

..The Planet..

STEPHENSON, — Proprietor.

MONEY-LENDING FRAUDS.

Mr. Madore's bill regarding money-lenders should not be thrown out, unless the members who are opposing it have something better to offer in its place. Hundreds and probably thousands of people in this province, have been ruined by money-lending sharks. The evil is admittedly a very difficult one to deal with by legislation. Sir Louis Davies has the right idea. He thinks that instead of fixing a maximum rate of interest, it would be better to adopt the English system, whereby the judges are allowed to decide in each case whether the transaction is a reasonable one. Until quite a recent date, the only law on the subject in England, was "judge-made" law. When an English judge arrived at the conclusion that the strict letter of the statute law required him to give a judgment in favor of a dishonest usurer, he was in the habit of ordering the defendant to pay the debt at the rate of a penny per week, or something of that sort. There is really no other way of protecting the victims of the money-lending sharks than by giving a wide discretionary power to the judges. Fixing a maximum rate of interest is of little use, because the lender adds the interest to the principal in drawing the note, so that the rate of interest does not figure in the transaction at all. The widest possible latitude should be given to the judges in dealing with suits for the recovery of small loans. This could be done without the slightest possible danger to ordinary commercial transactions.

"DICTATRESS OF EUROPE."

The following letter from Lord Beaconsfield to the late Marchioness of Ely, Lady-in-Waiting to the Queen, is published for the first time in the current number of the London Gentlewoman:—

Hughenden Manor, Sept. 4, 1879.
Dearest Friend,—I must thank you at once for your kind and considerate letter, which, of your unfailing friendship, which has so often been to me a consolation. I am grieved, and greatly, that anything I should say or do should be displeasing to Her Majesty.

I love the Queen—perhaps the only person left to me in this world that I do love, and therefore you can understand how much it worries and disquiets me when there is a cloud between us. It is very foolish on my part, but my heart, unfortunately, has not withered like my frame, and when it is affected I am as harassed as I was fifty years ago.

I received the Queen's letter yesterday, and wrote to Her Majesty last night. I wish to see the Queen dictatress of Europe; many things are pressing which, for the sake of peace and civilization, render it most necessary that Her Majesty should occupy that position.

This unhappy African war has much interfered with my plans, and therefore some sense of annoyance on my part may be understood and perhaps pardoned. You are kind to ask after my health, and I am glad to give you the most satisfactory bulletin.

No doubt the extreme regularity of my life tends to that happy result, but like the King of Spain, I have sought charm and consolation among the pine forests of Aachen—i.e., in plain terms, I place on my table when I retire to rest a vase of the resin of those magical trees, and they have relieved me now from all my fœs—fell asthma and chronic bronchitis.

It is like the balsam which the daimies of chivalry conferred on suffering knights—but happily, you have neither to touch nor taste it. Yours affectionately, B. Beaconsfield.

The letter is remarkable for the fact that it contains a suggestion that Her Majesty should occupy the position of "Dictatress of Europe," whatever the Prime Minister of that time may have intended to convey by this extraordinary expression.

Dictatress of Europe the late Queen certainly was in the sense of being the most respected, and the most influential lady of her time. Probably it was in that sense that her Prime Minister used the words:

"Necessity Knows No Law."

But a law of Nature bows to the necessity of keeping the blood pure so that the entire system shall be strong, healthy and vigorous.

To take Hood's Sarsaparilla, the great blood purifier, is therefore a law of health and it is a necessity in nearly every household. It never disappoints.

Erysipelas.—Had a severe attack of erysipelas, suffering from dizziness and nervousness so that I could not rest at night. Tried Hood's Sarsaparilla with good results, and now recommend it to others. M. CHALMERS, Toronto, Ont.

Tired Feeling.—Was all run down and had no appetite. Was tired all the time. Hood's Sarsaparilla was suggested, and a trial benefited me so much that now I could not be without the medicine. Mrs. D. D. BAKER, Central Norton, N. B.

Hood's Sarsaparilla
Never Disappoints

Hood's Pills cure liver ills; the non-irritating and only cathartic to take with Hood's Sarsaparilla.

Where is the city engineer? Cellars are being flooded. The city is becoming liable for damages. What is the Board of Works going to do?

