

THE
Reliance Loan & Savings Co
 OF ONTARIO.
 (SUCCESSORS TO THE CHATHAM LOAN AND SAVINGS CO.)

ASSETS OVER \$2,000,000

3 1/2 Per Cent. per annum interest allowed on deposits.
4 Per Cent. on deposit receipts issued for twelve months or longer.
4 1/2 Per Cent. on deposits.

S. F. GARDINER—Branch Manager.

The Daily Planet
 S. STEPHENSON, PROPRIETOR.

TELEPHONES
 Business Office 23. Editorial Room 104.

TUESDAY, JULY 31, 1906.

CHIVALRY TO WOMEN.

This is said to be a progressive age. True, great strides are being made every day in the industrial and commercial world, which in itself is to be commended, and should be a source of satisfaction to people in general. Business is the chief theme of the hour, and everywhere men are entering into spirited competition with their fellows in the mad race for riches, fame and power. Everywhere people are scheming and manipulating with every energy they possess to get rich in the shortest possible time. Can it be that man is becoming absorbed with this seemingly all-important struggle to the sacrifice of the more gentle and manly side of his nature? The question is prompted by the evident tendency of the times in the matter of man's treatment of the gentler sex.

It is a noticeable feature of the present life, that the women of today do not receive the honor, the respect, or even the common courtesies which were tendered them in times past, and it is no surprise to find people wondering if the days of chivalry have gone by. The argument may be advanced, as a reason for this almost disrespect on the part of man, that women have forfeited their claim to chivalrous attention, through entering into competition with men in the business world. To men of finer instincts this is not worthy of even consideration. It may be, and no doubt is, in the majority of cases, the result of necessity more than inclination—often the necessity caused through man's neglect.

The Roman Catholics of Australia have set a laudable example to the outside world in the matter of chivalry to women. Their latest device is the establishment of a new order of knighthood by Archbishop Carr, to be entitled "The Order of the Knights of Our Lady of the Southern Cross."

It is to appeal to the imagination of young Australian Romanists and to have for its objects:

1. To advance the honor due to women.
2. To promote the faithful fulfillment of the Christian duties of marriage.
3. To shield and preserve as far as might lie in their power female innocence.
4. To suppress indecency in words and actions.
5. To advance the cause of Christian chivalry by preserving women from being treated with open disrespect.

The entire scheme is warmly regarded by everyone all over the commonwealth, and it is safe to say that this world would be infinitely better if more such societies were formed.

THE NEW USURY LAW.

One of the most important of the new measures passed by Parliament at its recent session was "An Act respecting Money-lenders." This statute was instigated by the revelations made not so long since in both Toronto and Montreal on the subject of usury. It was found that poor people in Toronto were paying as much as 120 per cent. for accommodation, while in Montreal the exactions were much higher. The position of affairs was such that when a person got into the toils of a money-lender, it was all but impossible to get out. With the high interest, and the fines, borrowing was borrowing in earnest. Parliament has striven to meet the situation, and the Act relating to money-lenders is the result of its efforts. The prime feature of this law is the declaration that no money-lender shall stipulate for, or exact, on any negotiable instrument, contract, or agreement concerning a loan of money, the principal of which is under \$500, a rate of interest or discount greater than 12 per cent. per annum. Should the 12 per cent. rate be imposed, and a suit be entered for recovery, the rate drops automatically to 5 per cent. from the date of the judgment. The 12 per cent. rate applies not merely to future contracts, but to past contracts that have matured and have not been settled. Thus the party who has borrowed at a higher rate

VICHY
CELESTINS
 The only genuine Vichy Water property of the French Republic.
 Boivin, Wilson & Co. Montreal.

