Cold-Sores

or sore? Have you "cold cracks" which open and bleed when the skin is drawn tight? Have you a cold sore, rost bite, chilblains, or a "raw" lace, which at times makes it agony for you to go about your household duties? If so, Zam-Buk will give you relief, and will heal the frost-damaged iskin. Anoint the sore places at night.

Zam-Buk's rich healing essences will

simk into the wounds, end the smart
sing, and will heal quickly.

Read this Lady's Experience

Mrs. Yellen, of Portland, says.
I consider it only my duty to tell year the great benefit I have derived fro Zam-Bus. My hands were so sore as of the great benefit I have derived from Zam-Bus. My hands were so sore and cracked that it was agony to put them near water. When I did so they would amart and burn as if I had scalded them. It seemed quite unable to get relief from anything I put on them until I tried. Zam-Buk and it succeeded when all else that failed. It closed the big cracks gave me ease, soothed the inflammation, and in a very short time healed my hands completely. It is a wonderful healer and should be in every home."



TWO BIG CONCERNS ASSIGN AT SHERBROOKE

L. A. Coderre, Furrier, Fails With Liabilities of Over \$126,000-Bank Chief Creditor in each

Case

SHERBROOKE, Jan., 6-Two wel known business houses made assignments here Saturday and together con stitute the heaviest failures that have taken mace in Sherbrooke in Terrs The concerns involved are L. A. Co. derre, furrier, whose liabilities exceed \$126,000 and Messrs, Peulin & Robitaille, doing business under the firm name of T. A. Bourque & Co., whose Mabilities exceed \$35,000.

In. 1 oth cases the Banque Nationale is the heavlest creditor, though it

Everybody feels bound to tij the vallway porter. His employer knews it The perter's nominal away is twentytive dollars a month, because his emoloyer figures that with the ties he gets that is emuch, so who gets a

DUQUOIN, Ill., Jan. 10-A disastrous is the cause of the explosion.

Americans killed by the explosion acluded Foreman Willis Waner and ed before midnight it is thought

Jeseph Leiters conducted the relief erry which descended in the mines a recever the bodies. The lone sur-

outh who escaped unhaned. ing with gas in the mine of Zeigler, seft on Wednesday, comic t that he

*and placed the mine in s condition to be operated. ngaged in The measuratembed were. ring away the debri gaused by

the recent fires in the place and it report an engage sent at close quar-was expected that operations would ters it which I have been entirely vic-- Sperience.



Established 1879 Whooping Cough, Croup, Bronchitis Cough, Grip, Asthma, Diphtheria

Cresolene is a boon to Asthmatics



THE DRUG FIEND.

Makes Its Slave Utterly

Useless For Any Service.
One of the great that are most striking in their effects is hasheesh, or Cannabis indirects hergely taken in Asiatic countries, where I used myself to meet its votaries. Its chief peculiarity is to make one believe with all his night whatever is suggested to him.

If he is an Arab, tell him that he is

sultan, and straightaway he orders leads to be cut off. Tell him he is a rooster, and he will crow. I knew of two Americans who experimented on hemselves, and when the first was told that he was like a locomotive he norted and whistled and kept going round the table puffing and

until he dropped from sheer fatigue.

The other somehow conceived the idea that he was dead and forthwith gave elaborate directions for his own funeral till he waxed wroth at the unseemly mirth of his companions when they should have wept.

Hasheesh makes its slave utterly others useless for any service, and so with the other drugs. Their victims one and all end in becoming do-nothings. Self made do-nothings, or those who are so by drug taking, are much worse

As they usually do not begin till as adults they reach the working period of life, they become wretched burdens on the real workers, since our social system lacks any constitutional enactment whereby, as occurs in a commu nity of bees, the workers systematically put their drones to death.

The opium fiend from long living in an unreal world becomes transformed into the most all round liar in the land, the very embodiment of un-veracity. One of them victimized me with a loan that he might go and close the eyes of his dying mother when her eyes needed no such closing for years afterward.

