

New Hair
Ayer's Hair Vigor makes the hair grow because it is a hair-food. Feed the hair-bulbs, and the hair grows. That's nature's way, and that is all there is to it. Strong and healthy hair stays in, keeps soft and smooth, and grows thick and heavy. Then aid nature with Ayer's Hair Vigor. A little of it often does great things. There's genuine comfort in a handsome head of hair.
J. C. Ayer & Co., Lowell, Mass.

VISIT THE
BALMORAL
Antiseptic
Hair Dressing
AND
Shaving Parlors.
Neat, clean up-to-date skilled Workman-Ship, Cozy Reading and Smoking Room provided in connection for the use of patrons
King St., Chatham, 2 Doors East of Market.

Aunt Mary's Home Made Bread
Aunt Mary extends to you her thanks for responding to the call. In using of Aunt Mary's Bread, Again, I thank you, one and all.
Aunt Mary has met with great success. Even better than she expected. The quality will be maintained. And nothing will be neglected.
On each loaf of Aunt Mary's Bread, There is a label on the top, Which plainly indicates to you A loaf from Aunt Mary's shop.
To those who wish a daily supply, Please have our wagons call. The demand Aunt Mary will meet—She can make enough for all.

Jos. Waterhouse.

WE HANDLE THE
National Portland Cement
THE CEMENT OF QUALITY ONE GRADE—THE HIGHEST.
Also Lime, Plaster, Sewer Pipe, Fire Brick, &c., at Lowest Possible Prices
J. & A. OLDERSHAW,
KING ST. WEST, TELEPHONE 85.

FLEMING & HARPER,
GENERAL INSURANCE AGENTS.
Office: 163 King St. West, P. O. Box 836; Telephone 58.
All kinds of Fire, Life, Accident, Marine and Plate Glass Insurance effected at Lowest Rates.
Call, Write or Telephone for Our Rates Before Insuring Elsewhere.

THE REAL TROUBLE.
One half of the world's happiness is solved. Then a person really learns to mind his own business. Yes; but it's the other half that causes the most trouble! What's that? Getting other people to mind theirs.
When a girl begins collecting poetry on love there has come across her path a hero.
When passion is on the throne reason is out of doors.



The Label That Protects
What do you look for
—style?
—fit?
—elegance?
—quality?

This label guarantees them all. And you find it in

"Progress Brand" Clothing
C. AUSTIN & CO.

MORE DETAILS ARE UNEARTHED

Ontario Bank Holiday Investigation Is An Eye Opener
DIRECTORS SEE CRISIS

Toronto, Nov. 17.—The last days in Ontario Bank history, days intervening between the time of the complete realization by the directors that a crash was inevitable, and the fatal morning on the stock exchange when the collapse of the shares conveyed to the world the knowledge, hitherto jealously guarded, within the inner circles, were made known to the public at large for the first time yesterday in the proceedings before Magistrate Denison.

Frank H. Pope, chief clerk of the head office, and most trusted of all the staff by the general manager, since it was he who was assigned by McGill to deal with his correspondence while the manager was absent, gave to light that which had, up till then, been a hidden chapter. Crisis Confronts Directors.

It was on Sept. 1, that the directors, or some of them at least, were confronted with a crisis in the affairs of the bank. To the emergency meeting called purely on the initiative of Mr. Pope and Transfer Clerk Chenoweth, there came Directors Flett, Harcourt, Curry and Walton. President Cockburn and Director Donald McKay were absent from the city.

If Manager McGill had not taken any vacation last summer, it is more than likely that the Ontario Bank would still be holding up its head among banking institutions. There would have been no break in the market price, no closing of the doors, and no absorption into the Bank of Montreal. Mr. McGill would still be manager, and would be free to come and go, not permitted to move about solely by virtue of \$100,000 sureties.

A Holiday Investigation. But Mr. McGill took an extended holiday during July and August, and while he was at New York and Saratoga, investigation was being made of certain large accounts in his security ledgers. For months back, Messrs. Pope and Chenoweth had nursed suspicions that had been aroused through casual glances into the accounts. In the absence of the manager, they had time and opportunity at their command.

What they discovered confirmed their belief that all was not well under the consulship of Charles McGill. A number of New York brokerage firms were dealing with large amounts, had been for years; yet there was nothing to show that any securities were held, or that interest or dividends had been paid. The sums totaled well on to a million dollars, and included \$485,000 debited to Laidenburg, Thalmann & Co. and \$229,000 to Cuyler, Morgan & Co.

