CANADIAN PACIFIC

GRAND TRUNK.

8 50 p.m. Accomodation . 4.23 p.m.

THE WABASE RAILER AD CO.

5— 9.52 p. m. . . . 6—1.32 a tall 9—1.18 a. m. 8—2.49 p. . n. The Wabash is the shart and true couts. J. A. RICHARDSON,

Toronto and St. Thomas J. C. PRITCHARD,

"International Limited. 9, 10 p.m., For Detroit and Chicago. "Daily Sunday included.

EAST BOUN

2-12.23 p. mg 4-11.06 p. m

GOING RAST

GOING EAST

GOING WEST

MUSICAL.

MISS FLOSSIE BOGART, Pupil Miss Lillian Pratt, is prepared t receive pupils for instruction on the Piano, at her home Cross St. For terms, etc., apply at residence. DENTAL

A. A. HICKS, D. D. S.—Honor gradu-ate of Philadelphia Dental College and Hospital of Oral Surgery, delphia, Pa., also hon ate of Royal College of Dental Surgeons; Toronto, Office over Turner's drug store, 26 Rutherford

LEGAL

J. B. RANKIN, K. C .- Barrister, No. tary Public, etc., Victoria Block Chatham.

W. F. SMITH - Barrister, Solicitor etc. Office, King Street, west of the Market. Money to loan on Morgages.

J. B. O'FLYNN-Barrister, Solicitor, etc., Conveyancer, Notary Public, Office, King street, opposite Merchant's Bank, Chatham, Ont.

SMITH & GOSNELL-Barristers, Solicitors, etc., Harrison, Hall, Chatham; Herbert D. Smith, County Crown Attorney; R. L. Gosnell,

WILSON, PIKE & GUNDY-Barristors, Solicitors of the Supreme to loan on Mortgages, at lowest rates. Offices, Fifth Street. Mat-thew Wilson, K. C., W. E. Gundy, J. M. Pike.

HOUSTON, STONE & SCANE-Barristers, Solicitors, Conveyancers, No taries Public etc. Private : utalo loan at lowest current rate

Scane's Block, King street. M. HOUSTON, FRED STONE, W. W.

Trust and Private Funds to Loan

++++++++++++++++++++++++

On farm and city property. Terms to suit borrowers. Apply or write to

THOMAS SCULLARD

Room 26. Victoria Block



LODGES. WELLINGTON Lodge, No. 46, A. F. & A. M. G. R. C., meets on the first Monday of every ionth, in the Masonie Hall. Fifth St., at 7.30 Visiting breth

ALEX, GREGORY, Sec. A. O. U. W.

The Ancient Order of United Workmen furnishes protection at cost. Are you a member?

We will have a debate on Friday evching: subject, "Resolved that War received the amount, and because no was Essential to Settle the Difference Between Briton and Boer." Af-firmative then by Bro. Wm. Robinson, negative by Bro. J. R. Snell. very interesting time is expected and every Workman should hear the

Visiting Brothers Welcome! W. G. ARNOLD, JOHN R. SNELL, M. W.

MONEY TO LOAN. MONEY TO LOAN-On Land Security,

rower's own terms of payment. Apply to J. G. Kerr, barrister. Office, Fifth St., Chatham.

REMOVED.

S. B. ARNOLD has removed his Law Office a few doors North on Fifth Street, and is now second door from King Street.

+ +++++++++++++++++++++ MONEY TO LEND ON LAND MORTGAGE, ON CHATTEL MORTGAGE,

OR ON NOTE,
To pay off mortgages,
Pay when desired.

To buy property,
Very lowest rate J, W. WHITE, Barrister Opp. Grand Opera House, Chatham +++++++++++++++++++++++++

***++++++++++++++++++++++**++ Money to Loan

-ON MORTGAGES-41-2 and 5 per cent. beral Terms and privileges to borrowers

Apply to LEWIS & RIONARDS

}******************

The Best Music

Can only be obtained from a scientifically constructed instrument.

The most modern and advanced principles of construction are

Nordheimer Piano

Hence it is the best that can be purchased, whether from a musical or structural standpoint. This is why it is being adopted by all the best musicians.

Write for catalogue and our easy prices and terms.

