

### MONEY TO LOAN

Money to loan on farm mortgages, at the very lowest rate of interest. I also have a few farms for sale.

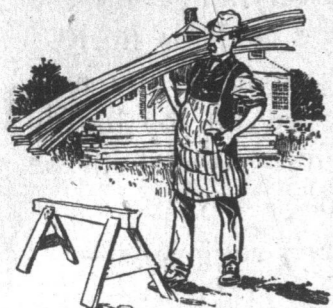
HENRY DAGNEAU.

### MONEY TO LEND

ON LAND MORTGAGE OR ON NOTE. To pay off mortgages. To buy property. Pay when desired. Very lowest rate. J. W. WHITE, Barrister. Opp. Grand Opera House Chatham.

### Money to Loan

ON MORTGAGES—4 1/2 and 5 per cent. Liberal Terms and privileges to Borrowers. Apply to LEWIS & RICHARDS.



FOR BUILDING PURPOSES you cannot find a more complete stock of LUMBER

in this section than you will find at our yards. We have the variety to meet every demand; the grade to meet the approval of the carpenter, contractor or individual. Compared to others our stock is a little head in quality and a little behind in price. Favor us with your order.

The Blonde Lumber & Mfg Co'y LIMITED. Builders and Contractors. Phone 52.

### FOR SALE

Frame house, two stories, brick foundation, seven rooms, \$900.  
Frame house, two stories, brick foundation, eight rooms, \$1,100.  
100 acre farm in Raleigh, brick house, large barn, stable and other outbuildings. All cleared. About four miles from Chatham, \$7,500.  
100 acre farm in Harwich, good frame house, barn, stable and other outbuildings. \$6,500.  
50 acre farm in Tilbury East, good frame house and barn, \$2,500.  
50 acre farm, River Road, Dover, brick house, stable and granary, \$3,300.  
60 acre farm, River Road, Raleigh, one of the best, good frame house, large barn, stable and other outbuildings; a large orchard of various fruits; land all the drained, \$8,000.  
Hotel premises in Chatham, \$7,500.  
Six vacant lots, \$4,000.  
Money to loan. Lowest rates. Terms to suit the borrower.  
W. F. SMITH, Barrister and Solicitor.

### WE HAVE ON HAND A LARGE SUPPLY OF

LIME, CEMENT, SEWER PIPE, CUT STONE.

&c. All of the best quality and at the LOWEST POSSIBLE PRICES

### J. & J. OLDERSHAW

A Few Doors West of Post Office.

### --The--

Fall Cough is the hardest to get rid of.

Radley's Pulmonary Cough Syrup has been curing them for years. For sale at 25 Cents.

RADLEY'S DRUG STORE

### BUY YOUR COAL NOW

We handle Coal and Wood, Wholesale and Retail. All orders receive prompt attention. Tel. 253. Cor. William and G.T.R.

SERLING & KOVINSKY

Minard's Liniment for Sale Everywhere.

## Treated by Three Doctors for a Severe Attack of Dyspepsia,

Got No Relief From Medicines, But Found It At Last In Burdock Blood Bitters.

Mrs. Frank Hutt, Morrisburg, Ont., was one of those troubled with this most common of stomach troubles. She writes:—"After being treated by three doctors, and using many advertised medicines, for a severe attack of Dyspepsia, and receiving no benefit, I gave up all hope of ever being cured. Hearing Burdock Blood Bitters so highly spoken of, I decided to get a bottle, and give it a trial. Before I had taken it I began to feel better, and by the time I had taken the second one I was completely cured. I cannot recommend Burdock Blood Bitters too highly, and would advise all sufferers from dyspepsia to give it a trial."

### common case.

Mrs. Young—Lucy, I'm afraid I married the wrong man. Mrs. Elder—Don't let that disturb you, dear. Every woman who marries does that.—Boston Transcript.

### Untold Wealth.

Waggoner—They say that old Coupon-gagger—Yes, that's what the tax collector suspects.

### COLD SETTLES IN THE BACK.

It hits people in a tender spot and makes it mighty hard to brace up. Nervine will take that kink out of your spinal column in short order. It soothes, that's why relief comes so soon. Nervine penetrates, that's why it cures. Five times stronger than ordinary remedies, Nervine can't fail to cure lame back, lumbago, sciatica and neuralgia. Nervine is king over all muscular pain, has no equal and costs 25c. per bottle.

