

MONEY TO LOAN

ON LAND MORTGAGES at lowest rate of interest. I also have a few farms for sale. I also sell buggies and carriages. Call and see me and get my prices, and you will save mency by doing so. Henry Dagneau, Chatham.

**** MONEY TO LENO!

ON LAND MORTGAGE
ON CHATTEL MORTGAGE
OR ON NOTE
off mortgages. To buy property
ten desired. Very lowest rate en desired.

J. W. WHITE,

Barristo Opp. Grand Opera House Chatham

******** Money to Loan ON MORTGAGES

Liberal Terms ud privileges to Borrowers. Apply to LENIS & RICHARDS *****

...... Money to Loan

Company and Private Funds; Farm and City Property for Sale. W. F. SMITH, Chatham, Ont.

Lime, Cement AND Cut Stone

We keep the best in steek at right

JOHN H. OLDERSHAW,

Themes Street, Opposite Police Station...

Suitable Holiday Presents

A nice line of Perfume in Boxes and Bulk Nasmith's High Grade Chocolates in

Perry's Sweets.

A beautiful line of Ebony Mirrors, Hair ushes, Cloth Brushes and other natura

large assortment of Shaving Muga hes and streps. gers in boxes of 10 and 25 from 50c.

Radley's Drug Store, before graduation from college."

OLIVER TYPEWRITERS

Exclusively in use in many of the largest Mercantile Houses in Canada. If you intend purchasing one of the best typewriting machines call and examine sample and get our prices.

THE "PLANET"

Agents.

******************* WE HAVE ON HAND A LARGE SUPPLY OF

LIME, CEMENT, SEWER PIPE CUT STONE.

the LOWEST POSSIBLE PRICES

J. & J. OLDERSHAW A Few Doors West of Post Office.

A Horse Aplece.

First Comedian-I know something awfully funny. Second Comedian— What is it? First Comedian—Why, I was held up by a highwayman las night. But the joke was on him. told him there was no use searching me as my wife had been through my pockets just five minutes before. Sec ond Comedian—But I don't see that the joke was on him. It was on you. First dian-No, you're wrong. It wasn' on either of us. It was on my wife. There wasn't any money in my pockets to begin with!

TENDENCY OF THE TIMES.

The tendency of medical science is toward preventive measures. The toward preventive measures. The best thought of the world is being given to the subject. It is easier and better to prevent than to cure. It has been fully demonstrated that meumonia, one of the most dangerous diseases that medical men have to contend with, can be prevented by the use of Chamberlain's Cough Remedy. Pneumonia always results from a cold or from an attack of influenza (grip), and it has been observed that this remedy counteracts any tendency of these diseases. (grip), and it has been observed that this remedy counteracts any tendency of these diseases toward pneumonia. This has been fully proven in many thousands of cases in which this rem-edy has been used during the great prevalence of colds and grip in recent years, and can be relied upon with im-client confidence. Presumonia of tenplicit confidence. Pneumonia often danger is apprehended until it is sud-denly discovered that there is fever and difficulty in breathing and pains in the chest, then it is announced that the patient has pneumonia. Be on the safe side and take Chamberlain's Cough Remedy as soon as the cold is contracted. It always cures. For sale by all druggists.

What Did He Want? A certain professor is a very absent minded man. He was busily engaged in solving some scientific problem. The servant hastily opened the door of his studio and announced a great family

event.
"A little stranger has arrived." "Eh?"
"It is a little boy."

"Little boy! Well, ask him what he wants."—London Standard.

YOU MAY HAVE KIDNEY TROU-

If your back aches and you suffer from dragging pains it is an evidence of diseased kidneys. Get Ferrozone at once and take it regularly. Ferrozone makes kidney sufferers feel better at once. "I was bothered a better at once. "I was bothered a great deal with my kidneys last year," writes S. G. Denton, of Everett, "but got quick relief from Ferrozone. My trouble manifested itself by pain in the back, dull, heavy feeling and constant headache. I quite recovered after using a few boxes of Ferrozone, which has given me more strength and better health than I ever had before. I can recommend Ferrozone as a positive cure." Price 50c. at all druggists.

Ris Fame.
"I understand he was an author even ther of a new college yell."

Conceit is a small capital with which

FOR STOMACH TROUBLES.

"I have taken a great many dif-ferent medicines for stomach trouble and constipation," says Mrs. S. Geig-er, of Dunkerton, Iowa, "but never-had as good results from any as from Chamberlain's Stomach and Liver Tablets." For sale by all druggists.

