MEDICALITIES.

CLERKS.

One of Their Number Calls Attention to Some Modern Evils in the Vocation.

"I do not know whether the clerk has ever had much complaint to make through the columns of newspapers, but I feel that a protest should be uttered.

"The public knows little, likely enough cares less, as to just the position clerks occupy in the business world; of the great responsibility that continually rests upon their shoulders, and the transactions with which they are practically intrusted. Many consider themselves fortunate if they receive salaries ($375 00 a month."

The above is the gist of a letter recently published in a newspaper. Responsibility is not the clerk's only cause for complaint. Long hours, poor ventilation, and ever constant worry, give him great reason for dissatisfaction, they ruin his nervous system, and bring on headache, sleeplness, and dyspepsia, those deadly enemies of health and happiness.

Let no one slight or undervalue the great importance of strong nerves. A clerk with a vigorous nervous system is twice as much of a man as his poor, pale faced, trembling neighbor at the other counter. It is the same in all kinds of business. The most important question to-day, not only to clerks but to everybody is: How can we strengthen our nerves? Happy are those who know the answer. There is but one: Use Paine's Celery-Compound. This is the only nerve-strengthener. It is a pure and positive means of cure. It is a scientific preparation, the providential discovery of an eminent physician. When you feel tired out, this life-giver will impart new vigor and energy. A wonderful amount of this preparation is being used in Canada at the present time, and it is meeting with great popularity everywhere. Its office is to restore health and happiness, where before everything was sickness and suffering.

BURDOCK PILLS

SUGAR COATED

A SURE CURE

FOR BILIOUSNESS, CONSTIPATION, INDIGESTION, DIZZINESS, SICK HEADACHE, AND DISEASES OF THE STOMACH, LIVER AND BOWELS. THEY ARE MILD, THOROUGH AND PROMPT IN ACTION, AND FORM A VALUABLE AID TO BURDOCK BLOOD BITTERS IN THE TREATMENT AND CURE OF CHRONIC AND OBSTINATE DISEASES.

DR LOW'S WORM SYRUP

DESTROYS AND REMOVES WORMS OF ALL KINDS IN CHILDREN OR ADULTS SWEET AS SYRUP AND CANNOT HARM THE MOST DELICATE CHILD

TO WEAK MEN

Suffering from the effects of youthful errors, early decay, wasting weakness, lost manhood, etc., I will send a valuable treatise (sealed) containing full particulars for home cure, FREE of charge. A splendid medical work; should be read by every man who is nervous and debilitated. Address, Prof. F. C. FOWLER, Moodus, Conn.

LADIES! DR. HAMILTON'S COMPOUND PENNYROYAL AND TANSY PILLS is the only Safe and Reliable Remedy for irregularities. They never fail. Send three cent stamp for sealed particulars. MONTREAL MEDICINE COMPANY, 1313 Notre Dame Street, Montreal, P.Q. Mention this Paper.

WOOD AND COAL.

BRECK & BOOTH

Wharfingers, Vessel Agents and Wholesale and Retail Coal and Wood Dealers, Coals of the very best description, under cover, well screened and promptly delivered. Bunch wood and Hard and Soft Cordwood of first quality on hand. Inspection solicited and satisfaction guaranteed.

YARD—Corner Ontario and West Streets.

Office—Clarence and Ontario Streets—Foot of Clarence Street.

ORDERS left at the stores of Mr. James Redden, Princess Street, and Messrs. McKelvey & Birch, Brock Street, will be promptly filled. Telephone Communication.

Agents "Black Diamond Line."

W. BRECK A. BOOTH

WOOD, WOOD, WOOD.

IF YOU WANT WOOD

COME DOWN AND SEE OUR STOCK OF BEST MAPLE, cut or uncut, arriving weekly by Kingston and Pembroke Railway.

BEST DRY SLABS IN THE CITY

PINE AND CEDAR BLOCKS and GILMOR'S DRY EDGINGS for kindling wood. CHEAP FOR CASH.

JAMES CAMPBELL,

Opposite Barrack Gat Ontario Street.

R. CRAWFORD & CO,

FOOT OF QUEEN STREET,

HAVE THE LARGEST AND BEST STOCK OF Hard, Soft, Slab and Kindling Wood —AND— Furnace, House, Steam and Blacksmith's Coal.

AT THE VERY LOWEST FIGURES.

N.B.—Orders left at the Grocery Store of Jas. Crawford, Princess Street, will receive prompt attention. Telephone No. 9.

Coal, Wholesale, Retail,

BEST IN THE MARKET.

Yard No. 1—Ontario Street.
" 2—Clarence Street Wharf.
" 3—St. Lawrence Wharf.

Secure delivery before broken weather sets in. Chief Office—St. Lawrence Wharf. Branch Office—Corner King and Clarence St., opposite British American Hotel. Prompt and satisfactory delivery a specialty. Coal all under cover and well screened. Telephone Communication.

