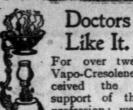
like new.

GOING WEST



Like It. For over twenty years Vapo-Cresolene has received the unqualified support of the medical ession; we feel very

proud of this. Physicians everywhere realize the importance of this direct way of treating all throat affections. Put some Cresolene in the vaporizer, light lamp eath, and then breathe-in the healing and germ destroying vapor. It is the doctor's prescription now for whooping cough, frequently curing it in a few days.

Vapo-Cresolene is sold by druggists everywh A Vapo-Cresolene outfit, including the Vaporizer an Lamp, which should last a life-time, and a bottle of Cresolene, complete, \$1.50; Extra supplies of Cresoleneacents and 50 cents. Illustrated booklet contain lene 25 cents and 50 cents. Illustrated booklet containing physicians' testimonials free upon request, VAPO-CRESOLENE Co., 180 Fulton St., New York, U.S.A.

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

J. B. O'FLYNN-Barrister, Solicitor, etc., Conveyancer, Notary Public, Office, King Street, opposite Mer-chant's Bank, Chatham, Ont. WILSON, KERR & PIKE - Barris-

ters, Solicitors of the Supreme Court, Proctors in the Maritime Court, Notaries Public, etc. Office, Fifth Street, Chatham, Ont. Money to loan on mortgages at low-

SCANE, HOUSTON, STONE & SCANE -Barristers, Solicitors, Conveyance ers, Notaries Public, etc. Private funds to loan at lowest current rates. Scane's Block, King Street. E. W. SCANE, M. HOUSTON, FRED. STONE, W. W. SCANE.

*********************** THOMAS SCULLARD Barrister

25 Victoria Block, (hatham, Ont Money to Loan on Land Security ******

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 Savings Bank Department deposits (which may be withdrawn without delay), received and interest allowed thereon at the hind the same and the same as the same and the same and the same at the same as the same as the same as the same and the same as the allowed thereon at the highest current rates.

G. P. SCHOLFIELD. Manager Chatham Branch.

BANK OF MONTREAL

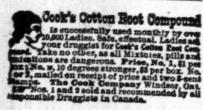
ESATBLISHED 1817. Capital (all paid up) \$12,000,000. Rest Fund. Drafts bought and sold. Collec tions made on favorable terms. Interest allowed on depostis at current rates in Savings Bank Department, or

DOUGLAS GLASS,

ALLEN'S LUNG BALSAM

will positively cure deep-seated COUGHS. COLDS. CROUP.

A 28c. Bottle for a Simple Cold. A 50c. Bottle for a Heavy Cold. A \$1.00 Bottle for a Deep-seated Cou Sold by all Druggists.



ham by C. H. Gunn & Co., Central

**************** Don't Wait For a Cold to Catch you

Have a bottle of Radley's Cough Balsan

house to catch and cure the cold. A few doses relieves the cough and allays the irritation. Part of a bottle usually cures. If after using half a bottle it fails in your particular case return the bottle and your money will be refunded,

RADLEY'S RELIABLE DRUGGISTS
Near Garner House

Principles are Eternal

"Not what you spend" What you get for what you

THAT COUNTS The Best is cheapest in the end. Gibson's Photos are the Best.

GIBSON'S - Sudio, 20 King

FOREIGN BANK METHODS. The Undeveloped System In Use In Continental Europe.

A bank check is looked upon with suspicion in Italy. Practically no small tradesman would take a check, and none of them keeps a bank account. It was still more surprising to me to find that such a statement would be almost literally true of Paris itself. I was

studying the mechanism of the Bank of France under the guidance of one of the officers. We went into one great room in the old building in which there were 200 desks inclosed in wire cages, all empty at the moment. I asked what "These cages are for our city col-

lectors," I was told. "When a small merchant borrows from the Bank of France, he does not, as with you in America, borrow a bank credit and have his loan merely added to his balance on the books of the bank. With us the merchant, when he makes a loan, gets the actual money and takes it away. He probably has no bank account with us. He writes no checks. When the loan is due, he does not, as would be the case in your banks, come in and pay his indebtedness with a check; instead of that we send a collector to him, and that collector is repaid the loan in actual currency. Two hundred men start out from the Bank of France every morning to collect matured loans. Several days each month it is necessary to send out 400 men, and on the 1st and the 15th of each month 600 collectors go out."

These collectors were uniformed men, carrying leather pouches, in which they have the matured notes and which are later filled with currency as the collections are made from the bank's borrowers.