The Nordheimer Piano and Music Co. 188 Dundas St., London.

**+++++++++++++++++++++++

TALK ABOUT AUDITS

AUDITOR-GENERAL OF THE DOMINION ADDRESSES CANADIAN CLUB.

feguards Surrounding Disbursemen From the Public Treasury-Interesting Reminiscences of Early Days in Auditor-General's Department-Stories of Former Premiers and Their Methods -"A Quarter of a Century's Audit."

Mr. J. Lorn McDougall, Auditor General of the Dominion of Canada recently before the Canadian Club Toronto, gave a most intersting and structive talk upon the topic Quarter of a Century's Audit." Mr. McDougall related several interesting anecdotes respecting Sir John Macdonald, Sir Mackenzie Bowell, Sir John Thompson and other prominent figures in the political history of Ca-

As indicating the lightness of the touch of Sir John, Mr. McDougall related his experience when he went to him to get his aid in preventing some expenditure. "Sir John, that not do the Government any good,' he remarked, and Sir John immedi-ately replied, 'No, no, you are quite right. It would only give rascally Grits like you a ground to run up and down the concessions abusing us. You can always count upon me helping you. Be sure to call upon me when anything like that occurs." (Laughter.) Mr. McDougall related necdotes of interviews with Sir John, who, he said, was, he knew, turning him inside out, but was something pleasant to feel that he was operated on by so skillful a surgeon that there was not a scar (Loud laughter.) Mr. McDougall said he was also warmly assisted by Sir Mackenzie Bowell, who was his personal friend, although a political opponent when they were in Par

liament together. Dwelling upon the responsibilities of auditing the accounts of the Dominion, Mr. McDougall said: "A public servant, like any other servant, although engaged for a special duty, is a faithful servant only when his eyes are open to the general interests f his master as well as to the speial." He explained the routine expenditure of the public money of the Dominion, concerning which the general public have but a dim and ngzy idea. There are, he said, eral methods of making payments: irst, by Receiver-General's cheques, nd, second, by cheques drawn under ters of credit. Receiver-General's eques are, as a rule, confined in ir issue to payments for contracts magnitude on monthly estimates, and to repay the banks, chiefly the Eank of Montreal, for letter-of-credit heques issued by the departments at Ottawa, or their servants in remote parts of the Dominion. Cheques of all kinds are made payable to the order of the public creditor. Why 2 Because his endorsation shows better than any special receipt that he has

one through whose hands it might

necessarily pass could withhold any

part of the amount. There is much more use of the letter-of-credit system that would at first sight seem consistent with a the Aztec name tomatl and the popular from improper payment. The public mind is greatly startled when inforon reaches it that there is a payment before audit. But anyone can see that a most important step has been made if payment without delay at from 41-2 to 5 per cent., on bor- the most important dangers of irreaccompanies a process which removes gularity. Credits are never issued to a single person, except when there is a choice only between issuing a credit to him for advances to himself, as may be required, and issuing a direct cheque at once for the whole amount of the credit. The credit is in the name of two public servants of pro-minence, generally the deputy of the department and the accountant, or with the performance of their duties under order-in-Council, generally dur-ing their absence. Credits are issued where payments are required to be made at distant points, and without delay, to permanent officials. Now. t seems manifest that we cannot hol t seems manifest that we cannot hold the bank on which the credits issue for any improper amount unless its neglect were most palpable. You will, therefore, inquire what is the justification for giving so much lati-

The credits being to men of prominence, who are presumably intellectually and otherwise reliable, the first source of confidence is secured. about misappropriation it would be necessary that both should be dishonest, and that one of them should suggest the dishonest action to the other, and therefore put himself in the hands of the latter. A cheque once drawn, the amount of it cannot be refunded, and therefore the amount of a cheque cannot be simply borrowed. At the end of the month a statement of cheques drawn, giving the number of each and the amount is sent to the audit office for repayment to the bank. Under this system there is no money to be accounted for by the disbursing officers. They

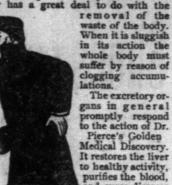
tween the department and the Ministers respecting the practice to be followed, and the desirability of adopting definite rules were touched upon by Mr. McDougall, who spoke also of amendments which he deems necessary to render his work more perfect. Incidentally, he remarked that it is not generally known that a farliamentary and towes its origin made me feel like a different person."

