

THE Greatest of Tonics
PSYCHINE
(Pronounced Si-KEEN.)
FOR ALL THROAT AND LUNG TROUBLES

TWENTY-FIVE YEARS' SUCCESSFUL RECORD

MONEY can buy advertising space, but it can't buy a quarter century's successful record of wonderful and almost miraculous cures of the most difficult and intricate cases of throat, lung and stomach troubles. Such is Psychine's record. Thousands of cases given up by leading doctors as hopeless and incurable have been quickly and permanently cured by Psychine. It is an infallible remedy for coughs, colds, bronchitis, pneumonia, consumption, indigestion, loss of appetite and all wasting diseases.

"My son had a terrible cough and was wasted to a shadow. Doctors said he could not live. He used Psychine, it cured him."—Mrs. J. Ranger, Brockville.
 "After taking \$5.00 worth of Psychine my lungs are well and life is again worth living."—Mrs. I. Richards, Marriotts Cove, N.S.
 "My lungs are now sound as a bell after using Psychine."—H. Robbins, Bridgeburg, Ont.
 "Psychine saved my life."—A. Walden, 7 Cornwall St., Toronto.

Psychine Never Fails Psychine has no Substitute
 AT ALL DEALERS, 50c and \$1.00 A BOTTLE
DR. T. A. SLOCUM, Limited, 179 King St. W., Toronto

AYTON MILLS
 Are now being operated by
WENGER MILLING CO.
 Who by using only best wheat and careful grinding are producing flour of superior quality, second to none made in Canada.

ENCORE
 A blend of best Ontario Fall and No. 1 Manitoba wheat is a strictly
Superior Family Flour
PURE MANITOBA
 Made of best Manitoba wheat obtainable in every respect a flour of
Superior Quality
 Give these flours a trial you will be delighted and will want no other.

—FOR SALE BY—
MATTHEWS & LATIMER

H. H. Miller
THE HANOVER CONVEYANCER
 : : HAS BEEN : :
2 BUSY

To change his advertisements but offers some NEW BARGAINS:

500 ACRES Bantiek, near Crawford, brick veneered dwelling, very large barn, frame stables and pig stables, good soil, good orchard, good bush. Price should be \$1000 but will sell for less than \$800, if sold at once.

250 ACRES near Durham, a good farm, splendidly improved, was asking \$7,500, will now take great deal less.

100 ACRES in Glenelg, near Durham, a fine well improved farm, will sell very cheap or trade.

2 ACRE LOT near Durham Furniture Factory. Will sell cheap or trade.

A PROFITABLE Blacksmith shop stand, well located.

A large sum of money to lend at lowest rates. **DEBTS COLLECTED, INSURANCES** placed. Difficulties arranged. U. S. R. and Ocean Steamship Tickets for sale. Everything private.

Always Prompt—Never Negligent.
H. H. MILLER.

The People's Grocery
AND PROVISION STORE
For Flours
 That always satisfies the Cook.

Five Roses and Reindeer
 Manitoba Flour, always give satisfaction.

We carry also other well known brands of Flour.

Listowel Lionel Bread Flour
 AND
McGowan's Eclipse

We can give you what you want and you will find our prices right.
Mrs. Alex. Beggs & Sons
 DURHAM, ONT.

NOW IS . . . THE TIME

To consider about getting ready for fall. We have an excellent stock of

STOVES PIPES, ETC.
 To select from.

ALL KINDS OF HARDWARE AT LOWEST PRICES

Our Graniteware is the best and at lowest prices.

CALL AND SEE
F. E. SIEGNER
 DURHAM.

THE People's Mills
ECLIPSE
 A blend of 1/2 Manitoba and 1/2 Ontario wheat and is a strictly first class family flour.

SOVEREIGN
 Our pure Manitoba flour, made from No. 1 Manitoba wheat cannot be beat for either bakers' or domestic use.

PASTRY FLOUR
 Is made from selected winter wheat and is a superior article for making pastry, etc.

WE KEEP
 Constantly on hand the best brands of Rolled Oats. Also our make of Rolled Cereal, the best on the market. Also Chopped Oats, Mixed Chop, Pea Chop, Bean Shorts and Feed Flour.

Special Reduction on Flour in 5 and 10 Bag Lots.
 Goods delivered anywhere in town.

Chopping Done Every Day
 TRY OUR NEW CHOPPER.
 All up-to-date flour and feed and grocers keep our flour for sale. If your grocer does not keep it come to the mill and we will use you right. Call us up by telephone No. 8.

All kinds of Grain bought at Market Price.

Thanking you for your past patronage, etc., wishing you the compliments of the season, I am,
 yours truly,
John McGowan

A GUARANTEED CURE FOR PILES
 Itching, Blind, Bleeding, Protruding Piles. Drug stores are authorized to refund money if PAZO OINTMENT fails to cure in 6 to 14 days. 50c.

