

## WOMEN WHO SUFFER SHOULD READ THIS

She was Cured of Female Troubles by Dodd's Kidney Pills

They Made a New Woman of Her And She Blesses the Day She First Heard of Them.

Newmarket, Ont., April 30.—(Special.)—The case reported below is another of the many thousands of instances of Dodd's Kidney Pills coming to the rescue of weak, suffering women. Mrs. M. Doner, of this place, says:

"For more than three years I suffered from weakness and female trouble brought on through my kidneys failing to act properly. I was bothered with a pain in the small of my back, headaches, dizzy spells, heart flutterings, depression, loss of sleep, poor appetite, and a terrible dragging sensation as if a weight was fastened round my loins. I tried doctors and took all kinds of medicines, but nothing seemed to do me any good. Then a neighbor told me of Dodd's Kidney Pills and advised me to try them. I did so and after taking six boxes I am entirely cured."

### The Current.

The current of commerce is said to be one of the most nutritious forms of food, a pound of the little berries from Greece containing more than three times as much actual nourishment as the same weight of lean beef. "Currents," says one authority, "should really be eaten every day. They contain all the beneficial properties of the apple, but in greater proportion." The most important fact connected with them is that they supply the body with muscle building and nerve sustaining material in a form ready for speedy digestion and assimilation.

### WHY SUFFER FROM RHEUMATISM?

Why suffer from rheumatism when one application of Chamberlain's Pain Balm will relieve the pain? The quick relief which this liniment affords makes rest and sleep possible, and that alone is worth many times its cost. Many who have used it, hoping only for short relief from suffering, have been happily surprised to find that after awhile the relief became permanent. Mrs. V. H. Leggett, of Yum Yum, Tennessee, U. S. A., writes: "I am a great sufferer from rheumatism, all over from head to foot, and Chamberlain's Pain Balm is the only thing that will relieve the pain." Sold by all druggists.

### Lion of Babylon.

One of the oldest and at the same time most interesting bits of pictorial work which have been preserved from antiquity is that of the Lion of Babylon, and so careful was the workman that even after the lapse of several thousand years not only the outline, but the color, is very distinct. The figure was used very generally for decorative purposes in ancient Babylon.

### A GOOD FAMILY LINIMENT.

Every family should be supplied with a bottle of Chamberlain's Pain Balm. For cuts, bruises, burns, scalds and similar injuries, which are of frequent occurrence, there is nothing so good. It soothes the wound and not only gives instant relief from pain, but causes the parts to heal in about one-third the time required by the usual treatment. As it is an antiseptic all danger from blood-poisoning is avoided. Sold by all druggists.

Lots of people would be glad to get rid of their experience for less than they really had paid for it.

Beauty is born in the blood. Beauty is more than "skin deep," it is blood deep. When the blood is tainted by disease the flesh will feel it and the skin show it. Sallow or muddy complexions, pimples, blotches, and eruptions are only the surface signs of impure blood. Face washes, lotions, complexion powders may palliate the evils, but they cannot cure the disease. The only cure is to cleanse the blood of the poisonous matter which is the cause of the outbreaks in the flesh and skin. Impure blood can be absolutely purified by the use of Dr. Pierce's Golden Medical Discovery. Its effect on flesh and skin is marked. Sores heal and disappear. The skin becomes smooth, and regains its natural color. The eyes brighten and sparkle, the whole body is radiant with the brightness and beauty of health. "Golden Medical Discovery" contains no alcohol, whiskey or other intoxicant, and is absolutely free from opium, cocaine and other narcotics. The use of Dr. Pierce's "Discovery," by cleansing the "tainted" blood, will cause the action of the system of clogging matter.

I never hear the rattling of dice and it does not sound to me like the rattle of the whole family.

ward Liniment Co., Limited. was very sick with Quinzy, and I would struggle. I used NARD'S LINIMENT and it cured at once. Yours gratefully, MRS. C. D. PRINCE, Sawigewauk, Oct. 21st.

ward's Liniment cures Dandruff

## FIGURES THAT STARTLE

Difference Between Estimated and Actual Profits.

Actuarial Evidence Offered Before Royal Insurance Commission—Witness Gives Basis For Calculating Profits Accruing to Policies—Methods Not Always Scientific—Policyholders' Profits Affected by New Business.

