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IS CURED BY
Mother Seigel's Syrup, which acts directly on the liver and stomach, quickly restoring them to healthy natural action, and thus it cures biliousness and indigestion.

MOTHER SEIGEL'S SYRUP

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A. J. WHITE & CO., Montreal.

A Standard Bank Rate For Canada.

Should the banks and the government increase the rate of interest on deposits? This question has come to the front in Canada by reason of the great increase, in recent months, in the value of money. It is being argued, and with apparent justice, that if the banks can get from six to eight per cent. for the money they lend, they should pay more than three per cent. for what they borrow.

The reasonableness of this proposition led The Herald to discuss the subject with a thoughtful banker, in close touch with the financial situation.

"The argument is a fair one," remarked this gentleman. "The men who lend us money should get interest on it that bears a certain relation to the varying value of money, and, as a corollary to this proposition, the men who borrow from us should pay a rate that also varies with the changing values."

"What is needed in Canada is a standard bank rate, such as exists in England in the bank of England rate—and in many other countries—the United States being a notable exception. In its case, the multiplicity of small banks incapable of joint action, and competing keenly with each other, has so far precluded the establishment of a standard rate, and we in Canada have followed the Americans in this matter, instead of copying them, to my mind, better English method."

"In England, deposits and loans follow automatically the Bank of England rate. Deposits are taken at rate of interest fixed, if I remember rightly, at one and a half per cent. below the Bank of England rate, so long as that rate is not over four per cent., and loans are made, and notes discounted, at the current rate. If the rate goes up, the banks' customers pay the increased rate on the next notes they discount, and the depositors are credited with a higher rate. By this means the man who has money to sell finds he gets the market value, which is certainly a more equitable result than the Canadian system of a permanent, fixed rate can produce. On the other hand, the banks will be more fairly treated if their customers pay a rate that has a direct relation to the market value of the funds they are borrowing."

"One distinct advantage, from the bankers' standpoint, of the moving rate, is that it automatically has the effect of making the borrower curtail his borrowing when money grows tight. Every Montreal banker who during the past few months has been trying to protect his own customers without increasing their discount rate has experienced difficulty in getting these customers to diminish their demands. If they knew that their rate would automatically expand with the increasing value of money, they would be far more careful."

"How could such a standard bank rate be established?" the speaker was asked.

"Well, Montreal is now a great financial centre, and it should not be impossible to arrange the requisite machinery. In England the Bank of England rate is accepted as the standard, and in Germany the rate of the Imperial Bank of Germany. In Canada the

rate of the Bank of Montreal might be taken, but probably that would give rise to many objections. The Montreal Clearing House, representative as it is of all the banks, might well be accepted as an authority for fixing the rate."

"How would such a rate operate, say, in the West, where money is generally at a higher rate than in the East?"

"The bank rate would be the standard throughout the Dominion, but in sections where money is dearer it would be taken as the base rate, and borrowers charged a certain fixed rate above it—this fixed rate, of course, moving up or down with the movements of the standard rate."

The proposition is evidently one well worthy of consideration.—Montreal Herald.

Domestic Hints.

Nut Custard. Nuts may be added to boiled or baked custard, almonds, hickory and walnuts or pecan being the favorite varieties. The almonds should be blanched and cut into strips, the other varieties coarsely chopped. For baked custard they are placed in the cup or dish and the uncooked mixture poured over them before placing in the oven, but they should be stirred into boiled custard as it is taken from the fire. In either case add a few drops of vanilla or lemon flavoring.

Meat Souffle.—Melt one tablespoonful of butter. Add one tablespoonful of flour. Pour on, stirring constantly, one cup scalded milk. Add one-third cup soft, stale breadcrumbs. Cook two minutes. Add one-half cup chopped cooked chicken, turkey or duck, one-third teaspoonful of Bell's seasoning, one teaspoonful of salt. Add well-beaten yolks of two eggs. Cut and fold in the stiffly beaten whites. Bake in buttered pudding dish in slow oven thirty-five minutes. Serve with or without white sauce.

When the Stomach, Heart, or Kidney nerves get weak, then these organs always fail. Don't drug the Stomach, nor stimulate the Heart or Kidneys. That is simply a makeshift. Get a prescription known to Druggists everywhere as Dr. Shoop's Restorative. The Restorative is prepared expressly for these weak inside nerves. Strengthen these nerves, build them up with Dr. Shoop's Restorative—tablets or liquid—and see how quickly help will come. Free sample test sent on request by Dr. Shoop, Racine, Wis. Your health is surely worth this simple test. Sold by all dealers.

