

"All Dimpled Tires in 1000"

On macadam roads—on country roads—on good roads and bad roads—Dunlop Detachable Tires are safest and easiest to ride.

If you meet with a mishap—a puncture—ten miles from home—these are the only tools you need.



The Dunlop Tire Co., Limited
Toronto, Ontario, St. John

When Getting a Business Education, Get

THE Very Best

By attending the popular

CENTRAL BUSINESS COLLEGE

Our graduates get choice positions with the best business firms and many are placed as teachers in other business colleges. Some of our recent graduates:

W. E. Brown, teacher, River Business College, Trenton, N. J.
W. E. Brown, teacher, River Business College, Trenton, N. J.
W. E. Brown, teacher, River Business College, Trenton, N. J.

W. J. ELLIOTT, Principal.

DOES IT NOT PAY TO

THE CANADA BUSINESS COLLEGE, CHATHAM, ONT.

Stands unrivalled among Canadian business schools, both as to its course of instruction, and the assistance it gives its graduates in placing them in good positions.

302 of our pupils secured good positions in the year ending Sept. 1st.

Since our last list was prepared, which appeared in a recent issue of this paper, nearly 40 others have been placed. Pressure of business has prevented us from getting it ready for this week, but watch for it next week.

Write for catalogue and list of pupils placed.

D. McLAUCHLAN & CO., Chatham, Ont.

Out They Go!

Four young pupils sent into business offices on the 15th inst. in this city.

In They Come!

From Naperville, Peoria, Harrison, Regina and their outside places, as well as from our city—some bright young people in a week to enjoy a practical training in our school.

You may enter any time. With TEN teachers and first class equipment we can produce good results.

Central Business College

Toronto

W. H. Shaw, Principal.

Yonge and Gerrard Sts., Toronto

CIRCULARS FREE.

CURE YOURSELF!

Use Nig-C for Gonorrhea, Syphilis, Venereal Disease, etc.

It is a powerful medicine, guaranteed to cure, and is sold by all druggists.

Write for free literature.

Princess Tablets

Are what you want for all forms of female troubles; an infallible remedy discovered by a foremost female specialist; guaranteed as a positive cure; will positively establish the normal functions used monthly by over 50,000 ladies; for sale at drug stores, or sent on receipt of price \$1.00.

Here is the Place

Satisfaction is the one thing we aim to give our customers. How well we succeed you can judge by asking our salesmen. Come and see our \$6.00 Boy Cat shoes, at the

SIGN OF THE BIG CLOCK

A. A. JORDAN

REAL ESTATE EXCHANGE AND BROKER'S OFFICE.

FOR SALE—To Close an Estate.

9 paid-up shares of Chatham Loan & Savings Co. Inquire of

F. Marx

PROBING THE CLAIMS

HOW STREET RAILROADS MEET DEMANDS FOR DAMAGES.

Minute Examinations Made to Guard Against Fraud—Generally a Compromise Results Instead of a Legal Complication.

There is no more striking example of fine and logical system than the claim department of a great street railroad corporation. Indeed it would be system run mad were it not for the fact that every link in the long chain of events which binds an accident to a settlement is, on the one hand, a safeguard to the company against fraud and, on the other, an assurance to the honest claimant that his case is receiving a careful and searching investigation.

The number and variety of the demands for damages made upon a street railroad corporation are surprising, but so matter how trivial or how serious a complaint may be all are treated exactly alike and all are subject to the same routine, whether it be Giuseppe Caponacchi, whose pushcart has lost a wheel, or the banker who has been thrown from his carriage.

The claim department of one of the largest street railroad corporations in the country employs 70 men. Last year those 70 men investigated nearly 20,000 claims and paid damages amounting to \$700,000, an average of \$35 a claim. The claim department has to contend with every sort of fraud and it is partly to stamp fraud as fraud that an intricate system has been built up.

Two cases illustrating the desire of the general public to "do" a railroad corporation came up recently. One 1,000 miles from New York. A woman who had started to work for a railroad corporation, a visitor's name without getting tangled asked a street railroad company for damages. She said that a car started suddenly and threw her to the pavement. When she recovered from the shock she found that she had an impediment in her speech. It was proved to the satisfaction of every one except the girl and her lawyer that she had stuttered ever since she began to talk.

In another instance a man who asserted that he had been permanently injured in a collision with the company for \$25,000 damages. Two days before the trial the company's attorney invited him to compromise for \$4,500. He declined. When the case came to trial, the judge dismissed it on the victim's own testimony. These instances may be exceptions. If they are exceptions they prove a rule which points to the necessity for a careful and systematic investigation by the claim department of every claim presented.

