

Standard Bank of Canada

Head Office, Toronto. G. P. REID, Manager. Capital Authorized \$2,000,000 Paid Up 1,000,000 Reserve Fund 600,000

Agencies in all principal points in Ontario, Quebec, Manitoba, United States and England.

Durham Agency.

A general banking business transacted. Drafts issued and collections made on all points. Deposits received and interest allowed at current rates.

SAVINGS BANK.

Interest allowed on Savings Bank deposits of \$1 and upwards. Prompt attention and every facility afforded customers living at a distance. J. KELLY, Agent.

Medical Directory.

DR. JAMESON, Durham.

Office and Residence a short distance east of McAllister's Hotel, Lambton Street, Lower Town. Office hours from 12 to 2 o'clock.

DR. BROWN.

Diseases of EYE, EAR, NOSE AND THROAT. NEUSTADT, ONT.

DR. A. L. BROWN.

Licentiate of the Royal College of Physicians, Edinburgh, Scotland. Office and Residence, opposite Temperance Hall, Holstein.

DENTIST.

DR. T. G. HOLT, L. D. S.

Office:—First door east of the Durham Pharmacy, Calder's Block. Residence:—First door west of the Post Office, Durham.

Will be at the Commercial Hotel, Priceville, first Wednesday in each month.

Legal Directory.

J. P. TELFORD.

BARRISTER, Solicitor, etc. Office over C. L. Grant's store, Lower Town. Any amount of money to loan at 3 per cent. on farm property.

G. LEFROY McCAUL.

BARRISTER, SOLICITOR etc. Office Upper Town, Durham. Collection and Agency promptly attended to. Searches made at the Registry Office.

Lucas, Wright & Batson,

BARRISTERS, SOLICITORS, NOTARIES, CONVEYANCERS, ETC.

Money to loan at lowest rates. Easy terms. I. B. LUCAS, MARKDALE. W. H. WRIGHT, OWEN SOUND. C. A. BATSON, DURHAM.

RESIDENCE—Middagh House. Office hours—9 a.m. to 5 p.m. Will be at the Commercial Hotel, Priceville, first and third Wednesdays in each month.

Miscellaneous.

JAMES BROWN, Issuer of Marriage Licenses, Durham, Ont.

HUGH MacKAY, Durham, Land Valuator and Licensed Auctioneer for the County of Grey. Sales promptly attended to and notes cashed.

JAMES CARSON, Durham, Licensed Auctioneer for the County of Grey Land Valuator, Bailiff of the 2nd Division Court Sales and all other matters promptly attended to—highest references furnished if required.

JOHN QUEEN, ORCHARDVILLE, has resumed his old business, and is prepared to loan any amount of money on real estate. Old mortgages paid off on the most liberal terms. Fire and Life Insurance effected in the best Stock Companies at lowest rates. Correspondence to Orchardville P. O., or a call solicited.

D. JACKSON Clerk Division Court. Notary Public. Land Valuator Insurance Agent Commissioner, etc. Money to lend. Money invested for parties Farms bought and sold. CONVEYANCER ETC. A general financial business transacted. Office next door to Standard Bank, Durham.

An ingenious curtain pole has been devised. It is hollow, with a slot running lengthwise on the under side. From this slot depend the rings, mounted on balls, which roll inside the pole when it is desired to open or close the curtains.

AGRICULTURAL.

COVERING HAY STACKS.