JAMES SWIFT & CO.

M. MALLEN'S WOOD AND COAL YARD

IS ALWAYS STOCKED WITH THE Best Dry Hard Wood, Dry Block Wood, Dry Kindling Wood and the Best descriptions of Coal, CORNER OF BARRACK AND ONTARIO-St.

P. McCORMACK

KEEPS HARD AND SOFT WOOD, COAL Edgings, Mill Wood, Good Dry Slabs, Sawed Wood and Single Blocks. Call and see the new wood yard, and you will be convinced that his stock is the best. All orders promptly attended to.

YARD—North end of King Street.

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THE VERY CHEAPEST PRICES

JOHN L. JOYCE.

STOVES AND TINWARE.

CALL AND EXAMINE OUR HALL AND PARLOR HEATING STOVES,

with double heating attachments. Our WOOD and COAL COOKING STOVES and RANGES are guaranteed to give satisfaction.

ELLIOTT BROS.,

77 Princess Street, Practical Plumbers, Gas-Fitters and Hot Water Heating Engineers. Telephone No. 35.

—NEW SKATING RINK.—

ACME SKATES, 60c a pair.

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ACME PLATED, $1.

ACME PLATED, $1.

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Second Hand Books bought and sold by A. McMAHON, Princess Street

BIG BANK FIASCO.

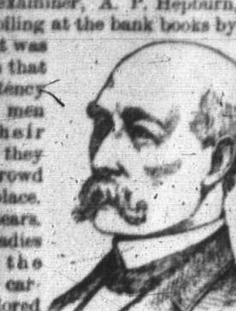
A Most Rapid Robbery and Remarkable Recovery.

THEY GOT AWAY WITH $700,000.

The Sixth National Bank of New York Systematically Wrecked by Its President and Managers, but They Are Caught Before They Can Realize and Decamp.

Seven hundred thousand dollars gone! Bank closed! United States national bank examiner in possession!

Such was the startling announcement in New York the other day in regard to the Sixth National bank, and in a remarkably short time the street in front of the bank building was crowded with frightened and angry depositors, and the police were busy clearing the walk. The few who could get near the windows looked in and saw the national bank examiner, A. P. Hepburn, and an assistant toiling at the bank books by gaslight, and that was all. But with that strange persistency which makes men look for their money where they lost it, the crowd clung to the place. Many were in tears. Well-dressed ladies drove up to the pavement in carriages and implored the policeman or the crowd to tell them something, and then turned sobbing away. The wreck was then said to be complete, and yet it was the work of but a few days. One month ago this was one of the soundest institutions in New York—capital, $200,000; surplus, $89,000; deposits, $1,567,000, and first class securities in the vault to the par value of $622,000, but salable in open market any day for $800,000.



P. J. CLAASSEN.

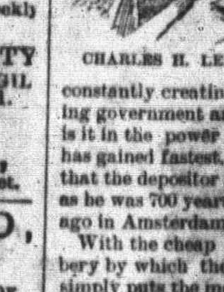
After twenty-five years' honest and successful management the principal stockholders, Charles H. Leland at their head, sold to new men; these at once took the $800,000 worth of securities and put them on sale, loaned the cash in large sums to their confederates on "snide" security and were going on to no one knows what when the cashier (score one for a case where the cashier caught the president and directors) gave warning to the clearing house committee, which at once notified the bank examiner; the perpetrators were "taken red handed," as they say of murderers, and the principals arrested. And yet so rapidly had they operated that $700,000 were apparently gone beyond recovery.

G. H. PELL.

Their method was brutal in its simplicity. The bank had acquired its high standing largely during the presidency of Charles H. Leland; he and his fellow managers sold their stock at very high rates to the new men, who gave checks on the Lenox Hill and Equitable state banks. The new men took possession at once and immediately sold the $622,000 of securities, took the cash and other cash from the bank vaults and paid the demands on the Lenox and Equitable.

Their agent for disposing of the securities was George H. Pell, of the firm of Pell & Wallack, brokers, and so great was his haste in the work that it convinced Cashier Colson that a grand robbery was in progress. The largest estimate of the amount lost was $700,000, and yet the institution was so sound that the depositors lose nothing.

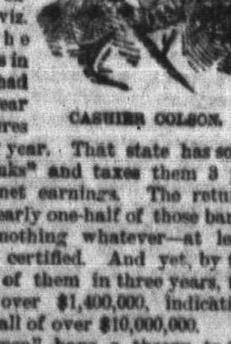
When "Napoleon" Ives bought a railroad he often paid for it out of its own treasury and manufactured bonds if the old supply ran out; but bank wreckers cannot do that so easily. The latter, however, have this enormous advantage: the cash is there, sometimes a big pile of it, and they can take it and skip. Hence the constant and great temptation; hence the transcendent importance of confidence, and hence the long, long war, waged without a day's intermission since the Bank of Venice was founded—governments on the one hand constantly devising new methods to make depositors secure, and the cupidity of rascals as constantly creating new methods of defeating government and robbing depositors. Nor is it in the power of man yet to say which has gained fastest. It is not at all certain that the depositor is as safe today in America as he was 700 years ago in Venice or 200 years ago in Amsterdam.



