Liabilities.

The Liabilities were computed on the same standard as in former years, viz.: Combined Experience Table with 4 per cent. interest for all business up to January 1st, 1900. From that date to January 1st, 1903 on the Institute of Actuaries' Table with 3½ per cent. interest; and thereafter on the same Table with 3 per cent. interest; and thereafter on the same Table with 3 per cent. interest. The reserve computed upon this standard of valuation amounts to \$8,210,064.24, and the total liabilities are \$8,342,091.03. The Surplus over all Liabilities on the Company's standard of reserve, as above mentioned, is \$954,001.12; being an increase for 1904 of \$181,928.25. On the Government standard of valuation our surplus would be \$1,263,905.

Interest Paid Up Well.

CURE THE MOST

EXTREME CASES Stoge in the Kidneys Cannot Stand Before Dodd's

Kidney Pills Mr. S. A. Cassidy, of Ottawa, Per-manently Cured After Years of Suffering by the Great Canadian Kidney Remedy.

Ottawa, Ont., March 12.—(Special).

—While all Canada knows that Dodd's Kidney Pills are the standard remedy for all Kidney Complaints, it man surprise some people to know they cure such extreme cases as Stone in the Kidneys. Yet that is what they have done right here in Ottawa.

Mr. S. A. Cassidy, the man cured, is the well-known proprietor of the

Mr. S. A. Cassidy, the man cured, is the well-known proprietor of the Bijou Hotel on Metcalf street, and in an interview he says: "My friends all know that I have been a martyr to Stone in the Kidneys for years. They know that besides consulting the best doctors in the city and trying every medicine I could think of, I was unable to get better. "Some time ago a friend told me Dodd's Kidney Pills would cure me. As a last resort I tried them, and they have cured me." I could not imagine more severe

they have cured me.

"I could not imagine more severesuffering than one endures who has
Stone in the Kidneys, and I feel the
greatest gratitude to Dodd's Kidney

If the disease is of the Kidneys or from the Kidneys, Dodd's Kidney Pills will cure it.

Organ Grinders In England. By turning the handle of an organ the Italian in England obtains nearly eight times as much per week as he can earn in Italy, more than four times as much as the English farm laborer and nearly three times the pay of the who moves him on requested. Thousands of skilled artisans who have served apprenticeship as carpenters, painters and joiners get only half the organ grinder's pay, for the Italian reckons it a very poor week indeed if he makes less than \$15, and he often gets \$17.50 to \$20 or more.

CHAMBERLAIN'S COLIC, CHOLERA AND DIARRHOEA REMEDY.

The great success of this preparacomplaints has brought it into almost universal use. It never fails, and when reduced with water and sweet-ened is pleasant to take. It is equal-ly valuable for children and adults, For sale by all druggists.

Considerate.

X. (an incorrigible borrower)-Lend me a fiver, old man. Y. (weakly lending him £4 19s.)—I'm keeping the other shilling to pay for the postage of the which I shall have to write you before I get my money back. X. (coolly)—Keep 5 shillings, then. That will give me more time.—London Tit-Bits,

A CHICAGO ALDERMAN OWES HIS ELECTION TO CHAMBER-LAIN'S COUGH REMEDY.

"I can heartily and conscientiously "I can heartily and conscientiously recommend Chamberlain's Cough Remedy for affections of the throat and lungs," says Hou. John Shenick, 220 So. Peoria St., Chicago. "Two years ago during a political campaign, I caught cold after being overheated, which irritated my throat and I was finally compelled to stop, as I could not speak aloud. In my as I could not speak aloud. In my extremity a friend advised me to use Chamberlain's Cough Remedy. I took two doses that afternoon and could not believe my senses when I found the next morning the inflam-mation had largely subsided. I took several doses that day, kept right on talking through the campaign, and I thank this medicine that I won my seat in the Council." This remedy is for sale by all druggists.

Pride of Ancestry. 'I'm proud of the fact that my grandfather used to split rails," de-clared Swellse ne Donothing. "So!" sist his friend.