CANADA'S BANK FAILURES.
 Some of Them Have Been Almost National in the Scope of Their Disaster—Presidents in Jail.

Bank failures in Canada are by no means so common as in the United States, a blessing that is partly due to more stringent laws and partly to greater conservatism among bank managers, although the case of the Ontario Bank cannot fail to disturb accepted ideas on the latter point. Nevertheless, we have had our failures, some of them almost national in the scope of their disaster, some of them the result of reckless management, and even crime, and others due to the inevitable directors, who regard their duties as purely nominal, and whose favorite jargon is "allow the manager a free hand." In the Canadian Encyclopaedia are found several instances of bank failures due to either of these main causes—crime or inefficiency.

The Bank of Upper Canada.
 The worst failure in our banking history was that of the Bank of Upper Canada, whose collapse spread shame and ruin from one end of the province to the other. One who remembers the failure describes the cause in these terse words, "Lending money to the Family Compact." The bank advanced large sums on land, mills, factories, and ships to men who were of excellent family and reputation, but in many cases entirely lacking in business capacity. On the strength of their family standing and their own praise-worthy intentions the Bank of Upper Canada lent them large sums of money. Through the mismanagement of their clients these enterprises proved unsuccessful, and ran down, one by one, each owing the bank more than it could pay.

A Million at One Sweep.
 Strong though the bank was, it could not stand these heavy blows, and it went to the wall. Its failure brought down many other businesses, sound in themselves and wisely managed, that could not stand the sudden call for funds from the distressed bank. Critics reviewing the case say that if the Bank of Upper Canada had confined its operations to Toronto, where its directors lived, and where their knowledge of affairs was greatest, it would have been all right. But of business matters outside their own little circle the directors knew nothing, and they suffered for their ignorance. One instance of their mad banking was the cashing of bills of exchange, amounting to \$1,000,000, drawn by Grand Trunk Railway officials upon London. This they did at the instance of Government officials, but without the Government being responsible in any way. Depositors and note holders were paid in full, but a large debt to the Government was never discharged. Thus perished a bank that once owned the whole of St. John's Ward.

Ruined by One Creditor.
 By a single creditor the Commercial Bank of Kingston was ruined. The creditor was the Great Western Railway Co., whose account was at first a small affair, but rapidly grew. The railway borrowed money to build a line across the State of Michigan to connect Detroit and Milwaukee. At the outset the company raised the money necessary for construction in England, but soon it needed it faster than it could be raised there. The Commercial Bank was asked to accommodate the railway, at first for only a month. Gradually the amounts were increased, and the dates of payment deferred, until the railway owed \$1,200,000. At this point the bank laid down, and tried to collect the debt from the company. It was paralyzed to learn from London that the directors of the railway repudiated the loan altogether, and alleged that the money had been really borrowed by the Detroit and Milwaukee Railway Co. A lawsuit showed that the officials who had borrowed the money were officials of both corporations, and the bank was unable to collect from the Great Western. The result of the suit so alarmed the depositors that they caused a run, and the Commercial Bank had to close its doors. Afterwards note-holders and depositors were paid, and about a third of the bank's capital was saved. The salvage was purchased by the Merchants' Bank.

The Central Bank's Case.
 Since the memorable day when the Commercial Bank closed its doors there have been several other failures. That most familiar to Toronto people was the failure of the Central Bank, after a short life. In this case the manager was induced, by some means or other, to lend large sums of money on inadequate security. The money was lent, and the crash came in due time. The Federal Bank was closed, but its creditors were all paid in full. In Montreal the Mechanics' Bank, the Metropolitan, the Exchange, the Consolidated, and the Banque du Peuple all failed. The wreck of the last was the result of a few years of reckless management, following a conservative record of more than half a century. The Maritime Bank of St. John, and the Commercial Bank of Manitoba succumbed to a few years of pushing and ambitious enterprise.

Presidents Sent to Jail.
 Of late years the Bank of Ville Marie has failed, and its president, Weir, long an honored figure in financial circles, was sent to prison for two years for his share in the difficulties. Down in Nova Scotia the president of the Yarmouth Bank has recently been sentenced to imprisonment for making false returns to the Government concerning his bank's situation. But a more distinguished man than either, one of the most prominent men in the country, was once sent to jail for two days for making false returns. This was Sir Francis Hincks, president of the Consolidated Bank, at one time Prime Minister of Upper Canada, and one of the promoters of the Grand Trunk Railway Co. His high position and splendid service to the country did not save him from the odium of a jail sentence, once the offence was proved against him.

Not Too Old at 98.
 The Rev. Thomas Lord, who is 98 years old, delivered two eloquent and fiery sermons last Sunday at Horncastle, England. He preached in the Baptist Church and the Congregational Church to crowded congregations.