### Forests of Europe.

The percentage of the wooded areas of European countries as compared with their total areas is as follows: Finland, 51.2; Sweden, 49.3; Russia, 40.4; Austria, 32.6; Luxembourg, 29.1; Hungary, 27.7; Germany, 26.1; Servia, 24.9; Turkey, 23.4; Norway, 22; Roumania and Switzerland, 21.4 each; Bulgaria, 20.8. The other European countries have less than 20 per cent of woodland.

### A GOOD COMPLEXION

Is a joy to every woman's heart and man is vain enough not to despise it. Beautiful complexion means pure blood, or in other words a healthy body. Tens of thousands of women take Ferrozone, because it's a splendid blood builder, keeps the system in perfect order and helps the complexion wonderfully. "I consider Ferrozone the best remedy to give you a clear, ruddy complexion. I know of," writes Miss Ada E. Brandon, of Pembroke. "My skin used to be sallow but after taking a few boxes of Ferrozone a rosy tint was noticeable on my cheeks. I can recommend Ferrozone as a tonic also." For good health and beauty use only Ferrozone. Price 50c. at druggists.

### Quite the Contrary.

Woman of the House—You're not one of these labor agitators, are you? Goodman Gorrang (with his mouth full of pie)—No, ma'am. I'm a rest agitator.—Exchange.

Some one asks whether success is most due to luck, pluck or brains. The answer is easy—all three.

### IF YOU HAVE A BAD COLD

If you are sneezing and suffering from a "stuffed-up" head and running eyes the best plan is to get fragrant. A trial proves that a cold can be killed in a few minutes by Catarrhose. Money back if it fails. Complete outfit \$1.00; small size 25 cents.

The householder may not be able to hold it when a cyclone comes along.

—Coughs, colds, soreness and other throat ailments are quickly relieved by Crescote Tablets, ten cents per box. All druggists.

Bachelors are abused if they are extravagant and despised if disposed to be thrifty. Lever's Y-Z (Wash Head) Disinfectant Soap Powder is better than other powders, as it is both soap and disinfectant.

### SING ALL THE WHILE.

The Finns Indulge in Song in Old and New Season.

In the palatial supper room of the great hotel in Helsinki, the capital of Finland—the best hotel in Russia, for the Finns represent all that is most progressive in the Czar's Empire—a company of ladies and gentlemen seated at one of the tables suddenly began singing. With trained voices they sang a four part folk song of the northland. Never heard I a song so deeply melancholy. It was the music of the unhappiest of the enlightened peoples of the earth.

That was on my first evening in Finland. From that time forth throughout a stay of four weeks among those sad hearted people I listened to their singing morning, noon and night almost continuously. The Germans sing a great deal, the Swedes sing most of the time, but the Finns as a nation actually sing all the time.

From noble to peasant, the men of Finland may be said to form one mighty male chorus. From the great lady of the capital city to the lowly woman who builds houses with her own hands on the borders of Lapland, the women of Finland may be said to form another vast chorus society. The acknowledged finest singing society in Europe is indeed the Helsinki male chorus. It is composed of 100 members, and from their ranks are recruited the singing teachers of the country.

Singing festivals are held by the Finns as on a scale unequalled in any other country. Five thousand singers gathered one night in the public square in Helsinki to serenade a Finnish artist named Kallio, whose picture had been awarded first prize at the local salon. In a city that is a surprise to all travelers, near the arctic circle, many miles from a railroad, the city of Uusleborg, 2,000 school children gathered in the park in front of the hotel and for half an hour, for the travelers' benefit, filled the air with the music of the snow wilderness, with songs that told of the lone loneliness of the country beyond the city.

Once in Helsinki 10,000 voices joined in chorus to sing the national anthem. It was an improvised chorus, but the singing was by no means the hurrah hurrah, go-as-you-please sort, but thoroughly organized and executed with precision. This incident was described to me by the man in whose home or the great chorus gathered. Said he:

"I was one of the first persons ever exiled from that part of the Czar's domain. My departure from Helsinki was the occasion of a public demonstration of surpassing solemnity. Ten thousand persons gathered at the railway station to say goodbye. The crowd watched the train taking in absolute silence, but as the train began to move 10,000 heads were uncovered, and 10,000 voices began singing the national anthem. And this scene was repeated—with fewer singers, of course—at every railroad station all the way to America."