It is interesting to trace the various steps which lead up to a settlement. Suppose a trolley car runs into a truck driven by John Doe of 100 East One Hundredth street. A wheel is knocked off the truck and John Doe hits the pavement with his head. The conductor and the motorman immediately jump from the car. Allowing John Doe to shift for himself, they get the names and addresses of as many witnesses of the accident as possible. When they finish their run, they fill out blanks, which are kept at each depot.

Certain questions on each blank must be answered—for example, the number of the car, the number of passengers aboard at the time of the accident, whether night or day, whether an inspector was present, the policeman present and his name, and so on at some length. It is always difficult to induce witnesses to give their names, and they are likely to hide behind fictitious names or the names of friends, practices which sometimes cause unpleasant complications.

The reports made by the motorman and conductor, with the names of the witnesses, are immediately referred to the central office, where the case is turned over to the chief investigator. He sends his subordinates out to see the witnesses. In as many cases as possible signed statements of the circumstances of the accident and the reports of the witnesses are handed over to a force of typewriters, who transcribe the written statements and compile them as "Case No. 18,000" or whatever number it may happen to be. The doctor who attended John Doe sends to the company a statement of the extent of his patient's injuries, and the company's physician calls up the doctor on the telephone to get his professional opinion on Mr. Doe's case. Then "No. 18,000" goes to a reader.

The duty of the reader is to examine carefully the papers in the case as put before him in the form of the reports from the investigating department. He is supposed to separate the salient points from the mass of detail. He must report the number of witnesses seen, how many favor the company and how many favor the truck and John Doe and whether in his judgment the company is liable. Then he turns over the case to the claim adjuster. Up to this point the investigation may have occupied two days or two weeks.

The claim adjuster is a lawyer, with a lawyer's insight into human nature and a lawyer's appreciation of the power of Mammon. He decides at just what price the company should settle and sends his men out to see John Doe and the owner of the truck. If these last are wise, they will sign receipts and accept what the company sends. If they aren't, the case will go to the courts. The price set by the claim adjuster is likely to be final, and discretion is generally the better part of valor.

This, in brief, is the process through which each of perhaps 20,000 claims must go. So thoroughly is the work done that no claimant ever receives excessive damages. He gets what he deserves and not a cent more.

Uncle Sam and Foreign Navies.

The collection of photographs from life of foreign naval vessels in the possession of the office of naval intelligence is probably not excelled by any similar collection in the world. Through our naval representatives abroad this department has been steadily gathering information in this form for many years past, and it is not too much to say that, with the latest information, the navy department is in the forefront of the exact force of any nation at any designated point of the globe. The information relates to personnel and material and is in the main exact and official.

The first swarm from a hive is always led by an old queen, the second by the eldest princess, who is often obliged to go in a great hurry owing to her younger sisters.



Makes Child's Play of Wash Day

SURPRISE SOAP

is a pure hard soap which has remarkable qualities for easy and quick washing. SURPRISE really makes Child's Play of wash day. Try it yourself.

ST. CROIX SOAP MFG. CO. St. Stephen, N.B.

HER SOLE SUPPORT.

"Miss Staggstruck is starting now," said Collingwood to Throckmorton. "Who is supporting her?"

"Her father."

Saved Two From Death.

"Our little daughter had an almost fatal attack of whooping cough and bronchitis," writes Mrs. W. K. Haviland, of Armonk, N. Y., "but when all other remedies failed, we used your little bottle of Dr. King's New Discovery. Our niece, who had Consumption in an advanced stage, also used this wonderful medicine and to-day she is perfectly well." Desperate throat and lung diseases yield to Dr. King's New Discovery as to no other medicine on earth. Infallible for Coughs and Colds. And all bottles guaranteed by A. I. McCall & Co. Trial bottles free.

Only a handful of books attain to a fifth edition in any one year. Yet the British Bible Society prints five tons of Bibles every day. Even for purposes of numerical comparison, the word of God is yet supreme.

C. C. RICHARDS & CO.

Dear Sirs,—A few days ago I was taken with a severe pain and contraction of the cords of the leg, and had to be taken home in a rig. I could not sleep for the pain, and was unable to put my foot to the floor. A friend told me of your MINERAL LINIMENT and one hour from the first application I was able to walk, and the pain entirely disappeared.

You can use my name as freely as you like, as I consider it the best remedy I have ever used.

CHRISTOPHER GERY.

Ingersoll, Ont.

In evaporating apples it is calculated that one barrel of green apples will produce about 15 pounds of evaporated fruit, and that one pound of those is equal to a half peck of the fruit before it is pared or sliced.

