

LODGES

FATHERSON LODGE, NO. 267, A. F. & A. M., G. R. C., meets first Wednesday of every month in Masonic Temple, King Street. Visiting brethren always welcome.

J. M. PIKE, W.M.,
J. W. FLEWES, 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, Seaside Block, King St., at 7:30 p.m. Visiting brethren warmly welcomed.

W. A. HADLEY, W.M.,
ALEX. GREGORY, Sec'y

DENTAL

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

VETERINARY SURGEON

DR. DECOU is prepared, as usual, to furnish first-class orchestra for concert and other entertainments at reasonable rates, any number of pieces furnished, also violin and cornet soloists. Pupils taken on violin, and all orchestral and band instruments. Studio, Centre St.

MUSICAL

SAMUEL I. SLADE—Basso, of De. troit, has resumed his class here, and will be pleased to receive pupils for vocal training, every Monday, at his studio, McCall Block. Slade will come to Chatham every Monday during the winter months.

LEGAL

B. 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: 503-505 in Sheldrick Block, opposite H. M. Watson's store. M. Houston, Fred Stone.

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

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

WILSON, PIKE & CO.—Barristers, Solicitors of the Supreme Court, Notaries Public, etc. Money to loan on Mortgages at lowest rates. Office: Fifth Street. Matthew Wilson, K.C., J. M. Pike.

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, on Chattel Mortgage, or on Note.
LOWEST RATE. EASY TERMS.
May Pay Off Part or All at Times to Suit Borrower.

J. W. WHITE, Barrister.
Opposite Grand Opera House, Chatham.

MONEY TO LOAN

ON MORTGAGES

Lowest Rate of Interest

Liberal Terms and privileges to suit

Lewis & Richards

CHATHAM

S. F. GARDINER'S

Financial and Insurance Agency

\$100,000 to lend on Mortgages of

Farm and City Properties at Lowest Rate.

\$30,000 Debentures for Sale—Interest

paid half yearly at 4 and 5 per cent.

30 Shares Reliance Loan and Savings

Co. Stock for sale.

Fire Insurance Risks taken in the

Law Union and Crown Insurance Co.

of London, England. Assets exceed

\$25,000,000.

5 or 6 More Houses to Rent.

17 Choice Lots on Gladstone Avenue.

Several in other good locations, for sale

cheap.

Office: King Street, (upstairs) opposite

Reliance Loan Co. Building.

Money To Loan

ON EASY TERMS

Fire, Life, Sick and Accident
INSURANCE.

Policies issued through the best Canadian Companies.

Real Estate Bought and Sold.
Liberal Commission.

Investments with the CANADIAN

Savings, 30c per week and upwards

withdrawable with interest after 3 years.

Full paid, prepaid and permanent stock,

pay semi-annual dividends of 5 and 6 per

cent. Nothing Better! Nothing Safer!

Call or write to-day.

Business strictly confidential.

R. A. MURPHY,

Murray Block, King St., CHATHAM

Ont. Phone 349.

FOR SALE OR TO LET

To Let, the premises occupied for years as a

photograph gallery by Mr. Westlake, on Fifth

St., next to McCull's Drug Store.

To Let, a brick house on Head St., opposite

the Wagon Works.

For Sale, a very superior farm of about one

hundred acres in Harwich, about two miles from

the city—that very desirable farm, part of Wm.

Reed's farm.

A new frame house with brick foundation, just

finished with quarter oak and all modern im-

provements for sale on Dege St. Easy terms.

Also two new houses joining the above on

Dege St., and the Wiggell house on Wellington

St. Apply to

Wagon Works and Reliance Loan Shares.

F. MARX

BANK OF MONTREAL

Established 1817

Capital (all paid up), \$14,400,000.00

Res. 11,000,000.00

GEO. MASSEY,

Manager.

Pessimism.

[Rondeau redouble.]

It's pretty hard to get along today.
The world is getting rotten, don't
you think?

I've heard a lot of people lately say
That everything is going on the blink.

And so it's up to me to spill some ink
On pessimism. That's the proper lay.
For themes are scarce. I say it with a
wink—

It's pretty hard to get along today.