These attacks pay taxes on his land, on his income, on everything.

The public holdings in New Zealland are very large, and the Government disposes of them to settlers on very casy terms and in varying memory of my digestive organs, and made me feel like a different person." e on every detail of anything hill a dealers, the takes up, and yet grasps a dealers, the truth the wreatest quickness."

Sick Liver

Can work havor with man-it can change the cheerful philanthropist it can cheerful philanthr mist into a pronounced pessimist. The liver has a great deal to do with the



Pierce's Golden Medical Discovery purifies the blood and cures disease of the organs of di-gestion and nutri-Mr. Edward Jacobs, of Marengo, Crawford Co., Indiana, writes: "After three years of suffering with liver trouble and malaria I gave up all hopes of ever getting stout again, and the last Chante was to try your all the home doctors all the home doctors.

permit the dealer to make the little more profit paid by the sale of less meritorious medicines. He gains, you lose. There

medicines. He gains: you lose. Therefore, accept no substitute for "Golden Medical Discovery."

Dr. Pierce's Pleasant Pellets assist the action of the "Discovery." They are easy to take, agree with the weakest constitution, and do not beget the pill habit.

A Memorable Ride.

The most memorable ride in English history was that of Sir Arthur Owen, which placed the Hanoverian dynasty on the throne of Great Britain. The act of settlement by which in 1701 parliament elected the house of Hanover to the British throne was passed by only one vote, and this casting vote was given by Sir Arthur Owen, the member of parliament for Pembroke shire. He arrived at Westminster, dusty and travel worn, only just in time to record his vote, having ridden with furious haste from Wales for the purpose on relays of horses kept at all the posting houses along the route. To that ride Britain owes its Georgian era; hence its Queen Victoria and her

"Tomato." What is the earliest instance of the occurrence of the word tomato in any European language? The first I have in my notebook is the reference to "Americanorum tumatle," made by Guillandinus in his "De Papyro," a commentary on parts of Pliny, 1572, page 90. Later (page 91) he says, "Denique tumatle ex Themistitan, recentiores fere pomum aureum, et pomum amoris nuneupant," showing that both careful safeguard of the public purse | "love apple" were already in use. "Themistitan," I may add, is probably a misprint for Thennstita

Cast Out Cant.

synenym for Mexico.

nochtitlan

Honor to the strong man in these ages who has shaken himself loose of shams and is something. For in the way of being worthy the first condition surely is that one be. Let cant cease at all risks and at all costs. Till cant cease nothing else can begin.

The Source of Life

Any Derangements of Liver or Kidneys That Interfere With Digestion and Assimilation of Food Rob and De plete the Body.

Dr. Chase'

Ointment

It matters not how good your appetite, how you relish your food or how much you eat, so long as there is anything to interfere with proper digestion and assimilation of the food by the body, strength and vigor will gradually decline and weakness and debility take their place.

most frequent cause of disordered disgestion is sluggish action of the liver, kidneys and bowels. The

TO HELP STRANGERS

LATEST IDEA OF PROGRESSIVE NEW ZEALAND GOVERNMENT.

Department With Offices Throughout the Country-Dark Rooms For Camera Fiends, as Well as Desks and Paper For Folks From Abroad to Write

Once more the Government of New Zealand is demonstrating the facthat it is peculiarly alive to the main chance, but this time the object is to assist strangers and tourists in the country rather than the Ac. Zealanuers themselves. Under the tutelage of T. E. Donn.

