Sutual Sife

You Must

Save

It's not hard to save \$50

OF CANADA

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Y 16, 1907.

a year—\$1 a week—when you MUST. It's not hard to protect your family, and lay up money for a day when you are ready to stop work. An Endowment Policy in

the Mutual Life makes you save, where, otherwise, the small yearpremiums would slip away n extravagances.

Write us for further particulars out our new policies, annual report, list of investments,

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GEO H. REDPATH, GENERAL AGENT, CHATHAM

RAIL WAYS.

SHATHAM, WALLACEBURG AND LAKE

3rd, 1906. CHATHAM WALLACEBURG CHATHAM

WALLACEBURG

LEAVE

ARRIVE

6,00a.m. *8.05 a.m. *7.05 a.m. *7.00 a.m.
9,00a.m. 11.25 a.m. 10.15 a.m. 10.10 a.m.
11.30 a.m. 12.55 p.m. 10.0 p.m. 12.55 p.m.
210 p.m. 4.30 p.m. 5.45 p.m. 5.45 p.m.
4.30 p.m. 5.45 p.m. 5.45 p.m. 5.40 p.m.
5.45 p.m. *8.05 p.m. 5.45 p.m. 5.60 p.m.
77,00 p.m. 12.05 p.m. 10.05 p.m. 11.05 p.m.
11.05 p.m. 11.05 p.m. 11.05 p.m. 11.05 p.m.
Extra cars on Saturday leave Chatham 7.0
a.m., 1.00 p.m. and 81.5 p.m. Leave Wallaceburg
5.00 a.m. 7.10 p.m. suld 10.06 p.m.
Except Sunday all other cars daily 10.10 %, II.
12.35 p.II.
3.15 p.II.
5.40 p.II.
6.50 p.II.
6.50 p.II.

GRAND TRUNK SYSTEM

DIRECT CONNECTIONS AT LON-DON FOR TORONTO, MONT-TREAL AND OTTAWA.

Leave Chatham 2.00 p. m., connect at Hamilton with Pullman sleeper for New York; cafe parlor car to Buffalo.

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Special winter tourist rates now in effect. Through tickets, with-out any troublesome exchanges, etc., on sale to

FLORIDA, MEXICO, CUBA,

Anywhere South

Away below the snow line, far from logs and thaws and other wintry ills,

Liberal stop over privileges. Wide choice of routes. Return limit May 31st, 1907.

Call on E. Fremlin, Opera House Block, for full information regarding

BANK OF MONTREAL ESTABLISHED 1817

Capital (all paid up) \$14,400,000.00 Rest - - - 11,000,000.00

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EAT QUAKER BREAD...

-MADE BY-

LAMON BROS.

Phone 489

SAMUEL GELLER

Humor and Philosophy By DUNCAN M. SMITH

PERT PARAGRAPHS. Misery chuckles when it comes upon a poor fellow that Cupid has hit.

No flags are flying or banners waying when you go about making repara-tion for your misdeeds.



The sandpaper that a politician uses to keep his job from slipping through his fingers has the United States treasurer's signature.

When people have a pull together they are likely sooner or later to pull

When he gets the stripes on an ex-bank president looks like any other

cactus on the reservation.

A pretty woman is fond of casting

A looking glass is the only thing that

None of us would object so much to doing hard work if it were easy enough.

The man who never tries to understand a woman understands her best. It is first necessary to be thoroughly

miserable before you know what real Having enough money to be able to live without anybody in particular is one way of making everybody partic-

Help For the Helpless.

It is seriously proposed by a great magazine with a bright cover and part of its reading matter to match to establish a lobby to look after congress next winter and see that it does not do things calculated to outrage the fine and lovable common people.

While it is true that the price of liberty has not been put on the bargain

Through sleeper leaves Chatham at 5.18 p. m. for Montreal. This train also connects at Toronto with pull counter, eternal vigilance still being the cost mark, yet it does seem as 10.15 daily.

While it is true that the practical or the cost mark yet it does seem as though a representative government could protect itself in a much simpler

could protect itself in a much simpler way.