I stood at the paying teller's desk as I went farther along in my tour of the Bank of France. As I halted there the man who happened to be at the window at the moment presented a check for 50,000 francs. The money was counted out and handed over to him, stored away in a big wallet, and he passed on. I asked if it were not unusual for a man to draw out so much currency and was told that it was not. It was but another illustration of how undeveloped is the banking system of continental Europe in its uses by the general public.

FLOWER AND TREE.

Palms and ferns should never be alowed to stand in a draft.

When moss is seen on fruit trees, it may be taken as evidence of lack of thrift in the trees.

The ideal soil in which to set a plant is one that is moist, without being water soaked, neither too dry nor too wet. Dust is a great enemy of window plants in connection with dry heat. Care must be taken to keep the air

In India the tea plant is naturally tree, but by means of pruning it is kept so small that it seems to be only a

For setting in a dry soil the plant should be well rooted and stocky, as it must depend on the roots it already has to make a start.

Vines of all kinds flower and fruit freely only after they have reached the

"arrived," they set about blooming.

Peonies should be planted in October Once planted they should not be disturbed, but should be allowed to form strong clumps. Thus treated the flowers increase in size and beauty with each succeeding season.

Brain Weights. The average weight of a Scotchman's brain is sixty ounces, an Englishman's forty-nine, a Frenchman's a little over forty-five. The weight of Dutch, Frisian, Italian and Lapp brains come near that of the Englishman, while the German brain is in many instances heavier. The Polish brain is forty-seven ounces. Among Hindoo and other races in India it is from forty-one to fortyfour ounces, but Mussulmans average more and the Khonds, one of the aboriginal races of India, much less-not quite thirty-eight ounces. Traveling toward China, the brain weight of the tribes there settled increases. In Africa the average weight is from fortythree to forty-eight ounces; in America that of the Indian averages forty-seven ounces; in Australia from forty to forty-two ounces.

Origin of Word Gringo. The word "gringo," which Mexicans apply to Americans when speaking of them with contempt, is said to have had its origin thus: During the Mexican war our soldiers got into the habit of calling the simple Mexican soldiers whom they took prisoners "greenles," to signify their ignorance of things in general and of military tac-

tics especially. The Mexicans retaliated by calling the Americans "greenos," and this word finally degenerated into "gringos." Her Smile. He looked despairingly into vacancy. "I have had my misgivings," he said in a dull, passionless voice, "but now I am sure. Your laugh shows me you are

utterly heartless.' She turned pale. "Heavens!" she cried in terror. "Did I open my mouth as wide as that?"

Candid. "Do you mean to say that you have not read all of Shakespeare's plays?"
"No," answered Miss Cayenne. "To tell the truth, I did not mean to say it. As in the case of most people, the confession slipped out quite by acci-

The iron pen mentioned by Job in the book of that name in the Bible is supposed to have been a steel graver used

A ONE-SIDED BATTLE.

If attacked by a wild beast a man would try and defend himself. If afflict-ed with rheumatism fight the disease. ed with rheumatism fight the disease. With Dr. Hall's Rheumatic Cure the battle is all one-sided. Thomas Todd, Lockmaster at Brewer's Mills, Ont., suffered for twelve years with rheumatism in his shoulder and at times could not work or dress himself. Right bottles of Dr. Hall's with Climax Iron Tonic Pills, affected a permanent cure. This great blood purifier is put up in bottles containing ten days treatment. Price 50 cents at all drug stores or The Dr. Hall Medicine Co., Kingston, Ont.

The expert palmist should be able to read the hand of fate.

Sore Throat and moarseness.

with their attendant dangers may be speedily averted and remedied by the use of Polson's Nerviline. Excellent to gargle with—ten times better than a mustard plaster, and more conven-ient for the outside. Nerviline penetrates the tissues instantly, soothes the pain, allays inflammation, and cures sorethroat and hoarseness, simply because that's what it is made for. is unexcelled as a household liniment. It cures everything.

Truth will give up her treasures to you when you give up your prejudices to her.

Pimples and Blotches.

how unsightly, sometimes disgusting, mortifying to the sufferer and unpleasant to all. An evidence of poor blood and lowered vitality of the eliminating organs. They need toning up—the whole system does. You can quickly bring about the improved condition by using Ferrozone. Poisons are driven out of the blood, organs grow stronger, the blood richer, nerves stronger. Pimples and blotches disappear, color becomes good. Glad! just try and see how much joy can be gotten out of a box of Ferrozone. Sold by McCall & Co.

When men are rich there are plen y of people ready to follow their for

Consumption is Infectious.