Two Ottawa children, Frederick, 12 years old, and Lizzie McKewen, 10 years old, wrote to King Edward telling how sorry they were that his mother, "the great, good Queen," is dead. The letters were sent to the Marquis of Lansdowne, who laid them before the King. The King answered that he was very gratified to hear how deeply the Queen was loved and how affectionately their memory is cherished by the children of Canada. He thanked the children for their expression of loyalty to himself.

Rev. Fr. O'Leary has just given another proof of his broad, tolerant and Christian spirit, by bequeathing to the Jeffrey Hale Hospital, of Quebec, \$1,500 of the testimonial fund lately presented to him, the governors of that institution undertaking to pay him a small annuity until his death, when the money will become the full property of the hospital. This generous action on his part is in keeping with the determination which he expressed on his return from South Africa, and when he heard for the first time of the testimonial, namely, that as a considerable portion of the fund had been subscribed by his Protestant fellow citizens, the money should revert to them, and be applied for their benefit after his death. When all the returns are received, the fund will amount to about \$3,700.

GRIPPE AND PNEUMONIA—

boon companions, only a short step from one to the other.

SCOTT'S EMULSION intervenes—prevents the step.

In grippé a relapse often results in pneumonia. System is so weakened it may not withstand a second attack.

SCOTT'S EMULSION taken during the grippé not only stops the advance of that ailment, but fortifies the system against pneumonia. It nourishes the blood, strengthens the lungs and restores vitality.

SCOTT'S EMULSION, not "something just like it."

Send for free sample.

SCOTT & BOWNE, Toronto, Canada.

Wood's Phosphodiene.
The Great English Remedy. Sold and recommended by all druggists in Canada. Only reliable medicine discovered. Six packages guaranteed to cure all forms of Sexual Weakness, all effects of abuse or excess. Mental Worry. Excessive use of Tobacco, Opium or Stimulants. Mailed on receipt of price, one package \$1.00, six \$5.00. One trial package, six trials, free to any address. The Wood Company, Windsor, Ont.

Wood's Phosphodiene is sold in Chatham by all druggists.

Our... Oyster Patties
Are Not Surpassed Anywhere in Canada
Orders for Holiday Parties, Socials and Entertainments promptly attended to.

Wm. Somerville
NEXT STANDARD BANK, CHATHAM.
Phone 36.

Minard's Liniment for sale every-

Minard's Liniment Cures Diphtheria.

TOO MUCH OF A GOOD THING.

Toronto News.

English pickle manufacturers who made their pint bottles hold a little more than a pint were made to pay duty for a quart. Which shows that while virtue is its own reward, too much virtue gets it in the neck.

FREE LUNCH WITH RELIGION.

Kingston Whig.

Plymouth Church, Brooklyn, is endeavoring to solve the social question. It has started a free lunch counter which it expects the men to liberally patronize at the close of the evening service. Is it the free lunch that takes them to the saloon?

HARD FOR THE GIRLS.

A physician has denounced the mat-

ernity habit, a clergyman the eucharist party and a lecturer at a woman's club session has fulminated against ice cream socials. It begins to look as if the only safe policy with regard to our young women from sixteen up is to go back to the treatment of an earlier stage in their lives and keep them tied to the bedpost.

HIGH MOUNTAINS IN THE MOON.

Youth's Companion.

During the eclipse of the sun in May, 1900, an English observer, Mr. Evershed, as reported at a recent meeting of the Royal Astronomical Society, noticed a point on the edge of the moon where the sun was shining through a very deep valley, and where the lunar mountains seemed to be about 35,000 feet in altitude. This exceeds by 6000 feet the estimated height of Mount Everest, the loftiest mountain on earth. The edge of the moon is so broken by peaks, ridges and valleys that length of totality during a solar eclipse is affected by them.

OBSERVANCE OF SUNDAY.

Chambers' Journal.

There are many English laws extant relative to the due observance of Sunday. Most of the old sumptuary acts have a clause laying down regulations about the special clothes to be worn on Sundays and holidays. By an act of the year 1693 a fine is authorized to be levied on the goods of all persons absenting themselves from church on Sunday. The last successful case under this act was heard in the year 1864. Isaac Walton, not the "compleat angler," but a less famous angler, was fined for refusing to attend church at the request of his mistress, and there is an instance of a boy causing his mother to be fined for the same offense. According to law, no one is allowed to take a ride in his carriage on a Sunday without getting a certificate stating that he has urgent business to perform. Prosecutions for Sunday trading have been brought at the instance of the Sunday Closing Society, so, perhaps, it is worthy of note that a private gentleman may sell a horse on Sunday, but a horse-dealer may not.