Every winter there is a large loss in wasted hay from the tops and sides of stacks which have been left poorly protected against the rains and snow. We have known almost one-fourth of clover stacks to be unfit for feeding when by proper protection there would have been no loss at all. It seems very unsatisfactory to lose such an amount of hay after all the work of securing it has been expended and the cost of raising it has gone into the crop. It means not merely a loss of the crop itself, but a loss of time and money as well. In what way can we provide against this loss when compelled to stack the hay instead of putting it into the barn or shed? What is the best protection may depend upon the kind of hay and the means at hand or available for protection. In an ordinary year Timothy hay may be stacked and left standing during the winter with little damage. Of course this will depend upon the manner of stacking. We say it is impossible to stack Timothy hay without serious loss, although it is often stacked and topped in such a manner as to require some protection other than the hay itself. When swamp or long grass of any kind is available we would use it for topping Timothy, raking and putting it on the stack while still green. If properly laid well down the sides of the stack and then secured by hanging light weights to wires over the top of the stack this affords an adequate covering to keep out all moisture. When the long grass is not to be obtained we have found nothing better and cheaper than the hay itself properly stacked. With clover hay or hay with any proportion of clover in it, some artificial covering is absolutely necessary to insure against serious loss. We have in the past stacked much hay and in all cases sustained a serious loss on clover or mixed hay when we were not careful. Whatever the covering is to be there is one rule that must be observed and that is to cover the entire stack. Not the top only, but the sides as well must be protected. How often we see stacks partially protected by a roofing which comes partly over the sloping sides. Reason should not need the indorsement of experience to show the folly of such a method. Such protection is worse than none at all. While the center of the stack is protected the constant action of the accumulated water at the bottom of the covering soon starts water courses downward through the hay and the entire sides of the stack are damaged. The covering should extend beyond the outer sides of the stack in all cases. Where long grass can be secured it makes a very satisfactory covering when laid in sufficient thickness over the top and allowed to lap over the sides. It is surprising what a water-tight roof can be made with such grass when properly laid. When we could not use grass we have found a roof of boards to be the next best covering. The easiest method of covering is to use rafters of 2x4 lumber cut long enough to project over the sides of the stack. Bolt them together at one end and hang them over the stack. Then beginning at the bottom, nail on the boards lengthwise, letting each board above project an inch over the board below it. This may be taken off when the hay is used, folded like a book and laid away for another season. If we were stacking out of doors now we should endeavor to get some light metal for making a permanent covering that could be painted, and which would be light for taking off and putting on as desired. In one season we have lost enough hay to purchase such a covering. And here let us urge the wisdom of providing some kind of protection. It seems worse than folly to leave the stacks exposed when we know loss is certain to follow. If a shed or barn cannot be built do the next best thing and provide some kind of roofing to prevent this yearly loss.

PEAR BLIGHT. The following is a treatment for pear blight: First, aim to put the tree in a condition to render it the least liable to attack. This means to so manure and cultivate that the tree will not grow rapidly. Thus the more a tree is fed the worse it will fare when attacked by the blight. Trees that are highly fertilized with nitrogenous manures are especially liable to blight. In short, overstimulation with manures is to be avoided. Good tillage in the same way, while it makes a tree bear, also tends to increase the susceptibility to blight. Anything that retards the growth is beneficial so far as the disease is concerned. The orchardist must stimulate by manures and cultivate sufficiently to give a good crop and shun that which will do more. Soil and situation will determine largely whether sod or cultivated may be best to resist the blight. The second method is the extermination of the blight germs, which seems to be the only direct remedy. This is done by cutting out and burning all blighted portions of the trees. Every tree of the pome family, including the apple, pear, quince, crab, mountain ash, service berry, and hawthorn, should be treated in the same manner. Particular attention should be paid to the active blight of late autumn, cutting it out and burning the branches before spring arrives. It is important to cut out the blight whenever seen, but all should be removed before the next growing season begins. To put the treatment in small compass, all blight should be removed as soon as seen while the trees are growing. A thorough inspection needs to be made in the late fall for any branches showing blight. After those are cut out a sharp outlook should be kept for the disease in the orchard the next spring. In connection with pruning and burning, the trees should not be stimulated beyond what is required for a fair growth of wood and the production of a profitable crop.

PROTECTION OF THE PEACH.

In this latitude, winter killing of the fruit buds of the peach is usually due to the unfavorable effects of freezing, after they have been stimulated into growth by warm weather during winter or early spring. It is seldom that the temperature drops sufficiently low to injure dormant peach buds. Peach fruit buds may safely endure a temperature of 10 or 320 degrees below zero, provided they mature well in autumn, are entirely dormant, and the cold weather comes on gradually. Zero weather may kill fruit buds that have swollen during previous warm days, or that were not properly ripened in autumn. The early swelling and growth of the buds is due to the warmth they receive from the sun on bright days is practically independent of root action, and may take place on warm, sunny days in winter, while the roots are frozen and dormant. "Layering" or bending down the trees in autumn and covering them with earth, has proven beneficial. Shading the trees with board sheds, enabled peach buds to survive the winter uninjured, when 80 per cent of unprotected buds were killed. Trees protected in this way, blossomed later, remained in bloom longer, set more fruit in proportion to the number of apparently perfect flowers and held their fruit better than any other trees on the station grounds. This is the most effective means of winter protection tried at the station, but it is probably too expensive for commercial orchards.

CHEAP MEAT IN AUSTRALIA.

Meat in Australia is an inexpensive food. Mutton frequently can be purchased there at one penny a pound. Fish is still cheaper.

THE PROPOSAL OF MARRIAGE.

Every man is painfully aware that a proposal is a ludicrous business. Probably none of the sex was ever known to enjoy it, or to look upon putting his fate to the test as anything but a ghastly affair, however delightful the ultimate consequences of that testing may be. He writhes at the thought of a rejection. Even if he is accepted; it does not seem to him to make the proposing itself any more agreeable. An act of the legislature that would abolish proposals and put some pleasanter form of courtship in their stead would have a chance of being passed by both houses without a voice raised against the bill.