than 12 per cent., but has not paid, although the money is due, will from the date of the passing of the Act, namely, July 13, pay no more than 12 per cent. for the money. Should there be a suit 5 per cent. is the rate after judgment has been delivered. Those provisions knock out the 120 per cent. loans, and give the borrower a chance to get out of the books of the lender. But there is another feature of the law which is highly important, namely, that devised to make evasion difficult, if not impossible. It is declared that when there is a suit concerning a loan by a money-lender where the amount does not exceed \$500, and it is alleged that the rate of interest charged is more than 12 per cent., including all charges, except taxable conveying charges, the court may reopen the transaction, and take an account between the parties, and relieve the debtor of any obligation to pay the sum which is in excess of 12 per cent. per annum. Should the court find that the rate of interest, then the court may order the creditor to refund, and may, in addition, alter the contract so as to make it conform with the law.

The new regulations ought to put an end to usury. They follow very closely, although not in all particulars, the English system, which gives the courts extensive powers. There may be loopholes whereby a higher rate than that authorized may be exacted. But the borrower is not without a remedy. He may allow the claim against him to reach the courts, and then the lender, if he has overcharged, will be forced to refund the amount that has been taken, and will be in danger of a fine not exceeding \$1,000, or of imprisonment for a term of not more than one year—Mail and Empire.

Better Than Spanking

Spanking does not cure children of bad-wetting. There is a constitutional cause for this trouble. Mrs. M. Summers, Box 4, Windsor, Ont. will send free to any mother her successful home treatment, with full instructions. Send no money, but write her today if your children trouble you in this way. Don't blame the child; the chances are it can't help it. This treatment also cures adults and aged people troubled with urine difficulties by day or night.

A Man of Affairs.

Collector (angrily)—Your master seems never to be at home. Faithful Retainer—He's a busy man, sir. He's that busy Ol' thinkin' he'd find it hard to spare time to attend his own funeral, sir—unless, to be sure, they put it off till he was dead, sir.

Weeds For Weeds.

Fred—So you are really going to marry that young widow, eh? Joe—Yes. Fred—She tells me you have promised to give up smoking. Joe—Yes, sort of mutual sacrifice, as it were. She agreed to give up her weeds if I would give up mine.

TO CATARRH SUFFERERS

Hymel Cures by Breathing Medicated Air.

The popularity and increase in the sales of Hymel are unique in the annals of medicine. Such astonishing cures have been made by this remedy that its sale is steadily increasing every year. The complete Hymel outfit costs but \$1.00 and consists of an inhaler that can be carried in the vest pocket, a medicine dropper, and a bottle of Hymel. The inhaler lasts a lifetime, and if one bottle does not cure an extra bottle of Hymel can be obtained for 50 cents. It is the most economical of all remedies advertised for the cure of catarrh, and is the only one that follows Nature in her methods of treating diseases of the respiratory organs.

Breathe through the inhaler for a few minutes your times a day, and your catarrh is cured. That's all. If you cannot obtain Hymel of your dealer, it will be forwarded by mail, postage paid, on receipt of price. Write to-day for consultation blank that will entitle you to services of our medical department without charge. The R. T. Booth Company, Hymel Building, Ithaca, N. Y.

Sometimes it's very hard to secure a good servant through a want ad. and sometimes it's very easy. When it's hard for a want ad. to find her, no other method is apt to be of the least use. Try The Planet Want Column.

THE PROBLEM

By Dr. A. W. Thornton.

I know a conflict rages now, about creation's plan; We try to "reason out" the cause of earth, and sky, and man. The Book, the Garden, Serpent, Sin, and Christ and Heaven and Hell, Have given place, in modern times, to what we buy and sell.

What of the change? What the result? A thoughtful person asks. Are men the better fitted for life's trials or life's tasks? Are men growing richer in those things that make for lasting good? Or mean, and coarse and sensual, for lands, and clothes, and food?

I know not how to answer this—and yet, perhaps, I might; Evil sometimes seems dominant; sometimes what's good and right; Earth's first transgressor heard of him, who'd bruise the serpent's head; Heard, too, the curse, "In sweat of face, thou surely shalt eat bread."