Many men have been full of good purposes, but failing to carry them out, their good intentions lie with them in the graveyard.

Coughs, celds, nearsness, and other three illiments 2.3 quickly relieved by Crosolen, ablets, ten cents per box. All druggists

The person who falls asleep in church is danger of falling into disments of forgetting his gravity and

Monkey Brand Soap makes copper like gold, tin like silver, crockery like marble, and windows like crystal.

Thanksgiving is nothing if not a glad and reverent lifting of the heart to God in henor and praise for His

Dyspepsia is difficult digestion, due to the absence of natural digestive fluids. Hood's Sarsaparilla restores the digestive powers.

Minard's Liniment Cures Dandruff.

SCHOOL OVERWORK.

idwin Smith on Longovity-Plain Liv-

Mr. Goldwin Smith, writing in The Ladies' Home Journal on "The Reason for My Eighty Years," ascribes his longevity and his ability at the age of eighty still to do work in part to his not having been overworked at school, and adds:

worked at school, and adds:
"I probably, however, owe something to plain living and bodily exercise, as well as to immunity from overwork. At the school at which I first was, though it deemed itself first-class, the diet was such as I suppose an American boy would scorn. Our breakfast was bread and butter and a cun of tea. Our dinner suppose an American boy would scorn. Our breakfast was bread and butter and a cup of tea. Our dinner was one helping of meat with vegetables, and one helping of pudding. Our supper was the same as our breakfast. The food was good of its kind. During the four years and more which I spent at that school I was never in bed for sickness, nor do I remember that any one of my schoolmates was. At college I did not overwork myself. I never worked at night. But I took regular exercise, almost always on horseback. When an examination approached I rather reduced than increased my amount of reading, thinking that freshness and nerve would be worth more to me in the trial than the little additional amount of knowledge. I may add that, though I have never lived hy rule, my general habits have been such as to preserve what my carly advantages had given me. I have always taken plenty of exercise; indulged a little, in my own country, in field sports: and traversed Switzerland and the Tyrol with my knapsack. It has been my habit to work early in the morning, not late at night."

"I see mention," continues Mr. Smith, "made of some parents who,

night."
I see mention," continues Mr.
Smith, "made of some parents who,
being warned that their children were
in danger of being made sick by
overwork at school, declined to inoverwork at school, declined to in-terfere, saying that sickness might be cured, but want of education could not. What is education? Is it not preparation for life? How can a child be well prepared for life when the physical energy necessary to sus-tain mental effort is impaired? Be-sides, however highly we may value education, character, after all, is the main source both of usefulness and happiness, and character can harilly happiness, and character can harily fail to share the weakness of an over-

wrought and enfeebled frame."
Mr. Smith then dilates on the mis-Mr. Smith then dilates on the mis-givings of our public school system.
"In the first place," he says, "it is mechanical. It must deal with all children alike, regardless of differen-ces of constitution, bodily or mental, and of special destination in life. There is a hackneyed story of a min-ster of education in France, that There is a hackneyed story of a minister of education in France, that happy land of administrative uniformity, pointing to a bell in his office and saying that when he rang that bell the same lesson commenced in all the public schools of France. The story may be assumed to be apocrypha, but its moral deserves consider-

"In the second place, the system is unparental. Dr. Rice, in his work on 'Public School System of United States, dwells repeatedly and emphatically on this fact. He says that in some cases the indifference of parents is such that they will not take ents is such that they will not take the trouble to ascertain whether the school-rooms to which they send their children are in a proper sanitary condition. Ordinary par-ents, thinking that the State has taken the training of the child out of their hands, are apt to discharge themselves of the responsibility for the formation of the character, and aven to take part against a teacheven to take part against a teacher who attempts the application of discipline. An American, and one of the upper class, has been heard to say that his children were guests in

say that his children were gueste in his home.

'In the third place, the public school is necessarily devoid not only of religion, some form of which is still for the mass of children the ordinary charmel of moral principles. still for the mass of children the or-dinary channel of moral principles, but it is also without moral train-ing of any kind beyond obedience to the order and regulation of the schools. This defect becomes more serious when so many of the teach-ers are women, by whom boys after a certain age can hardly be well con-trolled. The consequence seems to a certain age can hardly be well collectivolled. The consequence seems to appear in the manner of boys. We are continually reading of cases of juvenile crime, sometimes of a first-class kind; and dime novels, though they may be responsible, for a part of this, can hardly be responsible for the whole. The original public school in Scotland or New England was not unparental; it certainly was not unreligious; and we may be pretty sure that its discipline was strong.