Every precaution should be taken to prevent the spread of the "White Plague." Persons coming into con-tact with consumptives should inhale Catarrhozone several times each day as it is a powerful destroyer of disous. Catarrhozone is a most efficient preventive and may be thoroughly relied upon to promote expectoration, soothe the cough, and benefit in many ways too numerous to mention. Both from a medical and scientific point of view Catarrhozone is the most valuable addition to the armament against consumption. Its merit cannot be too warmly applauded. Sold at all druggists, two months' treatment, price \$1, small size 25c, or by mail from N. C.

Polson & Co., Kingston, Ont. Moral quality may lie in the intention, but the act is the proof of it.

"A LITTLE COLD, YOU KNOW" will become a great danger if it be allowed to reach down from the lungs to the throat. Nip the peril in the bud with Allen's Lung Balsam, a sure remedy containing no opium.

There is no calamity which words will not begin to redress.-Em-

"THE D. & L." Emulsion of Cod Liver Oil taken in cases of general debil-ity and loss of appetite, is sure to give the best results. It restores health and renews vitality. Davis & Lawrence Co., Ltd., manufacturers.

Nothing is so grand as truth; nothing so forcible, nothing so moral.

THE Immense Pines of Canada furnish the basis for that peerless cough and cold remedy, Pyny-Balsam. It cures quickly and certainly. Of all druggists, 25c. Made by proprietors. of Perry Davis' Pain-Killer

Right is more beautiful than private affection, and is compatible with uni versal wisdom - Emerson.

IMITATIONS abound, but insist up on getting the genuine "The D. & L." Menthol Plaster. "The D. & L." has stood the test of years. It cures. Its imitations are impotent. "The D. & L." is made by the well-known Davis & Lawrence Co., Ltd.

Two people may be able to live as cheaply as one, but it depends on whether they are married or engaged.

THE FOUR D'S.

Charles Spurgeon once said that there were three great enemies to man—"dirt, debt and devil." He might have added one more d and included dyspepsia. The evil results of this disease could hardly be exagger-ated. It's effects are felt in mind and body, and are as far reaching as the effects of the curse that was laid on the Jackdaw of Rheims which was cursed in "eating and drinking and sleeping, in standing and sitting and lying." The good effects of Dr. Pierce's Golden Medical Discovery are most marked in aggravated and chronic cases of dyspepsia. It enables the stomach glands to secrete the necessary quantity of digestive fluids, and this at once and this at once removes that craving or gnawing sensation so common to certain forms of indigestion. It tones and regulates the stomach, invigor-ates the tepid liver and gives the blood making glands keen assimilative power. "Golden Medical Discovery" cures ninety-eight per cent. of those

-Humors feed on humors—the soon-er you get rid of them the better— Hood's Sarsaparilla is the medicine to take

who use it. Dr. Pierce's Pleasant Pel-lets are superior to all other laxative

medicines when the bowels are ob-

Minard's Liniment for Sale Every-

HOME NOTES.

Try adding a tablespoonful of kero-sene to a pail of clear hot water to wash the windows. One or two good sized mirrors in

brass or gilt frames will do much to lighten a dark hall or room.

fully going into all the cavities. To make a mahogany table shine like a mirror dip a woolen cloth into a ta-

blespoonful of vinegar mixed with three of pure linseed oil and rub vig-Lemon peel (and also orange) should be all saved and dried. It is a capital

ful will revive a dying fire and at the same time delicately perfume a room. To renovate black satin ribbon heat some ale, and in it steep the ribbon for some time. After rinsing the ribbon iron it while wet between two cloths, and it will be stiff and glossy

In sponging out bureau drawers and those of sideboards use tepid water containing a 1 per cent solution of carbolic acid, or, if preferred, use a small quantity of thymene in the tepid water instead of the acid.

Consistency.

They had been married but two months. He came home one evening to find his wife in tears. She had found an old scrapbook of his in which were pasted some poems he had written to some one else and published in the college papers. "I thought," she said, "you had never loved any one but me." And he promptly reassured her that she had thought truly, and burned up his old scrapbook in the furnace in the basement.

And the next day he found that she had distributed on the mantel and the dresser not less than five photographs of as many former beaux of hers and invited two of them who were in town to dinner the next Sunday.

Calling Up Fish. The other day several New York brokers received telephone orders to buy a certain stock and notify Mr. Fish at a given telephone number. Calling up that number, the response was invariably, "Which one is wanted?" Then followed this conversation:

"How many of them are there?" "Several hundred, large and small." "I want the head of the firm." "Oh, then, you want Colonel Jones." "Colonel Jones? No, I want Mr. Fish. Who in thunder are you?"

