DENTAL

DR. LUKE SMITH, DENTIST—Crown and Bridge Work specially solicited. Cor. Thames Street and Victoria Avenue,

VETERINARY SURGEON.

DR. JOHN M. PRINGLE, M.R.C., V.S., bt. H. F.E. V. M. A. Veterinary Surgeon burgery—"Castration of Originals," a specially ill domestic animals skillfully tracted. Exerienced in diseases of dogs. Business solicited Best attention given. Moderate charges, Office King St. Opp. Jower House, Chatham, Phone

LEGAL

 B. ARNOLD—Barrister etc., Chatham, Ont. Money to 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. Mal-colmson's store, M. Houston, Fred Stone.

BMITH, HERBERT D.—County Crown Attorney Barrister, Solicitor etc. Harrison Hall,

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

WILSON PIKE & GUNDY-Barristers, Solictions 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. E. Gundy.

LODGES



WELLINGTON Lodge, No. 46, A. F. & A. M., G. R. C., meets on the first Monday of every month, in the Masonia Hall, King St., at 7.30 p.m. Visit ng brethren

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

PARTHENON LODGE, No. 267, A. F. & A. M., G. R. C., meets on the first Wednesday of every month, in the Masonic Temple, King St., at 7.30 p. m. Visiting brethren heart-ily welcomed. M. PIKE, W. M.
J. W. PLEWES, Sec'ya

LAUNDRIES

WING CHUNG LAUNDRY

- Near Harrison Ha. Fifth Street Opens on Monday, April 9th. Family washings and gentlemen's work a specialty.

Laundry called for. First class work guaranteed. Returned in twenty-four hours.

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 4½ TO 5½ PER CENT ON CHATTEL MORTGAGE AND NOTE AT 12 PER CENT.

PAY OFF WHEN DESIRED Barrister. - Barrister.

MONEY to LOAN

ON MORTGAGES Lowest Rate of Interest Terms and privileges to suit borrowers. Apply to Lewis & Richards CHATHAM

BANKS

STANDARD BANKOFCANADA

HEAD OFFICE, TORONTO. BRANCHES AND AGENTS AT ALL PRINCIPAL POINTS IN CANADA, U. S. AND GREAT BRITAIN.

Drafts Issued and Notes Discounted. Savings Bank Denartment Deposits (which may be withdrawn without delay) received and interest allowed thereon at the highest current rates. W. T. SHANNON.

***** BANK OF MONTREAL Established 1817,

Gapital (all pald up), \$14,400,000.00

..... 10,000,000.00 Undivided Profits 801,856.41 Choice properties for sale, which will net the purchaser 8 per cent.

GEORGE MASSEY, Manager *****

BAXTER THE FLORIST

bedding plants, such as Geraniums, Coleus, Can-nas, Salvias, also plants for Roxes and Hanging Baskets.

ADELAIDE ST. NORTH ****************

BOOMSINDING

Orders for Bookbinding should be left at this office. It is surprising how nice a volume can be made of those magazines, even though they are somewhat soiled from much handling. Books, Magazines or Periodicals bound or rebound in any style at very reasonable prices. Blank books, such as journals, ledgers, day books, with any kind of ruling, made to orde. Planet Office, Chatham.

Minard's Liniment cures Dandruff

Humor and Philosophy By DUNCAN M. SMITE

The "Sunshine" furnace and "sunny" ways are synonymous.

The cold, dreary winter days can be made cheery and warm with a pure, healthful heat if you have a "Sunshine" furnace.

Is easier to operate, cleaner, uses less fuel and "shines" in many other ways over common furnaces.

Two shakers are used to shake the heavy, triangularshaped grates. This just cuts the work of shakingdown in half, besides being easier on the furnace than the old one-shaker style.



Sold by enterprising dealers everywhere.

Booklet free.

M^cClary's

H. MACAULAY, SOLE AGENT.

two weeks' visit in St. Thomas and West Lorne . Queenie Remington, city, is the DISTRICT:

UP THE CREEK.