Yes, indeed. If he hadn't I'd prob ably have been splitting wood myself

The arrows of sarcasm are barbed with contempt. It is the sneer in the satire or ridicule that galls and wounds

HOW'S THIS?

We offer One Hundred Dollars' Re-ward for any case of Catarrh that cannot be cured by Hall's Catarrh Cure.

F. J. Cheney & Co., Toledo, O. We, the undersigned, have known F. J. Chency for the last 15 years, and believe him perfectly honorable in all business transactions and fin-ancially able to carry out any obli-

in all business transactions and financially able to carry out any obligations made by his firm.

Walding, Kinnan & Martyn,

Wholesale Druggists,

Toledo, O.

Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system. Testimonials sent free.

Price 75 cents per bottle. Sold by all Druggists.

all Druggists.

Take Hall's Family Pills for con-

There is often a wide gulf between the mark of breeding and the dollar mark.

Coughs, Colds, Hoarseness and other throat ailments are quickly re-lieved by Cresolene Tablets; ten cents per box. All druggists.

Our days are comparatively few, and we live through each day only

MARRIAGEABLE AGE

What Law and Custom Fixes It At In Various Countries.

In Austria a "man" and a "woman" In Austria a 'man' and a woman are considered to be capable of conducting a home of their own from the ages of fourteen—a fact which accounts in no small degree for the spirit of "child fatherhood of the man" so

of "child fatherhood of the man" so prevalent in Austria.

In Germany the man must be 18 years or age; but the age of the bride-elect is left to popular discretion.

In France the man must be 18 and the woman 15, while in Belgium the

the woman ib, while in Belgium the same standard prevails.

In Spain the intending husband must have passed his fourteenth year, and the woman her twelfth. These figures, in connection with the admitted poverty of Spain, socially considered, are full of the deepest mean-

ing.

In Hungary, for Roman Catholics, the man must be 14 years old, and the woman 12: for Protestants the man must be 18, and the woman 15.

In Greece the man must have seen at least fourteen summers and the woman twelve

woman twelve.

In Portugal a boy of 14 is consider-In Portugal a boy of 14 is considered marriageable, and a woman of 12.

In Russia and Saxony they are a little more sensible, for in both countries a youth must refrain from matrimony till he can count eighteen years, and the woman till she can count sixteen.

the woman till she can count sixteen.
In Switzerland the men, from the age of 14, and the women from the age of 12, are allowed to marry.
In Turkey any youth and maiden who can walk properly, and can understand the necessary religious service, are allowed to be united for life.
To go further afield, mere children of 10, 9, and even 8 years of age are by Indian custom, often married. This applies to the girl only, although naapplies to the girl only, although na-tive boys of from 12 to 14 become huspands and the nominal heads of house

In China, too, the custom is nearly as senseless, boys and girls, who ought rather to be on the school bench, or playing battledore or shuttlecock, set up their family gods and start upon

riageable age" standard increases in cold or temperate latitudes, and that the lowest point is touched in tropic latitudes, lack of civilization also hav-ing much to do with it.

Kept In Hot Bath 9 Days.

There is a lad in the Seaman's hospital at Greenwich, England, who had been lying constantly for nine days in a warm bath, the water being carefully watched and kent at the same temperature in an endeavor to cure him of blood poisoning and other diseases from which he is suffering. His head is supported on water pillows and he is watched day and night lest in a delirium he should slip beneath the surface and drown. He eats and sleeps in the water and there is hope of saving his

The water, which constantly 104 degrees and a weak solution of an antiseptic is added to it. When the treatment was determined on he was almost at the point of death, but a great improvement has been reported The water absorbs the impurities discharged by the skin and supports the patients weight, two advantages which may make all the difference be veen life and death

This bath treatment was first recom mended by an Australian doctor about fifteen years ago, and in some cases, such as typhoid fever, it has been found most successful in reducing the temper-ature when cold packs, ice and other resources had failed.

