

DENTAL.

DR. LUKE SMITH,
DENTIST.

Crown and Bridge Work Specially
Solicited. Cor. Thames and Victoria Ave.

LODGES.

PARTHON LODGE, No. 267, A. F. & A. M., G. R. C.: first Wednesday, Masonic Temple, King St.
J. SMITH, W. M.
J. W. PLEWES, Sec'y.

WELLINGTON Lodge,
No. 46, A. F. & A. M., G. R. C., meets on the first Monday of every month, in the Masonic Hall, Second Block, King St., at 7:30 p. m. Visiting brethren heartily welcomed.

ALEX. GREGORY, Sec'y.
W. A. HADLEY, W. M.

MUSICAL.
ARTHUR KELLY—Teacher of music—organist of Christ Church, Chatham, formerly organist and choir master St. Paul's, Oldham, England; gives lessons in piano and organ playing, the theory of music. Terms moderate.

MUSIC.

MISS ANNIE L. CARSON, A. T. C. M.,
Teacher in Piano, Harmony and Theory of Music will open her Studio Friday, Sept. 1st, at Mrs. Grandy's, Second St. Phone 462.

LEGAL.

S. B. ARNOLD—Barrister, etc., Chatham, Ont. Money loan at lowest rates on easy terms.

HOUSTON & STONE—Barristers, Solicitors, Conveyancers, Notaries Public, etc. Private funds to loan at lowest current rates. Office, upstairs in Sheldrick Block, opposite H. Macdonald's store, M. Houston, Fred. Stone.

SMITH, HERBERT D.—County Crown Attorney, Barrister, Solicitor, etc., Barrison Hall, Chatham.

THOMAS SCULLARD—Barrister and Solicitor, Victoria Block, Chatham, Ont.

WILSON, PIKE & GUNDY—Barristers, Solicitors of the Supreme Court, Notaries Public, etc. Money to loan on mortgages at lowest rates. Offices, Fifth street. Matthew Wilson, K. C., J. M. Pike, W. H. Gundy.

STANDARD BANK OF CANADA

HEAD OFFICE, TORONTO.

Branches and agents at all principal points in Canada, U. S. and Great Britain. Drafts issued and notes discounted. Savings Bank Department deposits (which may be withdrawn without delay) received and interest allowed thereon at the highest current rates.

W. T. SHANNON,
Manager Chatham Branch.

LUMBER

For Sale Cheap

THE BANK OF MONTREAL offers for sale, cheap, the lumber property owned by Scott Bros. & Co., suitable to farmers for barns, outbuildings, etc., also Laths, Doors and Window Frames.

APPLY TO
GEORGE MASSEY
Manager.

MONEY TO LOAN

MONEY TO LOAN—Company and Private Funds. Farm and City Property for Sale. W. F. Smith, Barrister.

Money to Lend.

On land mortgage at 4 1/2 to 5 1/2 per cent. On chattel mortgage and note at 12 per cent. Pay off when desired.

J. W. White, Barrister, Opposite Grand Opera House, Chatham.

FARMS FOR SALE.

I have for sale 75 acres, more or less, in the Township of Dover, 13th Con. owned by E. C. Wemp; also 96 acres in the Township of Dover, 13th Con. owned by Lucian King. Electric cars run past both these farms. Also 50 acres, more or less, 5th Con., owned by Lucian King. Money to loan on land mortgages at the very lowest rate of interest. H. DAGNEAU, (over Dr. Rutherford's).

Money to Loan

—ON MORTGAGES—
4 1/2 to 5 1/2 per cent.
Liberal Terms and Privileges to Borrowers. Apply to
LEWIS & RICHARDS

THE FAST TRAINS

To California are run over the Union Pacific via Omaha, 16 hours quicker to San Francisco than any other line. No change of roads, no detours. "The Overland Route" is the way. Be sure your ticket reads over the Union Pacific. Inquire of H. A. Carter, R. F. A., 14 James Building, Toronto, Canada, or F. E. Chas. G. A., 125 Woodward Avenue, Detroit.

The average man doesn't care what you think of him as long as you don't say it.

HAS BEEN ALL RIGHT EVER SINCE

Mr. Angus McMillan Tells Them
Dodd's Dyspepsia Tablets Will Cure
Their Stomach Troubles.

