



NEW PHASE OF INDEMNITY.

Insurance in England Against Surgical Operations.

In England people of moderate means are beginning to insure themselves against surgical operations. The plan is that subscribers who pay an annual fee shall be entitled either to free admittance to a hospital or nursing at home and a free operation or to a fixed sum paid down to defray the cost of an operation if one becomes necessary.

In England, as here, the cost of surgical repairs to the human body has become oppressively great to persons who just manage to pay their way. People who are obviously poor get a great deal of excellent surgical and medical treatment in hospitals and elsewhere for nothing, but for the next class above them a serious illness, especially if it involves an operation, is almost ruinous. It would seem as if the time was near when societies for insurance against specialists might be profitably organized in the larger American cities.

The specialist has come to be a very important—in fact, an indispensable—institution, especially to families in which there are children. The office of the family doctor has now become simplified to the task of coming in and telling the patient which specialist to go to. It is not that specialists charge too much, for their honorable services are above price. It is that landlord, butcher, baker, grocer, milkman, coal man, dentist and trained nurse do not leave you money enough to pay them appropriately.

To subscribe a considerable sum annually and have all the repairs and desirable improvements made in one's family without further disbursement would be a comparatively simple way out of a troublesome predicament.

The Hill of Tara.

The hill of Tara—so rich in historic memories and myths—has been sold by auction in Dublin, according to the London Chronicle. From a very early period up to the sixth century Tara was the chief seat of the Irish kings. There they were crowned (a pillar of stone standing some six feet high is still pointed out as the coronation stone), there were their palace and royal banqueting hall. It had its university and was the center of Irish light and learning and a place of gathering for Druids and musicians. Cormac—greatest of Irish kings and hero of countless legends—maintained a splendid court there. Between the second and fifth centuries it was the scene of triennial assemblies, and in 980 it witnessed a crushing defeat of the Danes. Its last important gathering was in August, 1843, when a gigantic meeting under Daniel O'Connell was held for the repeal of the Union.

Devilish in Onondaga Lake.

Much interest has been awakened by the alleged discovery of small squids, miniature representatives of the terrible devilish of the ocean, in Onondaga lake, near Syracuse, N. Y. Professor John D. Wilson and others have pronounced the specimens to be genuine squids, and the discovery has brought out accounts of previous finds of the same kind in the lake. Professor John M. Clarke suggests that the animals may be descended from ancestors which entered the lake when it was in communication with the sea by way of the St. Lawrence valley and that their kind has been enabled to survive amid such strange surroundings on account of the salinity of the bottom waters of the lake, which are in contact with the rocks from which the Syracuse salt works derive their supply.

A Famous Lamp Extinguished.

The famous lamp of Towneley chapel, at Towneley hall, in England, has recently been extinguished. This was probably the last of the so called "ever burning" lamps of England. It is claimed that the Towneley lamp had been burning constantly since the days of King Alfred—for more than 1,000 years. At the beginning of the last century half a dozen were still alight, while at the dissolution of Henry VIII. many hundreds alight in the monasteries had been burning ever since the Norman conquest. Doubtless these perpetual lamps were a remnant of that form of pagan worship known as everlasting fire, which was kept alight by guardians who were punishable with death if they allowed the fire to go out.

Chess and Nerves.

Dr. Lasker, the chess champion, in a recent interview granted to a reporter of the Minneapolis Journal declared that chess playing not carried to excess improves a man's health. "Most of the prominent players," he added, "live to an advanced age. But nervous people shouldn't play chess at night. If they do, they can't sleep, nor in the morning or they can't work. They shouldn't play at all, in fact. Chess is beneficial to a normal man, just as athletics is good for him. The chess player lives longer than the athlete."

Louis Philippe's Throne.

An interesting relic has been found among a lot of old lumber at the Palais Bourbon. It is the throne which Louis Philippe was wont to occupy when he went there to open the sessions of parliament. It was thought that the throne had disappeared, like that of the Tuilleries, after the outbreak of the revolution in 1848, but it has turned up, certainly not the worse for wear, as it has never been used since that date and only requires a little dusting.

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.

CARTER'S LITTLE LIVER PILLS.

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

CONSTITUTION MUST BE SIGNED BY DR. J. C. WOOD.

100% Purely Vegetable. *Non-Habitual.*

CURE SICK HEADACHE.

The Migration of Salmon.

The Fishery Board of Scotland has experimented upon the migration of salmon to determine if the fish return year after year to the same river. A metal tag bearing a number is attached to specimens that are subsequently freed. The last report of the board recites that twenty-four salmon so marked were caught during the next season. Of these twenty-four, nineteen were taken in the same river in which they had been set free during the preceding season; four were caught in waters close to their birthplace, and only one in distant waters. This latter specimen was taken 500 miles away from the place where it was set free, in Norway. Salmon remember, then, and have an acute sense of direction; as well as references of a marked character.

As She Remembered Him.