Why the Bread Came Back.

A boy who had been working in a baker shop for some time was just about to finish his trade. One night when the boss was gone he broke the marble slab he molded his loaves on, so he went to the marble yard to secure another, but could not find one, says Lippincott's Magazine. On his way back he passed a graveyard, and as it was very dark he jumped over and pulled up a small headstone about the right size and took it back and finished his job. The next day after the bread had been delivered nearly all of it was sent back. The baker looked at it and broke several loaves open, but found nothing wrong. Then he happened to turn one of the loaves over and found on the underside of every loaf the insertintion. "Here lies the head of the loaves of the l he went to the marble yard to secure the inscription: "Here lies the body of Mrs. — Born A. D. 1682; died A. D. 1740."

The Champion Leaper the lantern fly, which makes great leaps without the aid of its wings. It was some time before he could find

Indian Widow Burning.

from Margpur village, in the Hurnal district, India. A woman who lost her husband two or three years ago recentnusband two or three years ago recent-ity made a funeral pyre, set fire to it and perished in the flames in the pres-ence of a large number of persons. All efforts to dissuade her proved unavailing. The police did not arrive in time

Sergeant Summoned Himself. A Bristol England police sergeant other day proved the serving of a nmons on himself for allowing a mney at Stoke Bishop Police Station to be on fire. He acted as witness and defendant, and explained that the fire was caused by a child throwing paper on the coals. He was away at the time, but his wife called him by telephone to detect the offence. He was fined 2s 6d.

Irish Pearls. One of the last things one might expect Ireland to produce are pearls. But the truth is Irish pearls have come greatly into vogue within a year or so in England, being of rare purity and coloring, so it is said. Queen Alexan-dra wears a pearl from the oyster beds at Connemara set as a brooch in green enamel, which was given her by Lady

A Record of Success

Pleasing Facts about a Leading Canadian Institution



takes pleasure in laying before the public prominent facts regarding its record for 1905 and present standing. The company has now in force assurance amounting to \$44,199,954 showing an increase of \$3,722,984. The following gives interesting information:—

Income.

The total income for the year was \$1,956,518.91; derived from Premiums \$1,547,506.45, Interest and Rents \$407,563.94, and profit from the sale of Real Estate \$1,448.52.

Paid to Policy Holders.

The payments to Policyholders consi-ted of Death Claims \$231,924.10; Matured Endowments \$159,450; Purchased Policies, \$64,168.85; Surplus \$87,928.85, and Annuties \$9,422.56, being a total of \$552 914.19. The Death Claims which fell in during the year; amounted to \$209,214, and though slightly in excess of those in the preceding year, were very light and much below the expectation.

Low Expense Rate.

The Expenses and Taxes were \$348,491.76, and Profit and Loss \$1.519.18 making a total of \$350,010.94; or 17.8 per cent. of the total Assets.

The Cash Assets at the close of the year were \$8,846,658,42, and c.nsisted of Mortgages \$4,265,533.86; Debentures and Bonds \$3,245.401.89; Leans tures and Bonds \$3,245.401.89; Leans on Policies \$988,670.39; Premium obligations \$28,810.60; Real Estate including the Head Office Building \$53,281.08; and Cash in Banks and at Head Office \$261,900.60. Adding to this the due and deferred premiums \$272,121.08, interest and rents due and accrued \$177,312.65, the total assetsamount to \$9,296,002.15. Funds all invested in non-speculative securiall invested in non-speculative securi-

Interest Paid Up Well.

The interest on our investments has been very well met, especially in the City of Winnipeg, where on Mortgages amounting to \$745.555 the interest in arrear at the close of the year was only \$227. In the Province of Manitoba and the West generally, there is a tendency to defer payment of instalments of principal on account of the desire to purchase more land. All payments both for Interest and Principal have, however, been very well met, and were quite equal in that respect to the previous year. In Ontario and elsewhere to Mortgage collections have been exceptionally good, and at the close of the year there was interest in arrear of only \$16,317, the largest part of which fell due in the closing days of the year and has since been paid. The active demand for money during the year kept our funds well employed at good rates of interest. The average rate realized on our funds was 51 per cent. Intending insurers are invited to write the HEAD OFFICE, WATERLOO, CANADA, for Booklet giving Annual Report, List of Investments, etc. A. Hoskin, K.C.