When selecting the membership of the next congress, why not pass up all who would steal sheep? Surely all of the sheep in the land have not been stolen, and they may be needed at home. By some such simple plan we might be able to get good results without all of the trouble of taking up a cellection to say the lobby. collection to pay the lobby.



Only Ones Who Do. "She knows all about managing s "Doesn't look like an old maid ei-

A Modest Caller,

It's me, your Humble servant of the off year, Here On the ground, On the ground,
Bound
To have my say
In a modest way
And shy
Or know the reason why.
You expect
Because you elect
No president you can suppress
Me. Well, guess
Again. Me. Well, guess
Again.
Some men
Think
I should shrink
From public gaze.
Nor raise
My voice at all,
Nor call
For cold and clammy cash
Nor cut a dash
In any way.
Say,

In any way.

Say.

That's not my style,

For, while

I may not be as large as a balloom.

My tune,

Though low,

Must go,

I will be heard.

It's quite absurd

To ask me with a frown

To so way back and sit down.

On election day

You may

Regret

When your goose is cooked.
And as a token of my affection
You make connection
On fourteen sides
With one of my justly celebrated
landslides.

Knew What He'd Get. I never do a thing in the hope of a

"Dear me, how long headed you are!"

TRUSTED TO HIS HONESTY

Verify Official Reports

MANY FORGED CHEQUES.

DODDS

KIDNEY

DNEY

Union Bank At Winnipeg Deluged
With Forged Paper.
Winnipeg, Jan. 15.—Mysterious
drafts and cheques drawn by George
Blake and Charles Love and aggregating \$50,000, have been pouring in on
the Winnipeg branch of the Union
Bank during the past six weeks from
various parts of Canada.
Both signatures are apparently in
the same handwriting, and the bank
officials believe the forgeries are the
work of one daring criminal.
Some of the paper has been cashed, but the bulk of it has not, so far
as is known here.

as is known here.

One cheque was dated from Lenore,
Man., and another from Frobisher,
Eask. The police have the matter in
hand now.

HOW'S THIS

We offer One Hundred Dollars' Re-ward for any case of Catarrh that cannot be cured by Hall's Catarrh

Cure.

F. J. Cheney & Co.,
Toledo, O.
We, the undersigned, have known
F. J. Cheney for the last 15 years,
and believe him perfectly honorable
in all business transactions and financially able to carry out any obligations made by his firm.

Walding, Kinnan & Martyn,
Wholesale Druggists,
Toledo, O.

Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system. Testimonials sent free.
Price 75 cents per bottle. Sold by all Druggists.
Take Hall's Family Pills for constipation.

Toronto, Jan. 15.—The Government will appeal the succession duties decision in connection with the Woodruff estate at St. Catharines. In the inventory the executors failed to include the homestead at St. Catharines, and \$600,000 worth of stocks and bonds held in New York. Justice Falconbridge decided against the estate in respect of the homestead and against the Government in respect of the New York securities. The Government will test the latter point.

HEALTH DEPENDS ON GOOD BLOOD.

BLOOD.

Everyone who used Ferrozone has good color and great vitality. Reason for this is Ferrozone's power to create nourishing blood. "I was broken down, had no strength and to 'I'h' te t." wr'tes Mrs. Ch's Ben, ny, of Cloyne, Ont. "My nerves were irritable, I was th'in-blooded and continually unhappy. I tried Ferrozone. It gave me new energy, force, vim. It brought me strength—made me well." Greatest tonic and rebuilder ever known is Ferrozone. Sold everywhere in 50c. boxes.

His Lonely End.
Winnipeg, Jan. 15.—An old man named Harris, who, although worth \$30,000, has been living a lonely farm life, was found dead Sunday. A widow and family survive.

FITS YOUR CASE EXACTLY. FITS YOUR CASE EXACTLY.

