### When the hair combs out badly ! Tha is the time you want to know exactly what to do. Here is advice founded on an experience of half a century Use Aver'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 hand some hair in every bottle of Ayer's Hair Vigor! J.C. Ayer Co. Lowell, Mass

HOMESEEKER JUNE 5 AND 19 06

FATU PERPETUA.

Dr. Pierce's Favorite Prescription,

What Do You Know

of Ontario

business? Do you know all

the total population of Canada-

pays over 50% of the money

paid in the Dominion to wage

earners and over 51% of the

salaries. Has over 51% of the

working capital of the Dominion

advertising to your neighbors.

The "News" covers the whole

Province—goes into 2,475 Post

Offices daily. The rate is Flat

\$2.50 per day in The News

56 cents per inch.

Don't you think it's worth

invested in Manufacturing.

about Ontario?

Where are you trying to do

Ontario has over one-third

King and others.

. . RAIL WAYS

CANADIAN PACIFIC GOING EAST † 7 a. m. daily ex. Sunday \*3.18 a. m. Express ....

WABASH

GOING EAST

9-1.13 a. M... J. A. Richardson, Dist. Pass. Agent, Toronto d St. Thomas. J. C. Pritchard, Station Agent W. E. Rispin, W. P. A. 115 King St., Chatham

GRAND TRUNK WEST

† 8.30 a.m. for Windsor, Detroit and inter te stations, except Sunday.

\* 12.52 p.m. for Windsor and Detroit.

† 4.18 p m, for Windsor and Detroit.

\* 9 9 p.m for Detroit, Chicago and west.
Thternational Limited, daily.

† Mixed 2.30 p.m.

8.37 a.m. for London, Hamilton, Toronto and

† 200 p.m for London, Toronto, Montreal, Buffalo and New York. \* 5.18 for London, Hamilton, Toronto, Montreal nd East.
† 9 p. m. for London and intermediate stations
† Daily except Sunday. \* Daily.

CHATHAM, WALLACEBURG AND LAKE ERIE RAILWAY. ELECTRIC SERVICE

oth, 1900. CHATHAM LEAVE ARRIVE

PERE MARQUETTE

Leave Chatham 7.35 a.m. 4.20 p.m 8.55 a.m. 5.35 p.m 8.55 a.m. 6.45 p.m Arrive in Chatham From.

Walkerville t. Thomas 8.55 a. m. 8.55 p.m. 8.55 a. m. 6.45 p.m. 8.55 a. m. 5.35 p.m. All rai run by Eastern Standard time. H. F MOELLER, G, P. A., Detroit



Season, 1906.

From June 17th to 21st inclusive, the Wabash will sell round trip tickets at Single First-Class Fare plus \$1.00, good for sixty days, to Portland, Ore., Tacoma and Seattle, Wash, Vancouver and Victoria, B.C. Also to San Francisco, Cal, June 24th to July 6th, inclusive, at single first-class fare plus \$2.00 to Chicago, added to \$62.50 from Chicago, good to return until September 15th, 1906. Liberal stop-over privileges both going and returning. Tickets will be on sale via all direct routes.

For full particulars address any Wabash agent, or J. A. Richardson, Distinct of the control of

direct routes.

For full particulars address any Wabash Agent, or J. A. Richardson, District Passenger Agent, North East Cor. King and Yonge Sts., Toronto, and St. Thomas, Ont

J. C. PRITCHARD, Depot Agent, W. E. RISPIN, City Pass. Agent.

# GRAND TRUNK RAILWAY \$16.25 TO BOSTON

AND RETURN Going May 31st to June 11th, returning until June 18th, the only through car service route. Through Pullman Sleeper to Boston daily from Toronto at 9 a.m.

#### Special stop over privileges. Homeseekers' Excursions! \$32.00 TO \$42.50.

To points in Man itoba, Saskatchewan Alberta, going June 5, 19th, July 3 and 17th, via North Bay. June 4, 20, July 4 and 18th, via Sarnia and Northern Navigation Co., returning within 60 days.

For tickets and information call on Agents or address J. D. McDonald, D. P. A., Room 308, Union Station, Toronto. W. E. Rispin, C. P. & T. A., 115 King St., J. C. Pritchard, Depot Ticket Agent

MASCULINE STYLES.

Correct Straw Hats and Walstcoats For the Modish Man.