The Directors Astounded. The directors professed themselves astounded, and would not believe. The Government report for August was prepared for signature about Sept. 10. It was agreed that it must be signed, or a complete collapse would ensue. The directors would only acknowledge suspicion, and required verification. Donald McKay had been kept in ignorance of the situation because it was thought it would prove too heavy a blow, and he signed the report, unaware, so Mr. Pope declared, of any possible falsification.

Then came a conference between the board and McGill, of which no details have come out, the writing off of \$316,000 as "bad debts," and the subsequent developments. Bank Inspection N. G. Robert B. Caldwell, inspector of the Ontario Bank for years, was examined at length, and the significant facts drawn forth that there had been practically no inspection whatever of the head office books. Before two annual meetings, at least, the inspector asked McGill to allow him to look over the books. The manager put him off with excuses, and Mr. Caldwell reported so to Mr. Cockburn, who promised to see McGill. But, apparently, nothing was done.

The whole trend of Mr. Caldwell's inspection indicated that the system of bank inspection is of the lowest order, and some ironical comments were made thereupon by the court, who suggested inspection by the Government.

Rank U. S. Mead. Ottawa, Nov. 17.—The Canadian commercial agent in St. John's, Nfld., forwards a statement that, in spite of the steps recently taken by the American Congress to vindicate the quality of United States meat products, consignments of barreled beef and pork from the States have recently been reaching St. John's in an unsound, old and generally inferior state. It bore the regulation government mark as first-class.

Successful Balloon Trial. Mantes-Sur-Seine, France, Nov. 17.—M. Lebaudy's new dirigible balloon, La Patrie, constructed for the aerostatic division of the French army, had a successful trial here yesterday. The airship was manoeuvred over the plains for ten miles and back to the starting point, being aloft an hour and fifteen minutes, with five men in the car. War Minister Picquart was present.

H. W. Grigg Dying. Montreal, Nov. 17.—The condition of Horace W. Grigg, the young Toronto man, who was held up by a highwayman in West Montreal Tuesday night, has grown worse, and he is at death's door.

Peary Sails For Sydney. Chateau Bay, Labrador, Nov. 17.—The Arctic steamer Roosevelt, with the Peary expedition on board, which was delayed here by fog and head winds, sailed yesterday for Sydney.

ABSOLUTE SECURITY.

Genuine
Carter's Little Liver Pills.

Must Bear Signature of
Dr. J. C. Carter
See Fac-Simile Wrapper Below.

Very small and as easy to take as sugar.

CARTER'S LITTLE LIVER PILLS.
FOR HEADACHE. FOR DIZZINESS. FOR BILIOUSNESS. FOR TORPID LIVER. FOR CONSTIPATION. FOR SALLLOW SKIN. FOR THE COMPLEXION.

CURE SICK HEADACHE.

PRESIDENT'S RESPONSIBILITY.

In 1873 Sir Francis Hincks Was Convicted of Signing False Return.

It has probably been forgotten by many, but in 1873 Sir Francis Hincks, ex-Governor-General of Canada, was tried and convicted under the criminal code for signing as president of the Consolidated Bank of Montreal a return by the bank that did not truly set forth its assets and liabilities.

Popular sympathy was with the aged knight, but the court charged against him and the jury found him guilty. A few extracts from the charge of the court may not be devoid of interest.

His lordship instructed the jury that it was for them to determine whether the return was false and deceptive; "but having done that, something else remained behind. Assuming that it was false, they had to ascertain whether it was wilfully made, and if they were of opinion that the accused was deceived or misled, that he had consented to the return in good faith, and knew nothing of its falsity, and to doing all this had exercised the diligence which he should have exercised as a manager, then, although the return might be false, they would have to acquit him.

"If, on the other hand, taking into consideration the fact that he was a paid president of the bank, had access to it, and should have known where he stood and was thus reckless; if they believed that he acted with gross criminal negligence, their duty was plain. If, as proven, they should think that Sir Francis had been misled by the usage of other bank presidents, even if that was the case, the return was false and deceptive.

"It was most difficult to prove in such a case as that against Sir Francis that he knew all about it, but they must consider that from his position he should have known of the transactions, and they had a right to infer that he did know, and in that way they could bring the knowledge home to the accused."