Robert Melvin, President. Geo. Wegenast, Manager.

A. Hoskin, K.C. Vice-Hon. Justice Britton. Presidents. W. H. Riddell Secretary.

Geo. H. Redpath, General Agent Oil Upon the Troubled Waters.

The Wonders of Transposition. The word "time" admits of a very peculiar arrangement of its letters.
The four letters of the word transposed and read backward and forward and up and down give four perfect English and Latin words. It is said to be the only word in our language that will admit of so many transpositions and arents. Note the oddity of the square below:

Curious Facts About the Eye, A very curious fact is the impossibilmoving your eye while examining the reflection of that organ in a A hunter of queer zoological specimens during a visit to the Malay peninmens during a visit to the Malay penin-sula discovered a curious insect called head fixed and try to move your eye while watching it you cannot do it— even the one-thousandth of an inch. Of course if you look at the reflection of he at last found a queer projection on the front of its head, like a nose, and this it bends back under the abdomen and then suddenly releases it, the effect being like that of a spring-board. Course it you look at the reflection of the nose or any other part of your face your eye must move to see it. But the strange thing is that the moment you endeavor to perceive the motion the eye is fixed. This is one of the reasons why a person's expression as seen by himself in a glass is quite different from what it is when seen by others.

An inquisitive person isn't always a questionable character.

Lady-All your marine pictures represent the sea as calm. Why don't you paint a storm once in awhile? Artist-We painters in oil can't paint a storm. I have often outlined a

storm on the canvas, but as soon as I begin to spread on the oil colors the waves subside and the sea becomes as calm as a duck pond .- Punch The popular view of the relation of the blood to human character and conduct is marked in many a familiar expression. We speak of there being "bad blood" between people at enmity, of "blue blood" as indicating ancestry, of "black blood" as describing a treacherous nature, and in many another phrase mark our belief that in the mental, moral and The one basis of a healthful, happy and useful life is pure blood. With the blood pure, disease has no permanent lodging place in the system. For this reason the use of Dr. Pierec's "You'll be busy now, old man," I said, "and I'm off."

off the waste and poisonous matter. increasing the action of the blood-making glands, and building up the naking glands, and building up the body by supplying the blood in quantity and quality such as is essential lishman is the unshackled freedom of the press. The Canadian editor is as

Where to Get Ii. "A simple look is all I crave," said the sentimental young man to the

ror," she replied tartly.

The hatred of the vicious will do you less harm than their conversation.— Bentley.

puts the whole system in the best possible condition to resist the enervating effects of "spring fever."

It is the only tonic needed to purify and enrich the bloodregulate bowels, liver and kidneys-sweeten the stomach-and strengthen digestion. Physicians everywhere recommend it.

A teaspoonful in a glass of water every morning. 25c and 6oc

IS MAD RUSH THE WISEST WAY OF SPENDING OUR LIVES?

Telling Comparison Instituted Between Methods Which Obtain In England With Those In Evidence In Canada -Canadians Without Privacy-The Quick Change Feeder-How John Bull Wisely Mixes Pleasure With

Writing in an English paper on the science of living in Canada as compared with England, J. D. F. says: If there is one thing a Canadian visiting England has vividly impressed up-

ing England has vividly impressed up-on him, it is what he styles the science of living in the old land. In Canada one encounters perhaps less formalism and red tape, there is a

glorious freshness and optimism about everything; you admire the breezy phrase and the wonderful "go-ahead-iveness," if I may be allowed the word. But when Johnnie Canuck gets home you will hear him end his glowing talk about Canada "knockle shout Canada 'knocking the spots off England' with the remark, "All the same, they have life down to a science in the old country, and when I've made my pile that's where I'm going to live." It isn't hard to see why this English "science of living" is so attractive to the Canadian. Homes as artistic and even more comfortable than those of England abound in every Canadian town, but the sheltered garden, no matter hew small to which the Englishman retires to rest his jaded nerves and escape from the eyes of a too pry-ing world, is almost as rare in Canada

as a Kohinoor diamond. Canada Frowns on Privacy. Canadian public opinion frowns down