These singing Finns do not always sing their folk songs or their patriotic anthems. They are a deeply religious people, and have their special choir for singing nothing but hymns. I went to the largest church in the country to hear the singing of a choir of nearly a hundred male voices. The grandest cathedral organ ever produced music of such majesty and power as did that choir, which included the most wonderful bass voices in Russia.

Even the companies of Finnish guards, though officered by Russians, sang the Finnish anthem as they marched past the hotel every morning on the way to relieve the old guard. The Russian officers once tried to put a stop to the singing of the Finnish national song by the soldiers, but the disobedient Finnish men became so angry that singing was again permitted.

Thus wherever the Finns get together they burst into song. When they cannot get together they sing individually. The housewife preparing the dinner sings as they march past the hotel every morning on the way to relieve the old guard. The Russian officers once tried to put a stop to the singing of the Finnish national song by the soldiers, but the disobedient Finnish men became so angry that singing was again permitted. Thus wherever the Finns get together they burst into song. When they cannot get together they sing individually. The housewife preparing the dinner sings as they march past the hotel every morning on the way to relieve the old guard. The Russian officers once tried to put a stop to the singing of the Finnish national song by the soldiers, but the disobedient Finnish men became so angry that singing was again permitted.

Isabel was playing in a wagon, and while she was climbing in and out over the wheel the front of her dainty white apron became smeared with axle grease. When her mother discovered the soiled apron she said: "Oh, Isabel! I told you not to go near that wagon. Now your pretty apron is spoiled, for that grease will never come off. Axle grease never comes off anything."

"Why, yes it does, mamma," corrected Isabel. "I came off of the wagon, didn't I?"

### Point of View.

She-I think every woman is entitled to be considered man's equal. He (her admirer)—Well, if she's willing to bring herself down to my level, I don't see why she shouldn't be allowed to pose as a single.

Hair is very strong. A single hair will bear a weight of 1,150 grains.

## FARMER TELLS OF A BAD TWO YEARS

Then Dodds Kidney Pills Drove Away all His Pains

Was Bent Over With Pain and Hardly Able to Work Till He Used The Great Canadian Kidney Remedy.

Consecon, Ont., Dec. 5.—(Special).—Mr. David Rowe, a well-known and highly respected farmer, living about three miles from here, is telling his friends of his remarkable recovery from a long period of suffering by the use of Dodd's Kidney Pills. "I had very severe pains in my back more or less for upwards of two years," Mr. Rowe says. "These pains seemed to concentrate their full force in the small of my back and the pain was almost unbearable. It made me go bent over and I could not straighten up to save my life."

"When I went to urinate it gave me great pain and I felt better by the time I had used the first box. Ten boxes cured me completely."

### She Ghosted.

A Fort Fairfield (Me.) woman was awakened at 3 one morning by a furious ring of the telephone in her house. Feeling from the wildness of the ring that somebody's house must be on fire or that somebody was bleeding to death, she scampered downstairs and nervously seized the receiver. Only to hear a shrill soprano voice shriek: "Got your washin' done yet? Had mine out half an hour ago."

### ORDINARY CORN SALVES CONTAIN ACIDS.

But the old reliable Putnam's Corn Extractor is entirely vegetable in composition and does not eat or burn the flesh. It gradually lifts the corn, causes no pain, and cures permanently. Price 25c. at all druggists. Use only "Putnam's."

### Mistaken.

Jack—I thought the author of this book was famous for his keen understanding of women. Jane—Well, do you doubt it? Jack—Of course. He says that the heroine suffered in silence.

### THE BEST REMEDY FOR CROUP.

(From the Atchison, Kan., Daily Globe.)

This is the season when the woman who knows the best remedies for croup is in demand in every neighborhood. One of the most terrible things in the world is to be awakened in the middle of the night by a whoop from one of the children. The croup remedies are almost as sure to be lost, in case of croup, as a revolver is sure to be lost in case of burglars. There used to be an old-fashioned remedy for croup, known as hivesyrup, but some modern mothers say that Chamberlain's Cough Remedy is better, and does not cost so much. It cures the patient, and "throw up the phlegm" quicker, and gives relief in a shorter time. Give this remedy as soon as the croupy cough appears and it will prevent the attack. It never fails and is pleasant and safe to take. For sale by All Druggists.