Problems of Life.

"I have made a good fight."

Few boasts are so tremendously satisfactory, few consolations so imminently soothing. Life at its best is a fight and man remains fundamentally a fighting animal, despite the frowns of the Peace Society and the tears of the humanitarian.

Let me put up a good fight! That is the unexpressed ambition of every youngster worth his salt. And the consciousness that one has really fought well crowns one's victories and makes beautiful one's defeats.

The end of the journey matters so little if the traveling has been full of pleasure.

There is no wonder that the self-made man blows himself out with pride and struts, pea-cock like along the streets. Heavily handicapped, alone, and unaided, he has conquered circumstances accumulated money, exchanged fustian for broadcloth, and he holds his head high. He has won, but he has not won easily; and it is really the memory of the fight rather than the jingle of the victory that stirs his heart within him.

He loves to recount his privations, to dwell on his persistence, to exaggerate his sagacity. And it is splendid that he should do all this. He is the modern gladiator. Why should he not shout paeans for his victories? In all his smugness, he is accentuating the essential poetry of living that drab-colored surroundings are utterly unable to take away.

Life persists in remaining romantic. And the struggle of the handful of Greeks against the horde of Persians at Thermopylae was not more splendidly romantic than the stubborn struggle of a strong, resolute twentieth century man against circumstances.

For if victory is splendid, defeat is splendid, too, supposing, of course, that the vanquished has fought well. The loser, equally with the victor, has had the full fun of the fight. He has been thrilled by the apparent approach of victory. He has fought on and on as defeat surely came near, doggedly reveling in his manhood.

And at the end, beaten, bruised, finally out of the fight, can life offer a man a more magnificent gift than the right to shout grimly. "My head is bloody but unbowed?"

A determined, relentless fighter is a man, and no other person has a right to call himself by that high name. The curse of civilization is that it is bringing softness and namby-pambyism in its train.

And similarly, we are approaching, apparently, a time when all the fight is to be taken away from the world. In place of ourselves setting out, equipped as well as may be, to win our own happiness and our own way, it is all to be done for us. Our lives are to be carefully arranged, and we are to be cotton-wooled from the assaults of outrageous fortune.

Risk is the sauce-piquant of life. The best games are the games in which one may haply receive as guerdon a broken leg or maybe a broken neck. And the man who gets the most out of life, whose blood runs

swiftest through his veins, whose hours are fully filled with satisfaction, is the man who gets the most out of life, whose blood runs swiftest through his veins, whose hours are fully filled with satisfaction, is the man who carries with him the stimulation of possible extreme physical or moral discomfort.

Fear is always a gruesome comrade, but of all men he is the most miserable who is afraid of life.

A dull, grey, anaemic humanity could have no dreams. It would revel in hair-splitting philosophies, subtle paradoxes, perfectly formed verses, signifying nothing.

But it would have no real singers and no real songs. The great poets and the great seers have taken hold of life with both hands. They have learned to sing their songs while they have tasted the joy of the struggle, of the victory, and of the defeat.

It is better to die alone by the way-side, covered with the scars of a dozen fights, than to endure a coddled old age with an unmarked skin.

The ideal world is a world full of strenuous dreamers, of men and women eager for life, of enthusiastic egoists. For the man who realizes the possibilities of himself realizes, also, the importance of his neighbor. He may fight with him on occasion, but the potential struggle necessitates respect and makes possible mutual consideration.—Sidney Dark.

Trial Catarrh treatments are being mailed out free, on request, by Dr. Shoop, Racine, Wis. These tests are proving to the people—without a penny's cost—the great value of this scientific prescription known to druggists everywhere as Dr. Shoop's Catarrh Remedy. Sold by all druggists.

The Hygiene of Laughter.

All the world loves laughter. Those who do the least of it themselves often appreciate it most. Indeed, the gospel of cheerfulness, sung, preached and written about, is, next to love, the world's favorite theme. Never can we hear enough of it, or enough about it.

Yet it will be news to many to hear that it is a cure; that it is actually a germ-expeller and a healing agency.

An Italian physician, Dr. D'Aiutolo, was the first scientific experimenter and practical demonstrator of this, and the results of his investigations have been laid before the Medico-Chirurgical Society of Italy. Numbers of cases of bronchial trouble were cured by no other medicine than the shaking of the chest by laughter, purposely provoked, as this aided the expulsion of the secretion and permitted the air's oxygen to enter, and dry up and heal the diseased cells. The "side shaking" also loosens the particles of decayed matter in the muscles of the body and facilitates their discharge through the lymphatics or veins, so that there is added strength to resist disease germs.