There's a story of a farmer and his son driving a load to market. Of the team they were driving one was a steady, reliable old gray mare, the other a fractious, balky black horse. On the way the wagon was stalled and the black horse balked and refused to pull. "What'll we do, father?" said the younger man. "Well," said the father, "I guess we'll have to lay the gad on the old gray." That homely compliment to women: "The gray mare's the better horse" suggests how often when there's an extra strain to be borne it is laid on the woman's back. How often she breaks down at last under the added weight of some "last straw." Women who are fragrant along wearily through life can gain real strength by the use of Dr. Pierce's Golden Medical Discovery. It puts back in concentrated form the strength making material which working women use up more rapidly than it can be restored by Nature in the ordinary processes of nourishment and rest. Dr. Pierce's Pleasant Pellets are universal favorites with women because they are easy to take and thoroughly effective in curing the consequences of constipation.

"We have a horror of being old and living in an old fashioned neighborhood where we would be referred to as 'Uncle Billy'."

Seven Years in Bed.

"Will wonders ever cease?" inquire the friends of Mrs. L. Pease, of Lawrence, Kan. They knew she had been unable to leave her bed in seven years on account of kidney and liver trouble, nervous prostration and general debility, but "Three bottles of Electric Bitters enabled me to walk," she writes, "and in three months I felt like a new person." Women suffering from Headache, Backache, Nervousness, Sleeplessness, Melancholy, Painstaking and Dizzy Spells will find it a priceless blessing. Try it. Satisfaction guaranteed by A. I. McCall & Co. Only 50c.

"Will you have plenty of fresh fruit at that farm where you go, Alice?" "Yes; Arthur says he will bring a big basketful every night."

"Where Christ brings his cross he brings his presence; and where he is none are desolate."

PINE OIL

Alleviates instant relief in all Aches, Pains, Rheumatism, Neuralgia, Headache, Toothache, Stomachache, etc. For sale by C. H. Gunn & Co., Kingston, Ont.

MATRON AND MAID.

Mrs. Mary Preston Slosson of Laramie, Wyo., has been nominated for member of the U. S. House of Representatives by the U. S. House of Representatives.

Mrs. Amelia Folsom Young, one of the wives of Brigham Young, made her first journey to Utah 45 years ago largely by wagon, and is now at work upon a volume of memoirs of early Mormon times.

Mrs. Stanislaus Vezky, the representative of the Polish photographers of Chicago at the recent convention of the American Photographic association in Milwaukee, is one of the few women professional photographers in the United States.

Miss Rose E. Cleveland, sister of ex-President Grover Cleveland, who is Rockville, Me., recently accompanied by Miss Ames of Boston. Miss Cleveland has just bought the Warren farm at Park Harbor, Isleboro, one of the finest pieces of property at that resort.

Mrs. William Astor is looking remarkably well since her recent return from Europe, is partial to a costume of black crepe de chine. The hat is ornamented with a white plume and the cape, which completes the costume, is a combination of black and white lace over taffeta.

Mrs. Clara L. Bovard of Atlanta appeared in court recently in her own behalf in a suit against a person who owed money to a firm for which she was collector. Women are not admitted to the bar in Georgia, but Mrs. Bovard, who has studied law, hopes to have a chance to practice some day.

Miss Vivian Sartoris has this season added to her former accomplishments that of golf, and is said to be one of the strong players of Richmond Springs, where, with her grandmother, Mrs. Julia Dent Grant, her mother, Mrs. Nellie Grant Sartoris, and her sister, Miss Rosemary Sartoris, she is spending the season.

A few weeks ago Miss Sarah Carr of Boston was a cloak model in a department store. She is the wife of Mrs. Frank Skinner, Jr., wife of a millionaire and mistress of one of the finest homes on the Back Bay. While accompanying his aunt on a shopping expedition, the young millionaire was the girl who became his wife, and his parents made no objection to the match.

A newspaper correspondent with Mrs. William J. Bryan says that the wife of the Democratic candidate for president is the best story teller of all the women but one the correspondent has heard, and always has a good story to relate. Mrs. Bryan is an unusually good mimic and imitator of dialects, by which qualifications she makes her anecdotes the more effective.

CHINESE PROVERBS.

A wise man forgets old grudges. A bird can roost but on one branch. Disease may be cured, but not destiny. He who pursues the stags regards not hares.

The gods cannot help a man who loses opportunity. Riches come better after poverty than poverty after riches.

The error of one moment becomes the sorrow of a lifetime.

Who swallows quick can chew but little (applied to learning).

The gem cannot be polished without friction, nor a man perfected without trials.

A vacant mind is open to all suggestions as the hollow mountain echoes all sounds.

