

## MONEY TO LOAN

ON LAND MORTGAGES at lowest rate of interest. I also have a few farms for sale. Call and see me and get my prices, and you will save money by doing so. Henry Dagnan, Chatham.

## Money to Loan

ON MORTGAGES—  
4-12 and 15 per cent.

Liberal Terms and privileges to Borrowers. Apply to  
**LEWIS & RICHARDS**

## MONEY TO LEND

ON LAND MORTGAGES  
ON CITY MORTGAGES  
ON NOTES

To pay off mortgages. To buy property. Pay when desired.

**J. W. WHITE**  
Barrister

Opp. Grand Opera House, Chatham

## SOMETHING NEW..

Two new houses for sale at \$1100. each, fine location, bath room, city water. Also other houses from \$500. up to \$3700. and 25 building lots in various locations.

## FARMS

\$3200. will buy a 53 acre farm with good orchard 6 miles from City.  
\$2200. secures a farm of 80 acres, 8 miles from city.

## DUNN &amp; CHARTERIS

General Insurance and Loan Agents.  
Atkinson & Charteris' Block, King St., Chatham. Phone 420.

## 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 Savings Bank Department deposits (which may be withdrawn without delay) received and interest allowed thereon at the highest current rates.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.

## BANK OF MONTREAL

ESTABLISHED 1817.

Capital (all paid up) \$14,000,000  
Reserve \$10,000,000  
Drafts bought and sold. Collections made on favorable terms. Interest allowed on deposits at current rates in Savings Bank Department, or on deposit receipts.

**DOUGLAS GLASS**  
Manager Chatham Branch.

Radley's Compound  
Syrup of Sarsaparilla.

A remedy without a rival for the cure of all diseases and troubles arising from bad blood.

Price 50c. Per Bottle, at  
**RADLEY'S**

MARRIAGE  
LICENSES

are in great demand just now and that creates a demand for

## Wedding Rings...

I have now on hand the largest stock in the city, both the English and the celebrated Tiffany patterns. These are the nicest and most up-to-date patterns made.

COME AND SEE OUR LINE  
BEFORE PURCHASINGA. A. Jordan,  
Jeweller,

Sign of Big Clock, Chatham

## TO OUR CUSTOMERS.

We have just put in, at great expense, a WONDERFUL MACHINE, heated by steam, work only passing through the rollers once; the result—Wool is Elastic, will not break, and will last much longer than when ironed by the old method, heated by gas, which has to pass through the rollers eight times.

P.S.—We have also added a newly invented machine to iron the edges of Collars and Cuffs.

**The Canadian Steam Laundry**  
Co. of Ontario, Limited.  
London, Hamilton and Toronto.

## HAD A LIFE-LONG FIGHT

ALL LATE SIR H. M. STANLEY'S LIFE  
WAS A STRUGGLE.

A Workhouse Boy Who Received Enough Education to Qualify for School Teacher—Ran Away When Chance Offered, He Learned to Take Chances, Wandered They Appeared—Thus Ready for Great Opportunity When It Came.

Henry Morton Stanley was a remarkable man, rather than a great one. For many years he was a force, that the influence he exerted will long survive him is doubtful. As an explorer his title to fame is secure. He discovered two sources of the Nile, and he traced the Congo to its mouth, a distance of 1,600 miles. So far as geography is concerned, he did more for Central Africa than any other man, with the exception of Livingstone. These are his claims upon posterity. His fame among his contemporaries is based on several notable deeds; second, the founding of the Congo Free State; third, the rescue of Emin Pasha. Surely his memory shall not be soon forgotten!