Toronto, May 4.—Technicalities reigned supreme yesterday at the insurance investigation. Mr. Papps, the actuary, was in the box all day. He and Mr. Shepley discussed the change in the basis of reserve, and whether and during what periods the change in reserve would affect the profits, exclusive of the fact that profits have been used to provide for the greater reserve. Then the difference went at length into the vast difference between estimated profits and the results actually obtained. The excess of estimates over results on some plans and at some ages, during different periods of reserve, was from 50 per cent. to 300 per cent. The results of the estimated profits, as shown in the company's advertising literature of some years ago, were sometimes double and sometimes three or four times the results actually realized. The estimates as given in the agents' rate books, which were revised from time to time, were reduced at every revision. Certain methods of computing and distributing profits were in force which had been inherited from the old companies. These old methods came in for a little condemnation, but the actuary said his department was evolving a new system altogether.

On a 3-1-2 Per Cent. Basis. Mr. Shepley began by asking regarding the computation of the reserve fund of the company. He asked whether Mr. Papps' idea of the effect of the law, "As I understand it," the witness replied, "It requires the company to hold a reserve on all policies issued since Jan. 1, 1900, when the act came into force, computing the reserves of the company at the end of the year 1900, and the reserves held of the old policies shall be computed at 4 per cent. interest basis at the end of the year 1914." Mr. Papps described at length the classes of policies carried by the Manufacturers' Life. There were the whole life, payable by annual payments throughout the entire life; the same policy limited to a number of years of payment; and the endowment policy.

To Attract Insurers. Mr. Papps and Mr. Shepley went into the lists of estimates of profits issued by the company at various intervals. The witness said that after the Temperance and General and the Manufacturers' Life consolidated the experience of the two companies was used to make the new estimates. He considered that it was good policy to do so.

Mr. Shepley had in his possession four issues of advertising literature used by the estimated profits on \$1,000 policies had decreased greatly between the issues of 1887 and those of 1901. The comparisons were as follows: On life in the former \$340, reduced to \$132; 20-year endowment \$475, reduced to \$251; 30-year endowment \$815, reduced to \$368; 35-year life \$478, reduced to \$233; 20-year endowment \$293, reduced to \$132; 30-year endowment \$893, reduced to \$477; 35-year life \$1,413, reduced to \$738; 20-year endowment \$444, reduced to \$244. Mr. Shepley asked if the lists of profits sent out were not intended to induce people to take out policies. Mr. Papps replied in the affirmative.

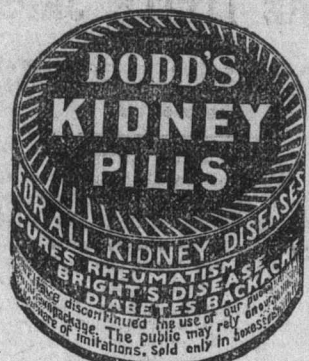
Mr. Shepley enquired regarding the tables of mortality by which the company regulated its business. The witness described at length both those of experts which were used and those experienced by the company from its own experience. The latter largely concerning the temperance works. When the witness adjourned in the morning, the witness was just beginning his explanation of the company's balance sheet, showing the assets and loss for 1905, put in as follows:

**Manufacturers' Profits.**  
1. Loading, first year premiums, \$64,621.54; net expected death losses in the year 1905, in respect of policies issued in that year, \$32,460; less net actual death losses in 1905, in respect of such policies, \$14,650; profit, \$112,631.54.  
2. Loading, renewal premiums paid during 1905, \$291,715.04; less expenses except taxes, repairs and investment expenses, \$128,193.49; profit, \$163,521.55.  
3. Net expected death losses in 1905 other than in respect of policies issued in that year, \$361,640.00; less net actual death losses in that year other than in respect of such policies, \$2,356,576.51; profit, \$123,063.49.  
4. Net expected annuity claims maturing in 1905, \$4,903.56; less net actual annuity claims maturing in 1905, \$6,262.07; loss, \$1,358.51.  
5. Interest, dividends and rents received during 1905, \$297,082.13; less taxes, repairs and investment expenses for 1905, \$26,502.77; less paid stockholders, \$24,000; less required to make good the reserve in 1905, \$234,790; total, \$25,789.36; profit, \$11,789.36.  
6. Profits from sales or maturity, as per schedule, \$21,453.22; less losses from sales or maturity, as per schedule, \$5,487.71; profit, \$15,965.51.  
7. Increase of market values, as per schedule, less decrease of market values, as per schedule; profit, \$63,383.93.  
8. Reserves, released by the company and lapse, \$127,578.35; less surrender values allowed, \$93,349.81—profit, \$34,228.54.  
9. Total profits, \$412,597.33; less loss, \$28,676.27; net profit, \$383,921.11.

**The Reason For It.** Falling off in the rate of interest, especially that on the profit portion. An exaggerated estimate of the rate of surrendered and lapsed policies. Increased general expenses. These were the reasons advanced by Mr. Papps for the discrepancies.