JACKO AS STOKER.

Montreal Star.

During the time the Canadian contingents were in South Africa in active service the popular regiment mascot was a monkey, and there were usually three or four of these little animals in each regiment. The South African ape is a remarkably intelligent animal, and they furnished no end of amusement to the boys by their strange ways and cunning antics. When the regiment was on the march the monkeys preceded over the transport, and rode on top of the heavily laden mule wagons. Not a few of these monkeys were smuggled down country and on board the troopship which brought the boys back to Canada. Sgt. Eddie Holland, of the Canadian Mounted Rifles, son of Mr. Andrew Holland, official reporter of the Senate at Ottawa, succeeded in getting one of these little animals safely home with him. The severity of our Canadian winter caused the animal much suffering, and Sgt. Holland was at a loss where to domicile his pet. Finally some one suggested putting him down in the basement where the furnace was. The suggestion was acted upon, and for several days the monkey found a comfortable home near the furnace, where he seemed much interested in the furnace man firing up during the day. Returning home late one night Sgt. Holland heard a noise in the basement, and went down to see what it was. A strange sight met his eyes. The monkey was standing alongside the furnace with the door wide open throwing coal for coal. From that time until he was removed, the little animal insisted when no one was around, in keeping the furnace full of coal all the time. After hitting it he would sit for hours with the door open, watching the coal burn.

HARVICH TAXES.

The last call for taxes will be made on Saturday, March 9th, at the Merrill House, Chatham. Persons interested will govern themselves accordingly.

ROBT. L. SMITH.

At twenty-four years Vapo-Urethane has been extensively used for all forms of throat and bronchial troubles. All Druggists.

TO CURE A COLD IN ONE DAY
Let all druggists refund the money if it fails to cure. 25c. E. W. GROVE'S signs are on each box.

WANTED.—Capable, reliable person in every county to represent large company of solid financial reputation; \$936 salary per year, payable weekly; \$3 per day absolutely sure and all expenses; straight, bonafide, definite salary, no commission; salary paid each Saturday and expense money advanced each week. STANDARD HOUSE, 334 Dearborn St., Chicago.

Minard's Liniment Cures Diphtheria.

THE NORTHWAY CO., Limited

THE BUSY CASH STORE

THE NORTHWAY CO., Limited

Jackets and Furs

It will pay you to buy now—even for next year. With a good slice of cold weather yet before us—with the prospects of higher prices for next season—with the opportunity of buying now at greatly reduced prices—these lines are a splendid investment.

Astrachan Jackets, smart styles, rich glossy curl, 28 in. long, high storm collar, best Italian linings, the best \$25 coat that cash could buy, just 2 left, clearing at.....\$20.00
2 only, 36 in. Astrachan Jackets, full glossy curl, shield front, storm collar, servicable linings, a bargain at \$30, now.....\$23.90
Bokharan Lamb Jackets, superior quality, bright round curls, 26 in. long, high storm collars, large point lapels, heavy satin linings, guaranteed in every particular, our special \$35 line, clearing at.....\$28.90

1 only, Alaska Sable Ruff, full shaped, 4 large tails, reg. \$9, clearing at.....\$6.95
CLOTH JACKETS—3 only, Beaver Jackets, smart styles, reg. up to \$6, now.....\$1.48
5 only, Frieze and Beaver Jackets, up-to-date styles, lined, reg. up to \$6.50, now.....\$2.75
7 only, fine Coats, handsomely finished, in black and fawn shades, reg. up to \$8, now.....\$2.98
3 only, Frieze and Boucle Jackets, good heavy warm garments, clearing at each.....90c

New Dress Goods

Clyde Suiting 56 in. wide, fine heavy all-wool material, suitable for tailored suits and separate skirts, in 9 new spring shades, special per yard at.....\$1.00
Camel's Hair Costume Cloth, heavy firm make, 60 in. to 64 in. wide, can be made up without lining, in large range of new mixed shades, for spring wear, very special at per yard.....\$1.25