"Desire of rising in life," he says in conclusion, "which, if it is not the actual teaching, forms the pervading stimulus of the system, is in itself desirable and laudable. It has vastly contributed to the wealth, progress and greatness of the industrial and commercial republic. But we

gress and greatness of the industrial and commercial republic. But we cannot all climb over each other's heads. The lot of the mass of us must be cast in the station in which we were born, and to imbue children in general with the opposite notion would be to sow the seeds of general discontent.

discontent.

"There is a rather critical question, which I should like to see treated, with regard to the relation of the public school system to manual labor of the unskilled kind and the demestic service. Is a pupil of ual labor of the unskilled kind and to domestic service. Is a pupil of the public school often found engaged in either? Is it not generally necessary to look to importation from abroad for both? I do not venture to say anything positive on this subject, having no statistical information before me.

"There is in Canada—I do not know whether there is in the United States—a growing tendency on the part of those who can afford it to resume parental privilege and duty by resorting to voluntary schools."

Lake Eric is the most dangerous of all the great lakes both for varat property and human life.

SCOTLAND YARD'S HARVEST. Pelice Care for a Remarkable Num Articles That Are Left Behind

by Careless Owners. If anyone wishes to realize what incredibly careless and oblivious crea-tures we human beings are, he should

incredibly careless and oblivious creatures we human beings are, he should pay a visit to one of the many kg. property offices—at New Scotland Yard, Euston, King's Cross, and the other great railway stations—with which London is punctuated, and watch the ceaseless stream pour is of articles found derelict in cabs, omnibuses, and railway carriages.

And even more remarkable than the number of these articles is their odd variety. To forget a bag, an umbrella, or a pair of gloves on leaving a hansom is an act of oversight of which even the most careful man may be guilty once in a way; but it is difficult to see under what conditions a frombone or a set of false teeth could be overlooked, to say nothing of a pair of crutches, a saucepan, and an artificial leg.

But articles much stranger even then those have found their way to the lost property offices of London notably, at Euston, a small silver-

than those have found their way to the lost property offices of London-notably, at Euston, a small silver-mounted coffin of ebony, surmounted by a grinning skull resting on cross-bones; at Broad street a so-called fos-silized giant, more than twelve feeligh and with a chest five and a half feet in girth; a fine and stalwart baboon not much under four feet in height at Waterloo; and at Cannon street a wailing infant who at this present moment is serving in the King's navy.

As is perhaps pretty generally

As is perhaps pretty generally known, any cabman or conductor who finds abandoned property is his cab or omnibus is bound, under a penalty of £10, to take such from perty within twenty-four hours to the mearest police station; and apart from his natural honesty he has strong in-ducement to obey this demand of the law, for it ensures him a substantia reward for his trouble. It is by no means an unknown thing for a cab-man to purchase a hansom and a couble of horses with the reward said

couble of horses with the reward said to him for restoring to its owner a fat pocketbook, a bag of gold, or a casket of jewels.

How people contrive to forget articles of such value passes understanding; but once a bag containing money and securities to the value of £3,500 was brought to the office by a cabman, who had the gratification of ecceiving 100 golden sovereigns as receiving 100 golden sovereigns as the reward of his honesty; and in the other case jewellery forth £3,000 was found lying ownerless on a seat or the outside of an omnibus.

Roward is Regulated. These exceptional rewards are Mft to the discretion of the Commissioners of Police; but on all lost property up to the value of £16 the discreter is entitled to a reward of 2s. 6d, in the pound for all articles except money and jewellry, and for these he receives 3s. in the pound, with a minimum reward, however

cept money and jewellry, and for these he receives 3s. in the pound, with a minimum reward, however small the worth of the article recovered, of 1s. When the article is taken by a cabman or conductor to the police station a receipt for it is handed to him, the article is carefully tied up with red tape, and a label is attached to it and sealed.

Thus every day from all parts of the metropolis the streams of lost property flow to the central office on the Embankment, where the articles are received, classified, and stored by a competent staff consisting of teamen—four constables, a couple of sergeants, three inspectors, and a superintendent—and here they acupe of sergeants, three inspectors, and a superintendent—and here they acupe of sergeants, three inspectors, and a superintendent—and here they acupe of sergeants, three inspectors, and a superintendent—and here they acupe the claims of their owners.