Mr. Skimmerhorn (as the participants in the debate became personally)—I was a thundering fool when I asked you to marry me!

Mrs. Skimmerhorn—Well, you looked it, dear.—Exchange.

EAT PROFITABLY AND LIVE HAPPILY.

To eat profitably and live happily, it is necessary to have pure and nutritious foods that will not tax the powers of the digestive organs.

In Malt Breakfast Food, our people have, for the first time, a combination of Malt and Wheat scientifically combined and treated, so that it will not irritate the stomach or retard digestion. In Malt Breakfast Food, the Malt so peculiarly combined with the choicest Wheat, produces a flavor that is most delicious and appetizing for old and young. Malt Breakfast Food is the only true health food in the world, and has been endorsed by the highest authorities on food values. All Grocers in Canada recommend Malt Breakfast Food. If you would eat profitably and live happily, try the great health food for a month.

Character Building.

Character is the wool of honor from which a coat of mail can be woven that the swiftest arrow of shame or the keenest knife of disrepute cannot pierce. Every thought that enters our mind, every act we do and every word we utter adds a link to the golden chain of character. The strength of a steam engine can be estimated to within an ounce of its limit, but it is impossible to estimate the force of a noble character. The hardest hearts are softened and the most repulsive dispositions become fascinating. Our failures and our successes help to form a reputation that may be destroyed by an external force, but the destruction of a character can only be effected by some internal force.—Our Boys' Magazine.

Dr. Wood's



Norway Pine Syrup

Cures Coughs, Colds, Bronchitis, Hoarseness, Croup, Asthma, Pain or Tightness in the Chest, Etc.

It stops that tickling in the throat, is pleasant to take and soothing and healing to the lungs. Mr. E. Bishop Brand, the well-known Galt gardener, writes:—I had a very severe attack of sore throat and tightness in the chest. Some times when I wanted to cough and could not I would almost choke to death. My wife got me a bottle of DR. WOOD'S NORWAY PINE SYRUP, and to my surprise I found speedy relief. I would not be without it if it cost \$1.00 a bottle, and I can recommend it to everyone bothered with a cough or cold. Price 25 Cents.

Minard's Liniment is used by Physic house.

DAINTY EFFECTS.

Immense Amount of Work Required on Hats and Gowns.

Many of the new blouses show the most intricate hand work, and such garments are undoubtedly costly. On all sides dressmakers are complaining of the extra work demanded of them and of the illogical behavior of their clients who grumble at having to pay higher prices when at least two yards extra material are demanded than formerly, not to speak of at least one-third as much work again.

The same applies to millinery, for the most effective headgear is that which shows a great amount of expert hand labor. Truly this is a bad time for the amateur milliner. Every detail concerning hats must be perfect, and now that they are worn right off the face even the bandeau must be



FOR A BRIDE.

skillfully manipulated, to say nothing of the knots of ribbon resting on the hair.

Hats entirely composed of rich foliage are trimmed simply with a bow of pale colored ribbon. This idea is particularly effective when carried out in russet foliage, with a pale blue bow.

A little handkerchief sleeve of lace set on a crisscross band of velvet caught through tiny paste buckles is a fancy to be noted, and it forms a charming evening effect.

A fancy for floral decoration revives with the spring. Fuchsias, forget-me-nots, clematis and silver grapes are prominent among the decorations not only of headgear, but of evening coiffure.

The picture shows a bride's dress of white and silver.

JUDIC CHOLLET.

FOR WARMER DAYS.

Smart Teques of Tulle—Unlined Wraps of Moire.

Cape collars are charming and will take the place of stoles, which in many cases have been very unbecoming. They look most effective over blouses or on tailor made coats. In fact, they



WHITE SERGE AND BROWN VELVET GOWN, are adaptable to nearly every costume of the day and will be as much a feature of the early spring fashions as the wide, pointed belt.

A smart toque of folded plain gray net was seen recently at an afternoon tea. It was trimmed with a large gray ostrich feather paling to white and at the very farthest tip touched with black.

It was further adorned with a scarf of the new gray lace. Unlined coats of moire will be both picturesque and useful spring garments made with the three shoulder capes and a stole effect down the front. Homespun in pale shades is smart for spring walking suits. White serge and all white wool goods will have a greater vogue than ever this season.

The picture shows a gown of white serge piped with brown velvet.

JUDIC CHOLLET.

Jim Dumps at night would sometimes say, "Come, wife, let's go to see a play." Nor did he seek a restaurant! For rounding out their little jaunt. A better plan occurred to him, "Some 'Force' at home!" cried, "Sunny Jim."

"Force"

The Ready-to-Serve Cereal

"What say you to such a supper?"—Shakespeare.

Sweet, crisp flakes of wheat and malt.

Eat It Before Retiring.

"We have been eating your excellent food every night regularly before going to bed. We find it most sustaining and nourishing and the most satisfying cereal food we have yet tried." (.....) School, York, Eng."

Mad Ophelia.

Patience—Why, she gave the best representation of Ophelia I ever saw.