"If you have a pretty bit of garden, why not let the public have the benefit of it?" is the remark you will hear on all sides. If you persist with your hedge or wall you will be taunted with exor wall you will be tainted with ex-clusiveness, and it will hurt you in your business. So far is this war against privacy carried that in the majority of gardens even an iron railing six inches high is not to be met with, and the finest velvet lawn lies defenceless in sheer

exposure to the street.

Then, take the telephone. As soon as you return to Canada you hear how far ahead it is of the mother land in the use of telephones. The telephone there is certainly everywhere. The man getting hardly £150 a year will have it in his house, but, with all its conveni-ence, it becomes a nuisance when the woman who lives in the shanty across the road insists upon using it, and you hate to be unneighborly enough to be

refusing it all the time.

If there is one thing which the Canadian enjoys in his English trip it is the leisurely way the Englishman eats his dinner. In Canada, driven by the electrically charged climate, the meals, and especially the midday one, are eat-en with wolfish haste. Indigestion, of

lunch hour. He is accounted a pros-perous man on the Stock Exchange, and quite comfortably situated finan-

cially.
"Come out and have lunch with me,"

he said. I agreed, and, taking the lift, we dropped four storeys, ran across the street, took another lift upstairs, and found ourselves finally in a lunch room full of well-dressed men and uniform-

The Quick Change Feeder.

My friend ordered soup, fish, lamb

Golden Medical Discovery rids the body of diseases which have their origin in impurity of the blood. It absolutely purifies the blood, carrying "Not at all," was the renly, "I always upon his desk, we talked on all the topics of the day for three-quarters of

> wide awake as the Yankee journalist and as a rule far better informed on all world matters. He is ably backed up by a large staff of well-educated, tireless and hawk-eyed reporters, who have the entrance into every home, no matter at what hour of the day or night. About the second day of my arrival I was stopping with a friend of mine whose father was quite ill with influenza. About 2 o'clock in the morning we were rudely awakened by a violent we were rudely awarened by a violent tugging at the door bell. Outside were two young reporters. They said that a local politician had died an hour be-fore, and learning that my friend's fa-ther had been at school with him, the editor had sent them up to interview him. My friend said that his father

nza, and at hits seek ke to disturb him.

The reporters, however, were not to por-ruk?"

Quickly came the retort: "Eat it, you the seek you didn't steak to the seek you didn't steak you didn't ste The reporters, however, were not to be shaken off, and were accordingly admitted. In a few minutes the old gentleman shuffled into the room in slippers and dressing gown, and, hav-ing ordered whiskey and cake for his persecutors, gave them the information that they wanted.

John Bull's Greater Wisdom V nere is the Canadian who isn't in love with the way the Englishman mixes pleasure with his daily business? He may laugh at John Bull's alleged slowness the first month he arrives, but then the question forces itself to his mind whether the mad rush he is accustomed to at home is really, after all, the wisest way of spending the only visit he will ever make to this glorious

The general absence of leisure in Ca-

THE SCIENCE OF LIVING BABY'S AWFUL SKIN HUMOUR

Doctors and Hospitals Called it Chronic Eczema and Said Sores Never Could Be Healed - Child Was Getting So Bad Mother Didn't Know What To Do.

CURED BY CUTICURA AT A SMALL EXPENSE

"Words cannot express my gratitude for what Cuticura Soap, Ointment, and Resolvent have done for my

years old had eczema as bad as any child could have it I had several doctors, but when they stopped treating him his head would

him his head would begin to get sore again, almost the next day. It got so bad I really didn't know what to do. At last we took him to the hospital, where the doctors said he had chronic eczema. They gave me a wash for it, but said it was foolish to think of it ever being cured.