Myrtle Sterling is visiting in Detroit for a fortnight.

Ada Hughson, city, was the guest of Margaret McCormick, Sunday. of Margaret McCormick, Sunday.

W. Glover and wife, of Richmond, are visitors at Andrew Lodge.

Sara Hope is visiting at Tilbury this week.

Lots of people have thin, watery blood — they eat plenty but don't digest. When digestion is poor, food isn't converted into nourishment—in hody rapidly loses

Dora Stuart, city, is enjoying a holiday at the home of Mrs. James

guest of Margaret Rorrison.

this week.

Dora Stuart, city, is enjoying a holiday at the home of Mrs. James shoan.

Duncan Neilson has left for Spokane to look after his interests in the fortune of the late Dougald Neil, som.

Mrs. Hugh Reed was taken suddenty and seriously ill. Friday, with heart failured

Dud Lundy, Detroit, is holidaying for a week at his home on the creek, A. S. Maynard, Northwood, is negotiating for the purchase of a farm on the creek.

Miss Esther Maynard, of Blenheim,

WATER IN YOUR BLOOD.

gotiating for the purchase of a farm on the creek.

Geo. McGarvin has now the biggest and bost barn building on the banks of the McGregor.

A. R. Everitt reports, as a result of the storim some weeks ago, that his apples are so pitted by hall stones as to be unmarkestable.

There is a rail fence on the road, side in front of the Sloan homestead that was built 44 years ago, has never been rebuilt and is still held in respect by cattle.

Miss Winnie Haylock, Leamington, is a guest of Janet McDonald.

W. Meredith, Cayuga, made a biff call on his friends here this week.

Ada McNaughton has returned from visiting relatives in Southwold.

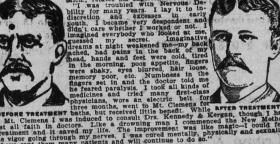
Carrie McCormick left to-day on a

VICHY -CELESTINS The only genuine vichy water property of the French Republic

Boivin, Wilson & Co. Montreal.

K KAKAK KEK KEK KAK KE A

THREATENED WITH PARALYSIS.



sent them many patients and will continue to do so."

sent them many patients and will continue to do so."

treat and cure VARICOCELE. STRICTURE. NERVOUS DEBILITY, treat and cure VARICOCELE. STRICTURE. NERVOUS DEBILITY DISEASES, URINARY COMPLAINTS, KIDNEY AND BLADDER DIS-ULTATION FREE. BOOKS FREE. If unable to call Blank for Home Treatment.

DRS.KENNEDY & KERGAN 148 SHELBY STREET, CK &K KAK KAK KAK KAK

MANAGER A DICTATOR

PERT PARAGRAPHS. In trying kindness on a mule always

If a man will studiously practice oking wise it will go for the real stuff: with most people.

apply it to the front exposure.

It is a mighty poor astrologer who cannot predict whatever the man wants who is paying the bill.



You can depend on more steady results from a garden when the man with the hoe is a woman.

If a bumblebee were to try to have its way through kindness, the human race wouldn't begin to respect the lit-tle fellow as much as it does.

Truth crushed to earth will rise again, but it always takes it several days to recover from a horse trade,

A lie that is half truth is not improved much by reason of its better

It would be a much happier world if the postmen could be broken of the habit of leaving duns in the mail box.

guest of Mangaret Rorrison.

Walt Houston, Buxton, spent Surday under the parental roof here.

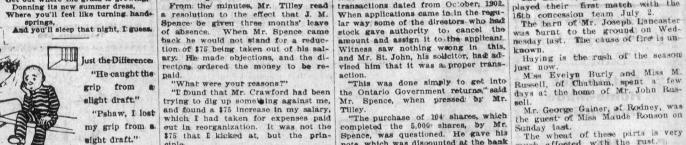
Jas. Rouse, city, was the guest of friends on the Creek Sunday. The man who says he is at home where his hat is off changes his mind when a cyclone comes along and lifts his lid.