It is considered a poor year which does not yield 30,000 of these lost articles, or an average of nearly 600 a week, of which quite a quarter come in on Mondays. It is interesting to note that of every 1,000 of these articles, roughly 450 are sticks and umbrellas, eighty-seven are purses, seventy-five bags of one kind or another, twenty-three are field or opera glasses, and five are watches; and of every 1,000 on an average 530 are restored to their owners.

Origin of Common Phrases

Expressions that we use, nowadays, metaphorically, were used in their real sense in bygone days. Fer instance, we speak about "beating a retreat." forgetting perhaps that the phrase comes from the fact that in war time, when a retreat was ordered, the drums were beaten in a particular manner, just as to-day it is sounded on the bugle. Then, again, one speaks of going off "bag and baggage." How many know what the "baggage" was? The general idea is that it was part of the soldier's kit. In point of fact, the "bag" was eriginally the soldier's haversack; the "baggage" was his wife. The familiar phrase, "To give the cold shoulder," originated in France, where it was the custom to serve with cold shoulder of mutton instead of hot meat a guest who had outstayed his welcomes." "A feather in his aren" was the custom to serve with cold shoulder of mutton instead of hot meat a guest who had outstayed his welcome. "A feather in his cap" comes from Hungary, it being formarly the custom for the Hungarians to put a feather in their caps for every Turk they killed. The word "Deadhead," is, according to some authorities, one of great antiquity. It is said that a "deadhead" was in Pompedi an individual who gained admission to an entertainment free of charge by means of a pass in the form of a small ivory death's head.

One of the most notable of old London signs, "The Dog's Head In the Iron Pot," had its beginning in the early years of the reign of that same bluff King Hal, says St. Nicholas. It stands out, a lonely figure on Blackfriars road at the corner of Charlotte street, the sign of a wholesals iron-monger's establishment. The dog is in the act of eating out of a three legged iron pot which it has everturned. There were also "The Black Dog" and "The Dog and Duck!" "The White Greyhouns" was the sign of John Harrison in St. Paul's churchyard, a bookelle who published some of Shakespeare's warly works.

ONE OF THE VILEST DISEASES

Is catarrh, which first attacks the nose and throat and finally spreads all through the system. The one sure cure is fragrant, healing Catarrhozone, which is sent by the air you breathe direct to the root of the trouble. Mr. T. Y. MacVicar, of Yarmouth, suffered for years from catarrh, and says, "In my long experience with this loathsome disease I never used any remedy that relieved never used any remedy that relieved and cured so promptly as Catarrho-zone. When my nostrils were so stuffed up that I couldn't breathe I found a few inhalations of Catarrhozone was sufficient to clear away the mucous. I am perfectly cured by Catarrhozone and free from the dis-case entirely." Use only Catarrho-zone. Complete outfit \$1.00; trial

Saved His Friend. This little story is told of two Scotch laddies who, while fishing in strictly preserved water, for which only one was provided with a permit, were sud-denly confronted by the bailiff. One of them quickly collected his tackle and ran his might across the field, the bailiff in quick pursuit. After covering a large tract of country the angler sat down completely exhausted and awaitdown completely ethicated pursuer.

"Do you know that you should not fish in that water without permission?" asked the frate man.

"Yes," said the lad, "but I have per-

mission. I've got an order."
"What made you run then, you young

"Oh, just to let the other lad awayhe hadn't got one."

WHY DO WOMEN SUFFER

Such pain and endure the torture of nervous headache when a quarter buys a bottle of Nerviline, which never fails to relieve. Just a few drops of Nerviline in sweetened water cures nervous or sick headache, re lieves heart palpitation and makes you feel better immediately. Ner-viline can't be beaten for quickly curing stomach and bowel troubles an should be kept in every home. It' good to rub on for external pain and excellent for inward use. Sold in large 25c. bottles.

Earning and Getting. "It was only five years ago that I started in with our firm at \$5 a week," said Bragg, "and now I earn \$50 a week," week without any trouble."

"That's so. It's easy to earn that," remarked Newitt, "but how much do

TO QUICKLY CURE BILIOUSNESS

Use Dr. Hamilton's Pills of Mandrake and Butternut. They cleanse the stomach and bowels, assist the liver in removing bile, and cure thoroughly. Use on Pills. Price 25c. Use only Dr. Hamilton's

The wise way to benefit humanity is to attend to your own affairs and thus give other people an opportunity to look after theirs.