The most popular straw hat for summer will be the sailor shape. It has a moderate height of crown, and the brim is slightly narrower than the hat of last season. The split braid sallor will be the more popular, but sennets and rough braid will be worn exten-

A new style of straw hat has been



Kingston, June 7.—Three carriage loads of prominent citizens went to Cataraqui cemetery yesterday afternoon and, as has been the custom of the past fourteen years, decorated the last resting-place of Sir John A. Macdonald with floral offerings.

Requifittly wreaths from the Liberal. donald with floral offerings.

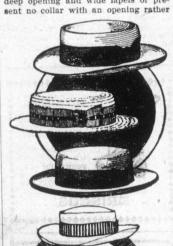
Beautiful wreaths from the LiberalConservatives, the senior executive and
the members of the MacdonaM Club
were placed on the grave by the chief
officers of these associations and brief
addresses were given by Dr. Ryan, E.
J. B. Pense, M. P. P., Dr. Ross, Francis
King and others. flexible, with a smartly turned up edge. Other styles in the hat follow the lines of the soft hat, and the brim may be turned down, presenting the "dip" affected by many young men.

Despite the reports to the contrary the summer of 1906 will be the great-

est ever known for panamas. Dr. Pierce's Favorite Prescription,

Is not a secret or patent medicine, against which the most intelligent people are quite naturally averse because of the uncertainty as to their harmless character, but is a medicine of known composition, a full list of all its ingredients being printed, in plain English, on every bottle wrapper. An examination of this list of ingredients will disclose the fact that it is non-alcoholic in its composition, chemically pure glycerine taking the place of the commonly used alcohol, in its makeup. The "Favorite Prescription" of Dr. Pierce is in fact the only medicine put up for the cure of woman's peculiar weaknesses and ailments, sold through druggists, that does not contain alcohol and that too in large quantities. Furthermore, it is the only medicine for woman's special diseases, the ingredients of which have the unanimous endorsement of all the leading medical writers and teachers of all the several schools of practice, and that too as remedies for the ailments for which "Favorite Prescription" is recommended.

A little book of some of these endorse There are but two styles in waist-coats, the double and single breasted garments, and the variation of these styles is numerous. In the double breasted style the cut of the waist stule may be curved or straight, pointed or round. The collar may have a opening and wide lapels or pre-



that too as remedies for the aliments for which "Favorite Prescription" is recommended.

A little book of some of these endorsements will be sent to any address, postpaid, and absolutely free if you request same by postal card or letter, of Dr. R. V. Pierce, Buffalo, N. Y.

Don't forget that Dr. Pierce's Favorite Prescription, for woman's weaknesses and delicate aliments, is not a patent or secret medicine, being the "Favorite Prescription" of a legularly educated and graduated physician, engaged in the practice of his chosen specialty—that of diseases of women—that its ingredients are printed in plain English on every bottle-wrapper; that it is the only medicine especially designed for the sure of woman's diseases that contains no alcohol, and the only one that has a professional endorsement worth more than all the so-called "testimonials" ever published for other medicines. Send for these endorsements above. They are free for the asking.

If you suffer from periodical, headache, backache, dizziness, pain or dragging down sonsation low down in the abdomen, weak back, have disagreeable and weak-ing, catarrhal, pelvic drain, or are in distress from being long on your feet, then you may be sure of benefit from taking Dr. Pierce's Pleasant Pellets the best laxative and regulator of the bowels. They invigorate stomach, liver and bowels. One a laxative; two or three a cathartic.

MODISH HATS. narrow and shallow. The variations of the single breasted style are equally great, and the best advice is to select the model which pleases the personal

In materials linen, duck, pique (both figured and plain), marseilles, crashes and fiannels will be worn.

Concerning Chiffons.
We are all chiffon loving creatures

nowadays. Everything is more or less worn with chiffon adjuncts-scarfs, sleeve ruffles, etc. All play their part in one's wardrobe; but, like most pretty airy triffes, chiffon soils quickly, and many girls don't know how easily they can wash and get up at home what they usually throw away.

To wash chiffon successfully you will require a perfectly clean pan, in which make a warm lather of good yellow Boil this, using just enough water to cover the soap, and when the soap is dissolved add to it warm water, put in the chiffon and carefully squeeze it sponge fashion until it is fresh and clean. Rinse in warm water and then in cold until all the soap is removed, adding to the rinsing water one tablespoonful of vinegar and just a little salt, both useful in preserving and reviving color.

