

## DENTAL

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

## LEGAL

**S. 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 on mortgages at lowest rates. Office, Fifth Street, Matthew Wilson, K.C., J. M. Pike, W. E. Gundy.

**SMITH, HERBERT D.**—County Crown Attorney Barrister, Solicitor, etc. Harrison Hall, Chatham.

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

**WILSON, PIKE & GUNDY**—Barristers, Solicitors of the Supreme Court, Notaries Public etc. Money to loan on mortgages at lowest rates. Office, Fifth Street, Matthew Wilson, K.C., J. M. Pike, W. E. Gundy.

## LODGES

**PARTHON LODGE, No. 267, A. F. & A. M., G. R. C.**, meets first Wednesday of every month in Masonic Temple, King Street. Visiting brethren always welcome.

**J. M. PIKE, W. M.**  
**J. W. FLEWES, Sec'y**

**WELLINGTON LODGE, No. 46, A. F. & A. M., G. R. C.**, meets on the first Monday of every month in the Masonic Hall, Scane Block, King St., at 7:30 p.m. Visiting brethren warmly welcomed.

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

## VETERINARY SURGEON.

**DR. DECOU** is prepared, as usual, to furnish first-class service for horses and other animals at reasonable rates, any number of pieces furnished, also violin and corn soloists. Pupils taken on violin and all orchestral and band instruments. Studio: Centre St.

**Dr. John N. Pringle, M. R. C. V. S., H. F. E. V. M. A.**, Veterinary Surgeon—Surgery—Castration of Animals—A specialty. All domestic animals skillfully treated. Experienced in diseases of dogs. Business solicited. Best attention given. Moderate charges. Office King St., Opp. Power House, Chatham. Phone 330.

## 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

## MUSICAL

**MISS LOUISE FERGUSON**—Of Vancouver, B. C., has opened classes for beginners in French and German, also in the Fletcher music method and for advanced piano pupils. Studio over W. E. Rispin's Office. Pupils can register between 10 and 11 a. m. and 5 and 6 p. m.

**MISS E. G. MCGEORGE**  
Mezzo Soprano, is prepared to receive pupils in voice and piano at her residence, Queen Street, Chatham.

**MISS G. HOLLINRAKE**  
vocal teacher, will re-open her studio over Mr. Rispin's ticket office, Monday, September 10th. Residence at Mrs. W. N. Morley's.

Telephone 504.

**MISS FLOESSIE L. BOGART**  
Organist Park Street Methodist Church, pupil of Julius V. Seyler, Detroit, Mich., will resume her classes at her studio, Cross St., on Monday, September 10th.

**MUSIC**  
Misses Louise and Florence Hillman, Teachers of Piano and Theory, including Harmony and Counterpoint, students prepared for entrance to University or college examinations. Studio over McCall's Drug Store.

## Money To Loan

ON EASY TERMS  
**Fire, Life, Sick and Accident INSURANCE.**

Policies issued through the best Canadian Companies.  
**Real Estate Bought and Sold.**  
Liberal Commission.

Investments with the CANADIAN Savings, 30c per week and upwards, withdrawable with interest after 3 years. Full paid, prepaid and permanent stock, pay semi-annual dividends of 5 and 6 per cent. Nothing better! Nothing safer! Call or write to-day.  
Business strictly confidential.

**R. A. MURPHY,**  
Murray Block, King St., CHATHAM  
Ont. Phone 349.

Minard's Liniment cures Colds, etc

## QUESTION OF DIVORCE SCOUTED

**Dr. Carman Says Its Discussion Would Unsettle Many Minds**

## METHODISTS' OPINIONS

Montreal, Que., Sept. 28.—After an arduous day's consideration of about a dozen committees the Methodist general conference was closed last night with the usual devotional exercises, the session being the twenty-seventh.

The many topics dealt with were of a varied nature, but as far as possible were carefully discussed. There were 72 votes in one division during the afternoon, representing the average attendance yesterday.

