Next Harrison Hall.


An honest man never speculates with other men's money.

He alone has energy who cannot be thus deprived of it.