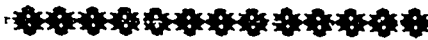


Bill Heads.

Letter Heads.

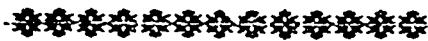
Statements.



Cards.

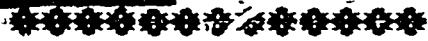
Menus.

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Teaching Cavalry to Swim. How do you handle money?

The growing conviction in Germany that cavalry in the next war will be almost solely valuable for reconnoitring, has led to the introduction of regular and painstaking exercises in swimming for men and beasts.

The first of these exercises is to accustom the horse to the water, for although every horse is naturally a good swimmer, the physical shock incident to entering the strange element, not frequently renders him incapable of swimming. A cavalry officer has recently expressed the opinion that the failure to judge a horse's swimming powers first after the horse had been accustomed to the water, had resulted in a general under-estimate of the possibility of an efficient swimming cavalry in war.

The horse is first led into a stream with a moderate current to facilitate swimming. A guide-line is fastened to its neck, and is held and carried forward by a swimming cavalryman. Then comes the swimming with the line, and later with an empty saddle, with a clothed cavalryman, with straw packets, and finally, with all the regular baggage.

After this comes the exercises of cavalry troops in bodies, till the transport of whole squadrons and regiments has been accomplished without the aid of a single plank or pontoon.

The Russian cavalry have, already been drilled so thoroughly in swimming that horses without riders are often made to swim two or three miles. Last year special drill in swimming was carried on by the cavalry stationed at Konigsberg, Karlsruhe, and Berlin.

If you want to know something about a man's character watch how he handles his money.

The generous, careless man carries his money loose in his pocket—copper, silver and gold all mixed up together, and when he is going to pay for anything he takes out a handful and picks out the amount he requires.

The man who, if he has to pay a few pence, won't even take the trouble of counting out the amount in coppers, but throws down a piece of silver to be changed—and, by the by, he rarely counts his change—is a type of "a fool and his money are soon parted"

The careful man always carries a purse and keeps the gold, silver and copper in different compartments. A man like this never wastes his money; he values it as it ought to be valued, and, though not niggardly, is determined to have his money's worth. He quite believes that "any fool can make money, but it takes a wise man to keep it," and he is right.

The Afternoon Tea Young Man.

It is rather the fashion among busy men to laugh at the "afternoon-tea young man," regarding him as somewhat weak and effeminate, but like many other generally received opinions, there is found no reason to accept its correctness when examined on general principles.

The afternoon tea young man generally has refined tastes, likes the society of women, enjoys the atmosphere of artistic rooms, and finds delight in flowers and everything else that is beautiful, all of which are to be found at the afternoon-tea.

Instead of being weak, the afternoon-tea young man is really much more astute than his brother who buries himself in the office from breakfast until dinner-time, with only a hasty twenty or thirty minutes for luncheon. The latter may be studying books, but he is losing valuable opportunities of pursuing "the proper study of mankind," i.e., human nature.

There is more human nature to the square inch to be found at the informal social gathering alluded to than under almost any other condition, and the person who is clever enough to keep eyes and ears open finds that his stock of knowledge is greatly increased by such functions.

Every type is represented, and he has but to exercise his tact and diplomacy to bring it to the surface.

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