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Manager.

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Paid Up . . . 1,000,000  
Reserve Fund . . . 600,000

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

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

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

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

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

Legal Directory.

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BARRISTER, Solicitor, etc. Office over Gordon's new Jewellery Store, Lower Town.  
Any amount of money to loan at 5 per cent. in firm property.

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The "Chronicle" is the only 12-page Local Newspaper in Western Ontario.

DR. WOOD'S  
**NORWAY PINE SYRUP.**  
CURES COUGHS AND COLDS.



Mrs. Alonzo H. Thacher, Freeport, N.S., says: "I had a severe attack of Grippe and a bad cough, with great difficulty in breathing. After taking two bottles of Dr. Wood's Norway Pine Syrup I was completely cured."

**LAXA LIVER PILLS.**



Work while you sleep without a grip or gripe, curing Sick Headache, Dyspepsia and Constipation, and make you feel better in the morning.

NO WHITE FLOWERS.

An absolutely white color does not seem to exist in any flower. The fact may be shown by placing some flowers supposed to be of the purest white, like the lily, the white campanula, or the wood anemone, on a leaf of clear white paper. It will be found that the white is really washed with yellow, blue or orange, according to what flower is taken.

POSTPRANDIAL REFLECTIONS.  
First Cannibal—There wasn't much of the milk of human kindness about our late missionary.  
Second Cannibal—I should say not! I feel as if I had eaten a dairy lunch.

A Slight Surprise

It was Mrs. Sherwin Blake's afternoon "At home," and that fascinating lady was endeavoring in heroic fashion to administer tea, to remember who took sugar and who did not, and to chatter affably to some half-dozen lady friends clustered around her, making occasional bolts towards the door to receive new visitors. Of course, her daughter, Miss Nettie Blake, ought to have helped her mother with these social duties; but that young lady was sitting in a far corner, engaged in earnest conversation with a certain Mrs. Rapley, who professed to know a great deal about spiritualism.

"But tell me," Nettie was saying in an awe-stricken voice, "can this woman you were talking about really see what is going to happen to people, and do her prophecies always come true?"

"As to that" replied her friend, "I have certainly known her foretell the future wonderfully; but she succeeds best in discovering people's characters and lives from merely holding in her hand something belonging to them. For instance, if you give her a letter she will, without even looking at it, tell you all about the writer, though both you and the writer are quite unknown to her."

Now, besides the number of lady visitors at Mrs. Blake's that afternoon there had been one man—Captain Le Streme Tassling, of the Life Guards. He had left a little while before, but Nettie's thoughts were full of him; in fact, though she had known him but a brief time, this foolish girl fresh from the school-room, had lost her romantic little heart to the handsome soldier, and had accepted him as the ideal man. Of his feelings towards her she knew nothing, but she pleased herself with imagining that his charming manners were even more charming with her than with others, and that his dark eyes had a particularly tender look in them when in her company.

Such thoughts were buried deep in her inmost heart, and were never breathed to anybody, except, of course, her especial girl friend, who didn't count; but she pined to know whether her conviction was right, or whether his calls and attentions were for her mother alone. The talk with Mrs. Rapley at once suggested to her mind a way of satisfying herself on this point.

A day or two afterwards, when a dinner-party was under discussion, Nettie was strongly in favor of inviting Captain Tassling; and, though she had to bear some banter about this eagerness, she gained her point, and also a promise that the gallant Captain should take her in to dinner. The invitation was sent, and next morning at breakfast, Mrs. Blake laughingly tossed a note across to Nettie, saying:

"There, my dear, I hope that will satisfy you."  
It merely contained the usual formal words, "Captain Tassling has much pleasure in accepting Mrs. Sherwin Blake's kind invitation to dinner on the 10th inst." Yet Nettie perused the note carefully, and, like the little goose that she was, read it over and over again when she was alone, taking in every letter of the beloved handwriting, and even—but no; it were unkind to mention every little girlish folly that she committed, and, besides, Nettie is not the only silly girl in the world.

The time had come to put her plan into execution, however, and in considerable trepidation she crept out of the house, armed with the precious scrap of paper, by means of which so much was to be revealed to her. She got into a cab and after a long drive arrived at her destination, which proved to be a grocer's shop. The grocer showed her upstairs, and shouted for his wife. The latter was an exceedingly quiet, mild-looking little woman, not at all resembling the wild witch Nettie had pictured.

"Please," began the girl, timidly, feeling somewhat foolish, "I am in a great hurry, but I should like you to tell me what you can about the person who wrote this," and she handed her the note.  
"I'll try, miss," replied the woman, "but to tell the truth, I am not at my best just now. You see, folks begin coming to see me early in the morning, and to-day I've had a great many, one after the other, till I'm tired out."  
Nettie looked blank; this was too bad, after she had come such a long way.  
"But can't you tell me anything?" she enquired beseechingly.  
The woman smiled at her eagerness. "I daresay I can tell you something," she said; "but I never invent as some clairvoyants do. It's rather a peculiar thing about me that, no matter how tired I am, I can nearly always see and describe places, though I can't hit off people or characters at all unless I'm feeling absolutely fresh."  
"Well, the places will be better than nothing," said the girl with a sigh; "and, please, be quick as you can."