"The Aquarfum!" The Coming Race. "I see that some English doctor or

something says that we are developing into a legless race." "How could there be a race withou "Easy. What's the matter with a

steamboat race? At the same time, it

looks as if a legless race would be a great boom for politics." "How so?" "Everybody would be going on the

stump." stelligence and the Suffrage. Symonds-So you object to woman suffrage. I should like to know upon what grounds, if you have any reason

able ones. Belcher-I've heard more than a hundred women say the men are all alike. With such an idea in their heads, how can you expect an intelligent use of the suffrage from them?

Of Course They Do. Hixon - Do you believe that man originally sprang from the monkey? Dixon-No; but I believe that all wo-

men spring from mice.

England's Lost Land It is stated that every year England loses a tract of land the size of Gibraltar and that on the east coast alone the annual loss equals in territory the island of Helgoland. In the last hundred years an edge of England equal in area to the county of London has been submerged.

Machine Made Horseshoes. The machine made horseshoe was patented by Henry Burden of Troy, N. Y., in 1835. Other horseshoe patents were issued to him in 1843, 1857 and

Meetings In Russia.

In Russia no meetings of private citizens for any purpose are permitted. The privilege of holding meetings is granted only to chartered corporations or associations. All crowds, except in places of amusement or worship, are dispersed by the police.

Blood Stains. Blood stains may be removed by coating them with thick starch and rubbing or scraping it off after it dries. However, washing in water will remove them in most cases.

Tommy-Pop, was Job a doctor? Tommy's Pop-Not that I have ever heard, my son. Tommy-Then why does the Bible have so much to say about the patients of Job'

The Vulnerable Point. Percy-I've made Pauline sorry that Guy-In what way?

Percy-Why, I'm attentive now to a girl five years younger than she is.

Bamboo pens have been used in India for over 100 years. They are made like the ordinary quill pen and for a few hours' writing are said to be very serv"BEST AND

ever was a greater truth than when said of Dr. Ag-new's Liver Pills. 10c, a vial. To clean cut glass wash articles, let them dry afterward, rub them with prepared chalk and a soft brush, carefully going into all the cavities.

Little priced, little doses, but little terrors to drive out impurities and leave you a clear brain and a bright eye.

Do you suffer from Constipation or other disorder arising from this cause? Dr. Agnew's Liver Pills are a safe and pleasant cure. Large size, 25 cents for 100 pills. Sold by J. W. McLaren, Chatham.

True popularity takes deep root and spreads itself wide, but the false falls away like blossoms; for nothing that is false can be lasting.—Cicero. substitute for kindling wood. A hand-

> A LONG Record of Success in curing cuts, burns and bruises, as well as all bowel complaints, is held by Pain-Killer-over 60 years. Avoid substitutes, there is but one Pain-Killer, Perry Davis'. 25c. and 50c.

Any man who gets in on the ground floor and stays there has no use for a fire escape. Children Cry for

CASTORIA A bright idea is like a child - the one you have is always the bright-

Mesers, C. C. Richards & Co. Gentlemen,-Last winter I received great benefit from the use of MIN-ARD'S LINIMENT in a severe attack of LaGrippe, and I have frequently proved it to be very effective in cases of Inflammation.

Yours, W. A. HUTCHINSON,

Better to wear out than to rust out

CASTORIA

For Infants and Children.

Life is not measured by the time we

Children Cry for CASTORIA.

It makes a person feel neat to be the possessor of a like sum.

Children Cry for CASTORIA.

Praise for another is far better than self-praise, - Democritus.

sore throat, whooping cough and croup Minard's Liniment Cures Dandruff.

The Chatham Loan & Savings Co

Capital \$1,000,000 Money to Lend on Mortgages, Borrow ers wishing to erect buildings, purchase property or pay off incumbrances, should apply personally and save expenses, secure best rates and other advantages.

Money advanced on day of application. All letters promptly answered. Telephone connection.

S. F. GARDINER Manager.

Desirable Property for Sale in the City of Chatham.

The Late William Oldershaw Estate.