> Truly Rural. There are chunks of inspiration.
> In a bunch of country air.
> Take a trolley to the country
> And get off most anywhere;
> Or, still better, bltch up Dobbin
> For a distant rural drive
> Back to naivre, and I venture
> You'll be glad you are alive.

Breathing in the balmy ezone; Gazing on the flowers of spring, Gazing on the nower of spru Gladly soaking in the sunshine, Listening to the birdies sing. Will be good for your complex or for twitches in your back, and a fine thing for your liver If it's slightly out of whack.

As the friendly winds of springtime— Through your glossy whiskers play, Making music soft and soulful, You'll be glad you came away; Glad you left the noisy city. For the rugged rural trail. If you do not meet a reinstorm Mixed with chunks of storted hall;

Chaster, then, the raging trolley
Or put Dobbin in the thills;
For your health 'twill do more business
Than a bunch of doctor bills.
Get out where the grass is growing.
Donning its new summer dress,
Where you'll feel like turning hands-



Lacks Strong Point "His wife always makes him carve "I suppose he likes it by this time." "No; he never can catch

5-4.

terribly handicapped." "Can't sharpen his knife?" "No; he never learned to swear when Going the Limit.

"Is he in love with her?" "Is he? It is a positive pleasure for him to have her stand on his corns when they are riding in a crowded street car.'

"What is he doing for a living?" "Following the races."
"Why, he was doing that last sumner. Hasn't he caught up with them Worth Talking About.
"I had a bad quarter of an hour this

morning."
"Huh! That's nothing. I had a bad quarter of a dollar." Better Place.

To wear a birdle on your hat Is wrong; we all agree to that. To wear it underneath your vest Or pinafore is much the best. Proof of It. "Some scientists are disputing the laws of gravitation."
"Guess they never stepped on a banana peel."

Looking Ahead. "Do you think they are engaged?"
"They must be. She can pass an ice cream parlor without dragging him in."

Held the Book For Him.
"He has learned to love another." "Yes, but I understand she made the lessons very easy for him."

Mr. J. M. Spence in Control of the Central Life Co.

Business of Young Company Probed by Royal Insurance Commission - Ex-President Thomas Crawford, M.P.P. Borrowed \$4,000-How the Concern Was Floated.

Toronto, July 11 .- Thomas Crawford, M. P. P., and the Central Life Insur-ance Co. of Guelph were before the Insurance Commission yesterday. To-day the commission will take up the af-fairs of the Dominion Life Insurance at Waterloo, and to-morrow the Mutual

Life.

The Central is a young company, under J. M. Spence, who has managed to get the controlling interest.

Mr. Crawford who, was president from its inception in 1901 until the end of 1905, was the first witness called, and told of the organization proceedings. J. M. Spence was organizer. He was asked to become president, and Hon. J. W. St. John was also on the board. There were seven directors, but Mr. St. John and Major Craig dropped out, the former owing to a dispute with Manager Spence, and, as the latter con-trolled the majority of the proxy vote, he succeeded in getting Mr. St. John out of the way, contrary to the wishes of witness. Witness wanted a new manager appointed, and Mr. Spence stepped in with the controlling power and bought over Mr. Crawford's stock

at the price he paid for it. Thought Purchase Quite Proper. Certain debentures of the Provincial Building and Loan Co., of which Mr. Crawford was president, were bought at his instigation by the Central Life, despite the fact that the Ontario Government refused them as proper security. Witness explained that he knew the value of the debentures, and thought the deal quite proper.

Mr. Tilley approached the subject of

loans to directors, and learned witness himself had borrowed \$4,000 from the Central Life on a promissory note. No interest was mentioned. Mr. Crawford said that the suggestion had emanated from Mr. Spence, who was very friendly with him at the time, but was not so friendly now. J. M. Spence, manager and practically owner of the Central Life, then took the box. The directors, according to him, got their stock at par, while other subscribers had to pay the premium. Along with Mr. Crawford, he had borrowed \$15,000 from the Im-

perial Bank on personal notes to make up the Government deposit. His sal-ary was \$3,000 per year for the first five years. Mr. Crawford got \$400 per annum. The St. John Trouble. The St. John trouble arose out of fees charged the company for their law business. Mr. Crawford wanted to get witness out of the manager's chair and make him superintendent, but this witness refused to do, as he would have

to relinquish his power given him by the proxies.

