



Does it not seem more effective to breathe in a remedy, to cure disease of the breathing organs, than to take the remedy into the stomach?

Vapo-Cresolene
Established 1879.

Cures While You Sleep

It cures because the air rendered strongly antiseptic is carried over the diseased surface with every breath, giving prolonged and constant treatment. It is invaluable to mothers with small children.

Is a boon to asthmatics.

Whooping Cough, Bronchitis, Croup, Catarrh, Hay Fever, Stomach and Bowel Complaints, etc. The Vapo-Cresolene, which should last a lifetime, is sold in bottles of 50 cents, 1 dollar, and 2 dollars. Write for descriptive booklet containing highest testimonials to its value.

Vapo-Cresolene is sold by
DRUGS, 375 BROADWAY, N.Y.
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236 Fulton Street, New York
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LETTER-CARRIERS' PAY.

Unions Decide to Ask For an Increase.

Toronto, March 11.—The Toronto letter-carriers have fallen into line with the different labor organizations who are asking for an increase in wages. This action was decided upon at the annual meeting of the Letter Carriers' Association yesterday in Richmond Hall, when it was agreed to forward a petition to Sir William Mulock, asking that the existing wage maximum be increased from \$50 to \$65 per month. All the postmen in Canada, with the exception of Brantford, who have refused to join in the proposition, have united in requesting the increase, and the petition will be sent to the Postmaster-General before May 15. To clear up what the men claim to be a public misunderstanding, they handed out a statement that: "Nearly all the carriers in the Toronto Postoffice are required to be at the office at 6 o'clock every morning (except Sunday), and while they have a little longer time off for dinner in the middle of the day (which is of little or no use to them), their time for getting off in the evening is just the same as when they reported at 7 a.m. Another grievance is that Postoffice is at the same rate as it was twenty years ago." With regard to the bill passed at the last session of Parliament, which changed the rate, the men claim the conditions attached are such that men already in the service find it better to remain under the old than to accept the new provisions.

THE STREET.

If time should lag and pleasure pall
And life seems dull and incomplete,
With open eyes and ears and heart,
Just stroll along some city street.
A thousand interests, you'll find,
Are lying at your very feet!
Life's comedies and tragedies
Enacted on the crowded street.
A drama, with a smile or tear
Of ready sympathy, you greet.
The very scenes that every day
Are passed unheeded in the street.
And characters which, true to life,
Afford in books the greatest treat,
Are the greatest prototypes of those
Who pass you hourly on the street.
All human joys and sorrows touch,
All races, sects and classes meet,
And mingle in a common world
On that great middle ground, the street.

—New York News.

ABSOLUTE SECURITY.
Genuine
Carter's Little Liver Pills.

Must Bear Signature of
Brentwood

See Fac-Simile Wrapper Below.

FOR HEADACHE.
FOR DIZZINESS.
FOR BILIOUSNESS.
FOR TORPID LIVER.
FOR CONSTIPATION.
FOR SALLOW SKIN.
FOR THE COMPLEXION.

GUARANTEED PURELY VEGETABLE.
CURE SICK HEADACHE.

The Russian press has just celebrated the 200th anniversary of its existence. The first Russian newspaper was The Moscow Wiedomosti, or, to give it full title, "the newspaper of military and other noteworthy matters which occur in the dominion of Moscow and the neighboring countries."

The Czar issued a ukase authorizing the foundation of the paper in the middle of December, 1702; the first number appeared on Jan. 15, 1703, and 1,000 copies were printed. The paper was practically the creation of Peter the Great, who occasionally contributed to it.

The number dated Aug. 15, 1703, contains the earliest news about the new buildings of St. Petersburg.

The second oldest paper in Russia is The Gorman St. Petersburg Zeitung, of which the first number appeared in January, 1727.

For the current year licenses are in existence for the publication of 1,076 newspapers. Of these 868 are in Russian, 109 in Polish, 47 in German, 8 in French, 1 in English, and the rest in various provincial dialects.

Nearly all of these papers are of very recent date. Three-fifths of them are not ten years old. In St. Petersburg 40 have not reached their fifth year. The mortality among Russian newspapers is very high.

Actor in Terrible Marine Disaster.

Staff-Captain Hawkins-Smith, who has just gone on the retired list, was one of the principal actors in the terrible drama of H.M.S. Victoria, says a London exchange. When the Victoria turned over and sank after the Commander-in-Chief, Sir George Tryon, was then-Hawkins-Smith was with the Commander-in-Chief, Sir George Tryon, on the top of the chart-house. The Staff-Captain was drawn into the awful vortex, and it was only by wonderful courage and presence of mind that he saved his life. When he rose he was so utterly exhausted that he must have perished if he had not found an oar and a small spar which he placed under each arm. These supports enabled him to keep afloat in the turmoil caused by the foundered battleships. It was to Staff-Captain Hawkins-Smith that Sir George Tryon spoke a few of the last words he ever uttered. Seeing that all was lost, the Admiral turned and said, "I think she is going," and the Staff-Captain answered, "Yes, sir, I think she is." That was about ten minutes after the collision.