44 All-wool Satin Venetian, very handsome material, medium weight, in newest spring shades, matchless value, at per yd.....50c
New Venetian and Amazon Suitings, pure wool quality, bright firm finish, will not wear rough, 44 in. to 54 in. wide, in all fashionable spring shades, full suiting weight, at per yd. 60c, 75c and.....\$1.00
Black Venetian Broadcloths, fine heavy qualities, firm satin finish surface, 44 to 54 in. wide, exceptional values at per yd. 50c, 60c, 75c. \$1. \$1.25. \$1.50 up to.....\$2.00
Serges, English and French weaves, fine, medium and wide tweeds; pure wool, in black and navy, 40 in. to 54 in. wide, special at per yd. 25c, 35c, 40c, 50c, 55c, 75c, 85c, \$1 and \$1.25
Our New Black Taffeta Silks at 50c, 65c, 75c, 85c, \$1.00 and \$1.25 are without doubt the best values in the city, we will be pleased to show you them.

THE NORTHWAY CO., Limited

CASH ONLY and ONE PRICE

The Woolen Mills

Ordered Clothing Department

NOW is the opportune time to place your order for a SPRING SUIT. Do not leave it until the Rush—

Be The First

We are now in a better position to serve you in every way. You will have FIRST-CLASS CHOICE of our NEW SPRING GOODS of which we carry the LARGEST and BEST selected Stock of any in the City. OUR CUTTER, Mr. W. W. Williams, is a thorough mechanic and has none but first-class Men Coat-Makers under his direction. We guarantee to SAVE YOU money on Ordered Clothing and make them First-class and Up-to-date. We also carry a small stock of READY-MADE CLOTHING. We have the best \$1.50 and \$2.00 Ready-made Pants in Canada. Try US FOR A PAIR and at the same time LEAVE YOUR MEASURE FOR A SPRING SUIT.

The T. H. Taylor Co. Limited

Phone 1. Beaver Flour the Best.

POULTRY POINTERS.

Any kind of grease is sure death to lice.
Bran and cornmeal scalded make a good morning ration.
Air slaked lime is a good disinfectant.
Sprinkle it liberally over the floor.
To have healthy, vigorous and profitable poultry new blood must be introduced every year.
A little oilmeal fed daily will be beneficial to the hens during the molting season.
While there is a limited market for guineas, their meat approaches nearer the flavor of wild fowl than any other.
Hens do not eat their eggs unless they learn the habit from having eggs broken in the nest.
The surest plan of avoiding inbreeding is to make it a rule not to retain a male from your own flock. Buy new breeding cocks each year from some one whose stock is not related to yours.
When the fowls are confined, they need providing this is to scatter the small grain among litter—leaves or straw—and make them scratch it out.
The properties of sunflower seed are peculiar, and a small quantity fed at the proper time will aid materially in imparting beauty to the plumage. They can also be fed to good advantage during molting.

THE PEDAGOGUE.

President Charles Henry Oliver of the Imperial college of Peking is a native of Ireland and went to the college in 1879 at the request of Sir Robert Hart.
Professor Deschamps, literary critic of the Paris Temps, has been engaged by the Cercle Francais of Harvard to give eight lectures, beginning Feb. 20, on "The Contemporary Stage."
The trustees of Iowa college have elected Professor Frank Knight Sanders president to succeed President George A. Gates. Professor Sanders at present occupies the chair of Biblical literature at Yale.
Christopher Columbus Langdell, the retiring dean of the Harvard law school, was the first to revolutionize the old methods of legal instruction and substitute the case system for the textbook. He is 74 years old, and his eyes are giving out.

Kent Children's Aid Society

For adoption—a fine, strong, healthy boy of 14 months, fair hair, blue eyes, good percentage. Apply by letter or in person to R. A. SIMS, or R. V. BRAY, Exec. Officers.

WANTED.—Capable, reliable person in every county to represent large company of solid financial reputation; \$936 salary per year, payable weekly; \$3 per day absolutely sure and all expenses; straight, bonafide, definite salary, no commission; salary paid each Saturday and expense money advanced each week. STANDARD HOUSE, 334 Dearborn St., Chicago.

Minard's Liniment Cures Diphtheria.

NOTICE.