Another sent from a western city to his wife a telegram which parported to come from an undertaker demanding money to pay for shipping his body home. This money, when it came, he, and unfortunately no undertaker, pocketed and then went his way.

We all know what the confirmed drunkard becomes, but not till the judgment day will the whole story be known of the griefs and teas of the innocent ones whom the runkard made to suffer while he was here.

AVERTED A TEAGEDY.

Nerve Displayed by Daniel O'Connell

at a Critical Nament. Daniel O'Connell, the famous Irish agitator, had a contem; for physical danger. On a certain of asion a meet-ing had been convened, and a large crowd assembled in a room on the first floor of a building in a small city in Ireland

O'Connell was about to address the people when a gentleman, pale with fear, made his way to the platform and hoarsely whispered:

"Liberator, the floor is giving way! The beams that shore it up are cracking, and we shall fall through in a few minutes!"

"Keep silent," said O'Connell. Then, raising his voice, he acdressed the assembly;
"I find that the room is too small to

commain the number who desire to come in, so we must have it and hold the meeting outside the building." At this a few rose a: d went out, but the majority retained their seats. Then O'Connell said:

"I will tell you the truth. You are Irishmen, therefore I ave men. The floor is giving way, a: I we must leave DUQUOIN, III. Jan. 10—A disastrous
and a control of their fives, occurred today in
a Joseph Leiter's famous colliery at
Zeigler. A spark from a troley pole
saved Let the twelve men nearest the this room at once. It there is a panic door go quietly out then the next get with a pecket of gas, is given twelve, and so on till all have gone. I shall be the last to leave."

His instructions vere obeyed to the letter, and he waited patient and calm. Albert Kerr. Eight bodies of remain till all had gone on in safety. Then in the mine, but they will be recover- he walked quietly a ross the sunder ing, cracking floor, reaching the door just as the shattered beams gave way. And thus, by the face of his strong will, a terrible accident was averted.

> His Gloricus Victory. The commandies officer had surprised the young deutenant and his

> dans her trying to occupy the same chair The lieutenant sprang to his feet and

> saluted he said, "! have the honor to torion It now merely remains for give your - metion to the terms of serender."-I. don Scraps.

> Influence of Pluck. The blindest, the most purely instinct Tort of me : · pluck has a lifting and deser our thankful adon. Every degree and every Every degree and every tone of li within the range of ence in proortion to the amount o quality o " he endurance exer-

> > His Phenmenal Luck. sny he is meky?" 200 hat does ' is luck consist?"

riage, you e, is his hobby." av wessan be marries gets a

Ciana Weeden. ent Tessie And de nover says she seen him config from the muty She See where did she a sawmy Exchange,

GAVE SON MANY NAMES TO SPITE RECORDER

F. W. J. H. Tengbergen, a merchant the Dutch West Indies, who reently visited New York, surprised at from some Wall Street brokers y handing them his card with five four long Christian names and s suchame.

friend who has to go through life prosted with fourteen names. The factor of my unforturate friend wa morganit in one of the large cit' or In. " Hitter feeding had 'one e conder of the city, over some but

the time my friend was born, t other went to this official to record h drie The two men glared at each the as they met in the office. What do you want here, demande he recorder.

her, on business replied the ther. Wr'te down what I have t The recorder paid no attention to

ie deanni and went on, with he nterropted work. The merchant became furious, and emphatic words repeated the re-

nie- with a threat.
Fin Ey the recorder acquiesce gre dingly, and the merchant sunfed

This is what the colder was comelled to write at the increhant's die ation, taking the alphabet through intil in got to L. in beginning o met Adrian, Barend Christian Died rick Evert Francis Gerret Hen

Fig. his spiteful moment the your man has had to spend many aims in signing his full name to legal decuments and other matters of initiarities, including his marriag

CASTORIA

The Kind You Have Always Bought Bears the hat Hitchers

902 New York City would be a Jewly centains 1.061,282 Jews, and is the rgest community of Jews in the Halifax ny official census taken of the Jews the Manhatan and Bronx boroughs, d attorney Mark J. Katz, private Acretacy for Edward Lauterbach, exting just completed a personal inor months, is of the opinion that in ese two boroughs there resides 750,

afore than one quarter of all the rsens in Greater New York city are ws. Warsaw, Poland, contains the aird largest settlement of Jews; the crough of Prooklyn, which contains 50,000, being the second on the list. Jows been settling in numbers in oklye, lifty years ago there having ch net a single Jewish name in the cockryn directory.