Nettie watched the woman curiously as she stood with the note—that had been taken out of its envelope, though it was still folded up—in one hand. Presently she began:  
"Overlooking a great park I see a

large red brick building, with a clock tower in the center, surmounted by a weathercock. Part of the building is low and long; there are iron railings in front; and some sentry-boxes with tall soldiers in red uniform on guard."

The girl listened in amazement; the woman had described the barracks wherein Captain Tassling was quartered, and she awaited feverishly the answer to her question.

There was a short pause; then the woman started afresh; "I see in one wing of the building a beautifully furnished room; there are a great many photographs standing about, nearly all of different young ladies, and some are in theatrical costume." Here Nettie interrupted once more, saying with a remarkable amount of heat for a girl usually so sweet-tempered, that she did not care about the photographs.

The clairvoyante protested that such interruptions would spoil everything, but at last she managed to come to the point. "In this room I see a tall, fair man, with dark eyes, he looks strong and soldierlike, and he sits polishing the hilt of a sword, as he whistles a tune."

Nettie's heart beat faster. "O!" she exclaimed, "can't you tell me what he is thinking about, and whether he is—?" she was about to say, "in love," but she stopped, and merely added, "tell me something about him."

"Just now," continued the woman, "he appears to be in some perplexity; I can't be quite sure what about, but it seems that he is deeply attached to some one, and does not know whether his love is returned or not. But I think he is fairly hopeful that it is." At this point the exertion appearing to be too much for her, and breaking off suddenly, she put her hand to her forehead, exclaiming, "I can't go on any more!"

The girl scarce heard; she repeated the words "Deeply attached to some one," over and over again to herself, and her eyes sparkled as she exclaimed, "Please, please, take a little rest, and try and see something about the girl he is attached to—or wait a minute—perhaps you could describe where she lives? That will do quite as well!"

"Yes, I will do that if I can," answered the woman, "but indeed, Miss, you mustn't ask me any more." She seemed to make a tremendous effort to collect herself, and then resumed: "The house connected in some way with the man's thoughts is a good-sized one, painted a dark red, with creepers round the lower windows, and climbing up the balcony. It is in a square, near one end, and at the other there is a grey church with a tall spire."

"That's it!" cried Nettie wild with excitement, "that's St. Gregory's, Macclesfield Square! That's enough. Oh, I can't tell you how grateful I am, and to prove it she gave the woman some money and hurried away.

On the day of the dinner-party she was more exuberant than ever; and she was dressed and waiting in the drawing-room half an hour before anybody else, listening eagerly for the front door bell, and hushing every word she heard foretellings on the stairs. When Captain Tassling arrived, everybody was electrified to see the quiet, demure Nettie rush forward, all smiles, and present him with a beautiful carnation, accompanied by a tender look, meant to speak volumes, that puzzled the good Captain not a little. Her behavior towards him throughout the evening was altogether extraordinary, and any who did not know her would have classed her as a hardened flirt. This was Captain Tassling's conclusion, after a time, and though it did not agree with his first impressions, he could give no other interpretation to her forward demeanor towards himself. Just for the fun of the thing he talked a vast amount of nonsense, and flirted more desperately than she, and when it was time to go the two had a tender parting, secretly agreeing to meet in the Row next morning at ten.

"Well," thought the Captain, as he drove back to barracks, "I never made a greater mistake than in thinking the little Blake girl a quiet, bread-and-butter sort of creature. By Jove, what eyes she can make, and how she did go on! And what would my Lily have said, I wonder, if she had seen us!"

Meanwhile Nettie was having her hair brushed out, feeling jubilant, indeed, despite the severe lecture her mother had given her. Somehow, the happiness in her face seemed to be reflected in her maid's for Barker was positively beaming with satisfaction, and at the same time her thoughts seemed far away, for she repeatedly, in a fit of abstraction, brushed her young mistress's face, which was most painful.

"Barker, what are you thinking of?" remonstrated Nettie, after the third face-brushing. For answer, Barker threw down the brush, and announced with tears of joy in her eyes and a happy giggle in her voice:

"O Miss Nettie, I'm doing! I'm going to be married! And his name's Tommy Green, and he's so good-looking, miss—but stop, I'll show you his photo!" She pulled an envelope out of her apron pocket, and took from it a photograph of a handsome man in uniform, which she laid triumphantly before her mistress on the dressing-table.

But Nettie did not look at the photograph; her eyes were fixed on the address of the envelope, which was in the handwriting she had so tenderly studied as that of Captain Tassling.

"Tell me, Barker," she ejaculated, "who is this man you're going to marry?" And she snatched up the portrait hastily.

