

ARMY RIFLES.

AN Aldershot correspondent states that something like a sensation has been caused at Aldershot by the receipt of an order from the War Office that the whole of the new magazine rifles, which have been issued within the last few months to the infantry battalions at home, are to be withdrawn from the regiments proceeding on foreign service, the new arm being replaced by the residue of the Martini-Henrys which were some time ago returned to the Ordnance stores. The order was carried into effect recently, when the First King's Royal Rifles, who are under orders for India, returned their magazine rifles, which have never been popular, exchanging them for the old weapon, which has always been a great favourite with the troops. Whether the order is a permanent one or not is uncertain.

TOBACCO RENDERED HARMLESS.

"VERY few smokers realize the extent of the harm done to the mouth, heart, and nerves by tobacco," says a well-known physician in the Philadelphia *Inquirer*, who has just returned from the Berlin Medical Congress. "When I was in Europe, I learned of a simple and effective method of rendering tobacco entirely harmless without destroying its aroma. The method was discovered by Dr. Gantrellet, of Vichy, and it should be regarded as a priceless boon to smokers. It consists of a small piece of cotton wool, steeped in a five or ten per cent. solution of pyrogallol acid, inserted in pipe or cigar-holder. This will neutralize any possible ill-effects of the nicotine. In this way, not only may the generally admitted evils of smoking be overcome, but cirrhosis of the liver, which is sometimes caused by tobacco, and lighter effects of over-indulgence, such as headache and furring of the tongue, may be avoided. Citric acid, which was recommended by Vigier for the same purpose, has the serious disadvantage of spoiling the taste of the tobacco."

PROBABLY the most striking sight in Europe to-day is the annual inspection of the Paris catacombs; yet for all that, underground London is far more wonderful than underground Paris. Take, for example, its 3,000 miles of sewers, its 34,000 miles of telegraph wires, its 4,500 miles of water mains, its 3,200 miles of gas-pipes all definitely fixed. What can be more marvellous than the harmony of these things as viewed when a street is up and one is permitted a furtive peep at the bowels of London? Yet not even these compare with the vast collared area beneath the feet of the pedestrian. In Oxford and Regent Streets alone the capacity is said to exceed 140 acres.

THE
DOMINION BUILDING & LOAN ASSOCIATION.

Steady Progress Being Made by
This Institution.

Widening the Scope of its Operations—The Daily Receipts of Funds Steadily Growing Larger—Good Demand for Loans—The Directors Meet Weekly from this Date.

DIRECTORS.

Hon. G. W. Ross, Toronto, Ont., Minister of Education; A. Burns, J.L.D., Hamilton, Ont., Vice-President Federal Life Assurance Co.; J. B. McWilliams, Peterboro', Ont., Crown Timber Department; J. R. Stratton, M.L.A., Peterboro', Ont., Publisher; W. H. Miller, Toronto, Ont., Manager American Trust Co.; T. B. Darling, Hamilton, Ont.; W. Barclay Stephens, Toronto, Ont.

The Dominion Building and Loan Association directors owing to increase of business have commenced weekly meetings in place of monthly meetings, as heretofore. At the Wednesday meeting at the head office, 54 Adelaide Street East, loans to the extent of \$23,000 were approved, making altogether \$47,000 put out in loans since the inauguration of the Association in July. Funds are coming in steadily in increasing volume and are being placed out on loan without delay, thus securing the largest earning power. According to the popularity of the methods, as evinced by the amount of stock subscribed—nearly \$600,000 since July—and the large number of applications for loans, the Association seems destined to a career of unqualified success.

This Association differs materially from loan and savings institutions. It is both a loan and saving society, combining the best features of each, together with the principles underlying the building societies, which have had such marvellous growth in England and the United States. It is a saving society, and claims to give better inducements to depositors than any institution of the kind in operation. It bases this claim upon the method adopted. Thus, instead of preferred shareholders absorbing the earnings of the loans, the stockholders themselves—that is, the depositors—receive such profits. The depositors thus get the interest allowed as in the banks, plus the earnings of the banks, which are always considerable. In this way small savings and large savings alike are made to earn the largest returns. Subscriptions for stock can be made for almost any amount, payments being down as low as 60 cents a month.