CHARLES H. LELAND.

With the cheap and vulgar form of robbery by which the cashier or other official simply puts the money in his pocket and flies to another country, every one is familiar; every year brings fresh instances. It is the cases in which talented managers "speculate"—invest the funds, under color of law—that bother the government. The public has one great security: it is rare indeed that the "speculator" does not commit himself. The late and notorious Fidelity bank case of Cincinnati is in point. The cases of James D. Fish and Ferdinand Ward are equally instructive. And the courts are justly severe in such cases, for confidence is violated; and confidence is the supreme necessity for good banking. Without it the finances of the civilized world would fall into chaos at once.

Every now and then the public is startled by revelations concerning private banks and individuals doing banking business. In Pennsylvania, for instance, in 1885, the return of "money invested" was but $145,256,782—there was no oath required and no verification. A stringent law was passed, requiring an oath, and in 1886 the "money invested" was returned as $395,355,555! That state formerly taxed watches, pleasure carriages and furniture, and for several years the return was exactly the same, viz. $114,907,211! The popular assessors in each district had simply copied year by year the figures of the preceding year. That state has some 200 "private banks" and taxes them 3 per cent. on their net earnings. The returns indicated that nearly one-half of those banks were earning nothing whatever—at least their officials so certified. And yet, by the failure of eleven of them in three years, the depositors lost over $1,400,000, indicating total deposits in all of over $10,000,000.



CASHIER COLSON.

Many "solid men" have a theory to the effect that a boy or very young man ought not to be allowed to become familiar with large sums of money—ought not to habitually see them or handle them—as the germs of over-acquisitiveness, which would soon die out otherwise, may thus be developed to positive dishonesty. Also that there are many men of naturally honest inclinations who would in nine hundred and ninety-nine situations out of a thousand remain honest, have in them a quality by reason of which they cannot handle money long without coming to feel as if it were theirs. This is not a pleasant theory, and yet the career of our young "Napoleons" gives painful support to it. Perhaps this explains why so many "good men," "Sunday school superintendents" and the like fled to Canada a few years ago leaving their school trustee accounts "in bad shape."

The case of the Sixth National ends much better than any one hoped. The former president, Leland, frankly admits that he did wrong to sell to new and unknown men—it simply amounted to selling them the benefit of his reputation—and comes to the rescue with $500,000. The other old managers do something, and so the bank resumes business, the depositors will lose nothing, the stockholders will lose only their surplus and some years' profit, and the principal conspirators lose their liberty—for an indefinite period.

For the present there is a daily symposium in Ludlow Street jail where four champion swindlers spend their waking hours in the rooms of Henry S. Ives, the "Napoleon," who is fairly well supplied with creature comforts. Next to Ives in length of imprisonment is George H. Stayner, his alleged assistant in wrecking railroads. Next is George H. Pell, the broker who sold the Sixth National's securities. And last is the now venerable Gen. Peter J. Claassen, the "president" as it were, who made way with those securities so rapidly. He has been quite a man in his time, having served with honor in the army of the Potomac, but since the war he has indulged in some doubtful business. He professes to be confident of speedy release, claiming to have kept within the law in his action. These four—caged eagles as it were—"Napoleons of finance" on their Saint Helena spend their time pleasantly enough, so the attendants say; yet the average man would prefer less reputation and more liberty.

SUMMERS OR RUSSELL.

A Case That Has Excited Some Interest in the South.

"There goes Professor Summers," said a man on the street in Atlanta lately. "I would know him anywhere."

To explain: Some five or more years ago there appeared at Winchester, Va., a musician who called himself Professor Carl Summers. He secured a position as organist in one of the churches, and talked mildly of a little property in London which he possessed and which he hoped some day would make him independent.

PROFESSOR RUSSELL.

In the choir of the church of which he was organist was Miss Eva Dorning. Church choirs are noted for being places for convenient match making, and the professor and Miss Dorning followed the rule and became engaged. Summers fell sick and was removed to the house of his fiancee's father and there nursed by Miss Dorning. When he recovered they were married, and for a time all went happily.

One day Professor and Mrs. Summers went to a picnic. They became separated, and there came to the wife the news that her husband's clothing had been found on the beach. All supposed that he had been drowned, but after a while it was reported to Mrs. Summers that her husband might be alive, and lest it should turn out to be the truth she secured a divorce.