You know how you feel, — blue, sickly and beivy. Each morning you waken in a dull, "dopy" condition and wish it were night egain. Your liver is wrong and needs fixing with Dr. Hamilton's. Pills: they do cure: Il liver ills. At once the system is relieved of poisons, blood is enriched and purified, appetite increases and digestion picks up. Health and vigor return because Dr. Hamilton's Pills makes the body proof against weakness and disease. For your liver, your stomach, for the sake of your looks and feelings, try Dr. Hamilton's Pills; 25c. per box at any dealer'.

One Killed; One Dying.

One Killed; One Dying.

Pittsburg, Jan. 15.—Chicago express
No. 6, eastbound, on the Pittsburg and
Western branch of the Baltimore and
Ohio Railroad, was in collision at Allison Park, Pa., yesterday with a heavy
shifting engine. The passenger train
was wrecked and C. W. Meyer of Chicago Junction, engineer, killed. Fireman H. C. Lewis, also of Chicago
Junction, was fatally hurt.

BARELY LIVED THROUGH IT.

A terible experience had Edw. J. O'Connor, of Sault Ste, Marie. "From boyhood," he writer, "I have been a contant sufferer from asthma and also catarrh. My nose and throat were always stopped up and I had droppings in the throat. When attacks came on I thought I couldn't live through the night. I would sit up, gasp for breath and endure great distress. Catarrhozone made me entirely well." No stronger proof is required. Use "Catarrhozone" and your recovery is guaranteed. Two sizes, 25c. and \$1.00, at all dealers.

Always give to a gracious message a host of tongues; but let ill tidings tell themselves.

Minard's Liniment Cures Diphther-

Bank President Cannot

G.R.R. COCKBURN'S TRIAL

Toronto, Jan. 15.-The trial of George R. R. Cockburn, former president of the Ontario Bank, charged with signing false returns to the

with signing false returns to the Government, began yesterday morning before Colonel Denison.

Colonel Denison read the information alleging that the defendant, G. R. R. Ockburn, did "wiffully sign false monthly returns of the Bank of Ontario for the use of the department at Ottawa." Mr. Cockburn elected to be tried summarily and pleaded not guilty.

"Of course I may send the case for trial," said Colonel Denison. "I am not bound to decide upon the evidence."

The first witness called was Frank H. Pope, who drew up some of the

not bound to decide upon the evidence."

The first witness called was Frank H. Pope, who drew up some of the statements for the department at Ottawa. He told Acting Crown Attorney Bayley that he made up the Government returns in some of the months last year.

The magistrate had in his possession the statements signed by the defendant, during 1906, which were sent to Ottawa. His Worship asked the Crown Attorney how many would be used, and Mr. Bayley replied that he wished to have them all put in.

The witness identified the signature of G. R. R. Cockburn on the Government report of January last. He went over the report with Colonel Denison and pointed out that the item entered "current loans in Canada" contained moneys which should not have been placed under that heading. His evidence was largely a rehash of that given in the McGill case. He said that the sums sent to the brokers in New York were included under the "current loans" in the report. All the reports sent in to the Government last year contained the same error. The amount of the lost money sent to brokers and covered by that method in the statements grew steadily every month last year until the failure of the bank took place. The defendant signed all the reports.

"The deception was that the amounts were entered as current loans when they were really lost money," was the magistrate's summing up of the situation.

"When the president signed the statements, did he make any enquiries into them?" asked Mr. Bayley.

"He asked questions about the amounts which showed great differences."

"Could he have examined the books carefully and checked the inaccura-

"He asked questions about the amounts which showed great differences."

"Could he have examined the books carefully and checked the inaccuracies?"

"He might have done so by examining the books thoroughly at the end of each month," replied Mr. Pope.

"Could he have assured himself that the statements were correct?"

"Not unless he was thoroughly conversant with banking systems."

"Could he have discovered those errors if he had desired to make sure that the report was correct?"

The witness said that the question was an involved one. He thought, however, that it would take an expert many days of careful enquiry to be sure that the figures were not false in some particular.

Mr. Pope said that there were only three men in the bank who could have told Mr. Cockburn that the entries were talse. They were the witness, Mr. W. Chenoweth and Charles McGill, the general manager. Mr. Pope added, "Mr. Chenoweth and I knew that large items were being added to the current loans, but it took us some time to find if they represented anything."

one aware that the reports were not correct.