Security for the money is first-class viz.: First mortgages on approved real estate. The Trust and Loan Corporation of Ontario are the trustees of the Association. All moneys are held by this corporation and none are paid out until an approved application for a loan, accompanied by a first mortgage on real estate, is received. The real estate is appraised by members of the Board, who are stockholders themselves, and who no doubt give a conservative valuation. Loans can only be made up to 70 per cent. of the cash value of the property.

Borrowers may obtain a loan either on first mortgage on real estate or upon that together with paid-up stock in the Association as collateral.

Profits are made by the *continual use* of the money. No money is allowed to accumulate and lie idle, and thus the funds are compounded several times a year. Other sources of revenue are profits from advanced payments, fines and portions of profits left by withdrawal lapses.

Already the Association has many branches. These branches forward their funds direct to the Trust and Loan Corporation, so that the risk of defrauding is reduced to a minimum. Prominent citizens in the various towns and cities have become identified with the Association. Following is a list of the places where Associations are already organized, together with the names of the officers of local organizations:—

DIRECTORS OF THE LOCAL BOARD AT BRANTFORD, ONT.

R. Ashton, president, Principal Collegiate Institute; John McGear, secretary-treasurer, capitalist; E. Hart, dentist; James Grace, insurance agent; William E. Winkler, physician; W. S. Brewster, solicitor.

DIRECTORS OF THE LOCAL BOARD AT BROCKVILLE, ONT.

George Hutcheson, president, dry goods merchant; H. F. J. Jackson, secretary-treasurer; George A. Allen, architect; E. E. McCann, physician; J. A. Hutcheson, barrister; R. Junkin, insurance agent; E. Worthington, gentleman; Hutcheson and Fisher, solicitors.

DIRECTORS OF THE LOCAL BOARD AT BERLIN, ONT.

I. E. Shantz, president, merchant; A. E. Renshaw, treasurer, express and telegraph agent; A. L. Bowman, secretary, collector of customs; A. G. Lackner, physician; L. K. Master, cabinet-maker; P. E. W. Moyer, publisher; J. S. Anthes, manufacturer; Caspar Hett, printer; C. K. Hagedorn, wholesale merchant; J. B. Betzner, accountant; W. Jaffray, postmaster; W. B. Clements, salesman; W. H. Becker, stationery; W. R. Travers, bank manager; A. Mueller, teacher; R. D. Lang, merchant; August Frank, coal merchant.

DIRECTORS OF THE LOCAL BOARD AT BRUSSELS, ONT.

H. R. Ronald, president, engine builder; W. M. Sinclair, secretary-treasurer; J. Tollert Pepper, solicitor; W. B. Dickson, solicitor; Thomas Fletcher, jeweller; A. McKelvey, physician; H. Dennis, saddler; Henry James, gentleman; M. Cavanagh, dentist; R. L. Taylor, barrister; W. N. Sinclair, solicitor.

DIRECTORS OF THE LOCAL BOARD AT CLINTON, ONT.

W. R. Lough, president, teacher; Horace Foster, secretary-treasurer; A. H. Manning, solicitor; W. Jackson, merchant; James Scott, barrister; T. R. Hodgins, merchant; John Kendall, merchant; J. A. Griffin, teacher; W. N. Manning, accountant; H. B. Combe, druggist; I. Rattenbury, gentleman; H. E. Hodgins, merchant; A. O. Patterson, G. T. R.

DIRECTORS OF THE LOCAL BOARD AT CAMPBELLFORD, ONT.

C. Smith, president, mill-owner; John Turner, treasurer, agent; H. Palmer, secretary, accountant; G. A. Payne, solicitor; D. Kerr, hotel-keeper; P. S. Gillespie, merchant.

DIRECTORS OF THE LOCAL BOARD AT DELHI, ONT.