READ AND YOU WILL LEARN

That the leading medical writers and teachers of all the several schools of practice endorse and recommend, as the most efficacious, safe and reliable, the "Golden Medical Discovery" for the cure of weak stomach, dyspepsia, constipation, biliousness, chronic liver, or biliousness, chronic bowel affections, and all catarrhal diseases of whatever region, name or nature. It is also a specific remedy for all such chronic or long standing cases of catarrhal affections and their resultant, as bronchitis, throat and lung diseases (except consumption) accompanied with severe coughs. It is not so good for acute colds and coughs, but for lingering, or chronic cases it is superior to any other remedy. It contains Black Cherry bark, Golden Seal root, Bloodroot, Stone root, Mandarilla root, and Queen's root—all of which are highly praised as remedies for all the above mentioned affections by such eminent medical writers and teachers as Prof. Harkness, of Jefferson Med. College; Prof. Hare, of the Univ. of Pa.; Prof. Finley Ellingwood, M. D., of Bennington Med. College, Chicago; Prof. John King, M. D., late of Cincinnati; Prof. John M. Scudder, M. D., late of Cincinnati; Prof. Edwin M. Hale, M. D., of Hahnemann Med. College, Chicago, and scores of others equally eminent in their several schools of practice.

The "Golden Medical Discovery" is the only medicine put up for sale through druggists for like purposes, that has any such professional endorsement—worth more than any number of ordinary testimonials. Open publicity of its formula on the bottle wrapper is the best possible guaranty of its merits. A glance at this published formula will show that "Golden Medical Discovery" contains no poisonous or harmful agents and no alcohol—chemically pure, triple-refined glycerine being used instead. Glycerine is entirely unobjectionable and besides is a most useful ingredient in the cure of all stomach as well as bronchial, throat and lung affections. There is the highest medical authority for its use in all such cases. The "Discovery" is a concocion of glyceric extract of native medicinal roots and is safe and reliable.

A booklet of extracts from eminent medical authorities, endorsing its ingredients, mailed free on request. Address Dr. E. V. Pierce, Buffalo, N. Y.

It is a waste of time to argue over an order which comes from headquarters.

FATAL BLOOD POISONING. Frequently follows the use of cheap corn salves and plasters. The safest is the best and that's "Putnam's," which has a record of fifty years' success. Refuse substitutes for "Putnam's," which costs 25c. in every drug store.

It seems peculiar that most women want to live long, but they have no desire to be old.

NEW YORK CHURCHES.

Trinity and the Land It Occupies Valued at \$12,500,000.

Trinity church is valued at \$12,500,000. This estimate includes the land occupied by the churchyard. It is in the most valuable part of New York, if not in the most valuable division of property in the world.

St. Paul's church is valued at \$5,500,000.

Grace church, at what was once described as the head of Broadway, is valued at \$650,000.

The First Presbyterian church, on Fifth avenue, between Eleventh and Twelfth streets, is valued at \$750,000.

St. Mark's church, on Second avenue, an old landmark in that neighborhood, is valued at \$275,000.

The Marble Collegiate church, Fifth avenue and Twenty-fifth street, is valued at \$1,000,000.

The Church of St. Paul the Apostle (the Paulist church), at Fifty-ninth street and Columbus avenue, is valued at \$700,000.

The West Presbyterian church, on West Forty-second street, is valued at \$450,000. St. Thomas' at \$1,700,000 and the Fifth Avenue Presbyterian church, 9 and 11 West Fifty-ninth street, at \$1,000,000.

The valuation of the Temple Emanuel is \$1,530,000. Of St. Patrick's cathedral \$6,000,000, of the B'nai B'rith synagogue \$300,000, of the Temple Beth-El, at the corner of Fifth avenue and Seventy-sixth street, \$1,300,000, of the Broadway Tabernacle, Broadway and Fifty-sixth street, \$700,000 and of the Christian Scientist church, Central Park West and Sixty-eighth street, \$300,000.

PRACTICAL PICTURES.

Odd Parlor Ornaments and a Very Substantial Dinner.

There is a practical minded millionaire who has invented a substitute for valuable pictures which it is hoped will not commend itself to others. He has had a large number of bank notes framed, and these are hung upon the wall where the pictures should be.

In the drawing room is one frame that contains a bank note for \$100,000, and he says: "There is the money in case I find a picture which is sufficiently valuable to pay that price for it. Meanwhile the note tells its own tale and saves me from explaining to my visitors that 'this picture cost so much,' as most other rich men do."

