

## MILLIONAIRES A PENNY APiece.

You may Make Your Descendants as Rich as Croesus.

The miracle of a penny has yet to be written. How lightly we toss it to the beggar across the street! And how lightly even he, poor beggar, esteems the humble coin! Yet that penny contains within itself the seed of wealth so fabulous that the wealth of the whole world to day would be poverty beside it.

Let us assume that our beggar has no other penny in the world. It would seem sheer mockery to tell him, as you threw the penny on the pavement, that if he took good care of it it would make his descendants millionaires. He would clutch his penny tight, but he would treat your remark as a cruel sarcasm. Yet you would be stating a simple truth. The proposition may appear a startling one, but it is really sober fact, that the whole of the inhabitants of the British Isles have it within their power (provided the law would allow them) to make their descendants millionaires.

And to do this they need put themselves to no more trouble than to invest a penny. There is no reason why they should not invest more if they choose, but a penny will do quite well. It is necessary, of course, that the security should be good—pennies should not be lightly invested—and it will be well to choose something paying a 5 per cent. dividend—say railways, etc. Then all that is necessary is to leave the penny alone. A rolling penny gathers no gold, but a forgotten penny at 5 per cent. may yield your children's children gold enough to build a golden London.

The only drawback to the investment is that it can never benefit the investor. Your tombstone will have crumbled into dust before the million comes, but it would be mean to keep your penny in your pocket for no other reason than that. Think how illustrious your name will be in 2299! And think how your children of the twelfth generation will bless your name!

In 250 years at 5 per cent. compound interest, your penny will have grown to £1,000, and in less than 150 years more—in 393 years from the day you invested it—it will have drawn to itself 239,999,999 other pennies and become £1,000,000. Then it would be advisable for your descendant so draw it, or if his anxiety for posterity was greater than his interest in himself, he could let it roll on eleven generations more, when the penny would have grown to such an extent that the withdrawal of the account would probably run every bank in the world dry. It would have reached a hundred billions of pounds, or if you prefer to have it in figures, £100,000,000,000,000. And so it might roll on until its possessor might make cigarettes with £1,000,000 notes without feeling a farthing poorer.

It will be said, of course, that it is all very well to write an article of this kind, but the writer knows very well that nobody can invest a penny at 5 per cent. on the lines indicated. But, surely, at this time of day, we have learned the lesson of combination. There is wealth, as well as strength, in numbers. Why should there not be a public body to manage a national banking concern? It might be under the Government, and could be called the Posterity Department. It would be the duty of the officers of this department to collect one penny from every inhabitant of the United Kingdom, and to see that every time a birth was registered the penny was duly paid.

The 40,000,000 pennies would then be invested on the plan already stated, and if the money were allowed to accumulate for 400 years it would banish poverty for ever from this country and make Great Britain a nation of millionaires. The population would have grown largely, of course, but assuming that it reached 100,000,000, there would be a million sterling for everybody, as the pennies would have grown into a billion pounds.

Or the money might be devoted to the common good, as was the idea of the Birmingham tradesman who the other day sent the Birmingham Corporation a note for £10. The Corporation had bought some land on a 999 years' lease, and somebody objected that when the lease expired the city would have thrown away £5,000,000 in ground-rent. A gentleman thereupon sent the Lord Mayor £10, to be invested for 999 years at 21 per cent., when it would yield £58,899,000,000. This would give the town an annual income of £200,000,000, which the sender of the cheque suggested would recoup Birmingham for the sum spent in ground-rent.

Birmingham is not usually lacking in enterprise, but the cheque was returned, in spite of the picture the sender drew of what might be done with this money. "When the time comes," he said, "there will be no rates to pay, and every citizen will live in a suburban villa provided and lighted by the municipality."

There is, indeed, no limit to the possibilities of a penny. The meanest taxpayer would not object to the Government investing a penny stamp, and in a thousand

years the proceeds of that stamp would pay off the National Debt, abolish taxation for ever, and buy up every marketable thing in the world.