Then a man, Professor Walter H. Russell, turned up at Atlanta. He talked about the property in London, secured a position as organist, and lived, so those who knew him say an exemplary life. When the remark was made, which is at the beginning of this article, The Constitution took it up, and after an investigation found Summers and Russell to be one and the same person. Russell denied the impeachment. But it was no use; his handwriting was found to be the same as that of Summers, and although he had not offended since his residence in Atlanta, the church authorities thought proper to ask him to move on.

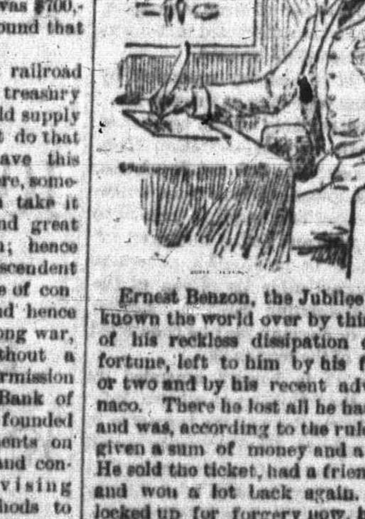
It is said that he confessed to a friend and said, "I was jealous; I was mad that day and took a step which I never had the courage to retract."

"What are you going to do?"

"Why, I'll simply go somewhere else and take still another name."

Perhaps here's a plot for a novel.

The Jubilee Plunger.



Ernest Benzon, the Jubilee Plunger, is well known the world over by this time by reason of his reckless dissipation of the immense fortune, left to him by his father, in a year or two and by his recent adventure at Monaco. There he lost all he had at the tables, and was, according to the rules of that place, given a sum of money and a ticket to Paris. He sold the ticket, had a friend play for him, and won a lot back again. He has been locked up for forgery now, however, and it may go hard with him.

The cut given is from The London Daily Graphic.

ALL AROUND THE HOUSE.

Two Insect Pests to Which House Plants Are Subject in Winter.

There are two insects that are very common on house plants in winter—the green aphis and the red spider. A writer in Good Housekeeping tells how they may be identified and overcome, as follows:

Supposing the plants have been neglected for a while, you may think they are all right, but, on looking closely some morning, you will notice something like a fine dust on the ends of the tender branches. What is it? The green aphis. The dust is the aphis' cast, cast off skin, which it changes several times in the course of its brief life, and grows bigger every time. It is furnished with a long proboscis, which it deftly inserts in the tender, juicy stems, and drinks its fill. Of course the plants cannot stand this draining of their juices and speedily show it.

You will readily see something must be done to make the insect let go its hold. In the greenhouse tobacco stems are burned twice a week, but in the dwelling house this would not answer. Tobacco tea answers every purpose. Pour boiling water on the stems and let it stand until cool; strain and wash the plants, tying a piece of cloth over the top of the pot to keep it from the soil; rinse off with tepid water. Repeat in a day or two to destroy any missed the first time. Watch for the next crop. "Prevention is better than cure." The tobacco puts them to sleep, and the water finishes them.

If the air of your room is dry much of the time, another insect called "red spider" will put in an appearance. It is much smaller than the aphis and therefore not so readily noticed. It may establish its home and go to housekeeping right under your nose and you may not suspect it. Perhaps the leaves of your heliotrope or some other thin leaved plant begins to turn brown and dry up. You wonder what it is, for you cannot see any insect. When the sun shines brightly just turn up the leaves and look on the under side of them.

Do you see some tiny red specks moving about, and very fine webs over the surface of the leaves? That is the red spider. "It lays low" and keeps dark." Now this same red spider has one weak spot; it is afraid of water. Take the plants to the sink, tie a cloth over the pot to keep in the earth, lay it on its side and give the leaves a good washing, especially on the under side. A small whisk broom is good for this. Next day repeat. It will not appear at all unless your room is too hot and dry. Under the magnifying glass this insignificant insect looms up to a respectable size and looks quite formidable.

Paraffine in the Laundry.

Some laundresses recommend the use of paraffine in washing clothes. One of them says: Half fill an ordinary boiler with water, shred into it half a pound of yellow soap; when dissolved add a teaspoonful of paraffine. Boil the clothes in this for half an hour, then rinse in two clean warm waters. The smell quite goes off when the clothes are dry, and the paraffine brings out the dirt in a wonderful manner. No flannels or colored things must, however, be treated in this way.

Another laundress thinks that paraffine oil certainly does leave a smell in the clothes, and that the best plan is to use paraffine wax (one ounce to every four or five gallons of boiling water); this has the same effect, but leaves no smell behind. It should be put in with the soap, before the clothes are put into the boiler.

Teeth Like Pearls.

Is a common expressions, the way to obtain is use Dyer's Arnicated Tooth Paste, fragrant and delicious. Try it. Druggists keep it. W. A. Dyer & Co., Montreal

Frozen herrings, 20c; haddock, 5c. J. Crawford.