"The chief pleasure of these collectors appears to arise not from the beauty of the work, but from the fact of it; then why not have checks or bank notes for a large sum hung on the walls, as I do? Besides, I find that it is much more interesting to my visitors, for most of them look long and carefully at the bank notes who would but glance at the work of art."

This eccentric man gave a dinner on the same principle. In the soup plates there was no soup, but sovereigns; for fish were served five-pound notes, for game checks and for sweets shares in a thriving company, and there was not a guest who did not enjoy this entertainment more than any he or she had ever before been present at.—London Truth.

Dean Swift on Spelling.

Dean Swift roundly denounced the poets of his day who had introduced the "barbarous custom of abbreviating words to fit them to the measure of their verses." Swift instances "drugg'd" and "disturb'd" as mortal offenses. The custom so introduced had begun to dominate prose. Another cause—borrowed, Swift suggested, from the clipping process—which he held had contributed to the maiming of the language, "is a foolish opinion advanced of late years that we ought to spell exactly as we speak; which, besides the obvious inconvenience of utterly destroying our etymology, would be a thing we should never see the end of."

Risks in Railway Journeys.

The idea that the man who goes on a railway journey takes his life in his hand and is rather more likely than not to meet with an untimely death at the first curve the train negotiates is scarcely borne out by the fact that the chances against any one passenger meeting his death on the railway are 38,000,000 to 1. This immunity from disaster reflects considerable credit upon the companies, but still more upon engine drivers and signalmen, whose skill and care are the main factors in the safety of the passenger.—London Court Journal.

Reason.

Reason, reason as much as you like, but beware of thinking that it answers to everything, suffices for everything, satisfies everything. This mother loses her child. Will reason comfort her? Does cool reason counsel the inspired poet, the heroic warrior, the lover? Reason guides but a small part of many, and that is the least interesting. The rest obey feeling, true or false, and passion, good or bad.

Taking Him Down.

"Criticism was pleased to say that my play had few equals as a bit of realism," remarked young De Riter.

"He said even more than that," said Pepprey.

"Indeed?"

"Yes," he added, "and positively no inferiors."—Exchange.

Carelessness Somewhere.

Glady's—Mamma can't see anybody today. She's upstairs with the new baby. You see, they sent her a girl when she'd ordered a boy, and she's so disappointed she's sick.

The men who go through life with chips on their shoulders always avoid meeting the right man.—New York News.

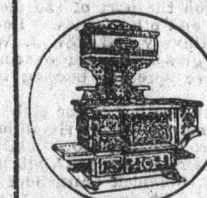


130,000 Homes are Warmed and Fed from the Happy Thought Range

The idea that for an ordinary dwelling "one stove is enough" originated in the superior cooking and heating capacity of the Happy Thought Range. Few rural homes find need of a heater where they have this magnificent range. No stove inventor ever embodied so many good ideas all in one stove as did the designer of the Happy Thought. The arrangement of drafts, the construction of the grate, the circulation of hot air around the oven, the corrugated oven-lining, the ability to heat water and keep it hot are points that put the

HAPPY THOUGHT RANGE

in a class by itself. It can heat the whole dwelling in winter, while in summer the fire can be checked immediately after cooking, thus keeping the house delightfully cool. 130,000 households are now using it both for cooking and heating, and from all reports they would not exchange for any other stove in the world. Ask your dealer about it. Every Happy Thought turns coal or wood. Send us for an illustrated catalogue—free.



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BRANCHES: AYR AND CHATHAM

The funds of the Reliance are loaned on FIRST MORTGAGES ON IMPROVED REAL ESTATE, AND ON MUNICIPAL DEBENTURES AND BONDS, BUT NOT ON STOCKS OF ANY DESCRIPTION, EXCEPT THAT OF THIS COMPANY.

DEPOSITS

3 1/2 PER CENT. interest allowed from date of deposit to date of withdrawal. Money can be withdrawn by cheque.

DEPOSIT RECEIPTS

4 PER CENT. per annum allowed on deposit receipts issued for twelve months or longer. Interest paid by cheque half-yearly.

DEBENTURES

4 1/2 PER CENT. per annum interest allowed on Debentures issued for five years. Interest coupons paid half yearly.

THERE IS NO BETTER SECURITY

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Suits to Order Overcoats to Order Ready-Made Pants

HOMESPUNS, CHECK CLOAKINGS, SERGES, BLANKET CLOAKINGS, BLANKET CHECK CLOAKINGS

BLANKETS in all Weights and all Sizes.

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