**Marriage of Divorced.**  
Deliberation by the church on the marriage of divorced persons was submitted but was referred to the committee for improvement. The conference regarded the law of the land as authorizing, but not requiring a minister to solemnize marriages. "Divorce for other than Scriptural reasons" was not considered right enough as many old testament reasons were not admissible. To say so raised the question which Dr. Carman feared would unsettle many minds.

Dr. Benson considered the deliverance necessary, but wondered if ministers ought to go behind the license issued by the proper authority. It was resolved that no Methodist minister should solemnize a marriage of a divorced person unless the divorce be granted on the ground indicated by Jesus, and that the person be not the guilty party.

**Ministers in Business.**  
There was no discussion Wednesday night on the resolution regarding the commercial relations of ministers, but the question came up yesterday morning. No minister or probationer shall engage in any secular business or work which shall detract from his ministerial character, usefulness, or interfere with the proper discharge of the duties assigned him by the church, and it shall be due the minister having knowledge or reliable information of such an offence to lay a charge with the proper authorities.

This amendment to discipline, submitted by the committee, was rejected after some debate. This discipline "strongly recommends" ministers not to become members of the secular board of any trading company.

Dr. Young moved in amendment that ministers shall not become members of such boards and this was also rejected.

Rev. H. Irwin was against legislation treating children. Dr. Williamson did not think the judgment of the world would be with them for expelling a minister because he was a director of a reputable insurance company. Dr. Jackson strongly supported Dr. Young's amendment.

**Money Madness.**  
The committee on sociology deplored evils which had their source in money madness which leads men to oppress the unfortunate and forget their obligations to the higher interests of society, also the madding of the largest proportion of the wealth of the country in the hands of a few.

A millionaire was defined as one who realized his harvest from a million lives while on the other hand the best fruit of the world. They should face their obligations accordingly. Hospitals and universities enrich the whole community, but such gifts do not make reparation for wrongs perpetrated in the industries of acquisition of wealth. The blood of the oppressed will continue to cry to heaven, while the scale of wages is so low that our maidens have set before them the awful choice between hunger and dishonor. And young children are stunted in mind and body. It was time for Christian citizenship to take up the master's whip and drive these things from the holy places of civilization. The commercial rogue was a universal enemy. They deprecated opening the gates of the country to the criminal and those with hereditary taint.

**Race Suicide Deplored.**  
"We view with alarm the diminishing birthrate in some sections of our population. It must be considered a great national evil that the some of the best strains in our country are becoming extinct."

Legislation was recommended which would not interfere with vested rights, but would prevent individuals or corporations profiting from unearned increment.

It was recommended that sociological topics be discussed in young people's societies, and that lists of books be prepared with a view to placing such volumes in Sunday school and Epworth League libraries. That fellowship in sociological studies be established in churches and colleges.

A resolution expressing advocacy of universal peace by the conference and belief in arbitration in the settlement of international disputes and approving recommendation of interparliamentary union to The Hague peace conference was adopted. It will be forwarded to the second Hague conference through the Canadian representative.

**Uniformity of Services.**  
Uniform services were strongly pleaded for by Rev. A. K. Birks. The same order should be observed everywhere in Canada, he thought, but there were loud cries of dissent.

On Mr. Birks' motion, by a vote of 51 to 38, Methodists will have to stand with bowed heads in silent prayer at the close of all services hereafter.

"I was brought up a Presbyterian," said a minister who voted for it. "It is altogether more solemn," remarked Rev. Dr. Burns. The reports on temperance and Sabbath observance were adopted. Rev. Levi Curtis objected to the latter speaking of Christ as the world's elder brother. The phrase was changed to world's saviour.

## HOUSEHOLD HINTS FOR WOMEN

A Column Specially Prepared By The Planet For The Busy Housewives of Chatham and Vicinity.

## SEASONABLE RECIPES.

(From What To Eat).

**Pearl Salad.**

For pear salad select very ripe, rich-flavored fruit, pare, core and cut in thin slices. Mix with one-third the quantity of diced bananas, one-fourth as much broken English walnut meats, and enough simple French dressing to make very slightly moist. To be served in a bowl before it be prepared only a short time before it is to be served. If preferred a sweet dressing may be made with the well beaten yolks of three eggs, a small cupful of powdered sugar, the juice of one lemon, and half a cupful of any tart fruit juice, fresh, canned or dissolved jelly.

