

MEDICAL.

DR. J. P. SIVEWRIGHT.
Office Opposite Grand Opera House.
URQUHART BLOCK
(Upstairs) Phone 236

MUSICAL.

MR. JAMES GALLOWAY—Associate of the Royal College of Organists, Organist and Choirmaster of Christ Church, Chatham, receives pupils on the Pianoforte and Organ, and in Voice Production, Harmony and Counterpoint. Studio over Central Drug Store, Box 294, Chatham.

VETERINARY SURGEON.

DR. DECOV is prepared, as usual, to furnish first-class orchestra for concert and other entertainments at reasonable rates, any number of pieces furnished, also violin and cornet soloists. Pupils taken on violin, and all orchestral and band instruments. Studio, Centre St.

LODGES.

PARTHENON LODGE, No. 267, A. F. & A. M., G. R. C., meets first Wednesday of every month in Masonic Temple, King Street. Visiting brethren always welcome.
J. M. PIKE, W. M.
J. W. FLEWES, Sec'y

WELLINGTON LODGE, No. 46, A. F. & A. M., G. R. C., meets on the first Monday of every month in the Masonic Hall, King Street East, at 7:30 p. m. Visiting brethren heartily welcomed.
GEO. MURSON, W. M.
ALEX. GREGORY, Sec'y

LEGAL.

MOUSTON & STONE—Barristers, Solicitors, Conveyancers, Notaries Public, etc. Private funds to loan at lowest rates. Office upstairs in Sheldrick Block, opposite H. Malcolson's store, M. Houston, Fred Stone.

SMITH, HERBERT D.—Crown Attorney, Barrister, Solicitor, etc. Harrison Hall, Chatham.

THOMAS SCULLAR—Barrister and Solicitor, Victoria Block Chatham, Ont.

WILSON, PIKE & CO.—Barristers, Solicitors of the Supreme Court, Notaries Public, etc. Money to loan on Mortgages at lowest rates. Office, Fifth Street, Matthew Wilson K.C., T. M. Pike.

MONEY TO LOAN.

MONEY TO LOAN—Company and Private Funds, Farm and City Property for Sale. W. F. Smith, Barrister.

Money to Lend

On Land Mortgage, on Chattel Mortgage, or on Note. EASY TERMS.

May Pay Off Part or All at Times to Suit Borrower.

W. WHITE, Barrister, Opposite Grand Opera House, Chatham.

MONEY TO LOAN

ON MORTGAGES
Lowest Rate of Interest
Liberal Terms and privileges to suit borrowers. Apply to
Lewis & Richards
CHATHAM

S. F. GARDINER'S

Financial and Insurance Agency.
FIRE INSURANCE SOLICITED.
20 Choice City Lots and Two Good Farms for Sale.
\$100,000 to lend on Mortgages of Farm and City Properties at Lowest Rates.
\$30,000 Debentures for Sale—Interest half yearly at 4 and 5 per cent.
30 Shares Reliance Loan and Savings Co. stock for Sale.
Fire Insurance Risks taken in the Law Union and Crown Insurance Co. of London England. Assets exceed \$25,000,000.
\$15 Desirable Houses and Lots for Sale.
\$5 or More Houses to Rent.
Office: King Street (upstairs) opposite the Finance Loan Building.

TOMLINSON & TUMMON

Slate and Gravel Roofs
Slate Blackboards
REPAIRING SPECIALLY
ATTENDED TO.
Estimates Promptly Furnished

OLD ROOFS RELAID.

Office: Inches Ave., Chatham, Ont.

Phone 385.

Tomlinson & Tummon

WE HANDLE THE

NATIONAL PORTLAND CEMENT

THE CEMENT OF QUALITY, ONE GRADE—THE HIGHEST, ALSO
Lime, Plaster, Sewer Pipe, Fire Brick, Etc., at Lowest Possible Prices.