"The child was failing so I thought I must do something, and reading about Cuticura, I went to the nearest drug store and purchased a set of Cuticura Remedies. I used half of them and found some relief and improvement, but thought the change for the better was only temporary, as it had been with all the other medicines ordered by the doctors. But by the time I had used one and a half boxes of Ointment, one small bottle of Resolvent, and one cake of Soap, the cure was complete and permahent, with not a sign of a sore from that day to this,—over two years. I shall never be without Cuticura Soap, I find it so good for the toilet and for the children.—Mrs. J. Schepperle, 218 Frost. St., Brooklyn, N. Y., Feb. 9, 1905."

Complete External and Internal Treatment for every Husupout, from Pimples to Scordula, from Infancy to Age,

Oroplete Sternal and Internal Treatment for every Rumour, from Pinples to Scrofula, from Infancy to Age consisting of Cutterus Sosp, Ontment, and Resolvent (also in form of Chocolate Coated Pilis, in vial of 20), may be had of all druggliss. A single set often cures Potter Drug & Chem. Corp., Sole Proys., Boston, Mass. ogs Mailed Free, "How to Cure Baby Humours."

nadian life as a consequence creates a craving hunger for some form of me-teor-like excitement, whatever the cost may be. The tolling washerwoman as an antidote to her hard life leaves all bills unpaid to buy a bicycle on the instalment plan, and the balliff, calling on some tenant badly in arrears, finds him away on a steamboat excursion at the seaside. I once saw a woman who lived in a shanty, axe in hand, the patent medicine men get rich upon it.

As an illustration, I happened to be the other day in a friend's office at the lunch hour. He is accounted a prostress had to be sacrificed in order to keep down the coal bill and make a presentable appearance in the public

thoroughfares, Canadians believe that there is a magnificent destiny before their country. There is plenty of justification for this view. For a short time some luxuries will be wanting, but there are so many grand compensations that these temporary drawbacks sink quite into the background.

A Man Who Drinks Hard

needs "Bu-Ju" if he wants to keep his health. Beer, whisky, wine-all alcoholic beverages irritate the kidneys. Pain in the back, headaches, brick dust deposits in the urine-prove that the kidneys are seriously in-

Bu-Ju

THE GENTLE KIDNEY PILL

strengthens and invigorates the kidneys, heals the inflammation, clears the urine, and takes away the pain.
"Bu-Ju" is not a cure for the drink habit, but "Bu-Ju" does protect the steady drinker against kidney disease.

All druggists have "Bu-Ju" or will get them for you.

THE CLAPLIN CHEMICAL CO. LIMITED

Advice From Her Lawyer. Timothy Coffin, who was pror at the Bristol county bar in the last century, once secured the acquittal an old Irishwoman accused of stealing a piece of pork. As she was was down with a bad attack of influence, and at his age of 75 he didn't like to disturb him. the courtroom she put her hand to her mouth and in an audible whisper saids "Mr. Carfin, wha'll I do with the

fool. The judge says you didn't steal

Minard's Liniment Co., Limited. Gentlemen, — Theodore Dorais, a customer of mine, was completely cured of theumatism after five years of suffering, by the judicious us MINARD'S LINIMENT. The above facts can be verified by writing to him, to the Parish Priest or any of his neighbors.

St. Isadore, Que., 12th May, '98.

GOING EAST GO
† 7a. m. daily ex. Sunday
*3.18 a. m. Express
*3.3a p. m.
*This train runs daily except Sun
from here and remains over night.

RAILWAYS

9-1.13 a. m. J. A. RICHARDSON,
Dist. Pass. Agent, Toronto and St. Thomas
J. C. FRITCHARD,
Station Agent. W. E. RISPIN, W. P. A. 115 King St., Chatham.