In late years men nave made fortunes out of the tailings of gold mines. The mills in which the ore formerly was crushed and the crude processes then in use allowed a large percentage of the precious metal to escape, and that loss amounted in some eases to a fortune. The stomach is just like a stamp mill in this respect, that when it is not in perfect order it allows the escape and waste of much of the precious nutriment contained in the food. That loss when continuous means the loss of man's greatest fortune — health. Science offers a remedy for this condition in Dr. Pierce's Golden Medical Discovery. It corrects the weakness of the stomach, prevents waste and loss of nourishment, and puts the stomach, and organs of digestion and nutrition into a condition of health, which enables them to save and assimilate all the nutriment contained in the food which is eaten. In all cases of constipation the use of Dr. Pierce's Pleasant Pellets will speed. In late years men nave made Pierce's Pleasant Pellets will speed-ily and permanently cure disease.

A great deal may be done by severity, more by love, but most by clear discernment and impartial justice, justice, which pays no respect to per

Dear Sirs, — I was for seven years a sufferer from Bronchial trouble, and would be so hoarse at times that I could scarcely speak above a whisper. I got no relief from anything till I tried your MINARD'S HONEY BALSAM. Two bottles gave relief and six bottles made a complete cure. I would heartily recommend it to anyone suffering from throat or to anyone suffering from throat or lung trouble.

J. F. VANBUSKIRK.

Fredericton.

The more a man has to say about himself, the less he likes to hear others talk of themselves.

Give your wife a chance and she ll bake bread like that mother used to make.

For rolls and biscuits that require to be baked quickly there's nothing like

THE CHATHAM GAS CO Limited.

ANADI N PALIFIC FAILWAY OING BAST GOING WES *2.36 a. m. L . Express ... *1.11 a.m. *3.32 p. m. ... Express 1.05d m. ... *Daily. 7.00 a.m.; arrives in Chatham from Toronto, 9.35 p.m.

THE WARASH BAILBOAD CO.

EAST BOUND GOING WESTNo. 2—12.23 p. 16 4—11.06 p. m.,

GOING WEST AND 2-12.23 p. m. No. 1-6.45 a. m. No. 2-12.23 p. m. 13-1.07 p. m. 4-11.06 p. m. 13-1.25 p. m. 6-1.32 a. 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. Thomas J. C. PRITCHARD, Station Assat

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For Exp. Exp. Mix. Exp. Exp.
Ridgetown... 10,30 a 7,05 p.m 6
Rodney... 10,30 a

11, loa 5 40 P

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2 8.15 a.m. for Windsor, Letroit and in-* 12.42 p.m. for Windsor and Detroit 2.30 p.m. for Windsor and intermed

 4.23 p.m. for Windsor and Detroit.
 9.10 p.m. for Detroit, Chicago and west † 8.32 a.m. for London, Hamilton, Teron

2. 1.45 p.m. for Glencoe and St. Thomas
2.27 p.m. for London, Toronto, Montreal, Buffalo and New York.
5.08 p.m. for London, Hamilton, Te.
ronto, Montreal and East.
18.50 p.m. for London and intermediat

‡ Daily except Sunday ; *Daily.

GRAND TRUNK RATIVAN

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Louisiana History told in flowers, Horticultural Building, cost \$228,-

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Ope way and round trip tourist tickets are on sale daily.
Choice of routes and stop over
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Grand Trunk trains make direct
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for famous winter resorts.
For tickets and all information apely to

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FULLY HOUSPED TOURIST CARS. LEAFE TO KONTO St. 145 pm. on TUESDAYS and SATURDAYS and NORTH BAY AT 10.30 pm. THURSDAYS AND THE DAY THE TOUR CANDEL TO THE TOUR THE TOUR CANDEL. Beth in Tourist Car, costs in addition to pas-sage ticket from Toronto to Winnipes, \$4.00. Moose Jaw, \$5.00. Calgary,\$5. Revelstoke, \$7.25; Vancouver \$5.50 For Maps, Time Tables and all information apply to any agent of the Company or W. H. HARPER, City Passenger Agent.

Is the great winter tourist route to south and west, including Texas, Old Mexico and California, the lands of sunshine and flowers. Through Mexico and California, the lands of sunshine and flowers. Through standard and tourist electing cars are now run via this great southern route. The new and elegant trains on the Wahash are hauled by the most powerful engines ever built. Every comfort is provided equal to the best hotels or the most luxurious homes. Nothing is wanted to complete one's happiness. The days and nights passonly too quickly while travelling on the great Wahush line. For information as to rates, routes, etc., address any ticket agent or J. A. Richardson, Dist. Pass. Agent, N. E. Corner King and Yong Sts., Toroato.

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