J. & A. Oldershaw

King St. West Telephone 85

CHATHAM CARPET CLEANING & UPHOLSTERING WORKS

Queen Street, Opposite St. Joseph's Church.

Have Your Carpets Thoroughly Cleaned Now.

Carpets Taken Up and Relaid

Call or drop Postal Card and we will send you our residence.

Minard's Liniment cures Burns, etc

WILHELMINA'S TOAST

EVIDENCE OF AMITY BETWEEN BRITAIN AND HOLLAND.

Queen of the Netherlands Refers to King Edward in Flattering Terms—Always Among First to Alleviate Suffering—Sends Honor to Gallant Prince Consort—Incident Connected With Wreck of the Berlin.

The toast of the Queen of the Netherlands to King Edward and Queen Alexandra at a recent dinner at The Hague in honor of Prince Alexander of Teck, has been the cause of much favorable comment in the British press. Prince Alexander had been sent to Holland to confer the Grand Cross of the Bath on the Prince Consort in

recognition of his prompt and courageous efforts to save the survivors on the wrecked steamer Berlin.

Speaking in English, Her Majesty said: "I have much pleasure in welcoming Prince Alexander of Teck, to whom I have pleased His Majesty the King of Great Britain and Ireland to entrust the mission of bringing the Grand Cross of the Most Honorable Order of the Bath to the Prince, my Consort."

"I am deeply sensible of the honor so graciously conferred on the Prince by His Majesty, who is always among the first to acknowledge any attempt to alleviate suffering or to rescue from danger or distress. May this occasion prove a fresh link of sympathy between our two houses, and knit in even closer bonds of friendship our countries, which are already united by so many ties in the past and present. I think to the health of Their Majesties the King and Queen of Great Britain and Ireland and to that of the royal family."

Referring to the incident, The Times says: The ties which unite the British and the Dutch are, indeed, many and strong. We have fought against each other, and we have fought shoulder to shoulder in many a campaign that has made history against common foes of the two countries who were also in bygone times the foes of the liberties of Europe. To no nation do we owe more in the defence and the development of our own domestic freedom than to the Dutch. We knew our Dutch neighbors, and they knew us, since days long before some of the most powerful of modern continental States were heard of, and the knowledge has taught us respect for the many sterling good qualities which we equally share. A sensible understanding of our real interests is amongst those qualities, and that, we

QUEEN WILHELMINA.

recognition of his prompt and courageous efforts to save the survivors on the wrecked steamer Berlin.

Speaking in English, Her Majesty said: "I have much pleasure in welcoming Prince Alexander of Teck, to whom I have pleased His Majesty the King of Great Britain and Ireland to entrust the mission of bringing the Grand Cross of the Most Honorable Order of the Bath to the Prince, my Consort."

"I am deeply sensible of the honor so graciously conferred on the Prince by His Majesty, who is always among the first to acknowledge any attempt to alleviate suffering or to rescue from danger or distress. May this occasion prove a fresh link of sympathy between our two houses, and knit in even closer bonds of friendship our countries, which are already united by so many ties in the past and present. I think to the health of Their Majesties the King and Queen of Great Britain and Ireland and to that of the royal family."

Referring to the incident, The Times says: The ties which unite the British and the Dutch are, indeed, many and strong. We have fought against each other, and we have fought shoulder to shoulder in many a campaign that has made history against common foes of the two countries who were also in bygone times the foes of the liberties of Europe. To no nation do we owe more in the defence and the development of our own domestic freedom than to the Dutch. We knew our Dutch neighbors, and they knew us, since days long before some of the most powerful of modern continental States were heard of, and the knowledge has taught us respect for the many sterling good qualities which we equally share. A sensible understanding of our real interests is amongst those qualities, and that, we

recognition of his prompt and courageous efforts to save the survivors on the wrecked steamer Berlin.

Speaking in English, Her Majesty said: "I have much pleasure in welcoming Prince Alexander of Teck, to whom I have pleased His Majesty the King of Great Britain and Ireland to entrust the mission of bringing the Grand Cross of the Most Honorable Order of the Bath to the Prince, my Consort."