The splendours of Greece and Rome would be as nought compared with the England of that day. Every street would have its golden statue, and golden trains would carry the millionaires from city to city along golden rails. Telegrams, written on bank-notes, would flash along golden wires, and every Wednesday in Southampton Street Tit-Bits would be issued in golden covers, and on the Premium page each week readers would find a brand-new Bank of England five-pound note.—Tit-Bits

## MRS. HATTIE MORRIS

Got New Life From Dodd's Kidney Pills.

She was Totally run Down in Health—A Contention Sufferer Whom no Medicine Helped Till She Took Dodd's Kidney Pills and was Cured.

Burt's Corners, N. B., March 13.—The women of Canada are the strongest believers in Dodd's Kidney Pills because they are in closer contact with sickness than men are, and know better what remedies produce the best results in the sickness of their friends.

Women are more subject to disease than men, though they complain less. Therefore, they know more than men do, about the virtues of the many remedies on the market.

It is perfectly safe to take the opinion and advice of a lady on this matter. Take Mrs. Hattie M. Morris, of this place, for instance. She is an earnest advocate of the use of Dodd's Kidney Pills in all cases of "worn-out constitution," thin, weak, watery blood, and similar complaints. And her reason for this is that a year ago last spring, she was "completely run down," to use her own expression. The usual indications of defective Kidney action were noticeable.

Mrs. Morris became dull and low-spirited, lost all interest in her work, and, in short, became a striking example of what deadly injury any defect in the Kidneys will cause.

She was advised to use Dodd's Kidney Pills for her trouble, and, although she says she had little or no faith in them, she began to take them. Three boxes cured her, made her a girl again, gave clearness to her complexion, brightness to her eyes, and springiness to her step.

Dodd's Kidney Pills are a sure cure for all kinds of Female Troubles.

They are sold by all druggists at fifty cents a box, six boxes \$2.50, or sent on receipt of price by the Dodd's Medicine Co., Limited, Toronto, Ont.

## Mend Your Bird's Legs.

Young chickens and other birds frequently break the bones of their legs, and if properly attended to these fractures can be easily cured with very little trouble. As soon as the injury is noticed the fracture must be carefully cleaned and washed with warm water, and then wrapped with warm a bit of antiseptic cotton. Splints are then prepared for the fractured limb, preferably of split elderwood, the pith of which is taken out. These splints are fastened to the cotton with a drop of glue, and held tightly in place by being wound with linen thread. The bandage and dressing are left undisturbed for from three to four weeks; then the leg is soaked in tepid water until the bandage comes off easily. The fracture will have completely healed in that time. Canaries and other

pet birds can be similarly treated in case of a fracture of a leg, only the elder splints are substituted by pieces of cardboard, and the bandage is left but two weeks on the little winged patients.

## Foods Ferment.

And Indigestion follows as sure as night follows the day. Nature has supplied in the pineapple a wonderful supply of vegetable pepsin. Dr. Von Stan's Pineapple Tablets contain all the elements in a pure, harmless vegetable compound that heal all forms of stomach disorders in quick time. Make you well and keep you well. Pleasant and positive. 35 cents.

## Has Her Money Laundered.

"The demand for new bills for shopping is on the increase among women," said a local bank teller, "and is getting to be a nuisance. A great many women won't handle any currency that is not absolutely fresh and crisp, and in the North all the banks that make a specialty of catering to women's custom keep a supply constantly on hand for that particular purpose. Sometimes the bills are hard to get, especially those of certain denominations, and gold is unpopular on account of the danger of confusing the \$2.50 coin with a bright penny."

It is not generally known, but bills can be washed and ironed as easily as a pocket handkerchief. A wealthy woman of my acquaintance has all her money laundered before she uses it. She turns the note over to her maid, who washes them thoroughly in hot water with ordinary soap ruds and spreads them out on a table to dry. Then she dampens them slightly and presses them with a medium hot smoothing iron. If the bill is not frayed this process will make it as bright and crisp as when it first left the treasury. It is astonishing how dirty money gets. If a teller could see the water in which a dozen commonly circulated bills were washed it would give them a permanent aversion to the trade of teller."