All Stanley's life was a struggle; but he fought like a brave man against the circumstances which conspired against him. When he was a



boy, his fight was against his humble and obscure origin. He was brought up in a Welsh work-house, but received enough education to qualify for a school teacher. He knew enough to run away when the chance offered, and, shipping as cabin boy, he came to America. For a time fortune seemed to favor him. A wealthy American, Henry M. Stanley adopted him and he assumed his benefactor's name, discarding his own, which was John Rowlands. The death of his patron and his neglect to leave a will put an end to the young man's good fortune. He was more he set out to win his way without a friend in the world. He joined the Confederate army, and later fought in the Federal navy, without much idea of the merits of the great quarrel, no doubt, and with the sole desire to be doing something. After the war he secured a position with The New York Herald, and was sent by that journal to represent it in the Turkish war. Later on he visited Spain and other countries at the instance of The Herald. He was rapidly making a name for himself, when his great chance appeared. David Livingstone, the great African missionary and explorer, had not been heard of for two years. The outside world was anxiously expecting news of him. It was feared he was lost. The London Telegraph, edited at the time by Sir Edwin Arnold, and the New York Herald put their heads together and planned an expedition to go in search of Livingstone. Stanley was asked to command it. He saw his star, and accepted.

Struggles with poverty, struggles for foothold in the world, were now a thing of the past. Stanley was now engaged in a still grimmer struggle—a conflict with unknown nature in the heart of equatorial Africa. With the indomitable courage which none will gainsay him, he fought his way through jungle and desert and bloodthirsty natives, until at last he reached David Livingstone. Of the famous meeting both he and Livingstone have written. Stanley wished to carry Livingstone back with him, but that lion heart would not abandon his work. So Stanley gave him supplies, and after spending some weeks in explorations, they parted, and Stanley returned home.

The reception he met was almost terrific. He was burdened with honors, mobbed with kindness. He was the greatest of living explorers, his journeys everywhere were literally triumphal processions. So far swung back, not, however, before Stanley had visited Africa again to trace the Congo to its mouth. On



MEETING OF H. M. STANLEY AND DR. LIVINGSTONE.

his return he found his greatest admirers comparing him with Livingstone, not altogether to the latter's advantage. While his enemies (and a strong, passionate man like Stanley was sure to make many) asserted that he was an audacious adventurer, reaping where Livingstone had sown, they alleged that his treatment of the natives was harsh and unjust; that he traveled with an army, and that his explorations were explained by the superiority of breech-loading rifles to spears and war clubs. He

the battle raged, and there can be little doubt that the things that were said embittered Stanley far more than his early misfortunes. We have it on his own authority that he was the "thinnest-skinned man in the world." At the same time, he not always showed to others the consideration which was necessary to his own happiness.

It must have been with a feeling of relief that he embraced an early opportunity to plunge again into the wilds. This time it was as the representative of King Leopold of Belgium, whose dark ways in the Congo Free State have recently attracted such unfavorable attention to His Majesty. Of course, it was inevitable that Stanley's connection with the colonization of the Free State should have been severely criticized, so when he again returned to civilization he found friends and enemies with fresh weapons with which to carry on the warfare. But Stanley's next move, tendered to silence his critics, he volunteered to lead the expedition to rescue Emin Pasha, without fee or salary, and forfeited several thousand dollars to do so. In face of this, the allegation that he was a persistent self-seeker falls to the ground. But the discussion threatened to break out once more when he suggested that Zehrer Pasha, a noted slave dealer, should succeed him at Khartoum.

In 1890 Sir Henry married Miss Dorothy Tennant, a beautiful artist, and sister of Hon. Herbert Asquith's wife. The girls were brought some unenviable notoriety by E. F. Benson's "Dodo," which one of them was said to have inspired. It is said that when this interesting fact became known, the author sent the following note to Miss Tennant:

"Dear Miss Tennant.—The whole world is talking about you and about my book. When may I call?"

To which the reply:

"Dear Mr. Benson.—Have you really written a book? How sweet of you! Call any time."

But she was never at home, says the truthful historian.

Two years after his marriage Sir Henry became a naturalized British subject, and three years later took his seat in the House of Commons as the representative of North Lambeth. At his election the old discussion was renewed, for the last time, let us trust. Stanley would have been the last man to invite to him a man with David Livingstone. The latter was a great man in any sense of the word, and a good man, a hero and a martyr. Stanley was a strong, courageous fellow, who regarded Christianity as a civilizing force rather than a path to eternal life. His dealings with natives were not marked by kindness, but by another virtue—justice, and this is all Stanley, if he were living, would ask from his biographers.

