

A Policy Holders' Company

That Policy Holders Are Proud Of.
Splendid showing of Canadian Mutual Company.

The Mutual Life Assurance Co. OF CANADA

has made a showing in 1906, the year of stress and inquiry in regard to all Insurance Companies, that fully justifies the progressive clean mutual principles on which the Company has been run since its inception.

INSURANCE ACCOUNT.—The new business for the year amounted to 3,026 Policies, for \$5,503,547. Adding 43 revived Policies for \$52,092, the total new issues and revivals for the year was \$5,555,639. All of this, except \$46,000 written in Newfoundland, was obtained within the Dominion of Canada.

The total amount of business in force was \$46,912,407.58, under 30,986 Policies, showing a net addition for the year of \$2,714,453.

INCOME.—The income for the year amounted to \$2,072,423.13, being for premiums, \$1,604,581.74; interest and rents, \$464,646.98; profit from sale of real estate, \$3,194.41.

PAYMENTS TO POLICY HOLDERS.—The total amount paid to Policy Holders during the year was \$679,662.20, as follows:

Death claims, \$327,957.50; matured endowments, \$168,486; purchased policies, \$88,607.47; surplus, \$83,947.55, and annuities, \$10,645.68. While the death claims were somewhat in excess of the previous year, the ratio to the amount expected was only 53 per cent., an extremely favorable experience.

THE EXPENSES AND TAXES were \$338,717.40, being \$10,224.36 less than 1905, and only 16.34 per cent of the total income.

ASSETS.—The cash assets at the close of the year amounted to \$9,900,845.20, made up as follows:

Mortgages, \$5,013,647.45; debentures and bonds, \$3,429,025.49; loans on our own policies, \$1,129,517.25; premium obligations, \$25,786.38; real estate, \$900.26; Company's head office building, \$30,875.79; cash on hand and in the banks, \$271,092.58.

No losses were made on investments in 1906, and, so far as can be foreseen, none are anticipated. The balance of real estate acquired by foreclosures in former years was disposed of during the year at a profit. Only one small parcel valued at \$900, remains.

The total liabilities are \$9,182,161.26; including the reserve for the security of policy holders, \$9,053,332.18; computed on the Company's standard 4, 3 1/2 and 3 per cent.

SURPLUS.—On the Company's standard of valuation the surplus is \$1,203,378.58; and on the Government standard, \$1,552,364.26. The increase in surplus for the year is \$251,377.46.

GEO. H. REDPATH
General Agent, CHATHAM.

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There is an old saying that time is money—and it's true. When dealing with us you save both time and money. We run the risk of suiting your fancy and of making a sale. You are under no obligation whatever. We have throughout the country thousands of satisfied clients with whom we have done business. The fairness of our methods is best judged from the opinions of these clients.

Our Real Estate Monthly describes thousands of choice properties which we have on our list. Write for it to-day. It costs you nothing. Address Dept. B

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Modern house and lot, VanAllen Ave., would exchange for vacant lots.
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SAM. KOVINSKY.

Yards: Near G. T. Railway Station. Phone 253.

Read The Chatham Planet For All The New

CHURCHES

HOURS OF SERVICE

The services in all the churches in the city are held at 11 a. m. and 7 p. m., except the following:—
Seventh Day Adventists—3 and 7.
Campbell A. M. E.—11 and 7.30.
St. Joseph's R. C.—7.30, 9.00, 10.30 a. m., and 7.30 p. m.
First Baptist—11 and 7.30.
Union A. M. E.—11 and 7.30.

NOTICE TO PASTORS.

Pastors and others who contribute news items to this department of Saturday's Planet will confer a favor by seeing to it that their "copy" reaches this office not later than Friday at 4 p. m. Material received later than that hour cannot be guaranteed insertion.

INTERNATIONAL S. S. LESSON FOR TO-MORROW.

(By Dr. R. A. Torrey.)
A Joseph Forgives His Brothers.
Gen. 45, 1-15; 50, 15-21. Read Gen. 44-50.

Golden Text—Be kindly affectionate one to another, tender-hearted, forgiving one another, even as God for Christ's sake hath forgiven you. Eph. 4, 32.