The Early Bird.

The report from Washington County, Me., of a bird's nest with eggs in incubation, the first week in January, is pretty good evidence of the presence of the Canada Jay rather further south than usual. The nesting in this instance seems to have been about six to ten weeks earlier than usual, though December and January instances are not rare enough to be surprising. Newly hatched young of the Canada Jay have been seen on March 8, and that is about their ordinary season. The Canada Jay is variously known as wiskajou, Whiskey Jack, moose bird, robber bird. It is a pretty hardy bird to nest and bring forth its young in such winters as Maine has.

The Flood of Books.

George Brandes, the Danish critic, is appalled at the world's literary deluge. He has been compiling some figures, and finds that about 10,000 novels appear every year. Germany publishes 2,000, Great Britain 1,500, Russia 1,000, America rather more, France 600, Italy and Spain about 500 each, Japan 450, and twenty years ago the United States and most European countries have doubled their output of books, and Dr. Brandes says that no library is large enough to contain all the books that appear in the course of ten years. It will be seen that the problem of the librarian is becoming more serious every day.

Great Country in Australia.

Two-thirds of the Australian continent is a desert, and yet her productivity is enormous. This land contains over one hundred million sheep, between thirty and thirty-five million head of cattle and horses. It has given to the commerce of the world over £400,000,000 in gold, copper, coal, and tin. The two provinces of Ballarat and Bendigo alone have produced £100,000,000 of gold, and as much more have come from the great Tambaroora and Lambing Flat in New South Wales. It sends to England annually over £400,000,000 worth of metals, grains, wool, beef, tallow, hides and mutton.

About the Human Body.

Some statistician has been contributing his studies of the human body to a French journal. In its normal condition, he says, the human body contains enough iron to make seven large-sized nails, sufficient fat for the supply of 13 pounds of candles, enough carbon to make 65 gross of lead pencils and enough phosphorus for over 8,000 wax vestas. Or, reduced to another state, the same man possesses the possibilities of supply of 98 cubic metres of gas and sufficient hydrogen to inflate a balloon of a carrying power of 150 pounds.

United States Centennarians.

Mr. Simon, addressing the Hundred Year Club in New York, cited figures furnished by the United States Census Bureau recording 4,435 centenarians, including eighty-six upwards of 120 years old and fifteen upwards of 130. The oldest white American is 120, and there are an Indian of 150 and a negro of 145. The oldest woman is a negress aged 137.

Not to Be Expected.

Giles—Let me tell you, young man, that I'm eighty year old to-day, and I don't never remember having told a lie. The Young Man—Well, you can't expect your memory to be very good at your age.—Pick-Me-Up.

THE SECRET SERVICE.

How Britain's complex system of similar intelligence agencies is elaborated.

All the great nations require information about other countries, which is not obtainable openly. For this reason the intelligence department of the great military powers on the Continent are organized on a scale of cost and efficiency undreamed of in this country.

In Russia the secret police employ a considerable number of agents, both male and female, who are residents in England. Some of these paid agents, or spies, are people well known in society. Their duties vary from diplomatic work of the highest delicacy to the collection of newspaper cuttings.

One of the points attended to by the Russian Secret Service is the record of every English public man who speaks or writes about Russia.

On one occasion the present writer had the opportunity of seeing the system followed by the Russian police. Every speech and every writing of Mr. Shaw-Lefevre—an innocent and not very formidable personage—with particulars of his birth, parentage, means, residence, habits, tastes, and position were all entered up in a great portfolio.

Mr. Shaw-Lefevre was, I believe, at one time associated with the Friends of Russian Freedom, and is therefore, like all the other members of that body, carefully watched by the agents of Russia. Considerable sums are spent by Russia on secret service agents in Central Asia, Baluchistan, Persia, and in India itself. The object of these agents is to belittle Great Britain and belaud Holy Russia. Constant diplomatic duels take place between British Consular agents and the avowed representatives of Russia. This subterranean war of secret agents is going on all over the world.

Germany's Elaborate System.

The German system of secret service is conducted on much more scientific lines. German knowledge of the United Kingdom is more complete than that of most Englishmen. I was lately informed by a British diplomatist of the highest rank that the German general staff possesses a schedule of the contents of all the chief residences in the kingdom.

Every picture and work of art of any considerable value is known to the German general staff, while the study of British topography, the knowledge of our ordnance maps, the knowledge of the roads, railways, obstacles, population, and highroads form the subject of examination from German officers who are told off to the duty of acquiring full knowledge of the counties of the United Kingdom.