## A Flag of Precious Stones.

A New York jeweller has combined patriotism with a very fine advertisement by making a copy of the Stars and Stripes which is probably the most expensive flag in the whole world. It is quite small, only 7 in. by 4 in., but is worth at least £3,500. It is entirely composed of precious stones. It has thirteen stripes and forty-two stars. The white stripes are of small diamonds, 800 of which go to make them up. The red stripes are of rubies, the same in number and size as the diamonds. For the blue field there are about 300 sapphires, with forty-two large diamonds for stars. The unique flag is displayed in the jeweller's window on the Broadway, and attracts a constant crowd.

## Recent Scientific Research

Has, it seems, resulted in a sure cure for catarrh, a most offensive and insidious disease, until lately considered incurable. This remedy is called Catarrhazone, and is simply inhaled, being carried by the air directly to the diseased parts of the throat or nasal passages, thus superseding former disgusting and useless snuffs and ointments. Catarrh, bronchitis, irritable throat, &c., yield to Catarrhazone every time. Write for a free sample of Catarrhazone to N. C. POLSON & Co., Kingston, Ont.

Lady (engaging a footman): "Are you clever at the table?"

James: "Yes, mum."

Lady and you know your way to announce?"

James: "Well, mum; I know my weight to a pound or so, but I should hardly like to say to an ounce."

## SKIN LIKE BABY'S

Skin diseases from the merest pimples to the most obstinate eczema, salt rheum, running sores, are quickly, pleasantly and permanently cured by Dr. Agnew's Ointment—35 cents.

Who does not envy a baby its soft velvety skin? How many suffer from distressing skin diseases—Do you suffer? Have you tetter—salt rheum—scald head—ring worm—eczema—ulcers—blotches on the skin—chronic erysipelas—liver spots and what not else of these distasteful and aggravating disorders which disfigure and discourage? Dr. Agnew's Ointment allays the distressing itching, burning, stinging sensations which are part and parcel of such troubles, and in a thousand cases where internal treatments have failed to heal and eradicate them it has worked wonderful and permanent cures—and no skin disease, no matter of how long standing, has baffled its curative qualities. In cases of chronic eczema it has proved its great worth, and cases are on record where this dread affection has been the birthright of its patient and constant companion until past middle life, and Dr. Agnew's Ointment has cured speedily and permanently. It is a boon to mothers because it is a boon to babyland—scald head and its irritations, which are accompaniments to the teething period, are quickly driven off and restlessness passes away—and where torture reigned with baby this balm brought rest and a cure—it affords instant relief from the itching distress. . . . Do you suffer from piles—itching, blind, bleeding or ulcerated?—No remedy has brought so quick relief, spared painful surgical operations as Dr. Agnew's Ointment—it has proved itself an absolute cure for piles in all forms and at all stages—one application will relieve the itching, irritating sensations in an instant—and long standing cases disappear after from three to five nights' treatment—the pain and soreness quit you and the tumors vanish.

The baby of another lady living on Pacific Ave. in Toronto, was terribly afflicted with scald head and eczema—she tried washes prescribed by her physician, and soaps advertised for such purposes, but the disease remained—Dr. Agnew's Ointment was her good friend; half a box cured the baby and cured herself of troublesome piles which had been the bane of her life since baby's birth.

DR. AGNEW'S CURE FOR THE HEART—Cures palpitation, fluttering, shortness of breath and all heart disorders—relief in 30 minutes.

DR. AGNEW'S CATARRHAL POWDER—Has cured cases of catarrh of 50 years' standing—relieves cold in the head in 10 minutes.

DR. AGNEW'S LIVER PILLS—Stop sick headache—cure constipation, biliousness and liver troubles—pleasant little doses—40 in a box—25 cents.



## FLASHES OF FUN.

Whenever a girl begins to lecture a young man on financial economy, he can safely ask her to name the happy day.