We question the reality of promised help or grace;

The cure is too apparent in our toiling brother's face. We hear, on every hand, about "the rich man, richer grown."

The poor grow poorer—day by day—yet few their fate bemoan.

I see the toiler, under ground, in dust, and dirt, and grim;

For him the day is as the night, no sun divides his time.

He toils for what?—that time may yield some slight foretaste of heaven?

No, not he toils, that "unto him that hath shall more be given."

I see the toiler's lowly hut, the owner's mansion grand;

Between the two a gulf is fixed—that time has never spanned.

The blessings of the Gospel truth, to both alike may come—

Perhaps 'tis true—the curse, it seems, is born by only one;

The rich with faces free from care; the poor with faces marred;

By constant fight with poverty and grinding trials hard.

What wonder if the toiler tries, by on, strike, or strife,

To get for self or family the fruit of health or life.

We hear from every pulpit of "brotherhood of man";

The words appear a mockery—if we the "brothers" scan.

The stronger rolls in luxury—the weak has haggard looks—

One robs the other of his bread—then gives it back—in books.

In mansion grand the evening's passed, with song and laughter free;

In toiler's hut the song has died—the light with poverty

Has ended, as it needs must end, in crushing out life's song.

From bursting hearts are forced the words, "How long, O Lord, how long!"

I see the toiler's manly form beside the burning brazier;

No joyous thought is left for him; a shadow's o'er it cast.

He works—that "praps his "brother man" may some small pittance dole;

Small wonder if "the iron has entered in his soul."

He longs to see his little ones prepared for better part;

Than he himself was fitted for; but hope dies in his heart.

The scanty earnings' and too small—the wolf is at the door;

There's nothing left for him but work—ay, work, with heart that's sore.

The owners of the burning blast care little for the pain

Of men, or wives, or children weak—their only thought is "gain."

"Who cares," they say, "if toilers live in hut not fit for sty;

We'll build them hospitals in which in comfort they may die."

What matters if the poor man pays too much for oil or steel;

If only he has libraries, he'll not the burden feel.

A hundred-thousand-dollar cheque—to missionaries given—

Will ease the load—and pay the donor's entrance into heaven.

Away with all such poisoned soap—for men, at heart, are sick;

A million dollars wrung from blood, a thousand back in brick.

Give honest work a just reward; brighten the toiler's dream;

That generations yet unborn may know what blessings mean.

Can this be done? Oh, glorious thought—can men as brothers live?

Brothers in deed as well as name—the past forget—forgive!

'Twill come, when right and principle shall more than dollars count;

The principles laid down for men in "The Sermon on the Mount."

Sunlight Soap is better than other soaps, but is best when used in the Sunlight way. Buy Sunlight Soap and follow directions.

Clothes may not make the man, but they sort of classify him.

Humor and Philosophy

By DUNCAN M. SMITH.

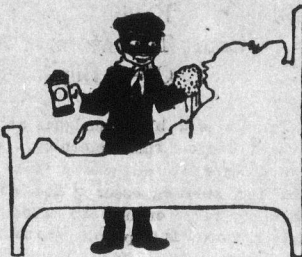
PERT PARAGRAPHS.

The world admires a cheerful loser.

Be careful how you start a man upon his hobby. You may have to knock him down to break him loose.

A generous disposition is one that is stingy with fault finding.

The right word in season counts more than ten sermons out of season.



It is hard to kill trouble, but it can be put to sleep occasionally.

Self reliance is a winner when the self is made of proper stuff.

A frenzied financier out of a job is as much use as a discredited prophet.

It is considered bad for business to be honest about the amount of your salary.

Most business men have a telescoping memory when they have to do with big concerns.

Nothing seems to be modern law that gives no chance for graft.

Pride is an asset or a liability just as it is wise or foolish.

The Spring Malady.