"So the general manager must be absolutely trustworthy?" A.—"Yes."

"If the general manager has absolute responsibility, what is the value of the board of directors?" enquired Mr. Bayley.

The counsel for the defence objected to this question, and suggested that the acting Crown Attorney was making light of an important matter.

Col. Denison took the witness again and asked when he suspected that things were not right. Mr. Chenoweth replied that he and Mr. Pope were anxious regarding the affairs of the bank for about a year. They saw large

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sums of money going out to the New York brokers and nothing appeared to be coming in. They were not in a position to ascertain whether Mr. McGill had securities for the cash, though the accounts appeared to be dead ones. In August last, Mr. Pope took action and brought the matter to the attention of the board. Even then however, he could not be certain that no securities existed. Investigation was necessary to find out how things stood.

was necessary to find out how things stood.

Mr. Bayley asked if the defendant received a salary and Mr. Chenoweth said that he did.

"What was the amount of it?" A.—
"\$4,000."

"That may be important in considering the legal aspect of the case," remarked Mr. Bayley.

The acting Crown Attorney said that he had no further witnesses in court. He would have to bring Caldwell, the bank inspector, from Ottawa, and also wished to call G. W. Yarker. He might require a Government official to identify the reports.

Mr. Frank Arnoldi expressed himself as willing to admit the reports, so as to prevent further delay. Col. Denison allowed the case to stand over until this morning. He said that after hearing the other witnesses it would be necessary to go very carefully into the law bearing on the matter, and consider the legal aspects of the case.

SHE WAS WILD WITH PAIN.

From Willow Creek, Ort., Mis E. Diegel writes: "A few years ago I was deached with rain and go lumbago; it was like a steel rod piercing my back. I had carache and was just wild with pain. I applied batting to ked win Nerviline for the lumbago. That rubbing relieved and in a few hours I was well. No other liniment could do this." It's the penetrating power of Nerviline that makes it superior to all other liniment. Nothing beats it; 25c. at all dealer.

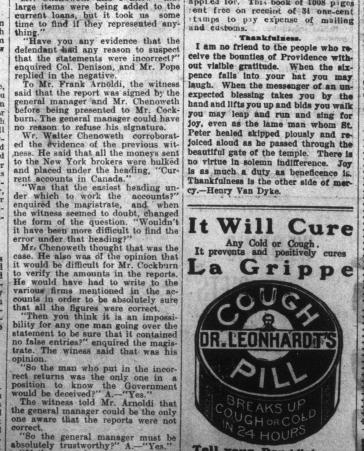
Another unfair thing in life — the bride, with a wealth of hair, wears a vell, but the groom, who has a bald spot and really needs a vell to cover it, is denied the privilege.

The noblest motive is the public good. -Virgil.

Ame icans are known as a dysteptic people. The extent of this diease may be inferred from the attitude of so-talled "medicines" offered as a remedy. They are often in tiblet form and have no value except a pullatives of the immediate effects of dyspepsing. The man who a cl them may feel better but is surely getting worse. They do not touch the real cause of the disease. Dr. Pierce's Golden Medical Discovery is a medicine specially prepared to cure diseases of the stomach and organs of design and nuri ion. It orgins of destion and nuri in. It is not made to give componery relief but to effect permanent cure, in incry-eight cases out of every hundred it cures perfectly and permanents.

hundred it cures perfectly and permanently.

It has cost Dr. Pierce \$25,000 to give away in the last year the copies of his People's Common Sense Medical Advisor, which have been applied for. This book of 1008 piges cent free on receipt of 34 one-cent stamps to pay expense of mailing and customs.



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Discount Sale DURING the Holiday Season and Stock-

taking we will give 20 Per Cent. Off on All Goods.

Now is your time to

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We are prepared to offer the latest creations in Design. Work and Floral Combinations. Seasonable Cut Flowers for Wedding and Birthday Gifts always on hand. Hundreds of the Latest Varieties of Ferns to pickfrom. Palms and Plants to Rent for all Kinds of Decorations.

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