**Pear Trifle.**

To make a delectable pear trifle cut rich-flavored fruit into dice and cook until tender in a little rich sugar syrup. Line a deep glass with any fingers or graham macaroons (crumbs may be used if more convenient), pour over a generous layer of the pears and syrup. Repeat the layers until the dish is full, having the last layer of the whipped cream. Serve very cold.

**Pear Parfait.**

The most delicious of all pear desserts is a parfait. Stir slowly into the well-beaten yolks of four eggs one cupful of syrup drained from preserved pears, and cook it over hot water until as thick as custard. Remove from fire, and beat until move from the sides of the bowl. Fold in a lightly one pint of cream which has been whipped to a dry, stiff froth. Press into a plain mould, cover tightly, pack in ice and salt, and let stand at least three hours to ripen. Invert in pretty glasses or silver dish when time to serve, and garnish with a wreath of whipped cream dotted with little mounds of red currant jelly.

**Pear Charlotte.**

A delicate charlotte is made by slightly moistening six slices of stale bread with cold water; spread them with soft butter, put half of them in the bottom of a buttered pudding dish, spread over them two cupfuls of finely chopped ripe pears, and sprinkle with four tablespoonfuls of sugar, a little grated nutmeg and

four tablespoonfuls of lemon juice. Lay over them the remainder of the bread, another two cupfuls of the chopped pears, and nutmeg, sugar and lemon juice as before. Pour over one cupful of thin maple syrup, cover closely, and bake in a slow oven for one hour. Serve hot with whipped sweetened cream or maple syrup.

**HINTS FOR THE HOME.**

To clean a discolored sink, either zinc or earthenware, scour with paraffin and kerosene, using a piece of coarse flannel. Rinse with hot soda water.

Waterproofing for boots can be made by mixing a little mutton fat and beeswax together. Rub this over the soles of the boots and lightly over the edges where the stitches are.

Frequent dusting saves sweeping. A room dusted often and thoroughly will not require such constant sweeping as one that is dusted carelessly and seldom.

To relieve rheumatism in the joints, dissolve some common washing soda in boiling water till you have a strong solution. This rubbed into the affected parts greatly eases the pain.

Sausages that are bought sometimes must when being fried, even after they have been pickled. To prevent this they should be blanched for five minutes in boiling water, to which a little salt has been added, and then fried.

To keep the hair and scalp clean and healthy they should be shampooed every four or five weeks, and the toilet brush used for three to five minutes night and morning. This treatment renders the hair glossy and bright. I would recommend that ladies wash their own hair-brushes in tepid ammonia water at least once a fortnight. A small piece of rock ammonia dissolved in hot water is all that is necessary.

**Appeals to Premiers.**

Winnipeg, Sept. 28.—The Board of Trade will make representation to the conference of Provincial Premiers that there be a Dominion registration of professions, and the abolition of the present laws calculated to restrict or embarrass inter-provincial trade.

**Bigamist Sent For Trial.**

St. Catharines, Sept. 28.—George Gough, who was arrested on a charge of bigamy on Monday, was yesterday committed for trial by Police Magistrate Comfort. Both wives were present and testified.

**SCALY ECZEMA ALL OVER BODY**

Eruptions Appeared on Chest, and Face and Neck Were All Broken Out—Scales and Crusts Formed—How Lady Has Great Faith in Cuticura Remedies for Skin Diseases.

**ANOTHER WONDERFUL CURE BY CUTICURA**

"I had an eruption appear on my chest and body and arms, and it went downwards, so that my neck and face were all broken out; also my arms and the lower limbs as far as the knees. I at first thought it was prickly heat. But soon scales or crusts formed when the breaking out was. Instead of going to a physician, I purchased a complete treatment of the Cuticura Remedies, in which I had great faith, and all was satisfactory. A year or two later the eruption appeared again, only a little lower; but before it had time to spread I procured another supply of the Cuticura Remedies, and continued their use until the cure was complete. It is now five years since the last attack, and have not seen any signs of a return. I have taken about three bottles of the Cuticura Resolvent, and do not know how much of the Soap or Ointment, as I always keep them with me; probably one-half dozen of each."