Preparing For Investigation.

That for two years the staff had been making preparations for an investigation into the question of profits and



distribution, and that for the last year the investigation had been going on, was a statement that had been made in Ottawa, and was re-affirmed by Mr. Papps yesterday. Mr. Shepley went into the method of this investigation in detail.

**Law as a Remedy.** Mr. Shepley drew the attention of the witness to the legislation arising out of the recent investigation in the State of New York. His intention was to forbid the issuing of papers setting forth lists of profits, etc., which were not accurate; such action was made a misdemeanor. Mr. Papps thought such law would serve as a remedy against false statements. It would make a man more careful.

The estimated profits on which business is now solicited should prove more reliable than in the past? A. Oh, yes. The witness said there were no records to show how the estimates were arrived at in the old company.

**Distribution of Surplus.** The examination of Mr. Papps was continued by Mr. Shepley at the afternoon session.

Counsel examined the witness in reference to the distribution of surplus to policyholders. It was brought out that when the surplus was impaired the policyholders' interest would be affected. The legislation in New York State in respect to the distribution of surplus was different from the Manufacturers' Life. The witness explained that the quinquennial distribution was not better than the other. Any impairment of surplus would necessarily have to be made good by the policyholders.

He admitted that the system of Canadian companies was a very general system. It was an appropriation coupled with deferring actual dividend.

The cost of obtaining new business during 1905 was shown on a statement prepared by the actuary.

**Hurt by New Business.** "If you had chosen to divide among your policyholders all that they were entitled to, that is all funds on hand by way of profits?" asked Mr. Shepley. "Would that not mean that the old policyholders were at the expense of the new business?" replied Mr. Papps.

"For the year, the expenses attending new business exceeded the gross premiums," "Yes."

"Is that immediate outlay ever over-taken by your company?" "Yes, in course of time."

"How many years would it take?" "It would be over ten years in the second year; that is when the second premium is paid, the loss is overtaken."

"The amounts provided for loading as regards first years' expenses, is entirely inadequate, is it not?" "Yes."

"If you could have obtained that business at no greater expense than the loading provided, you would have had handsome results?" "Certainly," said the witness.

**Lapsed Policies.** The question of lapsed policies was then gone into. Witness said that the percentage of lapses was as follows:

At the age of 35, after first premium is paid, 73.25 per cent.; after second premium is paid, 8.39 per cent.; after third premium is paid, 1.23 per cent.; after fourth premium is paid, 4.60 per cent.; after fifth premium is paid, 7.06 per cent.

It is after the payment of the first premium that the greatest percentage of lapses occur. It is at this stage that the lapse means a loss to the company.

"Reserved on policies," the next point touched on in the examination brought in a lot of important detail.

Mr. Hellmuth will cross-examine the witness when the session opens this morning.

**Paris "Revolution" Over.**

Paris, May 3.—The main force of the labor movement as it affects the city and country appears to have spent its energy yesterday, although detached movements, tending to agitate various trades, requiring constant surveillance by the police and the continued presence in Paris of a considerable force of troops.

However, the authorities no longer treat the movement as a serious menace to the community. The public has resumed its usual tranquility.

Nevertheless, the working districts yesterday continued in a state of effervescence, with frequent minor affairs.

**The Longshoremen's Strike.** Buffalo, May 3.—The strike of the longshoremen put an effective embargo on Lake Erie commerce Tuesday and yesterday it was expected traffic would have stopped at all upper lake ports. All unions affiliated with the longshoremen either quit or made preparations to quit work. There are about 25,000 men idle and that number about to be increased when industries dependent upon lake commerce for supplies are compelled to cease operations.

**Buffalo Moulders Strike.** Buffalo, May 3.—All employees of the from founders of Buffalo, Depew, Tonawanda, Lockport and Niagara Falls, including moulders, core makers and helpers, went out on strike yesterday. Thirty-six corporations, employing about 1,500 moulders and core makers, are affected. Altogether about 10,000 employees are involved.

**Big Strike in Chicago.** Chicago, May 3.—One thousand structural iron workers quit work yesterday and their idleness will precipitate the first important labor disturbances in the building trade since the 1900 lockout.

**Milwaukee Moulders.** Milwaukee, May 3.—Moulders in the city and 1,200 men in the suburbs are on strike.

**Head Office, Waterloo, Canada.**

**GEO. H. REDPATH,** GENERAL AGENT, CHATHAM

## \$10,000 AND GOV'T JOB

Proposed in Hamilton For Marathon Hero Sherring.