Notice is hereby given that application will be made to the Parliament of Canada at its next session for an Act to incorporate a Company, to be called "The Windsor, Essex, Lake Erie and Chatham Railway Company," to construct, maintain and operate a railway of either standard or narrow gauge, and utilizing steam, electricity or other motive power, from a point in or near the City of Windsor, in the County of Essex, to a point in or near the Town of Leamington in the said county, and from the last mentioned point to a point in or near the City of Chatham, in the County of Kent. Also, to construct and own wharves, piers, docks and landing places, and to acquire, own and operate steamers, barges, ferries and other vessels in connection with such railway. Also to construct and operate telegraph and telephone lines in connection with said railway, together with such other powers and privileges as may be necessary for the attainment of the object for which incorporation is sought.

CLARKE COWAN, BARTLETT & BARTLETT, Solicitors for Applicants. Windsor, the 17th day of December, 1900.

The Canadian Birkbeck Investment and Savings Company

HEAD OFFICE, Toronto.
CAPITAL \$2,000,000.00
H. P. DWIGHT, ESQ., President
President, G. N. W. Telegraph Company.
Vice-Presidents,
THOMAS LONG, ESQ., Director Merchants Bank of Canada,
S. H. BROWN, ESQ., Vice-President Montreal's Park.

THE ATTENTION OF INVESTORS
desiring an ABSOLUTELY SAFE INVESTMENT is directed to the fact that this is a capital well established company, yielding 5 to 6 per cent. per annum according to class.
\$100 shares, bearing 6% per annum; Subscription price \$100 + share.
\$100 shares, less 2% per annum; Subscription price \$100 + share.
Payable in full or in ten instalments as preferred.

SECURITY. The funds of the company are invested upon first mortgages only, carefully selected and payable—only by the strict security laws.
Full information on an application.
THOMAS SCULLAR, Solicitor and Resident Agent. Room 26 Victoria Block.

THE CHATHAM BINDER TWINE COMPANY, LIMITED.

Capital stock \$125,000 divided into 12,500 shares of \$10 each.
Provisional officers:
M. J. Wilson, president.
D. A. Hutchinson, vice-president.
T. C. Smith, secretary-treasurer.
Directors, Alister McKay, Samuel Bullis and L. Howard.

Solicitors, Seane, Houston, Stone & Seane, Bankers, the Canadian Bank of Commerce. Applications for stock may be made to Messrs. Henderson & Cummings, Chatham. Agents will be appointed to solicit stock among the farmers of Kent, Essex and Lambton.

Minard's Liniment — Lumberman's Friend.

MONEY TO LEND.

To pay off mortgages. To buy property. Very lowest rates. Pay when desired. Will also lend on note and chattel mortgages.
J. W. WHITE, Barrister, King St. West, Chatham.

..Money to Loan..

ON MORTGAGES At 4% and 5% Liberal Terms and privileges to borrowers. Apply to LEWIS & RICHARDS, Barristers, Etc., Odd Fellows' Temple, King street, Chatham.

Private Funds To Loan AT 5 PER CENT.

ON EASY TERMS. Apply to WILSON, KERR & PIKE, Barristers, 5th St., Chatham.

Piano Tuning and Repairing

Having had seven years experience in tuning and repairing pianos and having up at some of the best factors, I am perfectly acquainted with the mechanism of every make of piano.
J. L. H. Belle Isle, Graduate of Paris and Montreal Conservatories. P. O. Box 427 Bell Tel. 203

Tenders Wanted

For the supplying of materials for, and the construction of, a steel trestle addition or approach to a bridge across the River Thames in the county of Kent, at the townships of Harwich and Howard townships.
Length, about 130 feet in four spans with a clear roadway of 16 feet.
One concrete abutment, concrete base to each trestle.
Specifications and plans prepared by W. G. McGeorge, are at the office of the County Clerk at Chatham.
Tenders for concrete and superstructure separately or as a whole.
No tender necessarily accepted.
Tenders to be accompanied by a marked check for one hundred dollars as a guarantee of good faith, and to be in my hands or in Chatham post office on the 8th day of March, 1901.
Cheques of unsuccessful applicant will be returned.
J. C. FLEMING, 16-23-24 Bell. Clerk County of Kent.

WANTED.—Capable, reliable person in every county to represent large company of solid financial reputation; \$936 salary per year, payable weekly; \$3 per day absolutely sure and all expenses; straight, bonafide, definite salary, no commission; salary paid each Saturday and expense money advanced each week. STANDARD HOUSE, 334 Dearborn St., Chicago.