"Maud has promised to become my wife." "Well, don't worry about it, my lad. Women frequently break their promises."

The maiden: "And where did you, Baron first see this light of the world?" The Baron: "When I met you."

"Maud says she is madly in love with her new bicycle."

"Hub! Another case where man is displaced by machinery."

"I may not be very wealthy, but I can afford my own carriage and pair," said the fond father, as he wheeled his twins along the pavement.

I say, Trivet can you lend me a fiver for a few days?"

"I have only a sovereign about me, Dicer."

"Well, I'll try to make that do."

Mistress: "Charley writes me that he will coach his class this season. Isn't he a son to be proud of?"

Bridget: "He is indeed, mum, an' we kin both fule thur proudness, fer it's mesil that has a bye who is a coachman too."

Schoolmaster: "Now, Smithson, that we have read of the principal reigning monarchs of the world, tell me which rule inspires the most respect and fear?" Smithson (thinking of his knuckles, still sore): "The one on your desk sir."

Near Sighted Old Gentleman: "Can you tell me what inscription is on that board over there?"

Irish Rustic: "Sure O'im in the boat, sor! It was mighty little schoolin' Oi had when Oi was a bhoys mesil, sor!"

Small Boy: "Mother, please give me another lump of sugar for my coffee; I've dropped the lump you gave me."

Mother: "There you are. Where did you drop it?"

Small Boy: "In the coffee."

"The only objection," said the stern parent, "I have against the young man, my dear child, is that he has no noble ambition—no high or worthy object in life."

"Why, papa, how can you say that? He wants me!"

"How's this? You're already advertising again a dog lost. That's the third dog you've lost in a month!" "Oh, it's just my luck! Since my daughter has been taking singing lessons, I can't keep an animal in the place!"

Anxious Mamma: "Little Dick is upstairs crying with the toothache."

Practical Papa: "Take him around to the dentist's."

"I haven't any money."

"You won't need any money. The toothache will stop before you get him there."

Tom: "So the heiress refused Jack?"

Dick: "Yes; it's too bad! He made a very fair proposition too."

Tom: "What was it?"

Dick: "He promised to be a most devoted husband, and offered to refund the money if he did not turn out as exactly as represented."

A young lady of very extraordinary capacity lately addressed the following letter to her cousin: "We is all well; and mother's got his Terrix; brother Tom is got the Hupin Kaugh; and sister Ann has got a babe; and I hope these few lines will find you the same. Rite sune. Your affectionate kuzzen."

Dashaway: "You say your sister will be down in a minute, Willie. That's good news. I didn't know but what she wanted to be excused, as she did the other day."

Willie: "Not this time. I played a trick on her."

Dashaway: "What did you do?"

Willie (triumphantly): "I said you were another fellow."

At a Brighton boarding house breakfast. "I see by the papers that eggs are imported from all parts of the Continent. Do these come from Italy?"

"Certainly not; they are fresh from a farm near here. But why do you ask?"

"Oh, merely because somehow they make me think of 'The Lays of Ancient Rome.'"

Visitor: "Can your baby talk at all yet?"

Mamma: "Yes, indeed! Baby, say 'mam ma.'"

Baby: "Oogle google."

"Now say 'papa.'"

"Oogle google."

"Now say 'how d'ye do' to the lady.'"

"Oogle google."

"Bes its little heart, it tan talk mos' as dood as mamma tan."

A certain volunteer, who was a great man in his own eyes, was by some ill-fate appointed captain. He could hardly speak of anything but his new dignity. Meeting a friend one day, he accosted him thus:—"Well, Jim, I suppose you know I have been appointed captain?"

"Yes, said Jim, 'I heard so.'"

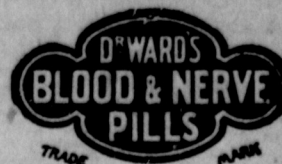
"Well, what do your folks say about it?" asked the captain.

"They don't say nothin'," replied truthful James; "they just laugh."