Mr. Tilley took Mr. Spence's evi-Mr. Tilley took Mr. Spence's evidence in regard to witness' illness. The minutes showed a resolution to the effect that, during Mr. Spence's illness, any extra expense incurred was to be deducted from witness' salary.

Mr. Spence said that this was not correct, and that there was no resolution ever massed.

trying to dig up someting against me, and found a \$75 increase in my salary, my grip from a which I had taken for expenses paid out in reorganization. It was not the \$75 that I kicked at, but the prin-

and found a \$75 increase in my salary, which I had taken for expenses paid out in reorganization. It was not the \$75 that I kicked at, but the principle.

Dictates Own Salary.

"Mr. Spence's salary as president and general manager was \$2,500 a year. Mr. Spence said he was making \$300 or accepting the dual position. He made it clear that he was taking \$500 in accepting the dual position. He made it clear that he was taking \$500 in accepting the dual position. He made it clear that he was taking \$500 in accepting the dual position. He made it clear that he was taking \$500 in accepting the dual position. He made it clear that he was taking \$500 in accepting the dual position. He made it clear that he was taking \$500 in accepting the dual position. He made it clear that he was taking \$500 in accepting the dual position. He made it clear that he was taking \$500 in accepting the purchase of 104 shares, which completed the 5,000 shares, by Mr. Spence, was questioned. He gave his mote, which was discounted at the bank with the understanding that the stock would be sold again, and that he sock would be sold again, and that he would be sold again, and that he would be sold again, and that he sock would be sold again, and that he would be sold again, and that he sock would be sold again, and that he would be sold again, and that he sock would be sold again, and that he sock would be sold again, and that he ing of the company not warrant this had not discussed the matter with the

ing of the company not warrant this amount, he is willing to take less Mr. Tilley brought out the fact that as witness had complete control of the company, he would say what his own salary would be.

Mr. Spence said that he had never used his power in any way to run the company, only to its best interests.

Mr. Tilley then took up the \$4,000 loan to President Crawford on May 12, 1902. He asked witness if Mr. Crawford's evidence to the effect that he had the sanction of his manager was correct, and Mr. Spence answered that he went into the deal as innocently as an unstorn child.

"Mr. Crawford came into my office Mr. Crawford came into my office and told me that he was stuck, and needed \$4,000. I said that I had not meeded \$4,000. I said that I had not four thousand cents, and Crawford asked if it would not be all right for him to borrow it from the funds of the company on a promissory note. Crawford Good For It.

"I said 'You are good for it,' and as he was the president, I could do noth-ing else but put the loan through. He had done good turns for me, and I did had done good turns for me, and I did not think I was doing anything wrong."

Mr. Spence's own loans were gone into. He had put through a \$2,500 loan for himself under the guidance of the Continental Life for a few days on some real estate. At certain times he got advances on salary.

Five thousand dollars of Provincial Building and Loan debentures, Mr. Spence said, were purchased by Messrs. Crawford and St. John. He had nothing to do in the matter.

thing to do in the matter.

thing to do in the matter.

The purchase by the witness of stock from the shareholders who could not pay the call of 5 per cent. made to raise the Dominion deposit, was discussed. How Stock Was "Sold."

Mr. Tilley unearthed a new scheme of getting a company floated on a sub-stantial basis, and putting in deceiv-ing returns to the Government. At the

THE SUPERIORITY OF

CEYLON TEA

While President of the Company, Is Shown by Its Universal Use

Annual Sale Exceeds 14,000,000 Packets 25c. 30c, 40e, 50c, 60c. per lb AT ALL GROCERS. LEAD PACKETS ONLY Black, Mixed or Green. HIGHEST AWARD ST. LOUIS, 1904.