GRAND TRUNK

† 8.30 a. m. for Windsor, Detroit and interactinate stations, except Sunday.

† 12.52 p. m. for Windsor and Detroit.

† 4.48 p. m. for Windsor and Detroit.

† 9.49 p. m. for Windsor and Detroit.

19.19 p. m. for Windsor and west.
International Limited daily.

† Mixed 2.30 p. m.

EAST † 8.37 a. m. for London, Hamilton, Toronto † 2.00 p. m. for London, Toronto, Montreal, Buffalo and New York. 5.18 p. m. for London, Lamilton, Toronto Montreal and East. † 9.00 p. 2.1 for London and intermediate sta-†Daily except Sunday. *Daily.

PERE MARQUETTE

BUFFALO DIVISION Blenheim and West Blenheim and East Sarnia

7.35 a.m. 8.55 a.m. 8.55 a.m. Arrive in Chatham

All trains run by Eastern Standard time H. F. MOELLER, G. P. A., Detroit W. M. HOOD Frt. Agent, Chatham. E. . DOWNEY Ticket Agent. Chatham

CANADIAN PACIFIC Special Trains

for Settlers Giving comfortable accommodation [on; same-train as live stock and effects.

Leave TORONTO at 9 p. m. every TUESDAY during MARCH and APRIL for

MANITOBA, ALBERTA and SASKATCHEWAN

Colonist cars attached. No charge for berths. Settlers travelling without live stock or effects should leave Toronto on regular 1.45 pc. train daily. Tourist cars attached Tuesdays, Wednesdays, Fridays and Saturdays. Secure copies of "Western Canada" and "Settlers Guide" together with ull information at Chatham offices:
W. H. Harper, 125 Grand Opera House Block,
E. J. Downey, C.P.R. Station,
r write C. B. Foster, D.P.A., C.P.R., Toronto.

GRAND TRUNK RAILWAY SOUTHERN RESORTS.

Avoid the Disagreeable Winter Weather by Spending a Few Weeks in the Land of Summer's Sunshine, California, Florida, Mexico,

See G. T. R. Agents for full particulars and tickets.

Tickets and full information call. on W. E. RISPIN, City Agent, 1154 King Street; J. C. Pritchard, depot

Is the short and true route from Canada to Texas, Old Mexico, California and Cuba. Passengers leaving Chat-ham 6.45 a.m. Friday, arrives at Havana Cuba, Monday morning, v St. Louis and Mobile.

St. Louis and Mobile.

Special low one-way Colonist Rates on sale daily until April 7th, to Texas.
Old Mexico, Arizona, California, Oregan, Washington, British Columbia and other Pacific Coast points.

There is nothing more assuring to the traveller than his knowledge of the fact that he is travelling over the Great Wabash System. The Great Through Car Line.

For full particulars address any Wabash Agent, or J. A. Richardson, District Passenger Agent, North East Cor. King and Yonge Sts., Toronto, and St. Thomas, Ont. J. C. PRITCHARD, Depot Agent,

W. E. RISPIN, City Pass. Agent,

SETTLERS' LOW RATES WEST. SETTLERS LOW RATES WEST.

The Chicago and North Western Railway will sell low one way second class settlers tickets, daily from Feb. 15th to April 7th, 1906, to points in Colorado, Utah, Montana, Nevada, Idaho, Washington, California and British Columbia. Rate from Toronto to Vancouver, Victoria, New Westminster, B. C., Seattle, Wash, or Portland, Ore., \$42.25, to San Francisco or Los Angeles, Cal., \$44. Correspondingly low rates from all points in Canada. Choice of routes, Beet of service. For full partisulars and folders call on or write B. H. Bennett, General Agent, 2 East King street, Toronto, Ont.

NEW YORK EXCURSION.

Write Louis Drago, Canadian Passenger Agent, 69 1-2 Young street, Toronto, for particulars of excursions to New York March 20th and April 12th via West Shore and New York Central respectively.

Minard's Liniment, Cures Diph-And the Carte of