"I decided to give the Cuticura Remedies a trial after I had seen the results of their treatment of eczema on an infant belonging to one of our neighbors. The parent took the child to the nearest physician, but his treatment did no good. So they procured the Cuticura Remedies and cured her with them. When they began using Cuticura Remedies her face was terribly disfigured with sores, but she was entirely cured. For I saw the same child at the age of five years, and her mother told me the eczema had never broken out since. I have more faith in Cuticura Remedies for skin diseases than anything I know of. I am, respectfully yours, Emma E. Wilson, Lincoln, Iowa, Oct. 1, 1905."

Complete External and Internal Treatment for every form of Eczema, from Pimples to Scrofula, from Itchiness to Age-spots, of Cuticura Soap, Ointment, and Resolvent (also in form of Chocolate Coated Pills, in Vial of 60) may be had of all druggists. A single set often cures. See Golden Rule & Chem. Corp., Sole Props., Boston, Mass., U. S. A. Mailed Free, "How to Cure Skin, Scalp, and Hair."

Toronto, Sept. 23.—The Insurance Commission proceedings yesterday were tame. In connection with the Woodmen of the World, a society with headquarters at London, C. Fitzgerald, secretary and organizer, was in the box all day.

**Sir John Boyd Again.**

When the Commission opened Sir John Boyd was present and made a statement, supplementing his evidence of the day before. He said he had not in any way endorsed the proposition that the syndicate composed of Messrs. McGillivray, Foster and Wilson, having put nothing into the transaction, should receive \$35,000 profit on the turn-over of the Pope-Fowler lands, and afterwards share in the profits of the sale of the land. His understanding all along was that they were paying their proper share of the concern, and their right to get profits would be only based on the money they put in out of their own pockets. The idea was never communicated to him that the trust company should advance the whole money and that gentlemen who put nothing in should reap the profits. That was a transaction he could not have sanctioned in any shape or form.

**The Woodmen Under Scrutiny.**

Mr. Tilley then took up the work of the Woodmen.

Mr. Fitzgerald stated that a set of books had been opened up in compliance with the orders of the Commission, and he explained the system upon which the order was conducted.

Statutory meetings are held in odd numbered years, and the legislation of the order is carried through at meetings held in even numbered years. When the Grand Camp is not in session the power is vested in the grand executive.

Mr. Tilley took up the constitution. It was found that any action of claim against the order must be brought within a year. The various funds were banked. The expense account had an overdraft of \$4,000 at the present time, for which there is a note bearing interest at five per cent. There was \$29,000 deposit, getting interest at three per cent at the time the money was borrowed for the expense account.

**Something to Explain.**

At the afternoon session Mr. Tilley dissected the ledger that was inaugurated since the meeting of the Commission in London. Various accounts and the financial statements were gone into, but Mr. Fitzgerald could not explain certain differences. He characterized them as being perfectly correct and promised to explain them later.

In the annual returns the surplus on hand was shown to be \$157,254.22, but this item was arrived at by simply subtracting the liabilities from the assets. There was no account kept to check these items.

Mr. Fitzgerald could not explain the accounts giving as his excuse that he did not make them up. A Mr. Eastwood had helped the officials of the order straighten out the books since the Commission met.

**Proper Result Impossible.**

George Eastwood, accountant, who had been sent to London by the commission to investigate the affairs, made a statement. He found an excellent system of keeping the cash book, but no accounts where all monies invested were shown. A proper result could not be arrived at, and Mr. Fitzgerald undertook to place the accounts in proper shape and proceed with the bookkeeping along proper lines.

Witness communicated with Mr. Fitzgerald for statements concerning the progress of the work, but when the books arrived yesterday he had discovered that the statements sent did not correspond with the books. To be able to get at an effective result, witness must know where every dollar of receipts and disbursements come from and went to. It was impossible to get at the aggregate investments if only isolated accounts were shown.

To Mr. Langmuir witness said that a cash balance had been brought down, but he did not know how it was arrived at.