William Pemberton, president, publisher; William Cable, treasurer, baker; H. S. Pettit, blacksmith; Thomas Price, cabinet-maker; David Wade, live stock dealer; T. White, hotelkeeper; William Lambert, butcher; Jacob Lambert, butcher; R. S. McLeod, joiner; R. J. Williams, builder; T. B. Trimble, minister; Edward Conlin, tanner.

DIRECTORS OF THE LOCAL BOARD AT ELMIRA, ONT.

Peter Jansen, president, gentleman; Augustus Werner, secretary-treasurer, druggist; William M. Behrens, salesman; Menno Weber, merchant; Solomon Taschinger, merchant; J. V. Luckhardt, harness-maker; A. H. Erb, merchant; Alfred Jeanneret, watch-maker; D. L. Walmsley, physician; H. Winger, manufacturer.

DIRECTORS OF THE LOCAL BOARD AT GAITHER, ONT.

G. P. Sylvester, president, physician; A. W. Falconer, secretary-treasurer; Turnbull & Burrie, solicitors; Joseph Scaffer, salesman; James Hill, builder; Charles Cumming, merchant; James Bond, sale stable; D. M. Shiel, salesman.

DIRECTORS OF THE LOCAL BOARD AT GUELPH, ONT.

H. Gummer, president, publisher; D. L. Schultz, secretary-treasurer; T. P. Coffee, solicitor; C. Klopfer, hardware dealer; N. Higinbotham, registrar; Samuel Broadfoot, accountant; J. McD. Campbell, Inland Revenue Department; R. Gemmel, agent Canadian Express Company; J. J. Kelso, printer; J. H. Keel, veterinary surgeon.

DIRECTORS OF THE LOCAL BOARD AT HAMILTON, ONT.

R. H. McKay, president, merchant; George McKeand, secretary-treasurer; Biggar and Lee, solicitors; W. Philip, physician; J. J. Anderson, physician; J. Lafferty, physician; W. T. Bell, baker.

DIRECTORS OF THE LOCAL BOARD AT HESPELER, ONT.

R. McIntyre, president, physician; J. N. Cober, secretary-treasurer; C. R. Hanning, solicitor; G. D. Forbes, manufacturer; George Martin, merchant; A. H. Wittinaak, merchant; James Pringle, jeweller; Edward Roos, livery-keeper; Anthony Ochs, physician; J. D. Conway, stationery; A. T. Panabaker, stationery.

DIRECTORS OF THE LOCAL BOARD AT INGERSOLL, ONT.

A. McKay, president, physician; J. C. Hegler, solicitor; T. H. Burne, secretary-treasurer; J. McKellar, traveller; Walter Mills, superintendent gas works; D. Secord, druggist; J. B. Jackson, barrister; John Podmore, agent.

DIRECTORS OF THE LOCAL BOARD AT KINGSTON, ONTARIO.

L. Clements, president, dentist; J. P. Oram, secretary-treasurer; J. L. Whiting, solicitor; T. C. Wilson, livery; J. C. Connell, physician; E. Hooper, physician; J. B. Reid, architect; J. McLeod, manufacturer; C. Livingstone, merchant tailor.

DIRECTORS OF THE LOCAL BOARD AT LONDON, ONTARIO.

G. Taylor, president, mayor; A. M. McEvoy, treasurer, county treasurer; A. A. Campbell, secretary, real estate; Hon. David Mills, M.P., councillor; John Mills, merchant; W. H. Moorehouse, physician; W. M. Spencer, oil refiner; W. Gerry, builder; J. L. Fitzgerald, merchant; H. A. McCallum, physician; J. G. Dodd, builder; W. B. Minihinnick, customs department.

DIRECTORS OF THE LOCAL BOARD AT NEW WESTMINSTER, B.C.

A. Ewen, president, proprietor of cannery; S. T. Mackintosh, secretary-treasurer; Forin & Morrison, solicitors; B. Douglas, saddler; D. Drysdale, cannery; E. S. Scoullan, merchant; H. Hoy, contractor; David McNair, mill owner.

DIRECTORS OF THE LOCAL BOARD AT OTTAWA, ONT.