## WOMEN OF ZEELAND.

Though Simple Peasants, They Are Excitingly Picturesque.

Some of the most picturesque, interesting and comely women in the world are to be found among the humble folk of Zealand, Holland. The villages of Holland have each their special dress and quaint customs. Though belonging to a peasant class and occupied in lowly pursuits, the fisher folk live in much comfort and enjoy what might even be called luxuries. The dress of the women is much the same as it has been for 200 years or more. When approached courteously by strangers



ZEELAND WOMAN IN HOLIDAY DRESS.

the women of these villages exhibit manners gracious and charming. When in holiday attire they wear magnificent embroideries on their bodices, embroidery that is the result of years of labor and is handed down from generation to generation. The marriage garments of the women are exceedingly elaborate. Jewelry is much valued, and a great deal of it is to be found in the homes of these wives and daughters of fishermen. Both sexes are good looking, but the women have especially fine complexions. They are a healthy, happy and deeply religious people.

## A FARM OF ONE ACRE.

At Orland, Cal., Samuel C. Cloek farmed for twenty-seven years on only one acre of irrigated land. He supported a wife, just before dying bought three other acres and left to his wife \$4,000 in bank. It is claimed that Mr. Cloek grew upon his farm a greater variety of crops than was produced from a single other acre in America. The remarkable fact that stands out clearly in the life of this man is the complete success achieved upon this tiny farm by the aid of irrigation water. In Japan an acre is considered a large farm, but in this western country we are prone to value the land by leagues and sections—Farms and Ranches.

"I wouldn't mind him if he were the last man on earth," "You bet you wouldn't if you were the last man on earth."



This label in all genuine "Progress" Clothing.

The Stocking Problem. Keeping down the stocking basket is the problem which confronts the woman who has to do the darning for a family. If there are small boys with a fondness for playing marbles and climbing fences she will find her labor much lessened if she gives up darning altogether and takes to mending instead. The tops of half worn stockings similar to those in use should be put away for this purpose. From these pieces matching in grain may be placed under incriminating holes, the edges trimmed away and the goring neatly made by what is known as "cashmere" darning. When properly done it is almost impossible to detect the repaired place.

## BEWARE OF OINTMENTS FOR CATARRH THAT CONTAIN MERCURY.

as mercury will surely destroy the sense of smell and completely derange the whole system when entering it through the mucous surfaces. Such articles should never be used except on prescriptions from reputable physicians, as the damage they will do is ten fold to the good you can possibly derive from them. Hall's Catarrh Cure, manufactured by F. J. Cheney & Co., Toledo, Ohio, is no mercury, and is taken internally, acting directly upon the blood and mucous surfaces of the system. In buying Hall's Catarrh Cure be sure you get the genuine. It is taken internally, and made in Toledo, Ohio, by F. J. Cheney & Co. Testimonials free. Sold by druggists. Price 75c. per bottle.

Take Hall's Family Pills for constipation.

## Horticultural Photography.

Apples upon the surface of which are perfectly reproduced the photographs of the Emperor and Empress of Russia and the President of the French Republic have been shown in France. Such an effect can be produced by covering an apple while growing with a film negative of the desired picture in such a way that the light will in a few weeks, as the color of the apple changes, cause a print.

## NOTHING LIKE EXPERIENCE.

"One truth learned by actual experience does more good than ten experiences of Chamberlain's Colic, Cholera and Diarrhoea Remedy will cure cholera morbus, and he will most likely forget it before the end of the day. Let him have a severe attack of that disease, feel that he is about to die, use this remedy, and learn from his own experience how quickly it gives relief, and he will remember it all his life. For sale by all druggists.

It isn't vanity that makes a woman want to be sweet and dainty, pretty and graceful. It is plain, everyday self respect.—Chicago Record-Herald.