To what does the young man's fancy turn

In the spring? What causes the young girl's heart to yearn

For a ring? And what are the words they whisper low

As they smile? And let the horses travel slow

Safe, what is it anyhow? Answer altogether now:

It's love, it's love: It makes the world go round.

Of course you know the answer; It isn't so profound.

You cannot buy it at the store By measure or by pound.

It's love, it's love: That makes the world go round.

The fault is in the season It is plain;

Then stupid things like reason Do not reign.

There is only milk and honey In their cup.

For they never think of money Till tied up.

To disturb them do not seek; They will wake up in a week.

'Tis love, 'tis love: That makes the world go broke.

For having changed our carpets Is not a minstrel joke.

It's then you see your money Go up as though in smoke.

'Tis love, 'tis love: That makes the world go broke.

Didn't Recognize It.

Searching through his old papers one day, he came on a letter that was dim

with age and appeared to be written in a strange language. He read it forward

and backward, but couldn't get any sense or meaning out of it. In despair he appealed to his wife. "Mary,

this seems to be a rare curio. Do you remember when I bought it?"

Mary adjusted her glasses and brought them to bear on the mysterious document. "Bought nothing," she said after examining it closely. "That is one of the love letters you wrote to me before we were married!"

Well Recommended.

"Mother, I have brought home a new cook. She is all right, but she can't speak a word of English."

"How do you know she will do if you didn't talk to her?"

"She has letters from her last employer saying she can break dishes in three different languages."

It Ought To.

No horse can catch up with a lie When it has taken wing.

But try an automobile. It can run down anything.

Not Expected To.

"He is a successful weather prophet."

"But his predictions never come true."

"Of course not. Didn't I say he was a weather prophet?"

Looking to the Future.

"I hear he has reformed."

"Yes, he got scared. The doctor told him that a warm climate wouldn't agree with him."

Poor Man.

"I understand he is a family man."

"No; he is the family horse."

New Use For It.

"What is he selling?"

"Blue sky."

"Right of way for an air line, I presume."

To-morrow We Begin August with a Rush.

We have had by far the best month's business in our history—bigger sales—bigger crowds and bigger buying inducements. We intend to keep up the pace during August month. We have many thousands of dollars worth of choice summer goods—all the season's, yet to be disposed of. We have but a few short weeks in which to clear them out and make room for incoming new Fall Goods.

In order to effect a quick, decisive and thorough clearing we have cut prices down to the very lowest notch. A glance over this list will give you an idea of how we are dealing with goods and prices. For instance:—

Millinery

4 doz. Fancy Straw Flops, assorted colors, regular 90c to \$1.50 each for **29c.**

7 only handsomely Trimmed Hats, regular \$6.50 to \$10 each, clearing at **\$3.98.**

Flowers and Roses, worth up to 75c. each for **17c.**

Flowers and Roses, worth up to \$1.25 each for **25c.**

Flowers, Roses and Wreaths, worth up to \$2.00 each for **48c.**

Corset Covers 8c

Four Doz. White Cambric Covers, loose style, assorted sizes, regular 12 1/2c each for **8c.**

75c. Corset Covers for 40c.

Five Doz. Assorted Styles in Fine Cambric and Nainsook Covers, beautifully trimmed, reg. 50c to 75c, for **40c.**

\$1.00 Covers For 69c.

Five Nainsook Covers, richly trimmed with lace embroidery, insertions and ribbon, reg. up to \$1 each for **69c.**

\$1.25 White Gowns 89c.

Five Cambric Gowns, cut full & 22s, trimmed with lace, embroidery, insertion, tucks, etc., reg. \$1.25 each, for **89c.**

Lace Curtain Bargains.