Of peculiar interest to the aged is the story of Mr. Angus McMillan, of Laggan P. O., Glengarry Co., Ont. Mr. McMillan is now over 82 years of age and looks heavily over 90 years of age. He attributes a large part of his splendid health to Dodd's Dyspepsia Tablets. He says: "I suffered from Dyspepsia for more than 20 years but never met with anything to cure me till I commenced taking Dodd's Dyspepsia Tablets. After using them for two days all the pain and restlessness left me. I am in one sense a new man and have great reason to be thankful for all the good Dodd's Dyspepsia Tablets have done me."

Stomach troubles are one of the burdens the old folks have to bear. It is good news for them that there is a speedy and effectual cure for them in Dodd's Dyspepsia Tablets.

Suspend Operations.

Ottawa, Feb. 17.—Mr. Pain of the Ontario Power Co. states that his company has suspended operations, for power transmission through Canada and territory, pending the publication of the Ontario commissioner's report.

For Compulsory Education.

Fredericton, Feb. 17.—In the local Legislature yesterday, Premier Tweedie introduced a bill to provide for compulsory education in the province of New Brunswick. The measure is receiving hearty support from both sides of the House.

FIVE YEARS DYSPEPSIA CURED

"No one knows what I suffered from stomach trouble and dyspepsia," writes Mr. A. E. Agnew, of Bridgeport. "For the last five years I have been unable to digest and assimilate food. I lost all color, strength, and nervous all the time. I always had a heavy feeling after meals and was much troubled by a dizziness and specks before my eyes. Dr. Hamilton's Pills were just what I needed. They have cured every symptom of my old trouble. My health is now all that can be desired. By all means use Dr. Hamilton's Pills—25c. per box at all dealers."

Heir to China's Throne.

Pekin, Feb. 17.—A son has been born to Prince Chun, Emperor's brother. It is believed that this child is most likely to be designated as successor to the throne. An imperial decree bestows upon him the name of Pu.

A MILLION DOLLARS SQUANDERED.

It is estimated this sum was wasted last year by people trying to find a cure for catarrh. Foodish for no chance of disappointment with Catarrh—its certain as death to cure your Catarrh—just try it.

\$400,000 Has Gone to Waste.

Philadelphia, Feb. 17.—Fourteen years' labor by two scores noted American scholars, representing an output of \$400,000, is apparently to go for nothing, because the Dictionary of the English Language, which was to have been a monumental work exceeding the great Murray's in scope, has suddenly been abandoned for lack of enough money to carry it to completion.

TO CURE FEVER, CHILLS, AGUE.

We know of no remedy so reliable as Nerville's. Twenty drops taken in hot water three times daily not only stops the chills but destroys the disease completely. Nerville's has a direct action on ague and chills and removes their exciting causes. In stomach and bowel disorders Nerville's has held first place for nearly fifty years. It is powerful, swift to act, thorough, and perfectly safe. Being pleasant to taste it is popular with everybody. Four druggists sell Nerville's Nerville's in 25c. bottles; satisfaction guaranteed.

Sewage Scheme for Toronto.

Toronto, Feb. 17.—After many sessions of serious consideration the provincial board of health last night came to a decision to approve of a septic tank system for disposal of Toronto's sewage, which is one of the four plans submitted for consideration by City Engineer Rust and Medical Health Officer Dr. Sheppard. The estimated cost of establishing the system is about \$2,355,000, and the annual cost is estimated at \$76,000. The recommendation has been sent to the mayor.

ARE GOOD LOOKS VALUABLE?

If nature had her way every complexion would be clear and delightful. But many allow their blood to become weak—hence pimples, yellow skin, dark circles under the eyes. To have a beautiful complexion use Ferrero's regularly. It brings a rich, ruddy glow to the cheeks, nourishes the blood and thereby destroys humors and pimples. For beauty, health and good spirits use Ferrero's. Your appearance will improve a hundred fold. Fifty cents buys a box of fifty chocolate-coated Ferrero's tablets. Don't put off—get Ferrero's today.

REVOLUTIONARY LAWS

What Armstrong Report Calls
For to Rule Life Insurance.

\$150,000,000 a Year the Outside for New Business—\$50,000,000 a Year Limit Advised as Salary For Presidents—Publicity, Absolute Fairness With Policyholders, Retrenchment, Reformed Investments.

New York, Feb. 17.—Complete in all its essential features, the report of the joint legislative committee on life insurance was yesterday considered by the members of the committee for final adoption.