The washing over, pull the material into shape and iron while very damp Chiffon dries so quickly that if you are ironing a large piece don't expose it to the air more than is avoidable. If you wish the chiffon to be a trifle stiff make a little rice starch and immerse it for a

few seconds before ironing. Rice starch is made by taking two tablespoonfuls of rice and a pint and a half of cold water. The rice must be washed quite clean and boiled in the

water three or four minutes.

These hints will enable a girl to keep her stock fresh and dainty and save her expenditure, for soiled chiffon is if carefully washed equal to new.

A Nursery Time Table.

The following time table should be preserved by every mother, as it is often a source of the greatest anxiety
to know whether or not a child will
develop a disease after having been
exposed to it. Chicken pox symptoms
usually appear on the fourteenth day; SINGLE COMB
BROWN LEGHORN
POULTRY FARM
SECOND CONCESSION
CHATHAM TP.
Eggs from choice matings, 75c. Per Sit ting of 15. From imported stock. Special rates for incubator lots. Orders left at Taylor's Cigar Store, Chatham.
THOS. TAYLOR.

Announcement of The Toronto News.

A bey may know entirely too much without having finished his schooling.

The greatest trust between man and man is the trust of giving counsel.

The greatest trust between man and man is the trust of giving counsel. diphtheria, second day; measles, four-teenth day; mumps, nineteenth day; scarlet fever, fourth day; smallpox, twelfth day; typhoid fever, twenty-first

# "I HAVEN'T MET THEM"

Satisfied Policyholders Not in Evidence to Mr. Shepley.

But Actuary Sanderson Assures Him That "The Policyholders of the Canada Life Are All Well Satisfied"-Counsel Hellmuth's Query Regarding the Value of the Testimonials-A Day's Dealing With Figures.

Toronto, June 7.—The actuarial evidence of Frank Sanderson of the Canada Life, given before the Insurance Commission, was not concluded yesterday. No new points were adduced, Mr. Shepley spent the morning on the change in reserve basis, and the afternoon on the "profit and loss" statement and the statement of investments by the company. by the company.

The Imperial Life will be the next

The Imperial Life will be the next company, as Mr. Shepley purposes finishing with the Canada Life to-day.

Basis of Reserve.

Frank Sanderson, the actuary of the Canada Life, told of his connection with the company. He explained the basis of reserve used by the Canada Life since the commencement of the company. For the first ten years the reserve was based on the Carlyle 6 per cent. table, then on a 5 per cent. table, and later (1877) on the new 41-2 table. In 1889 President Ramsay placed \$225,000 in the reserve fund, and changed the basis to the American 41-2 table. In 1894 the company made a further change to the American 4 per cent. In 1894 the company made a further change to the American 4 per cent. table, which held until the Dominion legislation of 1899. The influence that the fall in the rate of interest of nearly 2 per cent., in 1895

to 1898, had on the basis of reserve was shown by the extracts read by Mr. Shepley from addresses by Mr. Ram-The Legislature of 1899 made the H.

M. table compulsorry, and from then all new business was to be valued on a \$1-2 per cent, basis. The company went out after expert opinion on the course to pursue in the

opinion on the course to pursue in the face of the new legislation. Half a million that had been laid aside was turned into reserve. It was then that \$500,000 was taken out of the 1894 quinquennial profits, \$1,070,000 out of 1899 profits, and \$995,000 in 1901. This totaled \$2,565,000 the sum necessary to turn from the company's standard to the compulsory standard required by the Government. the Government. Mr. Sanderson defended the action

Mr. Sanderson defended the action of the Canada Life in making the change quickly instead of taking Mr. Hellmuth's way—1-15 of 1, per cent. per annum. Mr. Sheptey explained that the increased revenue earned larger amounts in profits, but took more of the gross premium. This decreased the net premiums. It took some time for the increased profits earned on the reserve to offset the decreased loadings. "The policyholders of the Canada Life are all well satisfied," said the witness, abruptly. He displayed a book containing testimonials from policyholders.

Mr. Shenley continued the evamine.

North Bay, June 7.—An increase of \$130,959.20 in its total earnings for five months from Jan. 1 to June 1, 1906, over a similar period in 1905, is the return made by the people's road, the Temiskaming & Northern Ontario ied Mr. Hellmuth.

Profit and Loss.

account. The method of loading was explained by Mr., Sanderson, and Mr. Shepley passed to the next item in the statement.

Mr. Shepley tried to learn what the business done by the Canada Life had cost in 1905. Witness thought that the mortality gains, premiums placed and expenses would be found in the second exhibit. Counsel read that "loading and savings in death losses" for 1905 amounted to \$96,148.80. This amount, thought Mr. Shepley, was to cover expenses. The cost of the business was \$545,430.36.