Great Civic Reception In Course of Preparation, and a Bronze Monument to World's Champion Long-Distance Runner Is Proposed to Be Erected in Dundurn Park—Citizens Respond Heartily.

Hamilton, May 4.—Sherring, the Marathon hero, will fall into something pretty nice when he reaches Hamilton. It is expected that he will arrive here May 24, and that of good things are being planned for him, including a Government position, and a civic reception.

A big mass meeting was held in the board of trade rooms last evening to make arrangements for the reception. Mayor Biggar presided, and nearly all the aldermen were present. The mayor promised to call a special meeting of the council today, when it is probable that a grant of anywhere from \$500 to \$1,000 will be made from the civic treasury. Some of the speakers last night declared that would be a shame to give him less than \$10,000.

A committee of the following citizens was named to meet the council Friday evening: Cal. Davis, W. J. Southern, D. M. Barton, R. R. Simpson, John Bain, Major Labatt, D. S. Gilles, J. M. Harris, D. J. Donaldson, D. M. Cameron, E. F. Fisher, J. L. Counsell, W. Carroll, R. Hobson and Paul J. Myler.

Efforts will be made to get both the Provincial and Dominion Governments to join.

John G. Gauld, R. B. Harris and A. D. Witton were named to wait upon the Ontario Government Friday to ask for a grant towards the reception, and for a position for Sherring.

In addition to all this it is proposed to place a bronze monument of him in Dundurn park.

The citizens are responding heartily, and yesterday T. M. Wright and A. D. Eastwood gathered \$350. Subscription lists have been opened in the newspaper offices.

St. Mary's Club Toronto, wrote asking that the reception be made a provincial affair. They promised to send a special train up.

Sherring is expected to arrive in Toronto, April 4.—It is the intention of the Toronto Rowing Club to invite Sherring to Toronto as soon as convenient after his return to Hamilton, about May 24, and make him a valuable presentation and address.

**NO WAY BUT STRIKE.** That seems to be General Opinion On Eve of Tri-District Convention of United Mine Workers.

Scranton, May 3.—That the tri-district convention of the United Mine Workers, which opens here to-day, will declare a strike throughout the hard coal fields was the opinion here last night of every one in touch with the situation. It seems that there is no way out of a strike unless the mine workers back down and all the delegates result are four square favoring a strike very far from favoring anything closely approaching a backdown.

The members of the joint scale committee were outspoken last night in favoring a strike. They say that there is no other course left open to the organization.

President Mitchell had a mysterious two hours' conference here yesterday with Dr. Charles P. Neill of Washington, United States labor commissioner and sliding secretary.

It seemed to be the general belief last night that Dr. Neill was to report to President Roosevelt on the situation.

Mount Carmel, Pa., May 3.—Quiet continues here, although trouble may break out at any time owing to the intense bitterness of the residents to the constabulary. Despite the threats of the citizens that another battle would result if any of the troopers entered the town, four squadrons made their appearance on the streets early yesterday.

Burgess Penman and other local authorities quickly passed the word along for everybody to remain orderly and not obstruct the troopers. The latter remained here about 15 minutes, and then proceeded to Locust Gap.

**Paris "Revolution" Over.** Paris, May 3.—The main force of the labor movement as it affects the city and country appears to have spent its energy yesterday, although detached movements, tending to agitate various trades, requiring constant surveillance by the police and the continued presence in Paris of a considerable force of troops.

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## Educational Contest Lists Destroyed by Fire

CONTEST EXTENDED TO July 31st, 1906

Messrs. Armour Limited, Toronto, regret to advise all who have so kindly forwarded lists of names as per the conditions of their Educational Contest, that their building, with its entire contents, was destroyed by fire on the evening of March 19th, and all records of lists they have received, as well as all lists, were destroyed, and we ask that all who had sent in lists previous to this time, mail us duplicates. No metal caps required with duplicate lists. To make up for time lost by the fire, and to give all competitors a fair and equal chance, we have consented to extend the Educational Contest until July 31st, 1906.

We offer \$200.00 in gold to those sending in the largest lists of correct words made from the twelve different letters used in spelling the four words

## Armour's Extract of Beef

\$100.00 in gold will be given as the first prize.

\$25.00 in gold will be given as the second prize.

\$10.00 in gold will be given as the third prize.

\$5.00 in gold will be given to each of the next five.

\$2.00 will be given to each of the next twenty.

**CONDITIONS.** Use only the following 12 letters: A-R-M-O-U-E-X-T-O-B-E. No letter to appear in the same word twice.

Only such words may be used as are found in Webster's International Dictionary.

No proper names, foreign words or names of persons, towns or places are to be used in lists.

Words spelled the same, but having different meanings, may be used but once.