Athletic Artist (to critic): "Yesterday I invited Splash, the critic, here to express his candid opinion of my painting, and he had the nerve to tell me it lacked composition and colour, and that the technique was very bad. Well, I didn't do a thing to him. I merely threw him down the stairs and, following him up, kicked him half way down the street. Now, old fellow, give me your honest opinion. What do you think of it?"

## Energy Easily Earned.

Wasted energy must be made up or the body will weaken and perhaps perish.

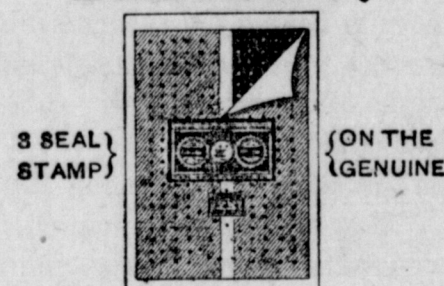


For a long time prior to taking Dr. Ward's Blood and Nerve Pills my nerve system was greatly deranged and I was terribly nervous, so much so that in my business (Linesman of the Kingston Electric Light Co.), my extreme nervousness naturally made the following of my business extremely hazardous. Before taking Dr. Ward's Blood and Nerve Pills my kidneys had been affected for some time. I had constant soreness and stiffness across my loins and the small of my back. My appetite was variable and very poor. I also suffered greatly with constant headaches. I am glad to be able to inform you that Dr. Ward's Pills completely cured me of all the above ailments and made me a well man. I have found no medicine like Dr. Ward's Blood and Nerve Pills, although I have tried many different kinds. They acted quickly and effectually on my nerve system, making my nerves strong and removing all indications of nervousness. These valuable pills also removed all kidney and back trouble and restored to me a healthy vigorous appetite. I have had no headache since five months ago and feel justified in saying that they are a wonderful remedy. They not only removed nervousness, but gave me healthy kidneys, removed all soreness and stiffness from my back and loins, cured me of headache and gave me a good appetite, consequently I am highly pleased. I know of no medicine that equals Dr. Ward's Blood and Nerve Pills for nervousness, chronic headache, sore kidneys and back and loss of appetite. Yours truly, John McCutcheon, 522 Princess St., Kingston, Ont.

All good druggists sell them. If they won't, we will supply you by mail on receipt of price, 50c. per box, or 5 boxes for \$2.00. The Doctor Ward Co., Limited, Toronto, Ont.

Be Sure To Demand, and See That You Get a

## BENSON'S.



It is the best POROUS PLASTER

Don't neglect your "Chest Colds." Apply Benson's Plaster to chest; they ward off complications and promptly cure the cold. Price Six Cents. All Druggists. Of agents, Leeming, Miles & Co. Montreal, if unobtainable.



Pure, Antiseptic, Emollient.

Ask your dealer to obtain full particulars for you.

F. C. CALVERT & CO., Manchester.

## Are You Weak?

There's a Remedy that will make you strong; give you vitality and energy; invigorate the heart; enrich the blood; make the pale cheek rosy.

It's Milburn's Heart and Nerve Pills.

Mrs. Mehlenbacher, who lives at 29 Ann St., Berlin, Ont., made the following statement: "I have suffered from nervous prostration and general debility for the past four years, often despairing of a cure. "Since I have taken Milburn's Heart and Nerve Pills, however, the future looks bright to me. I have taken four boxes of them and the benefit I derived is wonderful. They have made my nerves strong, restored their elasticity and given me physical strength to a greater degree than I could have anticipated. Beyond doubt, they are the best restorative for nerve trouble, weakness, debility, etc., in existence, and I heartily recommend them to all who suffer as I did."

Milburn's Heart and Nerve Pills cure Palpitation and Throbbing, Dizziness, Nervousness, Sleeplessness, Loss of Appetite, Pale and Sallow Complexion, Anemia, Debility, General Weakness or any condition arising from a Weak Heart, Disordered Nerves or Impoverished Blood. Sold by druggists at 50c. a box.