Some men carry religious convictions so high that their existence is a question.

### GAINED FORTY POUNDS IN THIRTY DAYS.

For several months our younger brother had been troubled with indigestion. He tried several remedies but got no benefit from them. We purchased some of Chamberlain's Tablets and he commenced taking them. Inside of thirty days he had gained forty pounds in flesh. He is now fully recovered. We have a good trade on the Tablets. They are sold by Messrs. Long Branch, Mo. For sale by All Druggists.

Every man dislikes to be closely questioned by a wife as to the business which held him at the office.

A lazy liver may only be a tired liver, or a starved liver. A stick is all right for the back of a lazy man. But it would be a savage as well as a stupid thing to beat a weary man or a starving man because he lagged in his work. So in treating the lagging liver it is a great mistake to lash it with drastic drugs. In nine-nine cases out of a hundred a torpid or sluggish liver is but a symptom of an ill-nourished body, whose organs are weary with overwork. Let your liver alone. Start with the stomach and its allied organs of digestion and nutrition. Put them in proper working order, and see how quickly your liver will become active and energetic. Dr. Pierce's Golden Medical Discovery has made many marvelous cures of "liver trouble" by its wonderful control of the organs of digestion and nutrition. It restores the normal activity of the stomach, increases the secretions of the blood making glands, cleanses the system from poisonous accumulations, and so relieves the liver of the burdens imposed upon by the defection of other organs.

### It Came Off.

Isabel was playing in a wagon, and while she was climbing in and out over the wheel the front of her dainty white apron became smeared with axle grease. When her mother discovered the soiled apron she said: "Oh, Isabel! I told you not to go near that wagon. Now your pretty apron is spoiled, for that grease will never come off. Axle grease never comes off anything."

### Simple Throat and Coughs

A simple, effective and safe remedy for all throat irritations is found in Crescote Antiseptic Tablets. These are the medicinal value of Crescote with the soothing properties of slippery elm and licorice. 10c. All Druggists.

### PRIVATE RAILWAYS IN AUSTRALIA.

Very Seldom Indeed Are They Successful in Profit Making.

Among Australia's collection of curious superstitions one that deserves a front place relates to railways, says The Sydney, N.S.W., Bulletin. When Australia's debts are mentioned somebody always says, "But we have the railways!" The fact that railways could possibly be a bad spec. never seems to occur. Yet if we run over the history of the railways that private people do own or have owned in this country—railways whose results are definitely known, not concerns which, like state lines, can move or less hide bad results by dipping into the people's purse—we can soon see what an amazing notion it is. Of all existing private railways only one makes even respectable profits. That one is the remarkably-situated Silverton Tramway Co., which has a monopoly of the Broken Hill business, and carries on its short 35 miles nearly half as much traffic as South Australia can gather on the whole of its vast system. The other privately-owned N.S.W. line, the Deniliquin-Moama, is not now earning more than 2 per cent, on capital. N.S.W. had 3 per cent of local improvements rates, the Tarrareewee, but, after keeping it open for a few years, the company ended a disastrous business by selling the whole thing to the state at the price of old scrap iron. A fourth railway, the private line was also sold to the state some years ago. For every private line that has been actually built, at least half a dozen have been authorized but never built, even sanguine promoters have found that things couldn't pay, and the projects have been thrown up. And in that respect modern history agrees with ancient capital. N.S.W. had a third private line were all in private hands and all failed. South Australia had three private lines, two of them connecting by different routes the city and the principal watering place; the third, a country line. Two of these were shocking failures; the third—the Glenelg Railway Co.—paid only very moderate dividends, and always had a mean, miserable appearance. Queensland has during the last seven years authorized six private railway lines. Only two have materialized, the Chillagoe and Mt. Garnet; and in such a bad way are they that the state is now being bailed up to grant them a subsidy. If that isn't forthcoming, they will probably come to the same end as the Tarrareewee line did in N.S.W. The other four which were authorized have apparently lapsed. There was no money in them. Western Australia has had no great success with even land-grant lines; after subsidizing the companies with enormous tracts of the best country the results have been poor from the capitalists' point of view, while if he had had to rely upon traffic they would have been deadly. The biggest line of the lot was practically insolvent before the first train ran, and has never recovered. 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