

MONEY TO LOAN

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

Money to Loan

ON MORTGAGES

4, 1-2 and 5 per cent.

Liberal Terms and privileges to Borrowers. Apply to

LEWIS & RICHARDS

MONEY TO LEND

ON LAND MORTGAGE

ON CHATTEL MORTGAGE

OR ON NOTE.

To pay off mortgages. To buy property. Very lowest rate.

J. W. WHITE, Banker.

Opp. Grand Opera House, Chatham.

SOMETHING NEW..

Two new houses for sale at \$1000. each.

fine location, bath room, city water. Al-

so and other houses from \$500. up to \$375.

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 60 acres, 8 miles

from city.

JUN & CHARTERIS

General Insurance and Loan Agents.

Kinross & Charteris' Block, King St.,

Chatham. Phone 420.

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.

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 dis-

counted. Savings Bank Department

deposits (which may be withdrawn

without delay) received and interest

allowed thereon at the highest cur-

rent rates.

W. T. SHANNON,

Manager Chatham Branch.

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 Eng-

lish and the celebrated Tiffany

patterns. These are the nicest

and most up-to-date patterns

made.

COME AND SEE OUR LINE

BEFORE PURCHASING

A. A. Jordan,

Jeweller,

Sign of Big Clock, Chatham

Why Not

Beautiful your home this

Spring by giving it a fresh

coat of PAINT or WALL

PAPER. We are at all times

ready to cater to your wants

in this line. Having none but

experienced and up-to-date

workmen we can guarantee

satisfaction. Leave orders at

Office or Phone 52, and we

will call on you and submit

samples and prices.

BLONDE Lumber and

Manufg. Co.

Lumber Dealers and

Builders and Contractors.

Glenn & Co.,

WILLIAM ST.

Import direct the finest Ceylon, Assam

and China Tea, Black Gunpowder and

Young Hyson, Best English Breakfast

Tea, 35c and 40c.

Minard's Liniment for Sale Every-

where.

When you think you have cured a cough or cold, but find a dry, hacking cough remains, there is danger. Take

Shiloh's Consumption Cure

The Lung Tonic

at once. It will strengthen the

lungs and stop the cough.

Prices: S. C. Wells & Co. 905

25c. 50c. \$1. LeRoy, N.Y., Toronto, Can.

Cornstarch Pudding.

Cooking school teachers say that

cornstarch pudding is seldom properly

cooked, being generally underdone. It

seldom gets enough cooking, they say,

to take away its raw flavor. A corn-

starch pudding cooked three-quarters

of an hour, the whites of the eggs not

being added until after it is cooked, is

said to be not only palatable, but nutri-

tious also.

CONSUMPTION BEGINS WITH A

COUGH.

The cough racks and tears the ten-

der tissues of the throat. Inflamma-

tion supervenes and then serious

bronchial or lung trouble is estab-

lished. The important time is at the be-

ginning. Stay the progress of the

cough by using fragrant, healing Ca-

tarhoxone, which reaches every part

of the bronchial tubes, throat and

lungs. Catarrhoxone destroys dis-

ease germs, stops the cough, heals

sore spots, clears the nose and throat

of discharge. Catarrhoxone soothes,

never irritates. Guaranteed for ev-

ery form of catarrh. For lasting cure

use Catarrhoxone. Two months'

treatment \$1.00; trial size 25c.

Deacon and Elder.

Morrison—What is the matter, Dum-

mley? You look terribly mystified. Dum-

mley—No wonder. I was talking with

Jenkins just now. We were speaking

of the Joneses, and he said that the el-

der is the younger and the deacon the

elder. I can't get at the rights of the

thing to say me.

EVERY LADY SHOULD KNOW

That Ferrozone removes the causes

that interfere with the proper dis-

charge of all womanly functions; it

corrects irregularities and is especi-

ally good for women who are nerv-

ous and subject to headache, lame

back, bearing-down pains, despon-

dency and tiredness. Ferrozone is a

blood builder and purifier and can't

be excelled for the complexion. For

your good looks and health use Ferro-

zone. Price 50c. per box at drug-

gists.

Lotto Literature.

An editor, in reply to a young writer

who wished to know which magazine

would give him the highest position

quickest, advised "a powder magazine,

especially if you contribute a fiery ar-

ticle."—Exchange.

TOO GREAT A RISK.

In almost every neighborhood some-

one has died from an attack of col-

ic or cholera morbus, often before me-

dicine could be procured or a physician

summoned. A reliable remedy for

these diseases should be kept at hand.