The German agents in England, who are occupied in surveying our country with a view to contingency, are generally to be found in couples in the guise of tourists. They know to a head how many horses the Irish farmers can supply within a given time. They have made a careful study of the idiosyncrasies of our leading men. Their tastes, habits, health, friends, and means are carefully noted by the agents, who distill the honey of information from English fields for the German hive.

The principal feature in which German Secret Service differs from that of England is that the Germans coordinate the whole of their knowledge, and have it ready to hand in a concentrated form whenever it is required.

Useless English Methods.

The English system is different. There is a Secret Service Fund controlled by the Foreign Office. So many Foreign Office agents are hostile to England, and are unpaid, that the Foreign Office service is often found to be useless for naval or military purposes.

During the last two years the Admiralty has succeeded in wresting from the Foreign Office the control of the Secret Service, so far as it affects the navy. During the trouble with France over Fashoda agents of the Admiralty were busily watching French opinion in the great centres. The English military intelligence department is again a separate service.

What is required is to concentrate in one spot the whole of the knowledge obtainable. The Foreign Office should be the brain, the eyes, and the antennae of the nation. The German and Russian Foreign Offices fulfill these functions. The British Foreign Office not only does not know what is going to happen; it does not want to know, while the military and Foreign Office intelligence departments are separated administratively.

What Is Wanted.

After the heavy experience of the Boer war, it is inconceivable that the Government will not take steps forthwith to reorganize the whole of our intelligence system—naval, military, and diplomatic. Our ignorance of foreign countries contrasts unpleasantly with their knowledge about us.

France is rapidly becoming a peaceful power, and is losing that passion for military glory which has oppressed her for hundreds of years. Germany and Russia, however, require careful watching, and the pacific tendencies of the French Republic may be dissipated by the temptations of an alliance that Germany may yet have to offer.

What does the Admiralty know about the German fleet? Very little. How many times has the Naval Attache in Berlin visited Emden, or even Kiel? For what purpose are the miles of quays erected at Emden, a little village with a tenth-century museum in it? If the Boer war taught us anything it was to enforce the lesson that knowledge is power. There is nothing so conducive to peace as a full knowledge of the intentions and tendencies of other nations. An enormous outlay may be set for the reorganization and establishment of an efficient and up-to-date system of secret service.

THE Dominion Permanent Loan Company. ANNUAL MEETING.

The Twelfth Regular Annual Meeting of The Dominion Permanent Loan Company was held at the office of the Company on Wednesday, March 4th, 1903. A large number of Shareholders were present.

The President submitted the report of the Directors, ending December 31st, 1902, as follows:—

"Your Directors beg leave to submit the Twelfth Annual Report of the Company, accompanied with a statement of the accounts for the twelve months ended Dec. 31st, 1902, and the Auditors, certifying to the result of their inspection of the securities of the Company and to the correctness of the record of the Company's business.

"In so doing they are pleased to be able to state that the funds of the Company have been actively employed during the year, and the demand for loans has been such as to engage all the available resources of the Company in satisfactory investments.

"The Company's operations for the year have resulted in so productive a manner as to permit of the payment of dividends amounting to \$53,470.68 upon the stock of the Company, and the sum of \$30,000 has been added to the Reserve Fund, increasing the total of that account to \$70,000.

"After the payment of the dividends mentioned, with the addition to the Reserve Fund of \$30,000, and after writing \$1,544.10 off office furniture, there remains to be placed at the credit of Profit and Loss the sum of \$20,053.28.

"During the past year the Company acquired the assets of The Provincial Building & Loan Association amounting to \$756,492.38. Of this amount \$282,726.16 was applied to meet debenture obligations, bank overdraft, etc. This conversion of the balance (\$473,766.22) into permanent stock of this Company, brought up the total assets to \$3,391,217.79, which now stands at this figure, as against \$2,013,213.63 at the close of last year—an increase during the year of \$1,378,004.16.

"Your Directors are pleased to be able to congratulate the shareholders upon the gratifying results that have attended the operations of the Company for the past year, and upon the generally prosperous condition of its interests.

"Your Directors have also pleasure in testifying to the generally efficient character of the services rendered by the officials, agents, and staff of the Company.

"All of which is Respectfully submitted,

"(Signed), J. R. STRATTON, President."

STATEMENT OF ACCOUNT FOR THE YEAR ENDING DECEMBER 31st, 1902.