ecretary of the department of .or. merce and industries, the Governmen s actively employed in the estable i ment of a complete tourist agen department, with offices through the country. Here travelers can man themselves at home, can write ters, cable to the outside world, ceive their mail, leave packages ar even be provided with developing rooms for changing and working or photographic plates a boon that will be greatly appreciated in these day by camera laden tourists. Of course it is certain that

cheme of the Government will ind rectly redound to the benefit of the people of the country, for Nev-Zealand will be made more attractive to the tourists, who will make longer visits under the ordinary cor conditions of travel and will therefore leave more money in the country. The result will also be that more people will be attracted to the colony than in the past, and the probability is that a number of them will remain that a number of them will remain there, thus adding to the wealth and population. The feeling is that too little is known in the outer world of the wonders of the country, and this plan is unaertaken in the hope that t will attract "all the world and his wife" to visit New Zealand and see

for themsives the progress that the

olony is making. New Zealand's governmental regulations make things easy for the people. Taxes can be paid in any postoffice, and life insurance and acident premiums are payable at the same place. By act of Parliament he postmaster or postmistress can harry couples. Postal savings banks are also a popular and important eature of the system. It is said that to-day there are no less than 212,346 separate depositors in these stal banks out of a population \$83,000 people, with a total of \$32,-000,000 on deposit. These deposits all receive interest at the rate of 3 per cent.

Go ernment ownership of railways, telephones and telegraphs is an esablished fact in New Zealand. The Government has also instituted, owns and operates life and accident insurance companies and labor bureaus. Here strikes are unknown, labor grievances all being passed on by an arbitration court composed of the judges of the Supreme Court, one re-presentative of the manufacturers and one representative of the organized labor interests. The leading features of the arbitration law of New Zealand are well worth noting as showing what can be accomplished

The law applies only to industries n which there are trades unions. It logs not prevent private conciliation or arbitration. Conciliation is exhadsted by the state before it resorts o arbitration. If conciliation is un accessful, the disputants must arbirate. Dischedience of the decision my be punished or not, at the discren of the court.

The compulsion of the law is threefold compulsory publicity, compul-to y reference to a disinterested arter, provided the disputants will not arbitrate voluntarily, and com-pulsory obedience to the decision. It s not forbid nor prevent disputes, out makes the antagonists fight their attles in court according to a legal battles in court according to a legal code instead of the ordinary "rules of war." There is no "making men work by law" and no "fixing wages by law." The law says only that if they work it must be without strikes or lockouts and that if they cannot agree as to wages the decision must be left to an impartial tribunal.

Another matter of great economic interest is the question of ownership of land. The New Zealand Government has no love for large land holders and is doing all it can to have the country divided up into small farms. They especially dislike absentee landlords, and if the owner of property lives outside of the country he has to pay 20 per cent. more taxes than resident owners. Large land holders are deemed a social pest, and everything is done to force them to sell out and leave the country. On the other hand, small farmers come in for tender cultivation and every means is employed to make their life worth living.

whole alimentary canal, through which the food passes on its way through the body, becomes choked and clogged, and the system is poisoned and diseased.

Dr. Chassels, Kidney Line, Pill.

And the farmer need only bring his poultry to the Government depots, and there it will be plucked, dressed, frozen and shipped to England by the federal authorities, who act as oned and diseased.

Dr. Chase's Kidney-Liver Pills agents for the small farmer and sell for by the disbursing officers. They have the means of paying without having any money to handle. There is, therefore, no fear that if a statement of vouchers is not sent in, it is hecause the holders of the credit have to account for money which has been used by themselves. The best evidence of the success of the method in the one respect of its security against defalcations is that none has occurred, so far as I can recollect.

The probability of differences between the department and the Ministers respecting the practice to be followed, and the desirability of adopt-

Dr. Chase's Kidney Liver Palls, one pill a dose, 25 cents a box, at all dealers, or Edmanson, Bates & Co., Toronto.

such holdings is about 100 acres

Another interesting feature of the conduct of affairs in New Zealand is that there are no poorhouses, the aged being pensioned by the Govern-ment after their sixty-fifth year. The law applies to old women as well as to old men. If a man's income at the age of sixty-five is not more than \$170 a year, he is given an annual present of \$90, and if the insome of his wife added to his does not exceed \$340 the couple receive \$180 yearly If the man's income is a little more than \$170, he is given enough to make it total \$300. The law has been in effect since 1898 and requires to support it a tax of more than a dollar a year for every inhab-itant of New Zealand.

The colonization of the islands New Zealand dates from the end of the year 1842, and in spite of the fact that the Government possesses no territory in the country on which they might settle few communities can point to a record of such sub stantial progress. This is the more remarkable owing to the fact that the country has been devastated by two native wars, each of which retarded settlement for years, bes loading the young country with a war debt heavy indeed in proportion to its population.