**One Loan to Officials.**

Mr. Fitzgerald took the box again. He had been bested by one loan to officials of the company. T. H. Lacombe, K. C., had advanced \$4,500 on real property worth \$7,000. Special deposits in the bank were treated in the return as investments.

Special assessments were made on the members of the order at the time of the Boer war to cover any death losses. Some of the members refused to pay this and were immediately suspended. This action was put through on a resolution of the head camp and under no special bylaw.

Mr. Tilley probed the expense account and found a shortage of \$90,000 against that account. He put in a statement showing the premium rates as compared with other companies.

Mr. Fitzgerald admitted that the rates of the order were too low. There was no idea as to the liability on outstanding policies of the society and hence no estimate of a proper reserve ever been made. As long as the members kept coming in there was no necessity of arriving at these facts according to witness.

Mr. Shepley received certain actuarial statements.

**Ontario Bar Association.**

Toronto, Sept. 28.—Representatives from the County Law Library Association and members of the Bar generally met at Osgoode Hall last night and formed the Ontario Bar Association. The objects, constitution and election of officers will be the subjects of discussion when the meeting resumes at 10 this morning.

**Accidentally Asphyxiated.**

Toronto, Sept. 28.—Donald Ross, an aged man, who arrived Wednesday night at the Walker House, from Forest, Ont., was found dead in his room yesterday morning. The gas had evidently been turned on, and Coroner Cotton decided an inquest unnecessary.

## INSURANCE INVESTIGATION

Woodmen of the World Under Fire This Time.

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## FOR YOUNG FOLKS

AN ACROBATIC BOX.

A Curious Little Toy That Any Girl or Boy Can Make.

This is a curious little toy that is sometimes sold in shops and by street vendors. The people who see its performance wonder what sort of complicated machinery it contains. The picture answers the question. It contains nothing whatever except a lead bullet if you can find a pill box of the right size and shape all you have to do is to put the bullet in it. If not, you will have to make the box.

Cut out a piece of stiff cardboard an inch and a half or two inches long and about half an inch wide, with sides cut at the bottom of the box. This is for the bottom of the box. For the sides cut a half inch strip of thinner and more flexible, but still pretty stiff, cardboard and glue it to the bottom, exactly at right angles. The ends of the strip should overlap a little and be pasted or glued together. Make the cover of the box in the same way, but the merest trifle larger, so that it will fit nicely. Put in a large bullet whose diameter is nearly equal to the width of the box, put on the cover and the thing is done.

Now prop up a piece of board or a slate or a large book—an atlas—in a steeply inclined position or get someone to hold it that way; stand the box on the top of the inclined plane on one end and turn the other end down until it rests on the plane and at once let go. If the inclination is steep enough the box will roll down the plane, but it will roll very differently from a round box. It will rise slowly on end, tremble, go over quickly, with a slap, rise on the other end, and so on, and it is likely to stop in any sort of apparently impossible position.

You see, before it makes a turn it has to wait for the bullet to roll the length of the box, and the bullet is so much heavier than the box that when it is at the bottom end the upper part of the box is so light in comparison that the least inequality of the surface may leave the box balanced on one end not vertically, but pointing in almost any direction and looking as if it ought to fall.

**THE MINER'S LAMP.**

A Little Experiment That Will Show You How It Works.

It is absolutely necessary for the miner to have light to work by down in the bowels of the earth, and yet ordinary flame is out of the question because it would put the lives of the miners in peril. There is a gas in most mines called fire damp, which is a light carbureted hydrogen, and when this is mixed with atmospheric air and exposed to flame it explodes with great force. The safety lamp, however, invented by Sir Humphry Davy, a noted English chemist, does away with the danger. This lamp is constructed on the principle that flame will not pass through gauze. A simple experiment will show you. Hold a piece of iron wire gauze over a gas burner and you may readily light the gas above the gauze, for it readily passes through when unlighted. But if you move the gauze several inches above the burner the flame will not pass through, because the gauze takes away the heat so quickly that the gas will no longer burn. In the same way the fire damp of the mines can go through the protecting gauze of the safety lamp and burn on the inside, but the flame cannot get to the outside.

**Jolly Spelling Game.**

You can call it a "