It was the first time a majority of the committee had seen the document, and it was found that its length—nearly eight hundred pages—was a type of matter—precluded reading the entire report at one sitting.

There is every reason to believe that the report will be adopted by the full committee as it now stands, although it is possible that one or more of the more important recommendations may be modified slightly. These are the striking new features contained in the report:

New Policies May Not Be Written by a Life Insurance Company Beyond \$150,000,000 in a Single Year.

Limit of salary for presidents of life insurance companies is placed at \$50,000 per annum and must depend upon the earnings of the company.

No attempt is made to reorganize the Insurance Department or to create new officials, but Superintendent, Attorneys and Chief Examiner Vanderpool are severely handled in the report.

Standard forms of life insurance policies are provided, and a company can issue but one style of policy, straight line or conditional.

Offering of rebates and bonuses is made a misdemeanor. "Twisting" is also made a misdemeanor.

Agents Paid Straight Salary.
Agents are placed under strict supervision and must be paid straight salary or commission, mixed compensation being forbidden.

Administration tickets to be voted for at the annual election must be filed with the Superintendent of Insurance twenty days before election, and one hundred policyholders may by petition put up an independent ticket. Proxies cannot be used at more than one petition.

Life insurance companies may not control subsidiary companies nor hold more than twenty per cent. of the stock in such companies, and officers of insurance companies may not hold stock in such subsidiary companies.

Section No. 56 of the Insurance Laws is repealed, and suit may be brought against an insurance company precisely the same as against any other company. Formerly by permission of the Attorney-General.

Policyholders' Dividends.
Deferred dividends of the unapportioned variety are prohibited. Surplus above ten per cent. must be paid to policyholders, and the policyholders shall have discretion whether to allow the same to remain under interest or draw the same.

Fraternities may not hereafter be chartered in this state. It is an official prohibition, and participation in syndicates for the purchase and sale of securities is also forbidden. Fraternization of this provision is made a misdemeanor.

Universal mutualization is advised and encouraged and a means provided for mutualization of stock companies.

Fuller Publicity Mandatory.
Fuller publicity of accounts and profits and losses is made mandatory, and lists of policyholders, together with the amounts for which they are insured, must be filed with the Superintendent of Insurance each year and published.

Reform in investments is directed, but no attempt to particularize the character of the securities is undertaken.

Expense of first year business must be kept within the "loading" on the premiums.

Agents are not to get renewal commissions.

Mutual corporations must deposit \$100,000 with the Superintendent of Insurance.

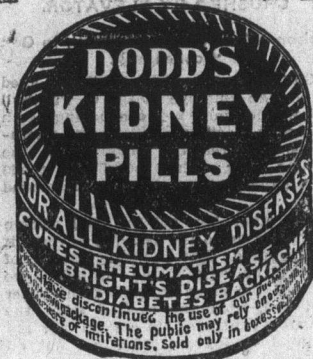
Industrial Features Left Over.
It was found impossible to deal adequately with the industrial feature of life insurance as practiced by the Metropolitan, the Prudential of Newark, N. J., and the John Hancock Life. The subject was found to be too large and the interests involved so diversified that more light will be required before attempting to legislate.

Strike Closes Whole Mill.
Cornwall, Feb. 17.—The Stormont mill, one of the Canadian colored cotton goods companies' factories, is practically closed for a few days by a strike of some twelve or fourteen "beavers."

The men complain that they have had bad work for some time past, and that this has materially reduced their earnings. The company claim that they had arranged to recompense the men for this, but that the "beavers" are asking increased wages. As the yarn has to pass through the hands of the "beavers," their strike has caused the whole mill to be closed.

Germany Awaits French Reply.
Algiers, Feb. 17.—The Moroccan delegates to the Moroccan conference say they are now awaiting the reply of France to their proposals, which contemplate having small powers assume the direction of Moroccan police. It is significant that Count Von Tattenbach of the German delegation is now insisting on the certainty of a settlement, but the other delegates concur in saying that some doubt remains.

Falls Dead in Pastor's Arms.
New York, Feb. 17.—In the presence of many friends, with whom she had carried out numerous charitable projects, Mrs. Catharine Ortel, wife of Dr. Ortel, superintendent of schools, fell dead in the arms of the pastor of the Columbia street German Reformed Church at Union Hill, N. J., where installation services were being held.