At this juncture Mr. Shepley went over the profit and loss account item by item, and Mr. Sanderson explained in detail, showing how the difference between the net gain and total expenses was arrived at. Besides medical fees, etc., 45 per cent. of the head office salaries and 50 per cent. of all rentals are charged in the profit and loss account.

Mr. Sanderson expressed the opinion

for a salaries and 50 per cent. of an rentals are charged in the profit and loss account.

Half a Million Per Annum.

Mr. Sanderson expressed the opinion that the normal business would amount to half a million per annum. If this was the case the ratio of first year expense to premium income would be decreased. If the company went on in excess of the normal business it would be necessary to maintain a high ratio. The expenses would always be greater than the premium income. For nearly an hour Mr. Shepley analyzed the profit and loss statement. From 1900 to 1905, the Canada Life premiums were computed on a 31-2 per cent. basis, although the reserve was at 3 per cent. The result was a depleted loading, although the lower premium ratio had favorable results in competition with other companies.

About investments.

Profit and loss on investments was the next item. Treasurer Wat assisted Mr. Sanderson to explain the different investments on which profits had been made.

Mr. Shepley took up the investments of the Canada Life in detail, from 1891 to 1905. In fifteen years the statements as showed a profit of \$133,000 on bonds and stocks, and a loss of \$183,000 on mortagege loans, or a loss in turnover of the canada Life of the Canada Life in detail, from 1891 to 1905. In fifteen years the statements as stocks, and a loss of \$183,000 on mortagege loans, or a loss in turnover of the canada Life in detail, from 1891 to 1905. In fifteen years the statements as stocks, and a loss of \$183,000 on mortagege loans, or a loss in turnover of the canada Life in detail, from 1891 to 1905. In fifteen years the statements as stocks, and a loss of \$183,000 on mortagege loans, or a loss in turnover of the canada Life of the canada Life in detail, from 1891 to 1905. In fifteen years the statements and the canada Life in detail, from 1891 to 1905. In fifteen years the statements and the canada Life in detail, from 1891 to 1905. In fifteen years the statements and the canada Life in detail, from 1891 to 1905. In fifteen years the statemen

made.

Mr. Shepley took up the investments of the Canada Life in detail, from 1891 to 1905. In fifteen years the statements showed a profit of \$133,000 on bonds and stocks, and a loss of \$183,000 on mortgage loans, or a loss in turnover of \$50,000. Mr. Watt explaineds that the statement had been prepared to comstatement had been prepared to com-pare stock and bond investments with mely mortgage investments.

Must Explain "Yellow Dog Fund."

Must Explain "Yellow Dog Fund."
New York, June 7.—The Mutual Life
Insurance Co. yesterday brought suit
against its former vice-president, Robert A. Granniss, for an accounting of
funds of the company, which were expended under his direction. Mr. Granniss is alleged to have directed the use
of part of the so-called "yellow dog
fund."

at the end of the fiscal year, June 30.

T. & N. O. EARNINGS.

People's Road Keeps Right on and Accumulates Wealth. North Bay, June 7 .- An increase of

there was no trace of the injury.

and abrasions than any known balm.

Mr. Shepley continued the examination of Actuary Sanderson in the afternoon, taking up the profit and loss account. The method of loading was explained by Mr., Sanderson, and Mr. Shepley passed to the next item in the Shepley passed to the next item in the

Norwegians Sail for Coronation.

Chicago, June 7.—Three hundred Norwegians, who came from all over Norwegians, who came from all over the middle west, left Chicago Tuesday for the fatherland, where they will at-tend the coronation of King Haakon VII., on June 22. At New York the party will be joined by an eastern contingent, and it is expected that more

British Teachers For Canada British Teachers For Canada.

In the solution of the so-called "yellow dog fund."

Quebec Hos a Surplus.

Montreal, June 7.—J. C. McCorkill provincial treasurer, estimates that he will have well on to \$100,000 surplus at the end of the fiscal year. June 20.

Love's young dream-ho wsweet.

Four Men Die In Well.