When the hair becomes dreadfully matted through long illness or enforced neglect saturate the tangles, and they will loosen as if by magic.

Don't listen to outside criticism of your husband, whether of friends or relatives-in-law.

## AN AGGRAVATED COUGH CURED.

A customer of ours who had been suffering from a severe cough for six months, bought two bottles of Chamberlain's Cough Remedy, and was entirely cured by one and a half bottles of it. It gives perfect satisfaction with our trade. —Haynes, Parker & Co., Lineville, Ala. For sale by all druggists.

After the Honeymoon. "Anyhow, Jack, you cannot say that I ran after you at the time of our marriage."

"You never spoke a truer word, Maria, but neither does the mousetrap run after the mouse, yet it catches it all the same."

## One Sense Keen.

Rob—Say, Bob, loan me \$100, will you? Bob—Why, man, have you lost your senses? Rob—Nope; at least not my sense of touch.

## TALK TO YOURSELF.

Why are there so many "don't feel well" moments? What is the cause of these aches and pains? When you don't feel well your stomach is not well. That is when the life of the body commences, and they will never end until the stomach is made right. When the stomach is wrong the whole body is liable to go wrong—Poisonous formations are thrown into the circulation in too great a quantity for the other organs to resist—Nerve tissue poisoned—Sleepless, excitable, nervous, head irregular, headache, kidney overtaxed, backache, kidney pains, liver clogged, constipation and bowel trouble. You can end these afflictions by helping the stomach with ANTI-BILL. It is just what a damaged stomach needs. You can prove for yourself by addressing Wilson-Frye Co., Niagara Falls, Ont., for a free trial bottle. Regular size 50 cents (a month's treatment).

When a man is well dressed he feels he is entitled to attention.

I would much rather that posterity should inquire why no statues were erected to me than why they were.

## FOR STREET WEAR.

Fashions in Motor Coats—Shirt Waist Suits as Popular as Ever.

For automobile and outing wear coats of mohair and shantung are the favorite materials. They are admirably suited for shedding dust. The mohairs have never before been manufactured in such silky materials as this year. The shantungs are heavier than last, and the favorite shades are ash gray, damson blue and willow green. The coat of natural colored silk, however, trimmed with black gold and cream braid, has a very smart appearance.



A CARRIAGE HAT.

Both black and brown taffeta coats are also being turned out for the same purpose.

The latest development of the sleeve frill is the employment of fine lace frills dyed to the exact shade of the gown. Chiffon is also largely used for sleeve frills.

Shirt waist suits will be more popular than ever, and these little one color costumes are infinitely more becoming than the light waist and dark skirt to the woman who is at all inclined to stoutness.

The boat shape turban is again with us and is sure to have many admirers, as it lends itself so admirably to the shaded petal trimming. Rose petals of silk or velvet are particularly effective.

In the picture we have a dainty hat most suitable for carriage wear. It is of horsehair straw, draped with lace and a bunch of pink roses.

JUDIC CHOLLET.

## HINTS ON ECONOMY.

Last Year's Dresses Can Be Renovated—The Season's Tailor Made.

There is quite a pronounced fancy for simple gauze and muslin frocks for evening wear. Renovations this season are not hard to make. The principal difficulty comes in the skirts, which require more fullness, and often this may be obtained by the addition of a front panel of embroidery, the same material being



CREAM VELVET GOWN.

used to make the sleeves fuller. Sleeves are often plain to the elbow, where they blossom out into many long frills of lace or accordion platted chiffon. Wide collars of lace and embroidery cover a multitude of sins, not to speak of the ever present fichu. Skirts may be freshened up by the addition of ribbon ruching put on in a conventional design.

The tailor made frock is likely to prove the most expensive of the entire wardrobe, for it cannot even be partially made at home. The woman who cannot afford to invest much money in hers had better buy it ready made in some good shop.

It is no wonder the best tailor makes are expensive; they show such perfection of cut and such dainty touches in the way of handmade trimmings. Lace stoles are mounted on chiffon and taffeta and make dainty neck pieces with which to replace the old fashioned boa. Chiffon, crepe de chine and mousseline are made up in dainty fashion with gauged centers of contrasting material. Ribbon is shirred and combined with chiffon and lace to form chic cape effects.