ASSETS.		LIABILITIES.	
Mortgages and other investments	\$3,304,369.86	To the Public:	
Real estate	35,666.69	Deposits and accrued interest	\$263,713.68
Office premises and furniture	13,897.12	Deb. and accrued interest	1,782,497.96
Sundries	2,123.26		\$1,986,211.64
Imperial Bank	32,752.83	Surplus—Assets over Liabilities	1,405,006.15
Cash on hand	2,408.03	To Shareholders:	
		On capital stock	\$1,268,941.08
		Contingent fund	15,373.35
		Reserve fund	70,000.00
		Unclaimed Dividends	15.00
		Dividends payable Jan. 1, 1903	30,823.44
		Balance of profit loss	20,053.28
			\$1,405,006.15
			\$3,391,217.79

PROFIT AND LOSS ACCOUNT.

Dr.		Cr.	
Interest on debentures and deposits	\$79,942.04	Balance, 31st Dec., 1901	\$1,868.73
Written off office furniture	1,544.10	Interest, rent, etc., after payment of expenses, including salaries, directors' fees, Government taxes and fees	183,141.87
Dividends	53,470.68		
Transferred to reserve fund	30,000.00		
Balance, profit and loss	20,053.28		
	\$185,010.10		\$185,010.10

AUDITORS' CERTIFICATE.

We have audited the accounts of the Dominion Permanent Loan Company for the twelve months ending December 31st, 1902, and find the transactions of that period accurately recorded in the books of the Company, the receipts accounted for, the payments duly authorized and vouchers produced therefor. We certify to the correctness of the accompanying Statement of Assets and Liabilities and Profit and Loss Account. We have made a careful examination of the securities, checked the Mortgage Register and report everything satisfactory.

(Signed) HARRY VIGOR, } Chartered

(Signed) O. M. HUDSON, } Accountants.

Auditors.

Toronto, 17th February, 1903.

The report was unanimously adopted conveying thanks to the Directors, Agents and Officers of the Company.

The following Directors were then re-elected:—Hon. J. R. Stratton Trusts and Guarantee Company; D. W. Karn, President of the D. W. Karn Company, Woodstock; C. Kloefer, Manufacturer and Director Traders' Bank, Toronto; T. P. Coffee and F. M. Holland, Toronto.

At a subsequent meeting of the Directors Hon. J. R. Stratton was re-elected President and Mr. T. P. Coffee, Vice-president.

Posts, Shingles Barn Lumber, Building Materials

always on hand in large quantities at the yards of

The Blonde Lumber & Manufacturing Co., Limited.
Lumber Dealers and Builders

Lime, Cement AND Cut Stone.

We keep this best in stock at right prices.

JOHN H. OLDBERSHAW,
Thames Street, Opposite Police Station...

Cut Your Fuel Bill By Using a Gas Cooking Stove

You will save the cost of the stove in a short time. Hundreds of users in this city have proved it. No unnecessary labor or discomfort.

Stoves of all sizes for Sale on Easy Terms.

THE CHATHAM GAS CO. Limited.
King St. Phone 81

Money to Loan on Mortgages at 4½ and 5 per Cent.

FOR SALE—FARM AND CITY PROPERTY.

Brick house, two stories, 7 rooms, lot 40 feet front by 208 feet deep, \$1100.00.
Frame house, 8 rooms and summer kitchen, lot 60 ft. by 208 ft., good stable, \$1100.00.
House and lot, 9 rooms, \$1050.00.
House and lot, 5 rooms, \$400.00.
Farm in Township of Raleigh, 50 acres. All cleared. Good house and barn, \$3100.00.
Farm in Township of Harwich, 200 acres. Large house, barn and out-buildings, \$12,000.00.
Farm in Township of Raleigh, 40 acres. Good house, new stable and granary, \$2250.00.
Ten acres in suburbs of Chatham, \$1500.00.
Valuable suburban residence, 11 rooms, with seven acres of land. Good stable, \$3000.00.
Apply to
W. F. SMITH,
Barrister.

CHATHAM BUSINESS COLLEGE, CHATHAM, ONT.

Reopens after Easter vacation on Tuesday April 14th. The Spring months are among the best of the year for making a start; write for the reason why. 20 to 30 calls for help at wages from \$35 to \$60 per month had to be refused lately. No graduates left. We teach Book-keeping, Shorthand and Penmanship by Mail. Write for catalogue of either department.

D. McLACHLAN & Co., Chatham, Ont.

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 established (which may be withdrawn without delay) received and interest allowed thereon at the highest current rates.

G. P. SCHOLFIELD,
Manager Canadian Branch.

BANK OF MONTREAL

ESTABLISHED 1817.

Capital (all paid up) \$12,000,000
Reserve Fund 8,000,000
Drafts bought and sold. Collections made on favorable terms. Interest allowed on deposits at current rates in Savings Bank department, on deposit receipts.

DOUGLAS GLASS,
Manager Chatham Branch.

They were discussing their marital experiences.

When I was married, said the old lady, I was so unspeakably happy that I almost cried myself to death.