Nasal Balm at Wade's Drug Store.

SOCIETIES.

Masonic Regular Meetings.

Minden, No. 253, Monday, Feb 3rd, at 7:30 p.m.

Cataraqui, No. 92, on Wednesday, Feb 12th at 7:30 p.m.

Sons of England.

LEICESTER LODGE, No. 33, of the Sons of England Benevolent Society, meet in their new Lodge Room, corner Montreal and Princess Sts., over Strachan's Hardware Store, the 2nd and 4th Tuesdays of each month

I. O. O. F. M. U.

UNDER THE AUSPICES OF THE GRAND LODGE OF MANCHESTER, ENGLAND, meet on FRIDAY, December 20th. JOHN H. ANDERSON, Recording Secretary, 49 Princess street.

Independent Order of Foresters.

COURT FRONTENAC, No. 59, Regular meeting Thursday, February 20th, at Wilkinson's Block Corner Princess and Montreal streets, at 8 p.m. J. S. R. McCANN, Sec.

Order Canadian Home Circles.

KINGSTON CIRCLE, No. 105, MEETS ON MONDAY, Feb 3rd, at 7:30 p.m., in Hall over School Board Rooms, Montreal-st. J. W. MADDEN, Sec.

Canadian Order Foresters.

COURT STANLEY No. 199, C.O.F., meets on FRIDAY, Feb. 14th, in the Prentice Boys' Hall, King street. W. Minnes, Rec.-Sec.

Ancient Order United Workmen.

LIMESTONE LODGE No. 91, meet in their Hall, over Public School Board Room, Montreal Street. Next meeting THURSDAY, 13th Feb., at 7:30 o'clock. W. H. GODWIN, Rec.

Canadian Order of Chosen Friends.

MEETS IN SONS OF TEMPERANCE HALL 2ND AND 4TH MONDAY of each month at 8 o'clock.

Emerald Club.

REGULAR MEETING SECOND MONDAY IN EACH MONTH. Rooms, over Horseshoe.

TRAVELLING.

CUNARD LINE.

NEW YORK AND LIVERPOOL

(CALLING AT CORK HARBOR.)

The largest, fastest and most magnificent ships in the world; have never lost a passenger and have made the fastest passages on record Oldest line in existence.

FAST EXPRESS MAIL SERVICE.

AURANIA	Feb. 8, 7:30 a.m.
UMBRIA	Feb. 15, 2 p.m.
GALLIA	Feb. 22, 7:0 a.m.
ETRURIA	March 1, 2 p.m.
AURANIA	March 8, 6:30 a.m.
SERVIA	March 15, 1 p.m.
GALLIA	March 26, 6:30 a.m.
ETRURIA	March 29, Noon.

RATES OF PASSAGE:

Cabin, $60 $80 and $100, according to accommodation. Intermediate passage $35. From Pier 40, N.R., New York.

Steerage at very low rates. Steerage Tickets to and from London and Queenstown and all other parts of Europe at lowest rates.

Through bills of lading given for Belfast, Glasgow, Havre, Antwerp and other points on the Continent and for Mediterranean ports.

For freight and passage apply at Company's office, No. 4, Bowling Green, New York.

VERNON H. BROWN & CO.,

Or to J. P. Gildersleeve, Agent, 42 Clarence Street, Kingston.

CHANGE OF TIME.

K.&P. and C.P.R.

New, Direct, Shortest, Quickest, Cheapest and Best Equipped All Rail Route to Manitoba, the North West, and British Columbia points

THE BEST AND CHEAPEST ROUTE between Kingston, Peterboro, Toronto, St. Thomas, London, Owen Sound, Sault Ste. Marie, Ottawa, Montreal, Quebec, and all points in the United States.

TRY IT ONCE AND YOU WILL TAKE NO OTHER New and Elegant Cars are run on all Express Trains.

No. 3 Express leaves Kingston at 12:40 p.m. Arrives Toronto 8:20 p.m.; Ottawa, 5:45 p.m. Montreal, 7:55 p.m.; Quebec, 6:30 a.m.; Renfrew, 5:10 p.m.

No. 1 Mixed leaves Kingston 7:00 a.m., arrives at Sharbot Lake 9:45 a.m., and Renfrew 2:45 p.m.

No. 5 Mixed leaves Kingston at 4.15 p.m. arrives at Sharbot Lake at 7:10 p.m., Thursdays.

No. 7 Express leaves Kingston at 11:30 p.m. connecting with C.P.R. Night Express Train at Sharbot Lake for all points east and west. Arrives Ottawa, 5:25 a.m. Montreal, 8:00 a.m.; Quebec, 2:30 p.m.; Toronto, 7:28 a.m.

The only through train service to the North West and British Columbia with only one change of cars.

No Customs Troubles.