LET SOMETHING GOOD BE SAID.

When over the fair fame of friend or foe
The shadow of disgrace shall fall;
Of words of blame, or proof of thus and so,
Let something good be said.

Forget not that no fellow-being yet
May fall so low but love may lift his head.
Even the cheek of shame with tears is wet
If something good be said.

No generous heart may vainly turn aside
In ways of sympathy; no soul so dead
But may be awakened strong and glorified
If something good be said.

And so I charge ye, by the thorny crown,
And by the cross on which the world is won,
And by your own souls' hope of fair renown,
Let something good be said.

—James Whitcomb Riley.

\$25,000.00 GIVEN AWAY.

In the past year Dr. R. V. Pierce has given away a copy of his great work, "The People's Common Sense Medical Adviser," at an expense to him of \$25,000.00 exclusive of postage.

This standard book on medicine and hygiene, contains 1008 pages and more than 700 illustrations. It is one of the greatest and gravest problems of human life in simple English, from a common sense point of view. It answers those questions of sex which linger unspoken upon the lips of youth and maiden. It is essentially a family book, and its advice in a moment of sudden illness or accident may be the means of saving a valuable life. This great work is sent absolutely free on receipt of stamps to defray the cost of mailing and customs. Send 3 1/2 one-cent stamps for the book in paper binding, or 50 stamps for cloth covers. Address Dr. R. V. Pierce, Buffalo, N. Y.

Minard's Liniment Co., Limited.
Some time ago I had a bad attack of Quinzy, which laid me up two weeks and cost a lot of money.

Finding the lump again forming in my leg, I bathed freely with MINARD'S LINIMENT, and saturating a cloth with the liniment left it on all night.

Next morning the swelling was gone and I attributed the warding off of an attack of Quinzy to the use of MINARD'S LINIMENT, free use of MINARD'S LINIMENT.

G. F. WORDEN.
St. John.

Curious Welsh Superstition.
Small glasslike, irregular circles of some crystallized mineral are occasionally found in the mountains of Wales, and concerning these the Welsh people have some curious superstitions. Some believe that they are formed in the body of a snake as soon as he reaches the age of 100 years, while others declare that they are formed by the death of a snake.

Next morning the swelling was gone and I attributed the warding off of an attack of Quinzy to the use of MINARD'S LINIMENT, free use of MINARD'S LINIMENT.

G. F. WORDEN.
St. John.

CHAMBERLAIN'S COUGH REMEDY
THE MOTHER'S FAVORITE.

The soothing and healing properties of this remedy, its pleasant taste, and its prompt and permanent effects have made it a favorite with people everywhere. It is especially prized by mothers of small children, for colds, croup and whooping cough, as it contains no opium or other harmful drug, it may be given as confidently to a baby as to an adult. For sale by all druggists.

Rude Baron Steuben.
Baron Steuben was known as the rudest, roughest, most uncivil and discourteous officer in the Revolutionary army. He spoke English to some extent, but he knew most of the oaths and expletives and had other words enough to string them together—but when a little excited he would burst forth into a most extraordinary mixture of German, French and English, and in this polyglot composition would abuse everybody in hearing.

Slain by a Snake.
A man was slain by a snake, but it was not a rattlesnake, as is often supposed, but a copperhead. The man was a Frenchman, and the snake was a Frenchman's pet.

Learn to Attend to your own business—A very important point.

The blue heaven is much larger than the cloud.

Minard's Liniment used by Physicians.

THE MARKETS.

Liverpool and Chicago Wheat Futures
Close: Lower—Live Stock Markets
—The Latest Quotations.

Friday Evening, Feb. 16.
Liverpool wheat futures closed today 3/4 to 1/2 lower than yesterday, and corn futures 1/4 to 1/2 lower.
At Chicago May wheat closed 1/2 lower than yesterday; May corn, 1/2 lower and May oats, 1/2 lower.

WINNIEG OPTIONS.
The following were the closing quotations yesterday at this market: Feb. 75c bid, May 78c bid, July 80c bid.

LEADING WHEAT MARKETS.