If the root is left, the grass will grow again (the reason given for exterminating a traitor's family).

A wise man adapts himself to circumstances as water shapes itself into the vessel that contains it.

"Enough is as good as a feast" the Chinese say. "A horse can drink no more than its fill from the river."

A wife may not spend her husband's money in thought even, taking the goods in gratitude, making her a few she cannot not report herself in languid demeanor, but shall walk with energy, as though well pleased.

THE DOMINIE.

Lincoln Park church, at Cincinnati, has a mother's gallery, with a nursery supplied with cots, easy chairs and other conveniences adjoining it.

Mrs. Favier, the Roman Catholic bishop of Peking, holds by virtue of a decree of the emperor, the local rank of mandarin of the grade equal to that of the governor of a province.

A new Catholic church is being erected at Vancouver, B. C., at a cost of \$150,000. It will be finished in October and will be the most magnificent edifice on the Pacific coast.

The Rev. Henry B. Smith, rector of St. Paul's church, Ardmore, I. T., who has just been ordained to the priesthood in the Episcopal church, is a full blooded Cherokee Indian. He will soon leave St. Paul's church to become a member of the staff of the cathedral at Milwaukee.

SCRAPS OF SCIENCE.

In a perfectly dry atmosphere animal life can exist at a temperature of 800 degrees F.—that is, 58 degrees above the boiling point of water.

Recent discoveries tend to increase the belief that the sun's corona, the mysterious, lacelike, pearl colored halo that is seen surrounding the sun in a total eclipse, is an electrical phenomenon similar to the aurora.

M. Metchnikoff of the Paris Pasteur Institute has communicated to the Academy of Medicine his discovery of a lymph which regenerates the red globules in the blood of lepers. He thinks that when he has improved his serum he may be able to rejuvenate the organs of the human body.

HOUSEHOLD HINTS.

Paint stains on your coat will probably yield to alternate applications of turpentine and benzine. The turpentine must be used first.

Rooms that smell close and musty or are "muggy" any person may be fumigated by burning a little flowers of sulphur on hot coals, using an iron vessel. It is death to germs.

Make frequent use, wherever slops, refuse or waste is thrown, of copper water during hot weather. Use it plentifully in the sink, waste pipe, drains, slop pails, etc. The proportion is a

LITTLE BABIES SCALY BLEEDING SORES

No Rest Day or Night. Sufferings Beyond Description. Driven to the Skeleton. All Thought would Die.

Mother Reads of Wonderful Cure by CUTICURA. Father Goes 5 Miles to Get It. Instant and Grateful Relief.

Complete Cure in Nine Weeks, and Not a Sign Left to Tell of His Awful Sufferings.

My baby had a terrible breaking out all over his face and head, extending half way down his back, while his arms became one solid, scaly, bleeding sore. A physician gave me a prescription which I used, but he kept getting worse, and suffered beyond description. The pain he caused so intense that he had to be put under opiate. We could get no rest, night or day. He started on the second day of his sufferings, and a last resort a trip to the country was suggested, that the change of air might do him good. As soon as my mother saw the child she got a copy of an Atlanta paper, in which there was an account of a wonderful cure CUTICURA. I had written on a two-year-old child. My father had bought a bottle of CUTICURA, which was five miles, and purchased CUTICURA (ointment), CUTICURA SOAP, and CUTICURA RESOLVENT. We applied as per directions putting plenty of the CUTICURA on his face, arm, and back. The child slept for two hours that night, improved, and in a few days was able to feed. He started on the CUTICURA REMEDIES we were able to discontinue their use, and not a sign is left to tell of his awful sufferings.

Mrs. ROBERTA DAVIS, South Atlanta, Ga. Aug. 20, 1905.

SLEEP FOR SEVEN MONTHS. Baby had been in bed for seven months. A physician gave me a prescription which I used, but he kept getting worse, and suffered beyond description. The pain he caused so intense that he had to be put under opiate. We could get no rest, night or day. He started on the second day of his sufferings, and a last resort a trip to the country was suggested, that the change of air might do him good. As soon as my mother saw the child she got a copy of an Atlanta paper, in which there was an account of a wonderful cure CUTICURA. I had written on a two-year-old child. My father had bought a bottle of CUTICURA, which was five miles, and purchased CUTICURA (ointment), CUTICURA SOAP, and CUTICURA RESOLVENT. We applied as per directions putting plenty of the CUTICURA on his face, arm, and back. The child slept for two hours that night, improved, and in a few days was able to feed. He started on the CUTICURA REMEDIES we were able to discontinue their use, and not a sign is left to tell of his awful sufferings.