H. TAYLOR, Asst Supt. F. CONWAY, Ass. Gen. Pass. Agt. B. W. FOLGER, Supt.

NAPANEE, TAMWORTH AND QUEBEC RY.

On Arrival of C.P.R. from Toronto and all points west, train leaves

FROM TWEED.

For Kingston, Napanee and all points between, at - - 1:30 p.m.

FROM KINGSTON,

Connecting at Tweed with C.P.R. from all points west at - 1:20 p.m.

FROM KINGSTON.

For Tweed, Napanee and all points between - - 4:45 p.m

FROM TWEED.

For Kingston, Napanee and all points between - - 6:15 a.m

R. C. CARTER, Ass't Gen. Manager. H. B. SHERWOOD, Sup't & Gen. Pass. Agt

E. W. RATHBUN, General Manager.

R. J. WILSON, Agent, Kingston.

WINTER SERVICE.

REDUCTION IN CABIN AND INTERMEDIATE RATES.

ALLAN LINE R. M. STEAMSHIPS.

Portland or Halifax to Liverpool and London derry.

Cabin, $50 and $60, according to accommodation. Intermediate, $25, steerage, $20. Return Tickets, Cabin, $100 and $110. Intermediate, $50. Steerage, $41.

Intermediate passengers may be booked to or from Glasgow without extra charge.

Steerage passengers may be booked to from Belfast, Queenstown, Glasgow and London without extra charge. Bristol or Cardiff $2 extra.

SAILINGS.

From Liverpool. From Portland. Halifax
5th Dec., POLYNESIAN, 26th Dec. 28th Dec.
12th Dec., CIRCASSIAN, 2nd Jan., 4th Jan.
19th Dec., SARDINIAN, 9th Jan., 11th Jan.

Passengers embarking at Portland leave Kingston on Wednesday afternoon's express. Passengers embarking at Halifax leave Kingston on Friday morning's express. Passengers wishing to send for their friends can obtain prepaid certificates. The steamships of the Allan Line come direct to the railway wharves at Portland, Halifax and Quebec.

All information regarding the selection of berths can be obtained from

THOMAS HANLEY,

World's Ticket Agent, Corner Johnson and Ontario Streets.

GRAND TRUNK CITY PASSENGER STATION.

GRAND TRUNK RAILWAY.

THE GREAT ONTARIO SHORT LINE

To Manitoba, Northwest Territories, British Columbia and the Pacific Coast, via North Bay.

A SERIES OF EXCURSIONS will leave Kingston City at 3:0 p.m. on JANUARY 31st, FEBRUARY 14th and 28th, and MARCH 14th and 28th.

Passengers intending to join these excursions and desiring berths reserved in Colonist Sleeping Cars or other detailed information should write to or see

THOMAS HANLEY.

Office: G. T. R. Passenger Station, Corner Johnston and Ontario Streets. Telegraph Office open day and night.

MARVELOUS DISCOVERY MEMORY

Mind wandering cured. Books learned in one reading. Testimonials from all parts of the globe. Prospectus post free, sent on application to Prof. A. Loisette, 237 Fifth Ave., New York.

FARMING AND CAPITAL.

PERSONAL ENERGY WORTH MORE THAN A BIG BANK ACCOUNT.

The Experience of Settlers—What Six Years Farming in Manitoba Has Done For J. W. Sandison—Where to Select Land and How to Run a Farm Out West—A Chance for All.

Manitoba is generally considered as a country in which it is impossible for a poor man to succeed at farming. Nothing could be further from the truth. Give me two men, one with capital but without energy, and the other without capital but plenty of work in him and I will stake on the latter every time. If capital and energy can be combined so much the better. Progress then will be rapid. If I were asked by a man without capital who contemplated moving to Manitoba whether he should take the step, I would hesitate before advising him to do it, so much depends on the personal characteristics of the individual and on his past experience; I could only point to men who have succeeded, and say to him: "You see the success that these men have met with, if you have the grit, energy and experience that have pushed them so rapidly to the front, why should you be afraid?" The best advice I can give them is to quote illustrations drawn from the lives of successful farmers and let them draw their own conclusions.

HIS CAPITAL IS IN THE LAND.

The men about whom I write I am personally acquainted with and know their statements to be worthy of credit. I cannot do better first of all than refer to a young Scotchman that I met at Brandon. He began life out here in the smallest way and now owns one of the largest farms in Manitoba. The young man's name is J. W. Sandison. It was an interesting day I spent with him and learned the details of his successful career. Mr. Sandison had considerable experience in farming in the Old Country. He came to Canada and farmed in Ontario for a couple of years, and in 1883 resolved to try Manitoba. Thither he went without capital, and relying solely on his own individual efforts. His career, as will be seen, has been remarkably successful. He commenced his Western life by hiring out on a farm for one year, at $20 a month. The farm was situated near Brandon, and was a good one. While working as an employee, he had a good opportunity of examining the farming system in the country, and gathering some information which has proved of extraordinary value. After quitting work as an employee, Mr. Sandison resolved on trying it on his own hook. At first he took a homestead some 50 miles from the Canadian Pacific railway, but he soon gave that up, concluding that to rent or buy a farm near the line was much more profitable. In the second year from his leaving Ontario, he rented a farm of 320 acres within four miles of the C.P.R. and near Brandon.