There are mere Jews in Greater w York than in the European cities Vienna, Berlin, Vilna, Lemberg, esterdam and London all put tog Jews in the world reside within boundarl s of Greater New York,

The Kind You Have Always Bourts

Little Babby was leaning over th gazing down into who clear aters of the take, a, pa, he exclaimed suddenly, who

od of fish are those swimming over My son, replied the father, that is chool of German carp.

Debby was thoughtful. A school, pa? And do they hav rman lessors?

stupid man may sin on purpose d you not have much purpose in hi

Father Morriscy's Remedies Now On Sale

Arrangements Completed to Supply Ilis Famous Prescriptions to All Who Need Them

It was a severe loss to his Paris's and is friends when the beloved priest assed away last spring, but the loss ould have been even heavier to the orld had his remedies perished with

But fortugately Father Morriscy had reduced his best prescriptions to form-niae. These were known only to the priest himself and to the druggists who them up. At his death he bequeathed them to the Sisters of the Rotel Dieu at Chatham, and from them the 'de'rifkal remedies are now being prepared—by the same druggists—and distributed attroughout the Maritime

Transperse of the Maritime Haritime Transperse of the Tue, remodies are still known by their old, numes ... "Father, Morrisey's No. 7," for Rheumatism and the Kadneys; "No. 76. 224 Appendid Cough mixture and Lang Tolic 21 "No. 76. 24 Appendid Cough mixture and Lang Tolic 21 "No. 76. 24 Appendid Cough mixture and Lang Tolic 21 "No. 76. 24 Appendid No. 25 Appendid N her any one tely on bush the grade min and the day of the captain of the contraction sing of the Intercofonial is to any company or parties whetsu-

taking a "headache powder," is like trying to stop a leak in the roof by putting a pan under the dripping water. Chronic headaches are caused by poisoned blood. The blood is poisoned by tissue waste, undigested food and other impurities remaining too long in the system. These poisons are not promptly eliminated because of sick liver, bowels, skin or kidneys.

If the bowels do not move regularly If there is pain in the back sh wing ddney trouble-if the skin is sallow or disfigured with plinples-it shows dearly what is causing the headache "Fruit-a-tives" cure headaches be-

cause they cure the cause of head-aches. "tireit-a-tives" net directly on the three creat climinating organs— bowels, Filineys and skin, "Fruit-a-tives" keep the system free of poisons. "Frui -a-tive" come in two sizes— 25c and 5cc If your dealer does not have them write to Fruit-a-tives Limited, Ottawa

STMR. LADY SYBIL LOOKED LIKE AN ICEBERG

At Boston After 48 Hours Trip From Halifax-Stateroom Doors Encrusted with Ice-Eloping Nova Scotian People on Board.

(Boston Transcript, Jan. 8) en hours late and frosted like a rthday cake-only this frost was of rezen north variety-the little steam Lady Sybil arrived late last evening m Harifax, N. S. It took the 139ot craft almost forty-eight hours to ake the trip, in the gales and high s have to. The crew could not rein on deck, and eyen their sleeping ter, which found its way within etero a doors were encrusted with e from the flying spray, which froze t fell, and when the Sybil arrived west it was necessary for members

imprisoned passengers. while the male member being a Sydy miner named Lambert and the an Mrs. Octavia Heness, who had boy of five year with her. A tele-Charles A. Diana only a few years gram from the deserted husband arofore his death prophesied that by rived ahead of the steamer, with the sh community. New York City to- ere in detention at the immigration quarters and will be sent back to



The van that brought the first loa f furniture for the family moving cy of about his own age. He wel Helio.