But men, while quite aware of the light in which a proposal appeals to themselves, have a haunting idea that it has a different aspect indeed to a woman. They believe that what is so unpleasant to themselves is a real source of joy to the other side. It is a deeply-rooted conviction in their minds that no woman lives who does not take as keen a rapture in being proposed to as he himself feels in bringing down game he has been hunting.

True, there are some of the sex who may take a delight in seeing a man at their feet. These are either women who have had a disappointment in their own lives, and revenge themselves upon mankind in general by enjoying their pain, or else they are so devoured by their power of commanding admiration as a joy to them, and they care little, as long as their ruling passion is gratified, how other people suffer. The woman who enjoys receiving a proposal she does not mean to accept is always a low type of her sex. She is selfish and vain, and shallow, and devoid of tenderness and sympathy. No true woman and no really good woman ever feels anything but pain at inflicting pain. When she has to refuse a man the love he asks for, no matter whether he is worthy of it or not, the task is distasteful to her, even hateful.

That is why so many women unmeritedly gain the claim, in men's eyes, to be regarded as fairs, since they avoid a proposal by every means in their power, and try not to let matters come to a point. The unsophisticated male, seeing these coy retreats, supposes they are only meant to lure him on, and his ardor becomes the greater. Then, when he is refused, he accuses her of having encouraged him, and he retires in the sulks, feeling himself deeply injured.

How unpleasant it is to have to say "No," to a man who is urging you to take him, no man can ever realize. He is quite well aware, keenly aware, that it is horrible to be said "No," to; he doesn't for a moment suppose it is equally horrid to have to do the saying. He thinks a girl refuses him as she would refuse an invitation to walk or a suggestion that she should take a chair.

A man, it may broadly be laid down, finds a proposal unpleasant whatever its issue is going to be. A woman naturally does not find the matter so disagreeable when she loves the proposer. She has this tremendous advantage over her wooer, that she knows what answer his proposal is going to have, and he doesn't. To a woman who loves a man it is a delightful thing to be told that she has not given

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THE DURHAM CHRONICLE

EVERY THURSDAY MORNING AT THE CHRONICLE PRINTING HOUSE, SARAFAXA STREET DURHAM, ONT.

SUBSCRIPTION The CHRONICLE will be sent to any address, free of postage, for \$1.00 per year, payable in advance—\$1.50 may be charged if not so paid. The date to which every subscription is paid is denoted by the number on the address label. No paper discontinued until all arrears are paid, except at the option of the proprietor.

ADVERTISING For transient advertisements 8 cents per line for the first insertion; 3 cents per line each subsequent insertion—minimum measure. Professional cards, not exceeding one inch, \$4.00 per annum. Advertisements without specific directions will be published till forbid and charged accordingly. Transient notices—"Lost," "Found," "For Sale," etc.—50 cents for first insertion, 25 cents for each subsequent insertion. All advertisements ordered by strangers must be paid for in advance. Contract rates for yearly advertisements furnished on application to the office. All advertisements, to ensure insertion in current week, should be brought in not later than Tuesday morning.

THE JOB : : Is completely stocked with DEPARTMENT all NEW TYPE, thus affording facilities for turning out First-class work.

W. IRWIN, EDITOR AND PROPRIETOR.

The Chronicle Contains . .

Each week an epitome of the world's news, articles on the household and farm, and serials by the most popular authors.

Its Local News is Complete and market reports accurate.

her love in vain—that is, when it is all over. But even if she cares for him, and means to accept him, it is an open question whether the proposal itself is all clear pleasure.

GIVING HIM TIME. Judge—Fifty dollars and costs. Prisoner—But it is impossible for me to raise that amount at once, your honor. Judge—Then take your time—six months.

THE MATRIMONIAL LOTTERY. Jinks—Winks married a woman of intellect, didn't he? Blinks—I don't know. Why? Jinks—I notice he never has any buttons on his clothes.

A church in Hoylake, England, has over its arched doorway, cut in stone, these words: "This is the gate of heaven." A written notice underneath, placed there recently contains this advice: "Go around the other way."

Rice wine has been in use in Japan for over two thousand years. Next to grape wine, it is the oldest alcoholic beverage known.

Cash System

Adopted by

N., G. & J. McKechnie.

We beg to inform our customers and the public generally that we have adopted the Cash System, which means Cash or its Equivalent, and that our motto will be "Large Sales and Small Profits."

We take this opportunity of thanking our customers for past patronage, and we are convinced that the new system will merit a continuance of the same.

N. G. & J. McKECHNIE