He concluded that in Manitoba land of the highest price was the cheapest in all cases, and that a man can, within two or three years, own land for which he has paid $10 or $15 an acre within from five to fifteen miles of a railway, while a man working a farm as far back as thirty miles from the line, will practically be able to do nothing. He found that a great many people in Manitoba made a mistake in buying, say, 320 acres of land and instead of making every foot constitute a return, only working a little of it at first, and thus be paying interest on land which was yielding no profit, or otherwise have his money lying idle in the land. He worked on the theory above enunciated and in a very short time was the owner of his land.

On another point he showed his good judgment. As soon as he was able, he bought the best horses he could procure. This he found more profitable than purchasing inferior or worn-out animals. Having got control of half a section, he broke it up at once, and made it pay for itself. Then he bought a section, following the same method with it, and now, according to his estimate the value of capital he has lying in labor alone is equal to $10,000—a pretty good showing indeed.

Another point regarding farming in Manitoba, which Mr. Sandison brings forward, is that the country is particularly adapted to farming on a large scale. It is the ambition of every farmer to increase his holdings and the acreage of his crop, and he is perfectly right in this, so long, of course, as he has the labor and machinery to harvest the crops he sows. In Manitoba the land is generally level, the fields are square, the furrows, a mile or half a mile long, and consequently the farmer can make a correct estimate of the cost of his labour, since each man is required to do a like amount of work at the plough.

A NORTHWEST MARKET SCENE.

According to Mr. Sandison's idea, farming is much easier in the prairie province than in either the old country or Ontario. In the first place the cost of the land is at least one tenth less in Manitoba than in either of the above mentioned older countries. Then on the whole the land is more productive, and a superior article is produced, and especially is this so in regard to wheat. In Manitoba it is not necessary to invest money in large barns to house the crops. It is not necessary to invest money in under draining as in older countries, neither does the farmer have to provide fancy, but only permanent pasture. He also contends that the land is much easier to work, as one-third or one-half more can be prepared in a day, than in these older countries.

THE YOUNG MAN'S CHANCE.

Speaking of the prospects of young men going out to Manitoba, Mr. Sandison says there is no difficulty in getting on, if the emigrant is willing to work hard and has a level head, but he is particularly emphatic in advising no one to go there without capital, who is not ready to put his whole powers of labor into the work. For the first two years he worked very hard himself, at manual labor, but now he finds his time fully occupied in managing his large farm.

He is convinced that Manitoba is destined to be the agricultural country of the Dominion; even now people undervalue the vitality of the soil, as he considers it is much stronger than the general public imagines. From his own experience he is of the opinion that the much talked of summer frosts, will be comparatively harmless, as soon as the inhabitants come to thoroughly understand the climate, and those parties who have, so far suffered thereby, have been themselves to blame in not doing their work in the proper season.

There is no lack of a market and the competition among the buyers is very keen.

The Manitoba farmer has this advantage: His wheat is worth ten cents a bushel more in the Eastern market than that of his Eastern competitor, and this advance in price goes a long way to counterbalance the extra cost to the Manitoban of transportation.

Referring to his own business affairs, and his success, Mr. Sandison says that there has not been a year since he went to the country that he did not make money, and if he were to be approached with an offer of $10,000 for the chance of his profits in 1890, he would not feel at all inclined to take it.

After having farmed in Ontario and Manitoba, he is convinced that he could not have accomplished the same result in any of the older provinces.

OTHER SUCCESSFUL MEN.

Mr. Sandison is one only example of hundreds that might be cited. I will refer to but a few more, and that briefly. Wm. Abbott of Stockton, Man., came here in 1880 with only $25 in his pocket. He now has a good farm, seven horses, one yoke of oxen and a good stock of cattle. His average of wheat per acre has been twenty-eight bushels. His opinion is that if a farmer cannot live and make money farming in Manitoba he need not try elsewhere.

OXEN BREAKING LAND ON THE PRAIRIES.

Geo. Gillespie, of Greenwood, Manitoba, came from Eldon Township, Ontario. Having nothing to begin with he took up a free homestead of 160 acres, which is now worth $3,000. He has 60 acres in crop and is satisfied with the prospects ahead of him.

George Edmunds, of Qu'Appelle, entered the country with a stout heart and willing hands and in three years had gathered together $500 worth of stock and implements. He has 160 acres of land, 32 acres of which is in crop.