"I am deeply sensible of the honor so graciously conferred on the Prince by His Majesty, who is always among the first to acknowledge any attempt to alleviate suffering or to rescue from danger or distress. May this occasion prove a fresh link of sympathy between our two houses, and knit in even closer bonds of friendship our countries, which are already united by so many ties in the past and present. I think to the health of Their Majesties the King and Queen of Great Britain and Ireland and to that of the royal family."

Referring to the incident, The Times says: The ties which unite the British and the Dutch are, indeed, many and strong. We have fought against each other, and we have fought shoulder to shoulder in many a campaign that has made history against common foes of the two countries who were also in bygone times the foes of the liberties of Europe. To no nation do we owe more in the defence and the development of our own domestic freedom than to the Dutch. We knew our Dutch neighbors, and they knew us, since days long before some of the most powerful of modern continental States were heard of, and the knowledge has taught us respect for the many sterling good qualities which we equally share. A sensible understanding of our real interests is amongst those qualities, and that, we

recognition of his prompt and courageous efforts to save the survivors on the wrecked steamer Berlin.

Speaking in English, Her Majesty said: "I have much pleasure in welcoming Prince Alexander of Teck, to whom I have pleased His Majesty the King of Great Britain and Ireland to entrust the mission of bringing the Grand Cross of the Most Honorable Order of the Bath to the Prince, my Consort."

"I am deeply sensible of the honor so graciously conferred on the Prince by His Majesty, who is always among the first to acknowledge any attempt to alleviate suffering or to rescue from danger or distress. May this occasion prove a fresh link of sympathy between our two houses, and knit in even closer bonds of friendship our countries, which are already united by so many ties in the past and present. I think to the health of Their Majesties the King and Queen of Great Britain and Ireland and to that of the royal family."

Referring to the incident, The Times says: The ties which unite the British and the Dutch are, indeed, many and strong. We have fought against each other, and we have fought shoulder to shoulder in many a campaign that has made history against common foes of the two countries who were also in bygone times the foes of the liberties of Europe. To no nation do we owe more in the defence and the development of our own domestic freedom than to the Dutch. We knew our Dutch neighbors, and they knew us, since days long before some of the most powerful of modern continental States were heard of, and the knowledge has taught us respect for the many sterling good qualities which we equally share. A sensible understanding of our real interests is amongst those qualities, and that, we

recognition of his prompt and courageous efforts to save the survivors on the wrecked steamer Berlin.

Speaking in English, Her Majesty said: "I have much pleasure in welcoming Prince Alexander of Teck, to whom I have pleased His Majesty the King of Great Britain and Ireland to entrust the mission of bringing the Grand Cross of the Most Honorable Order of the Bath to the Prince, my Consort."

"I am deeply sensible of the honor so graciously conferred on the Prince by His Majesty, who is always among the first to acknowledge any attempt to alleviate suffering or to rescue from danger or distress. May this occasion prove a fresh link of sympathy between our two houses, and knit in even closer bonds of friendship our countries, which are already united by so many ties in the past and present. I think to the health of Their Majesties the King and Queen of Great Britain and Ireland and to that of the royal family."

Referring to the incident, The Times says: The ties which unite the British and the Dutch are, indeed, many and strong. We have fought against each other, and we have fought shoulder to shoulder in many a campaign that has made history against common foes of the two countries who were also in bygone times the foes of the liberties of Europe. To no nation do we owe more in the defence and the development of our own domestic freedom than to the Dutch. We knew our Dutch neighbors, and they knew us, since days long before some of the most powerful of modern continental States were heard of, and the knowledge has taught us respect for the many sterling good qualities which we equally share. A sensible understanding of our real interests is amongst those qualities, and that, we

ABSOLUTE SECURITY.

Genuine
Carter's
Little Liver Pills.