New York: Feb. 16. May, 75c; Sept., 78c; Dec., 81c; Jan., 84c; Feb., 87c; Mar., 90c; Apr., 93c; May, 96c; June, 99c; July, 102c; Aug., 105c; Sept., 108c; Oct., 111c; Nov., 114c; Dec., 117c; Jan., 120c; Feb., 123c; Mar., 126c; Apr., 129c; May, 132c; June, 135c; July, 138c; Aug., 141c; Sept., 144c; Oct., 147c; Nov., 150c; Dec., 153c; Jan., 156c; Feb., 159c; Mar., 162c; Apr., 165c; May, 168c; June, 171c; July, 174c; Aug., 177c; Sept., 180c; Oct., 183c; Nov., 186c; Dec., 189c; Jan., 192c; Feb., 195c; Mar., 198c; Apr., 201c; May, 204c; June, 207c; July, 210c; Aug., 213c; Sept., 216c; Oct., 219c; Nov., 222c; Dec., 225c; Jan., 228c; Feb., 231c; Mar., 234c; Apr., 237c; May, 240c; June, 243c; July, 246c; Aug., 249c; Sept., 252c; Oct., 255c; Nov., 258c; Dec., 261c; Jan., 264c; Feb., 267c; Mar., 270c; Apr., 273c; May, 276c; June, 279c; July, 282c; Aug., 285c; Sept., 288c; Oct., 291c; Nov., 294c; Dec., 297c; Jan., 300c; Feb., 303c; Mar., 306c; Apr., 309c; May, 312c; June, 315c; July, 318c; Aug., 321c; Sept., 324c; Oct., 327c; Nov., 330c; Dec., 333c; Jan., 336c; Feb., 339c; Mar., 342c; Apr., 345c; May, 348c; June, 351c; July, 354c; Aug., 357c; Sept., 360c; Oct., 363c; Nov., 366c; Dec., 369c; Jan., 372c; Feb., 375c; Mar., 378c; Apr., 381c; May, 384c; June, 387c; July, 390c; Aug., 393c; Sept., 396c; Oct., 399c; Nov., 402c; Dec., 405c; Jan., 408c; Feb., 411c; Mar., 414c; Apr., 417c; May, 420c; June, 423c; July, 426c; Aug., 429c; Sept., 432c; Oct., 435c; Nov., 438c; Dec., 441c; Jan., 444c; Feb., 447c; Mar., 450c; Apr., 453c; May, 456c; June, 459c; July, 462c; Aug., 465c; Sept., 468c; Oct., 471c; Nov., 474c; Dec., 477c; Jan., 480c; Feb., 483c; Mar., 486c; Apr., 489c; May, 492c; June, 495c; July, 498c; Aug., 501c; Sept., 504c; Oct., 507c; Nov., 510c; Dec., 513c; Jan., 516c; Feb., 519c; Mar., 522c; Apr., 525c; May, 528c; June, 531c; July, 534c; Aug., 537c; Sept., 540c; Oct., 543c; Nov., 546c; Dec., 549c; Jan., 552c; Feb., 555c; Mar., 558c; Apr., 561c; May, 564c; June, 567c; July, 570c; Aug., 573c; Sept., 576c; Oct., 579c; Nov., 582c; Dec., 585c; Jan., 588c; Feb., 591c; Mar., 594c; Apr., 597c; May, 600c; June, 603c; July, 606c; Aug., 609c; Sept., 612c; Oct., 615c; Nov., 618c; Dec., 621c; Jan., 624c; Feb., 627c; Mar., 630c; Apr., 633c; May, 636c; June, 639c; July, 642c; Aug., 645c; Sept., 648c; Oct., 651c; Nov., 654c; Dec., 657c; Jan., 660c; Feb., 663c; Mar., 666c; Apr., 669c; May, 672c; June, 675c; July, 678c; Aug., 681c; Sept., 684c; Oct., 687c; Nov., 690c; Dec., 693c; Jan., 696c; Feb., 699c; Mar., 702c; Apr., 705c; May, 708c; June, 711c; July, 714c; Aug., 717c; Sept., 720c; Oct., 723c; Nov., 726c; Dec., 729c; Jan., 732c; Feb., 735c; Mar., 738c; Apr., 741c; May, 744c; June, 747c; July, 750c; Aug., 753c; Sept., 756c; Oct., 759c; Nov., 762c; Dec., 765c; Jan., 