Thomas Birkett, president, hardware merchant; E. A. Selwyn, secretary-treasurer; Perkins & Fraser, solicitors; Peter Whelen, lumber merchant; J. W. McRae, forwarder; George May, merchant; Gregg Neelin, merchant; James Davidson, accountant; M. C. Edey, architect; Thomas Workman, hardware merchant.

DIRECTORS OF THE LOCAL BOARD AT PRESTON, ONT.

Dr. Mulloy, president, physician; C. Nispel, secretary-treasurer; C. R. Hanning, solicitor; F. Clare, manufacturer; Fred. Fischer, hotel-keeper; August Johnson, blacksmith.

DIRECTORS OF THE LOCAL BOARD AT PETERBORO', ONT.

McFarlane Wilson, president, merchant; A. V. R. Young, secretary-treasurer; Stratton & Hall, solicitors; F. J. Jameson, manager; F. J. Bell, clerk of court; W. A. Sanderson, jeweller; A. E. Yelland, physician; J. J. Hartley, builder.

DIRECTORS OF THE LOCAL BOARD AT STRATFORD, ONT.

E. T. Dutton, president, woollen mills; Alexander Dow, secretary-treasurer; Mabee & Gearing, solicitors; J. R. Kilburn, architect; A. J. McPherson, merchant; J. Dow, merchant.

DIRECTORS OF THE LOCAL BOARD AT ST. CATHARINES, ONT.

George Burch, president, manufacturer; W. J. Robertson, vice-president, principal Collegiate Institute; J. J. Banfield, secretary-treasurer; J. C. Rykert, M.P., solicitor; T. H. Taylor, manufacturer; W. S. Downey, physician; W. H. Collinson, manufacturer.

DIRECTORS OF THE LOCAL BOARD AT ST. THOMAS, ONT.

Rev. B. F. Austin, president, minister; G. K. Morton, treasurer, broker, etc.; Andrew Grant, solicitor; S. Shepard, grain merchant; W. May, barrister; S. O. Perry, agent; E. H. Millington, railroad superintendent.

DIRECTORS OF THE LOCAL BOARD AT STRATHROY, ONT.

D. M. Cameron, president, merchant; Hugh McColl, treasurer, postmaster; J. H. McIntosh, secretary, editor; John Cameron, barrister; David Evans, publisher; F. F. Evans, publisher; W. B. Lindsay, physician.

DIRECTORS OF THE LOCAL BOARD AT VANCOUVER, B.C.

L. M. Lefevre, president, physician; John Wulfsolhu, treasurer, banker; J. W. Weart, secretary; McPhillips & Williams, barristers; A. B. Johnston, real estate agent; John Rounsfell, real estate agent; C. S. Douglas, real estate agent; J. T. Carroll, physician; W. J. Wayne, M. engineer.

DIRECTORS OF THE LOCAL BOARD AT VICTORIA, B.C.

N. Shakespeare, president, postmaster; F. J. Claxton, treasurer, real estate agent; J. W. Winnett, secretary; Eberts and Taylor, barristers; W. Dalby, real estate agent; D. R. Ker, merchant; G. L. Milne, physician; W. F. Mullon, iron founder; W. P. Sayward, sawmill owner; C. G. Ballentyne, real estate agent.

DIRECTORS OF THE LOCAL BOARD AT PERTH, ONT.

H. Taylor, president, merchant; G. R. McCarthy, secretary-treasurer, merchant; F. A. Hall, solicitor; J. M. Walker, publisher; J. W. Wurtele, general agent; J. A. Allen, solicitor; B. Warren, manufacturer; R. H. McCarthy, merchant; D. Hogg, furniture dealer; H. Moorehouse, manufacturer; F. Hanna, physician; John McCann, contractor.

DIRECTORS OF THE LOCAL BOARD AT SMITH'S FALLS.

D. F. Wood, president, barrister; Ogle Carse, secretary-treasurer; John R. Lavell, solicitor; Michael Healy, contractor; L. N. Allyn, contractor; M. Ryan, contractor; H. Layne, merchant; John L. Perrin, carpenter; A. W. Chester, harness-maker; T. H. Johnston, machinist; H. I. Phillips, carpenter; John Miller, machinist; B. E. Sparham, solicitor; J. L. Coleman, express agent.