Must Bear Signature of

See Fac-Simile Wrapper Below.

Very small and as easy to take as sugar.

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

Price 25 Cents. Purely Vegetable. No Harmful Ingredients.

CURE SICK HEADACHE.

CANADA AND THE COUNCIL.

Do Citizens Favor Closer Ties With the Mother Country?

It was thought at first that Sir Wilfrid Laurier would either not care to go to the great inter-colonial conference in London, or that his Parliamentary duties would not let him go.

The Premier will be present at the council board; but Canada has been strangely silent in respect of the questions which the conference will discuss. It would be a nice question whether this is due to the indifference of the Dominion, or to the fact that the pre-occupation, or to the fact that the Dominion has still to find a large and commanding and united voice upon vital questions. The Premier is loyal to British connection, but he is, as he himself would confess, a somewhat cold Imperialist. He would allow the present relations of the Dominion with the Mother Country to go on as they are.

He is content to await the processes of national evolution, which makes no noise and accomplish themselves slowly. Above all, Sir Wilfrid has never disguised his fear that close relations with the heart of the Empire might involve us with British militarism, with which, as he contends, Canada should have nothing to do—her mission being one of peaceful development, detached from the complications of the passions of the great powers of the world.

Free Trade Impossible. A majority of Canadians could probably be found who would be heartily in favor of closer relations with the Motherland, but they have not been brought together under the stress of earnest feeling. Sir Wilfrid has said that free trade within the Empire is impossible, and that nothing else would avail. Many think that it is not beyond the bounds of possibility to bring about a genuine free trade between all parts of the Empire, in the case of the United States, which, however, are more homogeneous than the widely separated parts of the British Empire, and that, at any rate, a carefully adjusted fiscal arrangement, thought out to meet varying needs, and yet which would have the profoundest effect for all the colonies, might well be a result of the forthcoming conference. Some go further, and look to the establishment of a great Council of the Empire, in which all the sister nations and colonies would be represented, and which would deal with all the important and commanding questions of an international character. Nor need this be thought an iridescent dream.

History is made rapidly now, and concentration of power is the law and custom of the age. Australia, New Zealand, South Africa, seem to be more interested in the work of the conference than the Dominion, which—unless the latter have the ultimate thought of an independent existence—is vitally concerned in this meeting of the representatives of all parts of the Empire.

This year the ritualists are keeping Lent with more severity than are the Roman Catholics, for, owing to the prevalence of influenza, the latter are largely dispensing with fasting. On the other hand, a certain ritualist who is allied to the Lent never dined out, ate meat, drank wine, or had any tea, that he attended church twice daily, went to confession weekly, had no pillow on his bolster, and rose the instant she was called in the morning.

Whether that be only a case of extreme self-martyrdom is not known, but it would seem that the fierce strictures of Father Vaughan on the wickedness of the "smart set" is having some effect in certain sections of society where reform of a most serious character is in progress. Bridge is giving way to a brief lectures and cardrooms are becoming salons.

And He Fleed. The creator of Sherlock Holmes and Brigadier Gerard, is a man of many stories. Here is one: At a dinner party he asserted that every man of 40 or over had a skeleton in the cupboard, something in his past which he would rather not mention. This was challenged. Sir Conan held to his belief, and the diners arranged a test. To a gentleman whom they all knew, a man in a very high position, and of the greatest integrity, they sent a telegram as follows: "All is discovered; flee at once." The recipient fled, and has never been heard of since.

Of Late. Lives of great men all remind us As we learn them day by day That they'd best be put behind us Out of sight and far away.

There have been more marriages during Lent this year than for many years. This is shown in society getting less observant of the Lenten season than was the case when there was sort of decorous attention to high church feelings even when they were not personally shared.

This year the ritualists are keeping Lent with more severity than are the Roman Catholics, for, owing to the prevalence of influenza, the latter are largely dispensing with fasting. On the other hand, a certain ritualist who is allied to the Lent never dined out, ate meat, drank wine, or had any tea, that he attended church twice daily, went to confession weekly, had no pillow on his bolster, and rose the instant she was called in the morning.