Parcel No. 1—Brick Store on north side of King Street, opposite Geo. Ste-phens & Co.'s hardware store. Parcel No. 2—Two-story Brick Tene-Parcel No. 2—Two-story Brick Tenement Dwelling, on corner of Elizabeth Head Streets, North Chatham.
Farcel No. 3.—Two storey brick dwelling on east side of William street, north of Stanley avenue.
For full particulars apply to James L. Oldershaw, 63 Head street, or to Geo. A. Sayer, Barrister, Eberts Block

FARM FOR SALE

Farm for sale, being south half tot 6, Con. 2, Township of Camden, in the County of Kent, containing 100 acres. This property is situated about 21-2 miles wast of Thamesvills. The farm is well fenced, and about forty acres cleared, and the balance mostly pasture lands, soil a sandy loam. There is a frame barn and a good frame house upon the premises, also a good well of water, and about two acres set out in fruit trees. For acres set out in fruit trees. For terms, etc., apply to
BANK OF MONTREAL,
Chatham. Ont.

+++++++++++++++++++++ MONEY TO LEND

ON LAND MORTGAGE,
ON CHATTEL 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, Chatl

CHEAPEST"

2.36 a. m. B ... Express ... *1.11 p. m.
3.32 p. m* ... Express ... +1.05 a. m.
Daily,
B Daily except Sunday
tisDaily except Monday. NAUNT GHAPS 9.02 a. m..... Express..... 8.15 a. m. Accomodation.. 8.15 a. m. OING EAST

GOING EAST

1 45 p. m. . . . Accomodation. 2.30 p. m. 5.01 p. m. . * "Eastern Flyer" 8.50 p. m... Accomodation. 4.23 p. ... "International Limited 9.10 "Daily Sunday included on. 4.23 p.m

CANADIAN PADIFIC

THE WABASH RAIROAD CO. GOING WEST 4-11.06 p. m. 5— 9.52 p. m. . . . 6—1.32 a. m. 9—1.18 a. m. . . . 8—2.49 p. m. The Wabash is the short and true route J. A. RICHARDSON,

Dist. Pass. Agt., Toronto and St. Thoma.
J. C. PRITCHARD, W. E. RISPIN, C. P.A. 115 King St.,

LAKE ERIE & DETROIT RIVER RAILWAY E. & D. R. R. TIME CARD NO. I

Effective Jan. 1st, 1902 7,30 a 10.30 a 7.45 a 7.30 a 10.30 a 7.05 p 415 P

RAILROAD COMPANY

During the month of March and April, the Wabash will make aweeping reductions in the one way second class rates, to points in Montana, Utah, Idaho, Oregon, Washington, Victoria, Vancouver and other North Pacific Coast coints.

Our Bread, Ples. Oakes, Buns, etc.,

Confectioner Next Standard Bank Chatham. ************** Money to Loan on Mortgages at

41 and 5 per Cent. SALE-FARM AND CITY PRO-PERTY. Frame house, two storeys, 12 rooms, Lot 50 ft. front by 115 deep, \$1,000. Brick house, two storeys, 7 rooms.

Lot 40 feet front, by 208 feet deep, Frame house, 10 rooms and summer kitchen, lot 60 ft. by 104 ft., \$800.00. Frame house, 8 rooms and summer kitchen, lot 60 ft. by 208 feet, good stable, \$1,100.00.

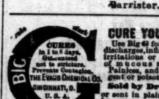
Two vacant lots, each 60 feet front,

by 104 feet. House, 8 rooms, lot 60 feet by 208 feet, \$1,000. Farm in Howard, 32 1-2 acres, house, stable and orchard, \$1,000. Farm in Chatham Township, 110 acres. All cleared. Good house, bara, stables and sheds, \$5,700.00. With trade for 25 or 50 acre farm, part

payment. Farm in Township of Raleigh, 50 acres. All cleared. Good houses and barn, \$3,750. Farm in Township of Chatham, 98 acres. All cleared. New frame house. Carge barn, stable, granary and drive ouse and other buildings, 47,500. Farm in Township of Chatham, 50

acres. All cleared. Good house, and barn, \$2,500. Valuable suburban residence, 11 rooms, with 11 acres of land. Good

W. F. SMITH,



Special Rates Shirts each..... Collars each..... Cuffs each.....

GOUDSCALLED FOR AND

Parisian Steam Laundry DELIVERED. *******

Pacific Coast points.

Tickets should read via Detroit and over the Wabash, the best route from Canada to the West and Northwest.

Four solid, wide vestibule trains daily,

Full particulars from any Wabash

Agent, or J. A. Richardson, District. Agent, or J. A. Richardson, District Passenger Agent, north-east corner King and Yonge Sts., Toronto, and St. W. E. RISPIN, City Pass. Agent. ***************** Did You Ever

Somerville.

Wm.