Since the open-air treatment is now recognized as the best possible for the "white plague," we readily understand this. The expansion of the chest, the uplifting of the head and shoulders, and the deep breathing, we all know to be preventives of disease, health-stimulants, and nerve-steadiers. Doctors have always clamored for "cheerful meals," knowing what a powerful aid laughter is to the digestive organs.

Our jolly men and women are seldom cadaverous, dyspeptic citizens; and, while health undoubtedly makes cheerfulness easy, laughter, in turn, assists health to a degree that few of us realize. Sick King Saul was not so far wrong when he called in his joke-makers and musicians instead of his doctors, and Solomon uttered no wiser proverb than "A merry heart doeth good like a medicine."

During the United States civil war there was a hospital in the swamps of Virginia, where soldiers fought for their lives under most depressing surroundings, with disheartened nurses and physicians about them, and over all the gloom of a lost cause. But each day there came in a southern girl, popularly termed the "laughing spirit," who passed up and down the wards, laughing so noisily that by and by the nurses forbade her entrance. Learning this, the soldiers clamored for a sight of her happy face, and today some old men declare they owe their lives to it, and not to quinine.

The influence of the mind upon disease, even the worst diseases, is well known. Many who have lived through the scourge assert that, at the breaking out of yellow fever, if a patient thinks he has something else he has an excellent chance for recovery, but he immediately succumbs upon hearing the dread words, "yellow fever!"

"Give up!" cries the sick body. "Cheer up!" answers the sturdy mind. When the body is so sick that the brain becomes weakened and consequently powerless, the minds of other people must come to the rescue. Carry into the sick-room a cheery face rather than a sympathetic, condoling one. Bring your jokes, and, except in extreme cases, make the patient laugh in spite of himself. Remember the scientists say it is not merely "Laugh and grow fat," but "laugh and get well!"

The finest Coffee Substitute ever made, has recently been produced by Dr. Shoop of Racine, Wis. You don't have to boil it twenty or thirty minutes. "Made in a minute" says the doctor. "Health Coffee" is really the closest Coffee Imitation ever yet produced. Not a grain of real Coffee is in either. Health Coffee Imitation is made from pure toasted cereals or grains, with malt, nuts, etc. Really it would fool and expert—were he to unknowingly drink it for Coffee.—Sold by all dealers.



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ESTABLISHED AMERICAN A. D. 1850
CONTAINS NEITHER OPIUM NOR MORPHINE
GIVES RELIEF TO EVERY CASE OF RHEUMATISM

Stop Your Cough
Three or four drops of Johnson's Anodyne Liniment on sugar relieves sticking in the throat and stops the cough. Colds, if unchecked, may cause serious throat and lung troubles. To avoid risk, apply Johnson's Anodyne Liniment promptly.

Johnson's ANODYNE Liniment
Has been a successful family remedy for nearly a century, for both internal and external uses.
Internally for Coughs, Colds, Hoarseness, Bronchitis and most respiratory disorders.
Externally it dissolves any pain. Cuts, Wounds, Sprains, Muscular Rheumatism, Swollen and Frost-bitten Feet. Pain leaves the moment the liniment is applied.
Guaranteed under the Food and Drugs Act, June 30, 1906. Serial number 513.
At all Druggists, 25c and 50c. Get a Bottle now. KEEP IT ALWAYS IN THE HOUSE.
I. S. Johnson & Co. Boston, Mass.

The Long, Cold, Dark Evenings,

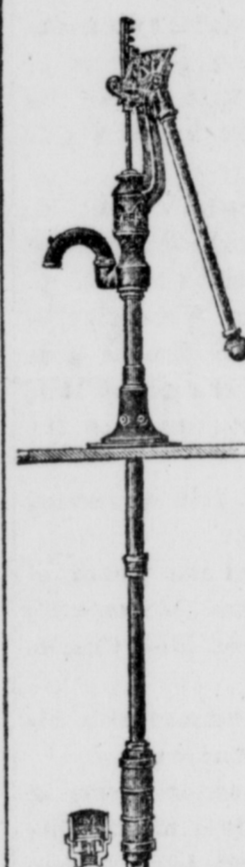
Are coming upon us when the wise father and mother will look about for some means to keep the young people at home.

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LOUIS E. YOUNG, Barrister, etc. Woodstock, N. B., Sept. 26th 1907, t-f.