RED OILY SKIN

It sometimes happens that the man who knows his own mind doesn't know much after all.

Didn't Marry for Money.

The Boston man, who lately married a sickly rich young woman, is happy now, for he got Dr. King's New Life Pills, which restored her to perfect health. Infallible for Jaundice, Biliousness, Malaria, Fever and Ague, and all Liver and Stomach troubles. Gentle but effective. Only 25c. at A. I. McCall & Co.'s drug store.

It is a bad hen that eats at your house and lays at another's.

It is not in the pilot's power to prevent the wind from blowing.

A Terrible Explosion.

"Of a gasoline stove burned a lady here frightfully," writes R. E. Palmer, of Kirkman, Ia. "The best doctors couldn't heal the running sore that followed, but Bucklen's Arnica Salve entirely cured her." Infallible for Cuts, Corns, Sores, Bolls, Bruises, Skin Diseases and Piles. 25c. at A. I. McCall & Co.'s.

When a man is upright his head is heavenward.

What's the Trouble?—Is It Stomach? Is It Bile? Is It Sugar? Is It Liver? Is your skin sallow? Do you feel more dead than alive? Your system needs toning—Your Liver isn't doing its work—Don't resort to strong drugs—Dr. Agnew's Little Pills, 10 cents for 40 doses, will work wonders for you.—85

Sold by J. W. McLaren, Chatham.

True spirituality is in doing, not in demanding.

What makes you Despondent?—Has the stomach gone wrong? Have the nerve centers grown tired and listless? Are you threatened with nervous prostration? South American Nerve is nature's corrector, makes the stomach right, gives a world of nerve force, keeps the circulation perfect. A regular constitution builder for nervous people. One lady says: "I owe my life to it."—84

Sold by J. W. McLaren, Chatham.

Money is lost only for want of money.

Fear is a great inventor.

SNEEZE AND BLOW.

That is what you must do when you have catarrh in the head. The way to cure this disease is to purify the blood with Hood's Sarsaparilla. This medicine soothes and heals the inflamed surfaces, rebuilds the delicate tissues and permanently cures catarrh by expelling from the blood the scrofulous taints upon which it depends. Be sure to get Hood's.

The non-irritating cathartic—Hood's Pills.

A handsome shoe often pinches the foot.

The Chatham Loan & Savings COMPANY.

38th—Half Yearly Dividend—38th

Notice is hereby given that a Dividend at the rate of six per cent per annum upon the paid up capital stock of this Company, has been declared for the current half year, ending December 31st, 1900, payable at the Company's Office, on and after January 2nd, 1901.

The transfer books will be closed from the 21st to 31st December inclusive.

By order of the Board,
J. P. GARDINER, Manager.
Chatham, Nov. 20th, 1900 dmo

Jenkin's Supply and Outfitting Co.

GOODS ON WEEKLY INSTALLMENTS

Why buy for cash while you can buy goods at 25c per cent less? We have a large stock of goods on hand. Sideboards, Smyrna Rugs, Axminster and Royal Rugs, Art Squares, Lamps, Clocks, Ex. Tables.

Head office and Store,
Rice Block, Market Square

Hood's Little Pills Cures Colds, etc.

GRAND TRUNK

NO. GOING EAST NO. GOING WEST

10:00 a.m. 10:00 p.m.
11:00 a.m. 11:00 p.m.
12:00 p.m. 12:00 p.m.
1:00 p.m. 1:00 p.m.
1:30 p.m. 1:30 p.m.

Express... 11:00 a.m. daily
Express... 1:00 a.m. daily
Express... 1:00 a.m. daily

THE WABASH RAILROAD CO.

GOING WEST EAST BOUND

No. 1-4:45 a.m. No. 4-11:00 p.m.
No. 2-1:00 p.m. No. 5-12:30 p.m.
No. 3-1:30 p.m. No. 6-1:45 a.m.
No. 4-1:45 p.m. No. 7-1:30 p.m.

All Wabash trains have four Reclining Chair Cars.

J. A. RICHARDSON
Dist. Pass. Agt., Toronto and St. Thomas

LAKE ERIE & DETROIT RIVER RAILWAY.

To Detroit & Walkerville... 6:30 a.m. and 4:30 p.m.
To Detroit & Walkerville... 6:30 a.m. and 4:30 p.m.
To Detroit & Walkerville... 6:30 a.m. and 4:30 p.m.

To Detroit & Walkerville... 6:30 a.m. and 4:30 p.m.

To Detroit & Walkerville... 6:30 a.m. and 4:30 p.m.

To Detroit & Walkerville... 6:30 a.m. and 4:30 p.m.

To Detroit & Walkerville... 6:3