Joseph makes himself known to his brethren—1-3. There is no doubt in this history of Joseph and his brethren; we have not only a beautiful picture of forgiving and saving love, but also a wonderful foreshadowing of the dealings of Jesus with his brethren, the Jews, at His coming again. At His first coming He was rejected by His brethren, the Jews, as was Joseph at his first coming to his brothers. He was then accepted, to a certain extent, by the Gentiles, as was Joseph by the Egyptians. He was exalted to give repentance and remission of sins, just as Joseph was exalted to give repentance and forgiveness to his brethren.

Joseph's apparent harshness to his brothers was a real kindness, to bring them to conviction of their guilt, that he might graciously pardon them. But now we see Joseph entirely broken down with pity for his brothers, he shows his love by making himself known to them. He wept aloud, the flood-gates of his heart were swept away. Laphnah-paneah cried out, "I am Joseph!" Deth my father yet live!

The usual effect of finding a great and powerful ruler one's own brother would be great joy, but this was his brother they had grievously injured; so at first they were troubled. In like manner Jesus brethren—according to the flesh—will be troubled when they "look upon Him whom they have pierced," now exalted to all power in heaven and on earth.—Zech. 12.10.

We are sorry to cut Dr. Torrey short. With more space at command he would say much more on this beautiful lesson of human love, which so overflowed Joseph's heart toward his brothers. But, after all, it is but a faint shadow of the wonderful God love, overflowing the heart of Jesus Christ our Lord toward His own kindred, the Jews, and to all men, rebels as we are, while He awaits our repentance, that He might abundantly pardon us.

CHURCH NOTES

FIRST PRESBYTERIAN.
Rev. A. H. MacGillivray, pastor. The pastor will conduct the services and preach on both occasions to-morrow.

Sunday School and Bible Class at 3 p. m.
Regular weekly prayer meeting on Wednesday evening at 8.

CHRIST CHURCH.
Sunday after Ascension.
Rev. Robert McCosh, rector.
Rev. Rural Dean Ridley, Rector, of Galt, will preach in the morning and Rev. Canon Davis, Rector of Sarnia, in the evening.

Sunday School and Bible Class for young ladies at 3 p. m. Bible Class for young men in the church at 3 o'clock p. m.

The Holy Communion is administered the first Sunday of every month at the 11 o'clock service, and the third Sunday of every month at 8.30 a. m.

ST. ANDREW'S.
Rev. Dr. J. R. Battisby, pastor. The pastor will conduct the services and preach on both occasions to-morrow, taking as his morning subject, "The Moral Courage of Christ," and in the evening on "God's Appeal to the Young."

Sunday School and Bible Class at 3 p. m.
Regular weekly prayer meeting on Wednesday evening at 8.

HOLY TRINITY.
Rev. J. W. Hodgins, rector.

Sunday after Ascension.
Rev. Canon Davis, M. A., of Sarnia, will preach in the morning, and Rev. Rural Dean Ridley, of Galt in the evening.

Vestry meeting Monday night at 7.30.
Church Guild will meet on Monday evening at the Rectory.

The Woman's Auxiliary will meet on Thursday.
Sunday School and Bible Class at 3 p. m.

The Holy Communion will be administered the first Sunday in the month at 11 a. m., and the third Sunday at 8.30 a. m.

Baptism any Sunday at 4 p. m. when previous notice has been given.

PARK ST. METHODIST.
Rev. W. L. Rutledge, pastor. The pastor will preach on both occasions to-morrow. Subject for the

A "Hecla" Furnace

will always keep your home warm and comfortable, and provide in addition a system of ventilation that will always keep the air fresh and pure and free from gas, smoke or dust.

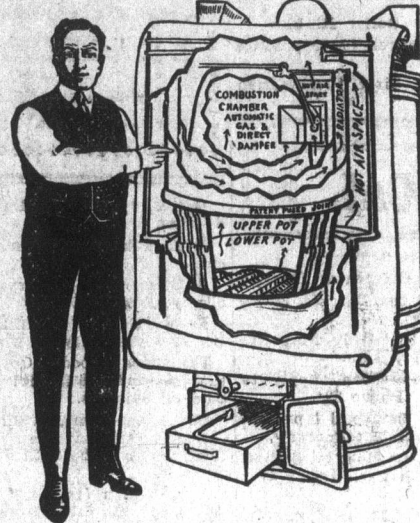
Hecla Fused Joints guarantee this purity of atmosphere, because they are made by fusing the iron and steel of the Hecla together at a white heat in such a way as to make a joint that is absolutely tight for all time. In all other furnaces, this joint is made with bolts and cement, and the difference in the ratio of expansion between iron and steel soon strains the bolts and loosens the cement, leaving openings for the escape of gas and dust. Fused Joints are everlasting.