Sey, you've get red hair too, ain't

Yes, so have you, ain't you, jes' like Do they ever call you Red?

You bet, and Cedar. Umhum, and Reddle and Redney.

And Theis? cell m . Carrots some-Tve got reckles, too. See Uncie Rob say you're opper meterical;

I gir got no Unele Bob; her tranddad says I've got brass fittins. A pause.

Say, have you got a sister? No, have you?

Yes, but she's grown up. She wea or dresses, and has got a beau tha

Vanhum, Jest like mine. What do they call her? Aw, she's a auburn haired beauly

ABSOLUTE SECURIT

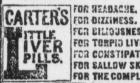
Carter's

Cenuine

Little Liver Pills. Must Dear Signature of

Beut Sood

See Pac-Simile Wrapper Delor Vory smal and as omy to take as sagam.



FCR BILIOUSNESS. FOR TORPID LIVER. FOR CONSTIPATION FOR SALLOW SKIN. FOR THE COMPLEXION

coly Vegotrole.

HOW TO CURE A HEADACHE FIRES AND INSURANCE

What Being Burned Out May Mean to a Business.

DAMAGE ONE CANNOT COVER.

Enormous Losses Caused by the Suspension of Operations and the Drifting Away of Trade That Are Not Appreciated by the General Public.

"I suppose you heard that Blank & Co. were burned out from the roof to the basement last night?" remarks the man in the car.

"No!" exclaims the friend who hasn't seen the morning paper. "I suppose they carried insurance?"

"Oh, yes-a hundred thousand of it!" returns the first speaker, at which his friend seles back with the comment that everything is all right then.

This is the layman's conclusion almost invariably. Some big concern burns out, but with insurance to an amount seeming to cover the loss the average man is disposed to feel that it is all right. He doesn't stop to think of the enormous risks of a business and which for weeks, months or years after a fire are crippling and perhaps ruinous to the fire victim.

Take, for example, a highly organ-ized factory plant in prosperous times which has been turning out a vast specialized product from the hands of thousands of expert workmen. This plant, fitted with costly machinery, is covered by insurance upon its visible, material assets. Fire sweeps it and lays everything in hopeless ruin. If every piece of machinery, every buildarters were made uncenable by the ing and all material adjuncts of the plant have been covered to full value in such a plant, will the reader dare make a rough guess as to what the limitations of loss may be?

Only the other day I stepped into a bookbindery, unostentations in its street signs and occupying a fifth floor in an obscure street. In the ele which marks the track of fire and firemen days and weeks after such an accident.

"Most of the fire was next door," explained the proprietor, "but I guess the smoke and the water were about as bad for us. Sometimes it is almost better to have the fire yourself than be next door to it."

Which seemed to be especially true of book material. Where smoke and soot had failed to blot and ruin the water from the engines in the street had flooded it until ruin alone was descriptive. Everything had been closed down, workers in the plant were idle, and the proprietor was awaiting the adjustment of the insurance which he had been carrying. But in the extent of this insurance itself

was a knotty situation.
Ordinarily the house had carried policles which would have left it the minimum of risk on its machinery, stock and materials. Ordinarily a still further blanket policy was carried for the purpose of covering the normal amount of book material on hand owned by others and contracted for rebinding. But only a few days be-fore the fire the house had received a consignment of \$5,000 worth of law-books to be bound. These volumes, aside from intrinsic value, represented so much of other value as to make the risk abnormal for almost any sea

son. And these books were ruined. Before receiving them the binder had asked the owners to take out a policy for themselves protecting them not done so, and when the fire damage came the disposition of the owners was to hold the binder for them unde one of the binder's blanket policies.
On this one disputed point, taking it

into court, will some one make a guess as to what this one feature of the fire may cost the binder, who to all purposes was "insured," if it should be settled in the supreme court after five or seven years, for example? But in the case of the big manufac

tory, with its imported special machinery, its season of rush work and its us and fluctuating stock of maenormous and fluctuating stock of ma-terial-if on the morning after the fire the assuring companies settle in full for the visible losses, how much has the company been damaged?