Since the waf of 1863 was finally put an end to in 1868, there has been no trouble of an organized character with the Maoris, who may now be regarded in the light of peaceable and often valuable citizens, with full representation in the colonial repre sentative house of Parliament with several of their principal chiefs sitting in the Council or Senate of the colony.

The European population of New Zealand numbers fully 750,000, while, according to the last census, there were nearly 45,000 natives, inclusive of nearly 3,000 half castes The results have so far been, on the whole, remarkably successful, and New Zealand may be looked upon as one of the most progressive of countries and of all the Australasian colonies that in which the wealth is most equally divided among all classes

Bulk and Quality of Brains.

very old and always popular topic is that which discusses the question whether there is any definite relationship to be discovered and formulated betwixt the size and shape of the head and the individual intelligence. While some great have certainly had big heads, others have not surpassed the average, while, contrariwise. many large-headed individuals are by no means brilliant intellectually, but often rather the reverse. I have never ceased to wonder why the question of brain weight or size should be considered at all in the matter. The vast bulk of a brain is composed of white matter-that is, of nerve fibres- which has nothing whatever to do with the real brain work, and which only carries messages. Again, if research is to be trusted, it is only the brain cells of a very limited (probably the frontal) region which have to do with the highest mental operations. When, therefore, we talk about size of head and brain, and the weight of the brain, we should clearly understand that only an infinitesimal fraction of the three po weight or so of an ordinary brain can be reckoned as representing brain cells, that are the agents of nervous governance. Practically, the brain cells (of the cerebrum or great brain at least) bear no larger pro-portion to the brain's mass than the rind of a Dutch cheese does to the eatable portion.

Professor Carl Pearson, the distinguished statistician, whose attempts to test biological problems by mathematical means are familiar to all scientists, lately published the results of an investigation made into the question of the relation between size of head and intellectual preponderance. His paper was read before the Royal Society. If the working man has a smaller head on the average than the professional man, Profes Pearson points out that the difference is due to better nutrition. But apart from such a wide comparison, he arrived at stricter conclusions by the investigations of measurements made on Cambridge undergraduates whose careers were known. sults are given as showing that there is no marked correlation between ability as judged by entry for an honors examination and the size or the shape of the head. When schools were selected for testing the queswere selected for testing the ques-tion, essentially similar results were obtained. A third series of researches of wider extent resulted in the conclusion that very brilliant men have a head slightly larger than the average, but Professor Pearson adds that the increase is so small that it cannot form any element in our judgment of ability -London Chronicle.

Britain Viewed as a Farm.

Britain may be viewed as one farm extending from county to county, in-terrupted by towns, it is true, but surrounding ther; like the ocean surrounds an archipelago of islands. Great Britain possesses a total area of 32,437,389 acres of cultivated land, of which 7,325,408 acres are under corn, the rest being in permanent pasture, temporary pasture, root crops, and so on. It includes over 51,000 acres of hops, 73,000 acres of fruit, and 308,000 acres of bare fal-low. The capital employed is enormous, and be roughly estimated at £227,000,000, while the amount paid in wages has been estimated at £30,-000,000 per annum. There are at least 1,000,000 men, women and boys employed in agricultural pur-suits in Great Britain, who not only cultivate the ground, but attend to 1,500,000 horses, 6,805,000 cattle, 26,500,000 sheep, and 2,381,000 pigs besides countless poultry,

The Strongest Wood. Lancewood is the strongest in the world. Its tensile strength is 23,000 pounds. That is to say, a piece of lancewood an inch square, will stand that strain before breaking.

JUST ONE FOR YOUR



last longer-are bettermade and easiest to keep clean. Handsome, economical, convenient, have large

George Stephens & Douglas, LOCAL AGENTS CHATHAM

Made by THE GURNEY-TIEBEN CO. CLimited, Hamilton, Canada STOVE, RANGE AND RADIATOR MANUFACTURERS

********************************* A shortage in **FUEL** has been the absorbing topic for months past, but what would all the Coal **FUEL** and Wood in the country amount to without an EDDY MATCH

WITH WHICH TO START THE FIRE OUR BRANDS Don't "Victoria" "King Edward" Experiment "Headlight" with other and PARLOR "Eagle" Inferior Brands Little Comet Use For Sale Eddy's Everywhere HULL GANADA.