All contestants must attach to their lists a metal cap taken from a jar of Armour's Extract of Beef. Failure to do this puts the list out of competition.

The names of the winners of these prizes will be determined by judges whom we shall appoint. Write only on one side of the paper. After making out your list, state the number of words in it, and your full name and address at the top of each envelope, and mark on the outside of the envelope "Educational Contest Department," and mail to our address as below.

**Armour's Extract of Beef** is sold by all druggists and grocers. If yours is not, write to us, and we will send you a small jar will be mailed you, post paid, on receipt of 25 cents in cash or stamps.

**Armour Limited** 77 FRONT ST. EAST, TORONTO

**Constable's Sudden Death.** Dunnville, May 4.—A sudden death occurred last evening, when Frank Latimore, town constable, was taken with heart disease while arresting a drunken man, and died immediately. He was one of the best-known residents of Dunnville, having lived here about 40 years. He was 69 years old, a Fenian raid veteran, and member of Loyal Orange Association and A. O. U. W. He is survived by a widow and four daughters.

**BOILS ALL OVER HIS FACE AND NECK**

**BURDOCK BLOOD BITTERS**

**DID FOR HIM**

**WHAT FOUR DOCTORS**

**FAILED TO DO**

**KERWIN, ONT., July 22nd, 1906.**

**DEAR SIR:** I am writing to let you know that Burdock Blood Bitters has done for me. I am a young man, twenty years old, and a year ago last March I began to feel dull and sick, and was greatly troubled with boils coming out on my face and neck, mostly on the head. I would not sooner get rid of one than I would have, perhaps, five or three more appear.

I had four doctors trying to cure me but they had very little success. I tried, but still without success. At last one day, last spring, someone happened to say "why not try taking Burdock Blood Bitters for the blood?" I was willing to try anything and I took a bottle, but at the time I was taking it I was very busy and I had to take six bottles, but I was not having a few boils but not nearly such a bad one. I had not many more, while other people were taking it, and I was cured every month. I kept on taking the medicine and I was cured.

I was not sorry I did so when I tell you that I have not had a boil appear for the past three months. Every day I am supplied with a letter from the doctors I failed to do. If any more boys are afflicted with boils, I would strongly advise them to use B.B.B. It makes you feel like a new man. I always keep a bottle of it in my house, now, as I think it is a medicine that should be in every household.

Yours truly, HENRY KERWIN.

You can be altered into anything you wish, and not at all cheaply. "H" is the key.

Sluggish Bowels, but is "H" when you pay.

The

should be in every household.

Head Office, Waterloo, Canada.

**GEO. H. REDPATH,** GENERAL AGENT, CHATHAM

## TENDERS WANTED

Tenders will be received by The Canadian Bank of Commerce, Chatham, up to and including the 15th inst., for a brick building to be erected in Dresden, Ont.

Plans and specifications can be seen at the Chatham office on Friday, the 4th inst., and thereafter.

## TENDERS WANTED

Tenders will be received up till Friday, May 18th, for remodeling and repairing school house of S. S. No. 7, Chatham Township.

Plans and specifications can be seen at the office of O'Keefe & Drew, Chatham.

Lowest or any tender not necessarily accepted.

Tenders to be addressed to HENRY LANIGAN, Dayrell.

## TO CONTRACTORS

Sealed bulk and separate tenders will be received at the offices of the undersigned architects, addressed to the proprietor—marked tender—for alterations and additions to residence on west side of Baxter street, Chatham, Ont., up till 7 o'clock p.m., Monday, 7th day of May, 1906.

Lowest or any tender not necessarily accepted.

Plans and specifications may be seen at the offices of the architects.

D. J. O'KEEFE, ESQ., Proprietor.

JAS. L. WILSON & SON, Architects, Chatham, Ont.

## 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 4% TO 5% PER CENT ON CHATTEL MORTGAGE AND NOTE AT 12 PER CENT.

PAY OFF WHEN DESIRED.

J. W. WHITE, Barrister, Opposite Grand Opera House, Chatham, Ont.

## MONEY TO LOAN

ON MORTGAGES

Lowest Rate of Interest

Liberal Terms and privileges to suit borrowers. Apply to

Lewis & Richards CHATHAM

## THE ENSIGN REMEDIES

"Whatever is sufficient to build a human body is sufficient to keep it in repair."

The Ensign Remedies contain the elements out of which and by which our body was constructed. They will repair and cure any disease condition.

**REMEDIES AND PRICES.**

If you are sick you need them.

No. 1. Mental Diseases... \$2.25

No. 2. Headaches... \$2.25

No. 3. Fevers, Inflamm