DIRECTORS OF THE LOCAL BOARD AT GODERICH, ONT.

S. P. Halls, M.A., president; F. J. T. Naftel, secretary-treasurer; Philip Holt, solicitor; George Acheson, merchant; Joseph Williams, lumber manufacturer; J. C. Williams, salesman; J. M. Collins, salesman; A. Saunders, merchant; A. E. Pridham, merchant; Richard Radcliffe, real estate agent; A. B. Cornell, merchant; A. J. Moore, teacher; W. C. Pridham, tailor; J. J. Moore, merchant; S. P. Halls, high school teacher; R. Fraser, bookseller; George Porter, stationery; C. A. Nairn, merchant.

DIRECTORS OF THE LOCAL BOARD AT NANAIMO, B.C.

Andrew Haslem, president, mill owner; Marshall Bray, treasurer, agent; W. K. Leighton, secretary; C. H. Beaver Potts, solicitor; James Abrams, tanner; Edward Quennell, butcher; John D. Foreman, boat builder; J. W. Stirtan, manager; Richard Nightingale, contractor.

DIRECTORS OF THE LOCAL BOARD AT CHATHAM, ONT.

Hugh Malcolmson, president, mayor; Walter A. Thrasher, secretary, solicitor; George B. Douglas, solicitor; A. H. White, treasurer, real estate; M. Houston, barrister; J. H. Duncan, physician; John McLerie, G.T.R. agent; J. P. Dunn, C.P.R. agent; John Piggott, lumber; Augustine McDonnell, provincial surveyor; Thomas Gleeson, jun., lumber; W. Jacques, insurance agent, etc.; H. A. Patterson, insurance agent, etc.; F. Marx, broker; P. D. McKellar, registrar.

RECTORS OF THE LOCAL BOARD AT CHILLIWACK, B.C.

D. McGillivray, president, merchant; Samuel Mellard, treasurer, solicitor; S. A. Cawley, secretary; S. Mellard, solicitor; Henry Kipp, farmer; G. R. Ashwell, merchant; J. C. Henderson, merchant.

LIFE IS TOO SHORT,

and time and money too precious, to be frittered away in the trial of uncertain means of cure, when one is afflicted with any lingering or chronic ailment of the liver, lungs or blood. Now, Dr. Pierce's Golden Medical Discovery is such a positive remedy for all such ills, as to warrant its manufacturers in selling it, as they are doing, through druggists, on condition that if it don't do all that it is recommended to, the money paid for it will be promptly refunded. There are a great many blood-purifiers advertised, but only the "Golden Medical Discovery" of Dr. Pierce could sustain itself and be sold under such trying conditions. To sell any ordinary medicine under such a guarantee would bankrupt its proprietors, but with the "Golden Medical Discovery" all that is asked for it is a fair trial, and if it don't do all that it is advertised to, the manufacturers will cheerfully and promptly refund all money paid for it. By this singularly peculiar method of business, alike liberal to the purchasers and exacting to the manufacturers, the invalid can be sure of getting the value of his money, which is not true of any other medicine. All diseases arising from a torpid liver, or from impure or poisoned blood, are conquered by the "Golden Medical Discovery." Especially has it manifested its marvellous potency in curing Salt-rheum, Tetters, Eczema, Psoriasis, Impertigo, Erysipelas, and all skin and scalp diseases, no matter of how long standing. Scrofulous affections, sores and swellings, as Fever-sores, White Swellings, Hip-joint Disease and kindred ailments yield to its positive, purifying, strengthening and healing properties. Lung Scrofula (commonly known as Consumption of the Lungs) also yields to it, if it be taken in time and given a fair trial. Contains no alcohol to inebriate, no syrup or sugar to ferment and impair digestion; as wonderful in its curative results as it is peculiar in composition. Don't accept any substitute, said to be "just as good," that the dealer may make a larger profit.