"Lor' miss," answered Barker, "he's the servant of that Captain Tassling who was here this evening, and the Captain thinks no end of him, and—" "O, I see," said Nettie, greatly relieved, "he directs his letters for him. Can't your soldier write then?" "Can my soldier write!" exclaimed

Barker indignantly, "Why he's most highly educated, miss, far above the common run of servants; and as to writing, he does it so well that sometimes when the Captain's busy he gets Tommy to answer letters for him, like a private secretary. Not important letters, of course, miss; but I mean, for instance, he'll sometimes toss him an invitation and say, 'Just accept this for me, Green,' or perhaps he is to refuse it, as the case may be, miss; and then, you see—"

"Yes, yes, Barker; good-night. I'm very tired," said Nettie, somewhat abruptly, "and I wish you every happiness."

"Thank you, Miss Nettie; I was just going to tell you it was Tommy as answered Mrs. Blake's last note inviting the Captain—"

"Good-night, Barker," repeated Nettie, with a sharpness that sent the maid away in a great hurry, wondering what was wrong.  
Nettie did not meet Captain Tassling in the Row next morning, nor did she ever mention him when she could possibly avoid it. When an invitation to his wedding with Miss Lilian Bankford came, Nettie did not go; but the rest of the family did, and said it was a very pretty wedding indeed, and that Nettie had missed a great deal by staying away.

PLAGUE INCREASING IN INDIA.

Mortality in the City of Bombay is Very High.

The health of Bombay city continues very unsatisfactory, and there are indications that the city will suffer from another recrudescence of the plague. The general mortality is high, being at the rate of 53.40 per 1,000 per annum, while quinquennial average is only 31.43. Not only this, but the deaths from plague show a decided tendency to increase, and it is very probable that the disease is more prevalent than the published figures would indicate. In view of the disastrous character of the recent outbreak in Poona the prospect in Bombay gives rise to great misgiving. The amount of inoculation which by a variety of devices has been done is small compared with the immense population, over 2,000,000, and all other plague measures have proved useless for protecting the city.

There seems to have been a much larger amount of plague in the Nizam's dominions than has been officially reported. The Plague Commissioner in his official letter says: "At present plague work in Hyderabad is a sham, and I cannot consent to be a party to it." The official returns with regard to plague do not indicate the immense number of concealed cases of plague which must be continually taking place. For some time past the returns from Hyderabad have been very irregular, but the numbers reported as occurring in this State have been sufficient to cause considerable fluctuation in the weekly returns for the whole of India.

Like Bombay, the general mortality in Calcutta shows an ominous rise. Not that there is at present any definite indication of the increase of plague, but the weekly figures reported are very significant. An attempt to dis-

credit the existence of plague in the city by certain leading natives supported by the native press has not been successful, and inquiry has only too surely proved its continued prevalence. Plague administration in this city is of the mildest possible character, and it may be said that there is no preparation in the event of a severe outbreak.

The total reported plague deaths for all India during the week ending Nov. 25 fell from 2,968 to 2,080, partly because no reports were received from Hyderabad. In Bombay city the reported plague deaths rose from 100 to 156 while the total mortality as above referred to still continued very high. The Southern Mahratta States showed a great improvement. Last year the disease was particularly virulent, but the epidemic was met by the employment of inoculation on a large scale, and it is probable that the effect of this wholesale inoculation has been successful.

CARRIES HIS ASHES.

Inconsolable widows sometimes adopt curious ways of keeping the memory of their departed spouses green.

But the palm for originality in this respect must be awarded to a Boston actress, who, waking and sleeping, always carried the ashes of her cremated husband in a chamois leather bag close to her heart.

The bag is suspended by a gold chain from her neck; and she has declared that if she could not feel its gentle pressure it would be impossible for her to sing, act, or dance.

This gifted if eccentric lady is the widow of a well known actor, who died some six months ago, leaving directions for the cremation of his remains. It was originally the widow's intention to deposit the ashes in a church in an elaborate silver urn, which she had purchased for the purpose. But when she had to leave New York, where her husband had died, to go on tour with her company, she could not bear the thought of leaving his ashes behind.

She thought of various schemes, and consulted with her friends. Finally she had a pretty little chamois leather bag made, and therein she placed the dust of her cremated husband. Sometime afterwards the sorrowing widow made the acquaintance of the leading lady of another theatrical company during a short stay at Philadelphia, and to this bright particular star became greatly attached.

In the course of a midnight tete-a-tete, after they had returned from their respective performances, the widow produced the precious bag and showed the peculiar contents to her friend. Then, after caressing it fondly, she gravely opened the bag, and taking a pinch of the greyish ashes in her fingers remarked, with much solemnity:

"I'll give you some of the dust. It will bring you luck, and I know that if poor Ted had lived he would have wished you luck."

Then she sprinkled some of the ashes about the lady's bed, with the result that the "star," who is as superstitious as theatrical people usually are, was almost frightened into hysterical fits.

The eccentric action of the bereaved widow filled her with dire forebodings, and ever since she has insisted on her maid sleeping in the same room with her, as a protection against the evil influences she ascribes to the dead man's ashes.

**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.**