768c; Feb., 771c; Mar., 774c; Apr., 777c; May, 780c; June, 783c; July, 786c; Aug., 789c; Sept., 792c; Oct., 795c; Nov., 798c; Dec., 801c; Jan., 804c; Feb., 807c; Mar., 810c; Apr., 813c; May, 816c; June, 819c; July, 822c; Aug., 825c; Sept., 828c; Oct., 831c; Nov., 834c; Dec., 837c; Jan., 840c; Feb., 843c; Mar., 846c; Apr., 849c; May, 852c; June, 855c; July, 858c; Aug., 861c; Sept., 864c; Oct., 867c; Nov., 870c; Dec., 873c; Jan., 876c; Feb., 879c; Mar., 882c; Apr., 885c; May, 888c; June, 891c; July, 894c; Aug., 897c; Sept., 900c; Oct., 903c; Nov., 906c; Dec., 909c; Jan., 912c; Feb., 915c; Mar., 918c; Apr., 921c; May, 924c; June, 927c; July, 930c; Aug., 933c; Sept., 936c; Oct., 939c; Nov., 942c; Dec., 945c; Jan., 948c; Feb., 951c; Mar., 954c; Apr., 957c; May, 960c; June, 963c; July, 966c; Aug., 969c; Sept., 972c; Oct., 975c; Nov., 978c; Dec., 981c; Jan., 984c; Feb., 987c; Mar., 990c; Apr., 993c; May, 996c; June, 999c; July, 1002c; Aug., 1005c; Sept., 1008c; Oct., 1011c; Nov., 1014c; Dec., 1017c; Jan., 1020c; Feb., 1023c; Mar., 1026c; Apr., 1029c; May, 1032c; June, 1035c; July, 1038c; Aug., 1041c; Sept., 1044c; Oct., 1047c; Nov., 1050c; Dec., 1053c; Jan., 1056c; Feb., 1059c; Mar., 1062c; Apr., 1065c; May, 1068c; June, 1071c; July, 1074c; Aug., 1077c; Sept., 1080c; Oct., 1083c; Nov., 1086c; Dec., 1089c; Jan., 1092c; Feb., 1095c; Mar., 1098c; Apr., 1101c; May, 1104c; June, 1107c; July, 1110c; Aug., 1113c; Sept., 1116c; Oct., 1119c; Nov., 1122c; Dec., 1125c; Jan., 1128c; Feb., 1131c; Mar., 1134c; Apr., 1137c; May, 1140c; June, 1143c; July, 1146c; Aug., 1149c; Sept., 1152c; Oct., 1155c; Nov., 1158c; Dec., 1161c; Jan., 1164c; Feb., 1167c; Mar., 1170c; Apr., 1173c; May, 1176c; June, 1179c; July, 1182c; Aug., 1185c; Sept., 1188c; Oct., 1191c; Nov., 1194c; Dec., 1197c; Jan., 1200c; Feb., 1203c; Mar., 1206c; Apr., 1209c; May, 1212c; June, 1215c; July, 1218c; Aug., 1221c; Sept., 1224c; Oct., 1227c; Nov., 1230c; Dec., 1233c; Jan., 1236c; Feb., 1239c; Mar., 1242c; Apr., 1245c; May, 1248c; June, 1251c; July, 1254c; Aug., 1257c; Sept., 1260c; Oct., 1263c; Nov., 1266c; Dec., 1269c; Jan., 1272c; Feb., 1275c; Mar., 1278c; Apr., 1281c; May, 1284c; June, 1287c; July, 1290c; Aug., 1293c; Sept., 1296c; Oct., 1299c; Nov., 1302c; Dec., 1305c; Jan., 1308c; Feb., 1311c; Mar., 1314c; Apr., 1317c; May, 1320c; June, 1323c; July, 1326c; Aug., 1329c; Sept., 1332c; Oct., 1335c; Nov., 1338c; Dec., 1341c; Jan., 1344c; Feb., 1347c; Mar., 1350c; Apr., 1353c; May, 1356c; June, 1359c; July, 1362c; Aug., 1365c; Sept., 1368c; Oct., 1371c; Nov., 1374c; Dec., 1377c; Jan., 1380c; Feb., 1383c; Mar., 1386c; Apr., 1389c; May, 1392c; June, 1395c; July, 1398c; Aug., 1401c; Sept., 1404c; Oct., 1407c; Nov., 1410c; Dec., 1413c; Jan., 1416c; Feb., 1419c; Mar., 1422c; Apr., 1425c; May, 1428c