\$1.25 and \$1.50 Curtains for 68c. Fine Nottingham Curtains, 3yds, and 3 1/2yds, long, wide widths, in handsome new patterns, regular up to \$1.50 a pair, clearing at **88c.**

46 Pairs Fine Lace Curtains, elegant styles, regular \$1.50, \$1.75 and \$2.00 a pair, clearing at **\$1.19.**

10 Pairs Fine Cable Net and Nottingham Curtains, (slightly soiled) reg. \$4, \$4.50 and \$5 a pair, clearing at **\$2.89.**

23 Pairs Brussels Net Curtains, regular \$4.50 to \$6.50 a pair, clearing at **\$3.89.**

40c Floor Oil Cloths 28c Yard.

12 Pieces Superior Quality Floor Oil Cloth, 1yd., 1 1/2yd., 1yd. and 2 yds, wide, in good range patterns, regular 35c and 40c a square yard, clearing at **28c.**

15c. Brass Extension Rods 10c.

5 Dozen Brass Extension Curtain Rods, with end caps, gilt and silver ends, complete with brackets, regular 15c each, clearing at **10c.**

25 Pieces Heavy Imperial Linoleums, guaranteed quality, 3, 3 1/2 and 4 yds. wide, clearing at **Special Prices.**

12 1-2c. and 15c. Gingham for 8 1-2c. Yd.

680 yards fine imported and domestic Gingham, Checks, Stripes and Plaids in wide range of fast colors, regular 12 1/2c and 15c yd., clearing at **8 1/2c.**

20c and 25c. Muslins 14c. Yd.

490 yards fine Swiss Muslin, American Leno, Dimities, etc., this season's newest and best designs and colorings, for waist, dress or slippers, regular 20c and 25c yd., clearing at **14c.**

15c. Muslins at 10c.

346 yards Muslin Lawns, Dimities, etc., in spots and new floral designs, light and dark colors, regular 15c a yard, clearing at **10c.**

Wash Dress Goods at 19c Yard.

Printed Voiles, Marseilles Taffetas, Fine Linen Satins, Embroidered Organzas, etc., regular 25c, 35c and 40c a yard, clearing at **19c.**

A Parasol Bargain.

5 Dozen Rich Black Gloria Parasols, paragon frames, steel rods, choice handles, reg. \$2.00 each, clearing at **98c.**

4 Pieces Corset Cover Embroidery

16 to 18 inches wide, choice patterns, regular 40c a yd., clearing at **15c.**

The Northway Co., Ltd.

FASHION HINTS

MISSES' COSTUME.



No. 4184.

The model depicted on this page is appropriate for evening wear when made elaborately, and for everyday use when developed more plainly by omitting the bertha. Chiffon cloth in pale blue shows a yoke of all-over lace, and the bertha is trimmed with a broad band of the insertion, lace edging the outer portions and a band of insertion appearing on the skirt. The sleeves are either in full or short length and the skirt is gathered the entire upper edge or the front edge is left plain. For evening wear soft silks, lawn, organdie and batiste are dainty, and flannel, serge, voile, linen and ginghams will be suitable for everyday use.

The quantity of material required for size 14 is 6 1/4 yards of 36-inch goods, 2 pieces of insertion and 5 yards of edging. Pattern No. 4184 is out in sizes 12 to 16 years.

Mailed postpaid on receipt of 10 cents, name, size and address to the Fashion Department of C. Austin & Co.

Worry is the mother of sick, nervous and troubled mentality, upsets the entire physical system. The body is a network of nerves. Holister's Rocky Mountain Tea soothes and rebuilds the entire system. 35 cents, Tea or Tablets.

A. I. McCall & Co.

The tourist season is now in full swing, and boats are going out from all Canadian ports well filled. Any person intending to take advantage of any of the summer tourist trips, and there are many advertised by W. E. Rispin, City Passenger & Ticket Agent, Grand Trunk and Wabash Railways, should have their baggage secured, as otherwise it may be difficult to provide accommodation. He can give intending tourists choice of summer tours to all the Great Lakes and Rivers by all Steamship Lines, and