Whether that be only a case of extreme self-martyrdom is not known, but it would seem that the fierce strictures of Father Vaughan on the wickedness of the "smart set" is having some effect in certain sections of society where reform of a most serious character is in progress. Bridge is giving way to a brief lectures and cardrooms are becoming salons.

And He Fleed. The creator of Sherlock Holmes and Brigadier Gerard, is a man of many stories. Here is one: At a dinner party he asserted that every man of 40 or over had a skeleton in the cupboard, something in his past which he would rather not mention. This was challenged. Sir Conan held to his belief, and the diners arranged a test. To a gentleman whom they all knew, a man in a very high position, and of the greatest integrity, they sent a telegram as follows: "All is discovered; flee at once." The recipient fled, and has never been heard of since.

Of Late. Lives of great men all remind us As we learn them day by day That they'd best be put behind us Out of sight and far away.

There have been more marriages during Lent this year than for many years. This is shown in society getting less observant of the Lenten season than was the case when there was sort of decorous attention to high church feelings even when they were not personally shared.

This year the ritualists are keeping Lent with more severity than are the Roman Catholics, for, owing to the prevalence of influenza, the latter are largely dispensing with fasting. On the other hand, a certain ritualist who is allied to the Lent never dined out, ate meat, drank wine, or had any tea, that he attended church twice daily, went to confession weekly, had no pillow on his bolster, and rose the instant she was called in the morning.

Whether that be only a case of extreme self-martyrdom is not known, but it would seem that the fierce strictures of Father Vaughan on the wickedness of the "smart set" is having some effect in certain sections of society where reform of a most serious character is in progress. Bridge is giving way to a brief lectures and cardrooms are becoming salons.

And He Fleed. The creator of Sherlock Holmes and Brigadier Gerard, is a man of many stories. Here is one: At a dinner party he asserted that every man of 40 or over had a skeleton in the cupboard, something in his past which he would rather not mention. This was challenged. Sir Conan held to his belief, and the diners arranged a test. To a gentleman whom they all knew, a man in a very high position, and of the greatest integrity, they sent a telegram as follows: "All is discovered; flee at once." The recipient fled, and has never been heard of since.

WARSHIPS RUN BY GAS

ENGLISH NAVY MAY TAKE RADICAL NEW DEPARTURE.

In Order to Enable Effective Mounting of Big Guns They Must Be Placed So As to Fire On Either Broadside—This Means Doom of Steam Engines—Problem Already Solved.

The battleship of the future is to be a strangely weird looking craft if designs which have been worked out prove practicable. The Institution of Naval Architects has been holding a conference in London this week, and one of, if not the most important, paper read and discussed was one which dealt with "the influence of machinery on the gun power of the modern warship," and showed that if the large guns are to be effectively mounted they must all be placed so as to fire on either broadside.

In the Dreadnought of the ten twelve inch guns only eight can fire on either broadside. To enable all ten to fire with the utmost effect it was shown that the funnels must be abolished and also all deck erections. But if the funnels are to be eliminated steam can no longer be used, and the boiler must go.

The great firm of Vickers have faced this fact and after three years of almost continuous research and work have now perfected a system of gas machinery for propelling ships. The explosion engine, in a word, is to replace the steam engine.

Strange Looking Warship. The design for such a vessel has been worked out. It has no funnels, and is thus an extraordinary looking craft. Its speed will be higher than that of any existing battleship. Its dimensions are moderate, but it carries batteries more powerful than even the Dreadnought. Since all of the ten guns can fire on either beam, and six ahead or astern. This is to be the ship of the future.