The second secon

Zam-Buk. Writing from Cameron St., Toronto,

Hugh Lannon

Gentlemen,-After my great wrestling match with J. Mellor, of Staley-

in a marvelously short time the abrasions and cuts were healed and I was fit and well again. At another time I had a piece of flesh almost torn completely

off my arm above the elbow. I anticipated being unable to do anything with the arm for a long time, to my delight, however, Zam-Buk closed up the wound in two days. In three days it was covered with new skin, and a few days after

by a celebrated trainer, who said he had known it to do more good for bruises, cuts

WHAT YOU SHOULD USE ZAM-BUK FOR.

objection to you using this statement if you think proper. Yours truly

Zam-Buk was introduced to me a few years ago when touring in England

Neither I nor my friends ever thought of going on the mat without Zam-Buk being handy. It is a splendid healer, and I can give it a good name wherever I am. I recommend it for cuts, bruises or skin injuries of any kind, and have no

bridge, at the Crystal Palace, England, for the International Championship, I was covered with cuts and bruises. I applied my favorite balm, Zam-Buk, and

Winnipeg, June 7.—While working in the bottom of a deep well on a farm northeast of Battleford, three men were overcome by natural gas, and in an attempt to rescue them another man fell out of the bucket, and all four were dead when brought to the top. The men were: C. Ralph, J. W. Robertson, G. Shoulas and J. McDonald.

Missouri Shouts for Byron. Missouri Shouts for Syron.

Jefferson City, Mo., June 7.—The
platform adopted at the Democratic
state convention Tuesday night declares that William J. Bryan was defeated by corrupt contributions by trusts and that he is the great American Democrat, and that Missouri demands his election to the presidency in 1908.

That pain in the Back is Kidney Trouble

GIN PILLS WILL CURE IT

A strain or severe cold, or a dozen other causes may have started it-but the Kidneys are at the bottom of it. Backache (especially in the "small" Chatham, Windsor & Detroit of the back) means Kidney Disease. Plasters and liniments give some relief, but they never cure. Lots of people, with swollen hands and feet, are treating themselves for rheumatism, when, in fact, their sick kidneys are causing the pain and swelling. GIN PILLS cure that and swelling. GIN PILLS cure that pain in the Back every time, because they cure the Kidneys.

OTTAWA, March 17th, 1905. I had the honor of being appointed assistant artist to the chief artist of London "Black and White" to accompany him three years ago to China to help him get pictures of the Boxer Uprising. That is a hard country on the kidneys I came back very much troubled, and have been so ever since. My attention was called to Ginglis, I have taken two boxes, and can positively say that I have never felt better in my life.

H. MANLEY. H. MANLEY.

If you have tried plasters, liniments and doctors, save your money and try GIN PILLS, FREE. Write us your name and address, and in what paper you saw this offer, and we will send you a free sample box of GIN PILLS. These famous Pills for Sick Kidneys are sold by all druggists at 50c a box, or 6 boxes for \$2 50.

THE BOLE DRUG CO. - WINNIPEG, MAM.

His Arm Yorn Off.

Owen Sound, June 7.—Alex. Holmes, a married mass, aged 55, was accidentally caught in the shafting at the Sun Cement Co.'s works yesterday morning. He had an arm torn off near the shoulder and three ribs broken, He is in a critical condition.

Dr. Reaume's Progress Teronto, June 7.—H. C. Maisonbille, secretary to Hon. Dr. Reaume, received word yesterday that the doctor was able to drive out on Tuesday, and that his progress towards recovery was

Work on the G. T. P.

Montreal, June 8.—McDonnell & Severe for the first subcontract on their 100 miles contract in the G. T. P. east of Quebec, and 500
men and teams are already at work.

Many
severe for the form of the first subcontract on their 100 miles contract in the G. T. P. east of Quebec, and 500
men and teams are already at work.

LAUNDRIES

## WING CHUNG LAUNDRY

FREE

- Near Harrison Hall ifth 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.

HARRY & TOM

WILLIAM STREET LAUNDRY. We do all kinds of Laundry and Family Washing. Prices reasonable, and work guaran-

teed. Give us a call.

HARRY & TOM PHONE 484.

----THE THE PARTY OF

TIME TABLE

MONDAY, MAY 14, THE STR. CITY OF CHATHAM

l make return Trips to Detroit MONDAY, WEDNESDAY SATURDAY, leaving Rankin at 7 30 a.m., returning leaves Detroi Detroit time or 4 p.m. Chat-

ONE-WAY TRIP THURSDAY Leaving Chatham 9.30 a.m., returning leave Detroit Friday 9 a.m. Chatham time or 8 a.m. Detroit time. Single Tickets 50c., return 60c. JOHN RORKE, Captain

Hamilton-Montreal Line

TORONTO - MONTREAL LINE

Many a reputation has received a severe fracture from a slip of the

A man's home is his castle, but he