Forgo this season colors dyed in a variety of shades, including gray, a royal blue and a rich brown. It makes pretty coat and skirt costumes and shirt waist costume dresses, and it wears well.

The picture represents a gown of cream velvet trimmed with fat tucks and circles formed of galloon.

JUDIC CHOLLET.

Hang on to a pure hard soap. Always use **Surprise** if you wish to retain the natural colors in your clothes. **Surprise** has peculiar qualities of washing clothes, without injury and with perfect cleanliness. Remember the name Surprise means a pure hard soap.

25 per cent off all  
Screen Doors and Windows

We have enough Screen Doors to cover all the doors on the houses in Chatham. We want to sell our stock and will give 25 per cent. off the regular prices. Now is the chance to get your Screen Doors.

## A. H. Patterson's,

One store only, 3 Doors East of the Market.

## OVER THE WABASH

If it's a bitous attack, take Chamberlain's Stomach and Liver Tablets and a quick recovery is certain. For sale by all druggists.

The average man is quick enough to grasp an opportunity to make a fool of himself.

Americans are known as a dyspeptic people. The extent of this may be inferred from the multitude of so-called "medicines" offered as a remedy. They are often in tablet form and have no value except as palliatives of the immediate effects of dyspepsia. The man who used them may feel better but is surely getting worse. They do not touch the real cause of the disease. Dr. Pierce's Golden Medical Discovery is a medicine specially prepared to cure diseases of the stomach and organs of digestion and nutrition. It is not made to give temporary relief but to effect permanent cure. In ninety-eight cases out of every hundred it cures perfectly and permanently.

It has cost Dr. Pierce \$25,000 to give away in the last year the copies of his People's Common Sense Medical Adviser, which have been applied for. This book of 1008 pages is sent free on receipt of 31 one-cent stamps to pay expense of mailing and customs. Address Dr. R. V. Pierce, Buffalo, N. Y.

The business man likes to meet people he can trust; but he much prefers those who pay cash.

A woman rarely considers a gown becoming when it has reached a second season.

Dear Sirs.—Within the past year I know of three fatty tumors on the head having been removed by the application of MINARD'S LINIMENT without any surgical operation and there is no indication of a return.

CLIFFORD W. A. PITT,  
Clifton, N. B. Gondola Ferry.

Some people are so high and mighty that they can't see their poor relations with the aid of a telescope.

WE HAVE ON HAND  
A LARGE SUPPLY OF

**LIME,  
CEMENT,  
SEWER PIPE,  
CUT STONE,**

&c. All of the best quality and at the LOWEST POSSIBLE PRICES.

**J. & J. OLDERSHAW**  
A Few Doors West of Post Office.

## CANADIAN PACIFIC

**\$15.00**

## ST. LOUIS

AND RETURN.  
From Chatham. Good for 15 days. Stop-over at Canadian points, Detroit and Chicago. Proportionate rates from other points. Apply to Canadian Pacific Agent, W. H. HARPER, or A. E. NOTMAN, Asst. General Passenger Agent, Toronto.

## GRAND TRUNK RAILWAY SYSTEM

An Opportunity to Visit Your Friends in Chicago En route to the

Great  
WORLD'S FAIR, ST. LOUIS.

\$15.00 for round trip, good 15 days.  
\$19.35, good 30 days.

Stop-over also allowed at Canadian stations and at Detroit.

To see the World's Fair—while everything is fresh and exhibits at their best, now is the time.

For tickets, illustrated literature and further information apply to

**W. E. RISPIN, C. P. & T. A.**  
115 King Street, Chatham.

**J. C. PRITCHARD**  
Depot Ticket Agent.

## CHATHAM FARMERS' HOUSE

Opposite the market.  
25 well ventilated tables.  
Weekly or \$1 per day.

**J. W. PRITCHARD**  
Proprietor.