Sectional Fire Pots.

I make Hecla Fire Pots in sections to prevent cracking in the centre where most fire pots give way. I provide for expansion and contraction in such a way that there is no strain on Hecla Fire Pots. The flanges, cast on Hecla Fire Pots, add 50% to the heating surface.

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keep the fire clean with less trouble than any other grate bars made; one turn of the crank clears out the ashes, removes clinkers and leaves a bright, clean fire.



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or installing a heating system, you should know why the Hecla is the most sanitary, the most efficient and most economical furnace made. See our nearest agent or write the Clare Furnace Builder for the latest catalogue and a free estimate.

CLARE BROS. & CO. Limited
PRESTON, Ont.

morning, "A Perfect Leader"; evening, "What is Religion to Us?"

Quarterly love feast and fellowship meeting at 10 a. m.
Sacrament of the Lord's Supper after morning and evening preaching.

Sunday School and Bible Class at 3 p. m.
Regular weekly prayer service on Wednesday evening at 8.

WILLIAM ST. BAPTIST.
Services as usual to-morrow.
Sunday School and Bible Class at 3 p. m.

Regular weekly prayer meeting on Wednesday evening at 8.
VICTORIA AVE. METHODIST.

Rev. F. E. Malott, pastor. The pastor, Rev. F. E. Malott, will conduct the services and preach on both occasions to-morrow, taking as his morning theme, "Baptism"; evening, "Life's Conflict and its Reward."

Classes meet to-morrow morning at 10 o'clock and 12 noon.

At 10 a. m. the quarterly love feast will be held in the S. S. hall.
Sunday School and Bible Class at 3 p. m.

At the close of the evening service the sacrament of the Lord's Supper will be administered.
Regular weekly prayer meeting on Wednesday evening at 8.

LATTER DAY SAINTS.
Services as usual, at the usual hours.

Religio Society every Sunday evening at 8.15.
Sunday School to-morrow afternoon at 2 o'clock.

Regular weekly prayer service on Wednesday evening at eight. Question box at the door.

SALVATION ARMY.
Salvation Army, Union Depot—Knee drill at 7 a. m. morning for promotion of holiness at 11 a. m., Christian fellowship meeting at 3 p. m., soul-winning service at 7.30 p. m. All services for citizens and soldiers.

CAMPBELL A. M. E.
Rev. B. Roberts, pastor.
Class meeting at 12 noon.

What Ails You?

Do you feel weak, tired, despondent, have frequent headaches, coated tongue, bitter or bad taste in morning, "heart burn," belching of gas, acid risings in throat after eating, stomach gnaw or burn, foul breath, dizzy spells, poor or variable appetite, nausea at times and kindred symptoms?

If you have any considerable number of the above symptoms you are suffering from biliousness, rapid liver with indigestion, and dyspepsia. Dr. Pierce's Golden Medical Discovery is made up of the most valuable medicinal principles known to medical science for the permanent cure of such abnormal conditions. It is a most efficient liver invigorator, stomach tonic, bowel regulator and nerve strengthener.

The "Golden Medical Discovery" is not a patent medicine or secret nostrum, a full list of its ingredients being printed on its bottle-wrapper and attested under oath. A glance at its formula will show that it contains no alcohol, or harmful habit-forming drugs. It is a fluid extract made with pure, triple-refined glycerine, of proper strength, from the roots of the following native American forest plants, viz., Golden Seal root, Stone root, Black Cherry bark, Queen's root, Bloodroot, and Mandrake root.

The following leading medical authorities, among a host of others, extol the foregoing roots for the cure of just such ailments as the above symptoms indicate: Prof. R. Bartholow, M. D., of Jefferson Med. College, Phila.; Prof. H. C. Wood, M. D., of Univ. of Pa.; Prof. Edwin H. Hale, M. D., of Hahnemann Med. College, Chicago; Prof. John King, M. D., Author of American Dispensatory; Prof. Geo. M. Scudder, M. D., Author of Specific Medicines; Prof. Laurence Johnson, M. D., Med. Dept. Univ. of N. Y.; Prof. Finley Ellingwood, M. D., Author of Materia Medica and Prof. in Bennett's Medical College, Chicago. Send name and address on Postal Card to Dr. R. V. Pierce, Buffalo, N. Y., and receive free booklet giving extracts from writings of all the above medical authorities and many others endorsing in the strongest possible terms each and every ingredient of which "Golden Medical Discovery" is composed.