Admiral Sir E. Fitzgerald, who opened the discussion, deprecated the adoption of too hasty a generalization from the result of one battle—meaning that of the sea of Japan. He remembered the battle of Lissa, and because one vessel was rammed and sunk there, every warship for thirty years was fitted with a monotony on its bows called a ram, which had sunk many a friend but never a foe. With regard to the adoption of oil as fuel he wondered what would happen if a shell came into the oil reservoir; whether the oil would all run out, if it did not explode, and the ship would be left without fuel; or, if one set of tanks escaped, there would be a leak on one side.

Admiral Sir C. Noel said if the marine gas engines foreshadowed could be produced there was no doubt they would be of great value, because they would give ships a higher speed and a much wider radius of action.

Counts Up Advantages. Admiral Sir E. Fremantle observed there could be no question of the advantages which would ensue if battleship decks could be cleared of the incumbrance of funnels and similar appliances necessary with steam engines. One of the things which would result would be that ships would not be liable to a sudden reduction in speed from the destruction of funnels. Internal combustion engines would get rid of that, but it was usually found that with all improvements introduced there was generally an increased possibility of damage and disaster.

Sir William White pointed out that in attempting to reduce the displacement and the weight of the exposed portion of the guns was liable to destruction. At the battle of Tsushima this portion in some cases had been shot entirely away. With regard to oil or gas engines he believed they were coming.

Lieut. A. T. Dawson believed the advent of gas engines for marine use was nearer than Sir William White and many more appeared to realize.

Lent In London. There have been more marriages during Lent this year than for many years. This is shown in society getting less observant of the Lenten season than was the case when there was sort of decorous attention to high church feelings even when they were not personally shared.

This year the ritualists are keeping Lent with more severity than are the Roman Catholics, for, owing to the prevalence of influenza, the latter are largely dispensing with fasting. On the other hand, a certain ritualist who is allied to the Lent never dined out, ate meat, drank wine, or had any tea, that he attended church twice daily, went to confession weekly, had no pillow on his bolster, and rose the instant she was called in the morning.

Whether that be only a case of extreme self-martyrdom is not known, but it would seem that the fierce strictures of Father Vaughan on the wickedness of the "smart set" is having some effect in certain sections of society where reform of a most serious character is in progress. Bridge is giving way to a brief lectures and cardrooms are becoming salons.

And He Fleed. The creator of Sherlock Holmes and Brigadier Gerard, is a man of many stories. Here is one: At a dinner party he asserted that every man of 40 or over had a skeleton in the cupboard, something in his past which he would rather not mention. This was challenged. Sir Conan held to his belief, and the diners arranged a test. To a gentleman whom they all knew, a man in a very high position, and of the greatest integrity, they sent a telegram as follows: "All is discovered; flee at once." The recipient fled, and has never been heard of since.

Of Late. Lives of great men all remind us As we learn them day by day That they'd best be put behind us Out of sight and far away.

There have been more marriages during Lent this year than for many years. This is shown in society getting less observant of the Lenten season than was the case when there was sort of decorous attention to high church feelings even when they were not personally shared.

This year the ritualists are keeping Lent with more severity than are the Roman Catholics, for, owing to the prevalence of influenza, the latter are largely dispensing with fasting. On the other hand, a certain ritualist who is allied to the Lent never dined out, ate meat, drank wine, or had any tea, that he attended church twice daily, went to confession weekly, had no pillow on his bolster, and rose the instant she was called in the morning.

Whether that be only a case of extreme self-martyrdom is not known, but it would seem that the fierce strictures of Father Vaughan on the wickedness of the "smart set" is having some effect in certain sections of society where reform of a most serious character is in progress. Bridge is giving way to a brief lectures and cardrooms are becoming salons.

And He Fleed. The creator of Sherlock Holmes and Brigadier Gerard, is a man of many stories. Here is one: At a dinner party he asserted that every man of 40 or over had a skeleton in the cupboard, something in his past which he would rather not mention. This was challenged. Sir Conan held to his belief, and the diners arranged a test. To a gentleman whom they all knew, a man in a very high position, and of the greatest integrity, they sent a telegram as follows: "All is discovered; flee at once." The recipient fled, and has never been heard of since.