The risk is too great for anyone to

take Chamberlain's Colic, Cholera

and Diarrhoea Remedy has undoubt-

edly saved the lives of more people

and relieved more pain and suffering

than any other medicine in use. It

can always be depended upon. For

sale by all druggists.

Cancer.

"So you have devoted yourself to lit-

erature?"

"No," answered the young man. "I

write dialect stories. My line is illit-

erature."—Washington Star.

She Knew.

"What are you reading, dear, poet-

ry?"

"No, fiction. This is a letter from my

husband, saying how much he misses

me."—Boston Herald.

BEWARE OF OINTMENTS FOR CA-

TARRH THAT CONTAIN

MERCURY.

as mercury will surely destroy the

sense of smell and completely de-

range the whole system when enter-

ing it through the mucous surfaces.

Such articles should never be used

except on prescriptions from reput-

able 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, O., contains no

mercury, and is taken internally, act-

ing directly upon the blood and mu-

cous surfaces of the system. In buy-

ing Hall's Catarrh Cure be sure you

get the genuine. It is taken interna-

lly and made in Toledo, Ohio, by F.

Cheney & Co. Testimonials free.

Sold by druggists. Price 75c. per

bottle.

Take Hall's Family Pills for consti-

pation.

Women deceive men without re-

garding it as any cardinal sin.

At the Yarmouth Y. M. C. A. Boys'

Camp held at Tusket Falls in Aug-

ust, I found MINARD'S LINIMENT

most beneficial for sun burn, an im-

mediate relief for colic and tooth-

ache.

ALFRED STOKES,

General Secretary.

In praising a rubber plant, the flor-

ist is apt to stretch it.

HUMOR

HE STRUCK IT.

Tommy's Thoughts Were Elsewhere,

but He Could Guess.

"There is a sentimental Tommy in al-

most every school," said Michael King

of Lewiston as he leaned over the coun-

ter of his cafe on Main street and cut

a luscious pumpkin pie. "There was

one in our school when I was a boy.

He was Tommy Frazier, and he was

a mighty smart little fellow, but he

never had his lessons. He knew where

every bird nested, where the May flow-

ers grew the thickest and where the

high top sweetwings fed first; but, bless

you, he couldn't remember his lessons.

He was critical in many matters too.

He knew all that was passing in the

politics of the state and nation, but he

was off in his history lesson. One day

he came in late and couldn't keep his

thoughts on his book. On his way to

school he had seen a big mud turtle by

the side of the track, and he had to

put a big rock on him to hold him till

night, and his anxiety lest the turtle

should get away blinded his eyes. He

hoped that somehow the teacher would

pass him over. He listened to the oth-

er children reciting, with a big mud

turtle crawling away before his eyes

with a rock on his back, but finally the

teacher's eyes fell on him.

"Tommy Frazier, what battle was

Lord Nelson killed in?"

"Tommy was in despair, but he found

a way."

"Did you say Lord Nelson?" he asked

cautiously.

"Yes."

"Which battle?"

"Yes, certainly."

"Well," said Tommy as the light of

inspiration broke over him—"well, I

specks it must have been his last."

A Lesson From Files.

It was in a country school, an I

was hearing my little second reader

class. The lesson that day was a

story about files, their curious ways

and habits. Among other things the

story said that files always kept their

faces clean and then went on to tell

how they rubbed their feet over their

heads, as could often be seen by

watching them. The last thing in the

lesson was the question, "What lessons

can boys and girls learn from the

files?" I asked the children to answer

the question. Only one small boy ven-

tured an answer, and that was, "To

wash our faces with our feet."—Chris-

tian Register.

Easy For an Expert.

"Hah," said Sherlock Holmes, Jr.,

after shaking hands with his host and

taking a hasty glance at the other

guests, "your wife is jealous of you!"

"By George, Holmes, you're a won-

der! I've never told a soul about it,

and I don't believe she has. How did

you find it out?"

"Merely one of my wonderful de-

ductions, my dear sir. It's very sim-

ple. I see she has invited only old

ladies and homely ones."—Chicago Re-

cord-Herald.

What They Did.

"What do you do when you outgrow

your clothes?" Representative John

Sharp Williams asked two of Repre-

sentative Champ Clark's children, to

whom he was trying to explain why

crabs and lobsters shed their shells

and snakes their skins.

"Let out the ticks," answered one of

the youthful Clarks.—Denver Repub-

lican.

Their Good Feature.

Tom (at the lunch counter)—Pretty

tough doughnuts these.

Dick—One good thing about them,

though.

Tom—And what's that, for heaven's

sake?

Dick—The hole. That part you don't

have to chew, you know. — Boston

Transcript.

A Sign.

"He's still employed by that big

wideawake house, isn't he?"

"No, I think he's in business for