DISTRICT

EAST DAWN.

Mrs. D. M. Healy entertained the Ladies' Aid of the Florence Methodist Church last Wednesday, in honor of her guest, Miss Leak, of Chatham. Mrs. Gould, Sr., had one of her limbs amputated last Tuesday, but owing to her great age and extreme weakness she rapidly sank, and was buried on Sunday in the Gould Cemetery.

Mrs. Hanks and children, of Blenheim, visited friends and relatives in Dawn last week.

Crops of all kinds are looking expectations of the program, though short, was very interesting. The selections given by Miss Duffy were much appreciated, also the reading by Miss Smith. The proceeds amounted to \$26.

JEANNETTE'S CREEK.

gned and will attend college after he holidays.
Miss Dauphim spent Monday in

Detroit. Mr. and Mrs. A. Stewart and two

Mr. Fletcher, who has been teaching the Public school here, has really is worth.

When the hair combs out badly ! That Comb Out? is the time you want to know exactly what to do. Here is advice founded on an experience of half a century—
Use Ayer's Hair Vigor! It feeds the hair-bulbs, gives life and strength to the hair. The hair stays in, grows rapidly, keeps soft and glossy. There is handsome hair in every bottle of Ayer's Hair Vigor!

J.C.AyerCo.
Lowell, Mass.



DON'T YOU

Unnatural drains, the result of early indiscretions or excesses, may be undermining your vigor and vitality; poisons in the blood may be sapping your very life; the presence of Stricture or Varicocele may be making your life miserable; Nervous Debility symptoms may cause you to feel life is not worth living, some secret disease may be preventing you from getting married—what are you doing for it? Pouse yourself and be a man. Your future, happiness: is at stake. Consult specialists who have a reputation for curing these diseases. If you are incurable they don't want your money. Responsible parties may pay after cure. We cure your specialists. Examination Free. If you cannot call, write for Question-List for Home Treatment. Charges reasonable. Booklet sent Free.

DR. SPINNEY GO. 290 Woodward Ave.

Office Hours - 9 a. m. to 8 p. m.; Sundays, 10 to 12 and 2 to 4 pom. Mr. Spence said that this was not correct, and that there was no resolution ever passed.

From the minutes, Mr. Tilley read transactions dated from October, 1901.

mium and interest receipts of the Central Life were \$48,000, and the expenses \$70,000. That was about \$19,000 expenses over and above all receipts. The impairment of capital up to that date was \$20,176. Agents' advances amounted to \$2,000.

Mr. Spence said that this was a bad asset and not worth anything. Agents' advances has been abandoned. Mr. Tilley tried to find out what this asset was worth, but witness could not say.

Lapse Rate 66 Per Cent.

The Central Life issued 1,232 policies, amounting to \$1,305,500 during the four years ending 1904, of which 783 policies, amounting to \$831,750, lapsed. This would make the lapse rate about 62 per cent, which Mr. Spence claimed was no worse than other companies.

No profit and loss account had been furnished the commission because Mr. Spence explained the company had never kept such a statement, but that in the future an account of this kind would be kept.

Mr. Tilley used up a lot of time go

would be kept.

Mr. Tilley used up a lot of time going over the financial statements of the company. Items were investigated, but nothing startling was developed. The impairment of capital at the end of 1905 was \$36,000. Counsel brought out the fact that the impairment was nearly double that of last year. In 1905 \$130,000 worth of insurance was written.

ten.
"This," said Mr. Tilley, "is not very satisfactory," and witness admitted that the expenses of the Central were altogether too high.

VINEGAR HILL.

The East Raleigh football team played their first match with the 16th concession team July 2. The barn of Mr. Joseph Lancaster

siring to learn more concerning the valuable, native, medicinal plants which enter into the composition of Dr. Pierce's medicines. Address Dr. Pierce as above.

Medical Advisor, a book that tent of 500,000 copies a fer years ago, at \$1.50 per copy Last year we gave swa

Don't depend upon other people to do your kicking for you.