"It didn't always seem to be that way.
Life used to be a radiant, rosy pink.
And now it looks to me like dappled gray.
The world is getting rotten, don't you
think?"

"Dame Fortune's given me the rinky dink.
It's twenty-three for mine; me to the
day."

Now, honest, wouldn't that drive you to
drink?"

I've heard a lot of people lately say.
They've said it; yes. But is it true?
Nay, nay!

To Fortune! Come and let your glasses
clink!

Why, what a shine idea to convey—
That everything is going on the blink!

This is the last time that I'll ever tink-
le with a rhyme like this. Hooray!
Hooray!

It's done—except this last—this missing
link—

Has't ever done a rondeau redouble?
It's pretty hard!

—Franklin P. Adams in Judge.

Anticipated Pleasure.



Chappeigh—I have just bought a spir-
ited horse and I'm going for a long
ride tomorrow.

Miss Guyer—How nice. I shall come
and see you off.—Cincinnati Enquirer.

What He Needed to Know.

As the ocean liner was entering the
narrow channel the president of the
steamship company, a nervous, fussy
individual, came up to the pilot, a whisk-
ered old salt who had spent most of
his many years on the sea.

"I suppose you know all the danger-
ous places in this channel," suggested
the resident.

The pilot, looking straight out into
the night, gruffly replied, "Nope."

"You don't!" said the magnate. "Then
why on earth are you in charge of that
wheel? What do you know?"

"I know where the bad places ain't,"
replied the old pilot.—Woman's Home
Companion.

Practical Man.

The country clergyman was in his
garden attending to his creepers when he
noticed that a boy standing in the
road was watching his every move-
ment with great interest.

"Well, my boy," he said, "you'd no
doubt like to learn gardening—you
seem so interested in what I am do-
ing."

"Tain't that," replied the boy. "I
am waiting to hear what a clergyman
says when he hits his finger with the
hammer."—Pele Mele.

Words Versus Actions.

DeForem (time, 11 p.m.)—I believe
in the chap who has plenty of push and
go in his makeup.

Miss Cuttings (yawning)—So do I.
But I'm afraid I'll have to get papa
to give you a push in order to start you
going.—Town Topics.

Her Desire.

"John, is it true that money talks?"

"That's what they say, dear."

"Well, I wish you'd leave a little
here to talk to me during the day. I'm
getting mighty lonesome for some of
that conversation."—Houston Post.

Found Out.

"Young man, what's this sediment at
the bottom of the milk jar?"

"That's the cream, ma'am. Our
cream is so rich and heavy that it
won't float. It sinks. How many
quarts this morning, ma'am?"—Chicago
Tribune.

His Thoughts Were of Her.

She—Father consents to our mar-
riage, but he wishes us to wait four
years. Oh, Carlo, don't look like that.
You will be still young at that time!

He—My treasure, I was not thinking
of myself.—Il Motto per Ridere.

The March of Progress.

"I flatter myself that my latest
story does something toward bringing
the art of fiction up to date."

"How so?"

"It begins with the divorce of the
hero and heroine."—Judge.

A Feminine Discrepancy.

"How time flies! Who would think
my little Emily was almost ten years
old!"

"Yes, I can remember when she was
born, just fourteen years ago."—New
Orleans Times-Democrat.

Remarkable Work.

"May's husband is quite a bright fel-
low, isn't he?"

"He's nothing less than a genius.
Why, he made her people like him
from the very start."—Punch.

MILLIGAN'S AIDS

Toronto Police Arrest and Place in
Custody Three More Suspects in
Ward Pawnshop Robbery.

Syracuse, N. Y., Dec. 26.—Charles
Gang of this city, one of the best
known hotelmen in Central New York
dropped dead Monday night.

Macon, Ga., Dec. 26.—Gordon Mc-
Donald shot and killed Coley Cheney
and Horschell Butler at Cochran, Ga.,
Monday, as a result of a quarrel.

Kingston, Dec. 26.—Shortly after
10 o'clock last night Thomas Mullaney
aged 23 years, suddenly expired in
the Hall, a Market Square hotel. He
was a laborer and addicted to drink.