Dr. Pierce's Pleasant Pellets regulate and invigorate stomach, liver and bowels. They may be used in conjunction with "Golden Medical Discovery" if bowels are much constipated. They're tiny and sugar-coated.

Doing right at any cost is the essence of heroism.

Third Quarterly Meeting—Rev. J. F. Williams, P. E., will preach at 11 a. m., 3.30 and 7 p. m.

Love feast, conducted by the pastor, at 9.30 a. m.
Sunday School and Bible Class at 2.30 p. m.

Holy Communion will be administered at 3.30 p. m.
UNION A. M. E.

Services will be held as usual to-morrow.
Regular weekly prayer meeting on Wednesday evening at 8.

MT. ZION BAPTIST.
Services will be conducted to-morrow as usual.

SUNDAY SCHOOL AT 2.30.
FIRST BAPTIST.

Rev. J. H. Penwick, pastor. The pastor will preach on both occasions to-morrow. Morning subject, "Joseph Forgives his Brothers"; evening, "Little Things."

Sabbath School at 12.30.
Regular weekly prayer meeting on Wednesday evening at 8.

B. M. E.
Rev. C. M. Walker, pastor. The pastor will preach on both occasions to-morrow.

Regular weekly prayer meeting on Tuesday evening at 8.

Not a drop of Alcohol
Doctors prescribe very little, if any, alcohol these days. They prefer strong tonics and alteratives. This is all in keeping with modern medical science. It explains why Ayer's Sarsaparilla is now made entirely free from alcohol. Ask your doctor.

We have no secret. We publish—J. C. Ayer & Co., Lowell, Mass.

Many Britishers Desert.
Hamilton, Bermuda, May 10.—The British cruiser squadron, commanded by Rear-Admiral Neville, which arrived at Bermuda Wednesday from Hampton roads, reports that wholesale desertions from the British ships occurred while they were in American waters. It is estimated that over 300 men, including many chief petty officers, deserted. For the apprehension of a chief yeoman of signals a reward of \$500 is offered.

Employers and Workers Agree.
London, May 10.—The trouble between the union bricklayers and the employers is at an end. At a meeting of the arbitration committee of Local Union No. 5 and the contracting bricklayers, held Wednesday night, a three-year agreement was reached. The men are to be paid 45 cents an hour the first year, and 45 cents an hour the second and third year.

Some people hold friendship at no low a value that they never possess a great deal of it.

What May Be.
Montreal, May 10.—Robert Bickerton, M. P., says that Lord Strathcona and Mount Royal will probably be the next Governor-General of Canada.

He also figures on Laurier for Canada's High Commissioner, and Aylesworth to become Premier.

To Claim His Fortune.
Maniwaki, Que., May 10.—Christopher Thompson, for two years a resident of Maniwaki, has left for Ireland, to claim a sum of money said to have been left him by a brother who recently died. The amount is reported to be about \$20,000.

Body Hidden by Snow.
Bristol, N. B., May 10.—After lying months underneath snow many feet deep, Henry Lawson, one of the oldest settlers in this county, was found yesterday by workmen in a field a short distance from his home.

The force of love is responsible for almost as many follies as it is for acts of nobility.

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Labatt's
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India Pale Ale
costs consumers only about half as much as imported goods.

Brewed from selected hops, choice barley malt and pure spring water, with the utmost care. Bottled at the brewery depots to ensure proper handling. That is why Labatt's Ale is equal to the finest, surpassed by none, though it

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The funds of the Reliance are loaned on FIRST MORTGAGES ON IMPROVED REAL ESTATE, AND ON MUNICIPAL DEBENTURES AND BONDS, BUT NOT ON STOCKS OF ANY DESCRIPTION, EXCEPT THAT OF THIS COMPANY.

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3 1/2 PER CENT. interest allowed from date of deposit to date of withdrawal. Money can be withdrawn by cheque.

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4 PER CENT. per annum allowed on deposit receipts issued for twelve months or longer. Interest paid by cheque half-yearly.

DEBENTURES
4 1/2 PER CENT. per annum interest allowed on Debentures issued for five years. Interest coupons paid half-yearly.

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J. BLACKLOOK, General Manager.
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This roofing has been found to be in a perfect condition after being on a roof for over 20 years. It is absolutely fire proof, and presents an attractive appearance

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BOOKBINDING
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