MORRIS CHAIRS

APPROPRIATE CHRISTMAS GIFTS FOR MEN

They are just the thing for libraries and dens, being comfortable, substantial and reasonable in price. We have them with oak and mahogany frames, upholstered in Velour, Tapestry and Leather; Price \$5.00 to \$15.00

Children's Morris Chairs make sensible Christmas presents and yet delight the little ones. We have them with oak frame and velour

Price \$2.75

H. McDONALD

FURNITURE and CARPETS OPPOSITE HOTEL GARNER.

******************* GEORGE STEPHENS & DOUGLAS



This cut represents our Eldridge Five-drawer Drophead Sewing Machine, Fully guaranteed. We have also lately secured the agency for the famous "WHITE" Sewing Machines, and will carry a stock of same constantly. These are the HIGHEST OF HIGH GRADE SEWING MACHINES, both in appearance ance and construction and are fully guaranteed to work perfectly for five years by the makers.

HARDWARE AND IMPLEMENT MERCHANTS P.S.—Herbageumis worth its weight in gold as a tone or animals of all kinds.

LIFETIME

if you buy a "Souvenir." Down goes the gauntlet ! It is the almost universal roice of the Canadian people, that

aluminum-lined acrated ovens, sure, quick bakers. Every stove guaranterd. Sold averywhere.

> C. P.A. 115 King St., Lake Erie & Detroit River R.R.

- 7-45A 11,100 5 40 p

rains connect at the changing cars.

Arrive at Chatham—From Blenheim, Ridgetown, Rodney, West Lorne, Dutton, St. Thomas, London, 9,0-2, 11,502, 8,209, 9 409. From Leamington, Kingaville, Walkerville, 11,503, 8,209. From Dresden, Wallaceburg, Sarnia 93, 7,05 p. L. E. TILLSON, THOS. MARSHALL, A.G.P.A.

CHRISTMAS AND NEW YEARS

HOLIDAY RATES GENERAL PUBLIC-At lowest one way first class fare, Dec. 24th and 25th, good returning Dec. 26th, 1902, and also on Dec. 31st, 1902, and Jan. 1st, 1903; tickets good returning from destination not later than Jan. 2nd,

At lowest one way first class fare and a third, Dec. 22nd, 23rd, 24th and 25th, 1902, good returning from destination not later than Jan. 2nd, 1903, also on Dec. 29th, 30th, 31st, 1902, and Jan. 1st, 1903, good returning from

destination not later than Jan. 562, 1903 TEACHERS AND STUDENTS - On surrender of certificate signed Principal, at lowest one way first class fare and a third, Dec. 6th to 31st, 1902 inclusive, tickets good returning tater than Jan 19th

Between all stations in Canada on the Buffalo Division, and to Detroit, uspension Bridge and Buffalo. Full particulars from any Wabash agent, or J. A. Richardson District Passenger Agent, northeast corner King & Yonge streets, Toronto, and St. Thomas, Ont. W. E. RISPIN,

C. P. A. J. C. PRITCHARD, Chatham. Depot Agent.

CANADIAN PACIFIC

Christmas Vacation

GENERAL PUBLIC

t Single First-Class Fare, good going De-ember 24th and 25th, good returning until De-

cember 24th and 25th, 1902.
At First-Class Fare and One-Third, going December 22th, 23rd 24th and 25th, 1903, returning until January 5th, 1903.

TEACHERS and STUDENTS At First-Class Fare and One-Third, from turning until January 10th, 1902, inclusive, good re-turning until January 10th, 1903 Between all stations in Canada, Port Arthur Sault Ste. Marie, Nich., Detroit, Mich., Buffalo, N. Y. and East

A. H. NOTMAN, Ass't Gen. Passr, Agent, i King St. Rast, Toronto, W. H. HARPER, City Passr, Agent,

+++++++++++++++++++++++++++++++++ Lime, Cement AND Cut Stone.

We keep the test in stock at right

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

************ MEATS.

We carry a stre' of Fresh and a Sait Meats of the best quality. Pork and Beans 6c, a can. A. B. SELVEY