Price, Utah, Dec. 26.—Rio Grand
passenger train No. 8, westbound, was
wrecked at Mounds, 17 miles east of
here Monday night. Engineer McGrath
was killed and Fireman W. B.
Vaughn seriously injured.

Utica, N. Y., Dec. 26.—Llewellyn
Brover, aged 54 years, who lived two
miles and a half south of Camden
committed suicide yesterday by blow-
ing off his head with a shotgun. No
cause is assigned for the act.

Toronto, Dec. 26.—In addition to
Milligan, arrested in connection with
the attempted diamond robbery at
Ward's pawnshop, the police have
placed in custody, as Milligan's aids
John Warren, Joseph Warren and
Fred Marsh.

Seattle, Wash., Dec. 26.—The United
States cable ship, Burnside, arrived
at Ketchikan Monday and establish-
ed telegraphic communication with the
outside world. A few days ago
Wrangell was placed in the American
which completes the chain of cities
on the southeastern coast of Alaska.

GUARDS FIGHT STRIKERS.

Three Men Killed and Four Likely
to Die as Result of Clash.

Owensboro, Ky., Dec. 26.—Three
men were killed and four probably
fatally wounded in a fight Monday
night between guards employed by the
West Kentucky Coal Co. at Sturgis
Union County, and the striking min-
ers at that place.

The fight occurred in a downtown
street, about one mile from the mine
but just what precipitated the fight is
not known. It broke out suddenly and
continued until about 25 shots were
exchanged.

The members of the Miners' Union
have been on a strike for the past
year. The Coal Co. has been working
non-union men under guards, and seri-
ous trouble has been expected. The
fight caused a panic, and a reign of
terror existed for an hour.

KINNEAR A BAIL JUMPER.

Indicted in Detroit For Working Get-
Rich-Quick Schemes.

Detroit, Mich., Dec. 26.—George F.
Kinneer, who was found dead in a
Toronto hotel, was indicted here on
several counts for fraudulent use of
the mails in connection with get-rich-
quick schemes. Kinneer was seized
by the payment of \$1,000 fine. He was
released on \$1,000 bail in another case
and jumped his bail. All trace of him
was lost till it was learned that he
was dead in Toronto.

Kinneer was known to Lord Leigh,
an English nobleman. Kinneer's ac-
tion was a noted Shakespearean scholar
and critic, and his works on the
subject can be found in the Detroit
Library. In Washington, Kinneer was
formerly connected with The Wash-
ington Post. While in trouble here he
was furnished with money by his
family in England.

I.C.R. ROADBED DAMAGED.

Floods Down East Stop Freight Traf-
fic—Conditions Dangerous.

Sydney, N. S. Dec. 26.—The heavy
floods of the past two days, killed
considerable damage to the
roadbed of the Intercolonial Railway
and seriously threatened it in sev-
eral places, owing to the washing away
of the dumps and approaches.

The ground has slipped away in
many places along the Bras D'Or
Lakes, and it will be necessary to re-
move the tracks further inward in
order to insure safety to trains.

No freight was sent over the road
since Monday, and none will be until
the road is thoroughly safe.

Express trains are being moved
with great care.

Santa Claus Held Up.

Brantford, Dec. 26.—William Wilk-
inson, an elderly man, was held up
by three men on his way home to
Eagle place, and relieved of \$35 and
several parcels of presents on Mon-
day night. The robbers relieved Wilk-
inson of his goods at revolver's point,
blindfolded and gagged him and left
him in a lane at the rear of the Mas-
sey-Harris works. It is the second
affair of its kind within the last week.

Flood Damages.

Sydney, N. S., Dec. 26.—Reports re-
ceived from different parts of the coun-
ty indicate that the floods Saturday
and Sunday played sad havoc with
roads and small bridges. Scores of
the latter have been carried away
and the roads are badly cut up from
the action of the water. The damage
will be heavy.

Forty Buildings Burn.

San Salvador, Salvador, Dec. 26.—A
fire which broke out Monday night
completely destroyed forty of the
principal buildings of Acajutla, in-
cluding the market building. The
wharf at the old port of Acajutla was
completely destroyed by the storm.

Spring Weather At Winnipeg.