William Heasley of the same place came to Manitoba without friends or sufficient money to pay railway fare. He walked 190 miles to his farm. He has now a 160-acre farm stocked with 22 head of cattle, three horses, pigs and poultry, and forty acres under crop.

Benjamin Smith, of Moose Jaw, when he arrived in the country had not enough money to buy a cow. He has now six horses, a yoke of oxen, ten head of cattle, raised last year 1400 bushels of wheat, 800 bushels of barley, 600 bushels of oats. He has a house worth $600, and a stable worth $400.

THRESHING IN THE WHEAT FIELD.

James Bole, from County Lambton, Ont., now farming near Regina, was in debt $130 for his team. He has now seven horses, cattle, eight pigs, farming implements and all paid for besides $1500 worth of grain. He advises all practical, pushing men to go to the North West.

The success that has met individuals without capital is not confined to farmers from Ontario alone. The same story is told by men who are obliged to give it in an unknown tongue, as in the haste to develop the farm the owners have not taken time to learn the English language. Nor is it in Manitoba only that farmers of this class are to be found. The story that you first hear on the banks of the Red River is told 900 miles west on the foot hills of the Rocky Mountains and is repeated in the valley of the Great Saskatchewan 900 miles to the north. Manitoba, Assiniboia, Alberta, and Saskatchewan all have their men of this type. Not obscure farmers who are simply eking out a living, but often the leading men of the district who, without capital, have dug their fortunes out of the wealthy soil of the North Western Prairies.

WORKERS WILL SUCCEED AND BE HAPPY.

Philip Putz now farming in Assiniboia says: "Before I left Roumania, I had to borrow money for my journey; I came to Canada without one cent. After one year's work in Canada I paid all my debts and sent money to bring my wife and children out to me. Today my capital is about $1,000, all made in three years. All who want to work should come here and be happy.

Thos. McCartney, of Ayreshire, Scotland, was a ploughman and had no capital. He now owns 640 acres, is worth $800, 3 horses and 40 head of cattle.

F. J. Larmour, of Quebec Province, landed in Manitoba with just one dollar. Has 320 acres land, 170 in crop, valued at $2500; he has also 20 head of cattle.

John Gorrie from the Orkney Islands landed at Quebec with three sons, between 15 and 20 years of age, in 1887, and 20 sovereigns in his pocket after paying his fare to Regina. He has now 320 acres of land, has had two good crops, has good stock, and his boys will soon be as successful as their father.

James Cowan from Ireland, arrived without a dollar. He owns now 320 acres, of which 200 are under cultivation, has a good house, two teams of horses, eight cows and has had as much as 900 bushels of grain in one year.

PEN AND PLOUGH.

A Paris Dog Market.

Among the queer institutions of Paris of whose existence the ordinary English visitor, with all his zeal for exploration, has no notion, is the dog market, which is held every Sunday in a corner of the Marche aux chevaux. It is a duly authorized market that brings into the exchequer of the city an annual sum equivalent to £100. This proves that a great deal of business is done by the sale of dogs in the course of the year. A tax of fifteen cents is levied upon the "head" of each animal that is brought to market. The number of entries average 14,000 annually, but the exhibition is said to have injuriously affected the dog business, for there was a marked decrease last year. The market is also said to have suffered from the competition of those who sell dogs in the streets, and take large families of them every Sunday into the Champs Elysees and Bois de Boulogne, under the pretense that they need air and exercise, but really in the hope of negotiating their sale.—London Globe.

A Well Becomes a Fountain.

An artesian well was completed at Woonsocket, L. I., last week, an immense flow of water having been struck. The strength of the flow increased rapidly until the machinery could not hold it in check, and a solid column of water, as big as a man's body, was thrown sixteen feet into the air with a roar that could be heard two miles. The flow was not brought under subjection until last night. A lake covering over forty acres has been formed in the lower part of the town on some vacant lots. A dense fog is constantly rising from the warm water. Many barns and walks are flooded. Half the pressure is now turned on, and the water runs through a six inch pipe and throws a solid stream fifteen feet high. Artesian experts say the well is the most powerful one in the world. The proprietors of the Woonsocket flour mills have offered the city councils rental of $1,000 a year for less than one-half the power.—New York World.

A new stamp canceling machine is being tried in the Philadelphia postoffice. It is operated by electricity, and is said to cancel the stamps on letters at the rate of 25,000 per hour, automatically registering the number cancelled.

When baby was sick, we gave her Castoria,
When she was a child, she cried for Castoria,
When she became Miss, she clung to Castoria,
When she had children, she gave them Castoria.

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Are being made in the prices of dry goods by R. McFaul. We offer the whole of our immense stock of dress goods, domestics, carpets, oil cloths and general house furnishings at Montreal wholesale prices. Remember this means more than the ten or fifteen per cent. you see advertised elsewhere. We are bound to do business and will sell cheaper than any house in town. Remember the place. R. McFaul.

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