Of Late. Lives of great men all remind us As we learn them day by day That they'd best be put behind us Out of sight and far away.

There have been more marriages during Lent this year than for many years. This is shown in society getting less observant of the Lenten season than was the case when there was sort of decorous attention to high church feelings even when they were not personally shared.

This year the ritualists are keeping Lent with more severity than are the Roman Catholics, for, owing to the prevalence of influenza, the latter are largely dispensing with fasting. On the other hand, a certain ritualist who is allied to the Lent never dined out, ate meat, drank wine, or had any tea, that he attended church twice daily, went to confession weekly, had no pillow on his bolster, and rose the instant she was called in the morning.



PURITY FLOUR



Essentials of good bread are just three--common sense, a good oven and Purity Flour. Produced entirely from the choicest Western Canada Hard Wheat. That's why Purity Flour makes most delicious bread with least trouble.

Sold Everywhere in The Great Dominion

WESTERN CANADA FLOUR MILLS CO., Limited
Mills at Winnipeg, Goderich and Brandon

THE RELIANCE LOAN AND SAVINGS CO. OF ONTARIO

HEAD OFFICE, TORONTO
BRANCHES: AYR AND CHATHAM

The funds of the Reliance ARE LOANED ON FIRST MORTGAGES ON IMPROVED REAL ESTATE, AND ON MUNICIPAL DEBENTURES AND BONDS, BUT NOT ON STOCKS OF ANY DESCRIPTION, EXCEPT THAT OF THIS COMPANY.

DEPOSITS
3¹/₂ PER CENT. interest allowed from date of deposit to date of withdrawal. Money can be withdrawn by cheque.
DEPOSIT RECEIPTS
4 PER CENT. per annum allowed on deposit receipts issued for twelve months or longer. Interest paid by cheque half-yearly.
DEBENTURES
4¹/₂ PER CENT. per annum interest allowed on Debentures issued for five years. Interest coupons paid half yearly.

THERE IS NO BETTER SECURITY
J. BLACKLOCK, J. A. WALKER K. O.,
General Manager. Manager Chatham Branch

WIPING RAGS FOR SALE.

HIGHEST CASH PRICE PAID FOR IRON, RAGS, COPPER, BRASS, &c.

MACHINERY PARTS.—We carry a large number of Second-hand Machinery Parts, and may have just what you want.

S. A. M. KOVINSKY.

Yards: Near G. T. Railway Station. Phone 253.

THE DOMINION BANK

HEAD OFFICE, TORONTO, ONT.

C. A. BOGART, General Manager **H. J. BETHUNE, Chief Inspector**

Capital, paid up and Reserve Fund	\$7,800,000
Total Deposits	\$6,000,000
Total Assets	\$49,680,000

A General Banking Business transacted, and we invite you to open an account with us. Farmers Business a Specialty.

SAVINGS DEPARTMENT

Interest allowed on all Deposits of One Dollar and upwards, at Highest Current Rates, payable four times a year. Money may be withdrawn at any time without notice.

W. O. ARMSTRONG, Manager

Chatham Branch Temporary Office Scane Block.

SAMUEL GELLER

Proprietor
Chatham Iron and Metal Yards

(Magnolia Hotel, near G. T. R. Station, Chatham, Ont.)
Highest price paid for Scrap Iron, Metal and Rubber. Phone 583.

Atlas Cement

Is the Best

Large assortment of Sewer Pipe at lowest prices.
John H. Oldershaw
Thames St. Near Idlewild Hotel

FLEMING & HARPER,

GENERAL INSURANCE AGENTS.

Office: 163 King St. West, P. O. Box 836; Telephone 58.
All kinds of Fire, Life, Accident, Marine and Plate Glass Insurance effected at lowest Rates.
Call, Write or Telephone for Our Rates Before Insuring Elsewhere.