Patrice—Indeed!

"Yes. You know Ophelia is supposed to be mad?"

"Yes."

"Well, there was a party in one of the boxes, and they talked loud enough to be heard all over the theater, and she was the maddest Ophelia I ever saw in my life!"

A Guaranteed Cure FOR ALL FORMS OF Kidney Disease

We, the undersigned Druggists, are fully prepared to give the following guarantee with every 50 cent bottle of Dr. Pettigill's Kidney-Wort Tablets, the only remedy in the world that positively cures all troubles arising from weak or diseased kidneys:—

"Money cheerfully refunded if the sufferer is not relieved and improved after use of one bottle. Three to six bottles effect astonishing and permanent cures. If not relieved and cured, you waste no money."

O. H. Gunn & Co., Druggists, Chatham, Ont.

J. W. McLaren, Druggist, Chatham, Ont.

A. I. McCall & Co., Limited, Druggists, Chatham, Ont.

Powell & Davis, Druggists, Chatham, Ont.

Her Reason.

Dr. Porter had responded to a note left at his door by a farmer asking him to go as soon as possible to see his little boy, who had "a very bad cold."

The doctor took one look at the child and turned to the mother.

"Don't you know your boy is coming down with measles?" he asked severely.

"Yes, doctor, I knew he was," said the woman.

"Then what in the world did you mean by writing me he had 'a very bad cold'?" asked the doctor.

The woman hesitated for a moment; then, looking at her husband, she said, with sullen frankness, "Neither him nor me knew how to spell measles."

The people who run into debt generally crawl out.



Does it not seem more effective to breathe in a remedy, to cure disease of the breathing organs, than to take the remedy into the stomach?

Vapo-Cresolene

Established 1879.

Cures While You Sleep

It cures because the air rendered strongly antiseptic is carried over the diseased surface with every breath, giving prolonged and constant treatment. It is invaluable to mothers with small children.

Is a boon to asthmatics.

Whooping Cough, Bronchitis, Croup, Catarrh, Hay Fever, Grippe, and all the ailments of the respiratory system.

The Vapo-Cresolene is sold by all druggists and chemists. It is the most effective remedy for all the ailments of the respiratory system.

Vapo-Cresolene is sold by DRUGGISTS EVERYWHERE.

Vapo-Cresolene Co., 250 Fulton Street, New York; 1672 Notre Dame Street, Montreal.

Pure Seed for Sale

—AT THE—

Canada Flour Mills Co., Limited.

GOLDENVINE PEAS, JAPANESE BUCKWHEAT, MAMMOTH CLOVER.

RED CLOVER,

TIMOTHY.

The Canada Flour Mills Co., Limited CHATHAM, ONTARIO.

SINFUL HABITS IN YOUTH

MAKE NERVOUS, WEAK, DISEASED MEN.

THE RESULT of ignorance and folly in youth, overexertion of mind and body induced by lust and exposure are constantly wrecking the lives and future happiness of thousands of promising young men. Some safe and wiser at an early age, at the blossom of manhood, while others are forced to drag out a weary, fruitless and melancholy existence. Others reach matrimony but find no solace or comfort there. The victims are found in all stations of life—the farm, the office, the workshop, the pulpit, the trades and the professions. Nervous Debility and Seminal Weakness are guaranteed cured by our New Method Treatment or by the Pills. You run no risk 25 years in Detroit. Bank security.

CURED WHEN ALL ELSE FAILED. He cannot speak without written consent. "I am 33 years of age and married. When young I led a gay life. Early indiscretions and later excesses made trouble for me. I became weak and nervous. My kidneys became affected and I feared Bright's Disease. Married life was unsatisfactory and my home unhappy. I tried everything—all failed till I took treatment from Drs. Kennedy & Kergan. Their New Method built me up mentally, physically and sexually. I feel and act like a man in every respect. They treated me six years ago. They are honest, skilful and responsible financially, so why patronize Quacks and Fakirs when you can be cured by reliable doctors."—W. A. Betten.

DR. KENNEDY & KERGAN, 145 Shelby Street, Detroit, Mich.

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RAYMOND SEWING MACHINE

The strongest and best machine made. Easy to operate and perfect in results. A ten year guarantee given with each machine. It will pay you to see our stock of lawn mowers before purchasing. Prices and quality guaranteed.

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EVERYTHING IN HARDWARE.

Morton's Old Stand.

King St., Chatham.

WOMEN DREAD, MEN HATE.....

HOUSECLEANING

No cleaning day, dread or hate, in a house where A. H. Patterson's Brushes, Paints, Oils and Scrubbing, Mopping and Paint Brushes are used, and where the New Rogers Stain Floor Finish makes pine floors look like hard wood, whether painted or not, and makes old floors look like new. No oil, no wax or no shellac needed with it. It's a great surprise to every person who has used it. Do not pay the high prices you have been paying for paints which do not last but go to

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And get the guaranteed ready mixed paints and varnishes. He can save you money.

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