Edge Hill.
 Mr. Dan. Greenwood has been seriously ill for some time but is now slightly better.
 Miss Martha Firth went to Owen Sound on Wednesday last to take a situation there.
 Mr. Thos. Moffat returned home to Owen Sound last week after spending a couple of weeks with the Moffat family here.
 Mr. Dan. H. Firth left for Ingersoll where he has secured a lucrative position in a store there.
 Miss Alice Moffat returned to Toronto last week after a visit with her grandfather Mr. Chas. Moffat and other relatives.
 Quite a number from this part attended the Scotch Concert last week. They all report it very good.
 We congratulate Squire Edge on attaining his 85th birthday on Friday last. We wish him many happy returns.
 Messrs. James and Thomas Weir, of Dromore visited at Mr. Dan. Edge's on Saturday las:

THE ORIGIN OF GALL STONES.
 They are simply dried bile, made up of crystalline constituents of that fluid. Very common is this disease among merchants, clergymen, shop girls and those of sedentary habits. Prevention consists in maintaining correct action of the liver and bowels, which is best accomplished by Dr. Hamilton's Pills. No person using this medicine need fear gall-stones, nor will they ever be bilious. Sound digestion, good appetite, a clear color will evidence the health giving properties of Dr. Hamilton's Pills, which are the safest and best for general family use. Insist on having only Dr. Hamilton's Pills of Mandrake and Butternut, 25c per box at all dealers.

Undertaking
 Satisfaction guaranteed in Embalming.

Barclay & Bell
 DURHAM, ONT.
 Day and night calls promptly attended to.

Eat, Drink and Be Merry
 The unexcelled quality and the very low prices for our

Xmas Groceries, Teas, Coffees, Etc.
 will unquestionably give you a
MERRY XMAS
 if you leave your orders with us.

MATTHEWS & LATIMER
 THEOBALD'S OLD STAND.

Popular Music.
 I have placed in stock a fine line of late.
Songs, Waltzes and Two-Steps
 SOLD AT HALF PRICE.
25 Cents Per Copy
 New music received each week.
Percy G. A. Webster

What We Claim for Ferrol

FERROL is an Emulsion of Cod Liver Oil, and if it were nothing more it would take front rank because of the quality and quantity of the oil used and the scientific method of preparation. But **FERROL** has special claims which take it out of the ordinary class of Emulsion altogether. For instance:

FERROL combines Iron and Phosphorus with the oil, and no other emulsion contains these ingredients, although it is well known that they should always be administered together, as each is the complement of the other.

FERROL is so scientifically prepared that the first processes of digestion are actually performed in the process of manufacture, and the emulsion is ready for instant absorption into the blood. This is of the utmost importance to persons with delicate stomachs.

FERROL

unlike other emulsions, is positively palatable, and not one in a thousand find any difficulty in taking it.

FERROL contains the three essentials of life, viz.: Fat, Iron, and Phosphorus—they have never been combined before.

FERROL holds the record for increasing the weight. **FERROL** has received more endorsements from medical men than any other preparation on the market.

FERROL will cure any case of Consumption that is capable of cure.

FERROL is an absolute specific for Colds, Croup, Bronchitis and all kindred troubles.

FERROL is an unfailing remedy for nervous prostration, Chronic Rheumatism and Neuralgia.

Finally, the formula is freely published, and in taking **FERROL** you "Know what you take."

KEEP YOUR



ON THIS SPACE.

Lenahan & McIntosh

THE BISSELL



(None genuine without this name). This is our Specialty. We've been at it many years and going to keep on longer. For quality of work and amount of work, this Disk is famous throughout all Canada. Construction is simple, compact, strong, with immense capacity. Pulverizes and makes a fine seed bed. Light of Draught. No Awk Weight. Sold by our Agents. Manufactured by
T. E. BISSELL, ELORA, ONT.
 Write for Booklet "E."

MODEL BAKERY

When Going Up Street

Why not have a look at our window? Looking is free at all times. But you will want more than a look when once tasted. Our bread and pastry cannot be excelled.

ALL ORDERS PROMPTLY ATTENDED TO.
Geo. H. Stinson

WHO SAID RUBBERS?

We have a large stock of all kinds of Rubber footwear suitable for the present weather. Also **BOOT and SHOES** in abundance. Our lines of Men's Women's, Misses' and Children's Slippers were never so nice as this season.

Leggings for all Classes at Moderate Prices

In **MITS and GLOVES** we have a good assortment at prices that cannot be beaten for same quality. A few lines of **HOSIERY** in black for Men, Ladies and Children. We have not space to mention all the goods to be found here, but if you just ask we will deem it a pleasure to send you anything in our store and let you judge the value

Custom Work and Repairing Done as Quickly as Possible at
J. S. McILRAITH
 Terms, Cash. Eggs same as Cash. G. Lawrence's Old Stand.