Of first consideration, perhaps, is the enormous payroll of the concern. If most of the mechanical work of the plant has been done by pieceworkers, still the necessary force of directing employees on salary is a problem. determination of the owners is to start up anew Tried and proved employees must be retained while the work of rehabilitation goes on. They must be paid even if they are to do no more than wait. Settlement of some kind must be made with contractors who have been supplying raw materials from the hands of other thousands of workers. No matter what the clauses in contracts providing immunity case of fires, strikes and acts of Provi-dence, every line of business affecting the welfare of the manufactory has

been affected.

The plant is a total loss. Before re can be rebuilt the ruins of the old tactory must be cleared away. &

In the meantime all those customers of the manufactory who have been pressing for the filling of contract orders find themselves shut out of any chance for receiving them. They turn at once to other competing establishments for the work. Not only does the burned out firm lose all chance of profits from this work, but it is running a long chance of losing some of its oldest and best customers of years standing.

Black Watch

Chewing Tobacco

The big black plug.



Sherard is son Moncton, N. B. IMPORTERS OF

Marble and Granite. MANUFACTURERS OF

Monuments, Tablets, travestones and other cometery work. Most modern machinery for polishing

arble and granite. New lettering and carving machinery un by compressed air.

Write for prices and estimates Established Over Forty Years.

You May Be Burned Out! Have You Any Insurance?

If Not, Get a Policy at Once and save yourself from future loss by

DO IT NOW TO 1 ... Y. We may pity the mea who has en "wiped out," but he is not de-lying of it. No near here a right to

INSURANCE It costs little and cover much. Sec ne about it.

H. H. STUART. Advocate Office, Newsastle, N. B. P. O. Box 359. Tpnelchoe 57-3.

CANADA'S POOR CON-SUMPTIVES.

A Story more Touching than anything: from the Pen of the gifted lan Maclaren.

In the current issue of the Door of Hope, published by the National Sanitarium Association, 347 King Street West, Toronto, a page is given over to letters received from the many persons from all parts of the Dominion seeking admission to the Muskoka Free Hospital for Consumptives.

Seldom have we read any thing more pathetic. Here, for example, is a letter from a physician in Creemore, Ont., asking for the admission of a patient by the name of Morrison. He says:

"I would like to urge strongly upos you the great claims of this patient. He has no home—mother dead—father working as a farm laborer. The boy has been living with an unmarried uncle— In the current issue of the Door of

been living with an unmarried uncle

been living with an unmarried uncle—
no housekeeper—work, cooking, etc.,
being done by the uncle. The boy has
absolutely no place to go where he
might be given any reasonable care,
and he can get none where he is."
Another case is from Thorold.
Johnston Weldon writes:—
"I am a young married man, twentythree years of age. For several years
I have been sick, but-always able to
keep my feet. Now I have come to
the time when I cannot work, and
cannot get medicine without means.
My lungs are affected, and I am writing
now to see if you can get me into the

We have sometimes thought that if Ian MacLaren, who has given to us the character of Dr. McClure, were alive to-day that in letters such as these he would find material for a book more touching and pathetic in many parts than his Bonnie Briar Bush.

than his Bonnie Briar Bush.

It is on behalf of cases like these, of which there are scores reaching the Secretary of the Sanatorium every week, that the Muskoka Free Hospital for Consumptives makes its appeal to day for funds.

This institution has not at any time, since its doors were first opened in

since its doors were first opened in April, 1902, refused a single patient because of the applicant being unable Contributions may be sent to Mr. W.

Contributions may be sent to Mr. W. J. Gage; 84 Spedina Ave., Chairman of the Executive Committee, or to J. S. Robertson, Secondary-Treasurer of the Mr. W. M. Association, 347 are Street Control Quario.