Winnipeg, Dec. 26.—This city yester-
day enjoyed one of the merriest
Christmas celebrations in its history.
Beautiful spring-like weather favored
the festival and throughout the day
the spirit of Christmas actuated every-
one.

Earthquake In Martinique.

Fort De France, Martinique, Dec.
26.—An earthquake shock occurred at
3 o'clock yesterday morning and con-
tinued for 20 seconds. No damage
was done.

It's Nutritious

Beaver Flour contains all the nutrient
—all the blood, brain and muscle-building
properties—of the wheat kernel.

Beaver Flour

is a blend of the choicest Manitoba Spring Wheat
Canada Fall Wheat.

The grade of wheat selected for Beaver
Flour—being the finest grown in
Canada—requires no bleaching
or electrical treatment. If
you want ideal Bread,
Cake and Pastry, just try
Beaver Flour.

Your grocer will
supply you.

Dealers, write
us for prices on
Beaver Flour.

Grains and Cereals
Taylor & Co.,
Limited,
Chatham.

Why Canada Objects.

It might be expected from the
brief reports that have appeared that
United States authorities and United
States publishers would be rather ir-
ritated by the proposal of the Cana-
dian Postoffice Department to abro-
gate the convention under which it
gate the convention under which
second-class mail matter comes into
Canada at special rates. Second-class
matter is intended to include all legi-
timate periodical publications, and
these are carried at the rate of one
cent per pound. However, so far from
being irritated, the general run of
United States papers, in fact all that
the writer has seen, look upon this
abrogation as not only natural, but
necessary under the circumstances.

The New York Journal of Commerce
points to the cause of Canada's ac-
tion thus:—"It is well known that
our second-class mail matter in-
cludes a great variety of publications.
The rates on books, for instance, are
consistently higher, hence publish-
ers of fiction have issued their works
in serial form, thinly disguised as a
magazine, and thus have come with-
in its provisions. The second-class
has come to be a nondescript class,
including nearly everything not
otherwise specified. It has given the
United States Postal Service much
trouble than any other, and efforts
are continually being made to get rid
of it. No wonder then, that it has
given so much trouble to the Cana-
dian officials. . . . It is plain enough
that what is needed to meet these re-
quirements of this situation is a re-
organization of our classification of
mail matter."

A bedtime glass of

Sanitaris

THE MONARCH OF MINERAL WATERS

brings restful,
healthful sleep.

AT ALL DEALERS

F. A. ROBERT, Agent, Chatham.

Chorus of Disapproval.

The late Lord Leighton, who was
president of the Royal Academy, in
London, once had a chance to learn
something about himself that perhaps
he would not have liked to know. It
came to him at a picture gallery,
where his painting, "Helen of Troy,"
was on exhibition.

He joined a group of ladies who
were standing before it just in time
to hear one of the number say:

"It's a horrid picture—simply hor-
rid!"

"I'm sorry, but it's mine!" Lord
Leighton exclaimed, involuntarily.

"You don't mean to say you've
bought the thing?" questioned the
same lady.

"No, I painted it," the artist hum-
bly replied.

The critical lady was momentarily
abashed; then she said, easily:—

"Oh, you mustn't mind what I
say."

"No, indeed, you mustn't," another
began, earnestly. "She's only said
what everybody else is saying!"

Experience is the best teacher.

Housekeepers, who have tried
them all, say WINDSOR TABLE
SALT is the perfect table salt.

Swine Notes.

Feed influences the size of the lit-
ter. Variety in feed, and especially
plenty of forage, or green stuff, will
increase its size. An overration of
dry food will make it smaller and
weak.

A pile of cobs burned and then
sprinkled with salt makes a nice ap-
petizer for hogs.

Pigs may try to become a little too
familiar, but that is a good failing.
It is better to have them too tame
than so wild they cannot be handled.

MEN AND WOMEN.

Use Big G for unnatural
discharges, inflammations,
irritations or alterations
of mucous membranes.
Painful, and not astrin-
gent or poisonous.

Sold by Druggists,
or sent in plain wrapper
by express, prepaid, to
\$1.00, or 3 bottles for \$2.50.
Circular sent on request.