..RAILWAYS.

CANADIAN PACIFIC

GOING EAST	GOING WEST
† 7 a. m. daily ex. Sunday	*1.03 a. m
*3.18 a. m. Express	*1.13 a. m
*3.32 p. m.	*9.50 p. m

† This train runs daily except Sunday. Starts from here and remains over night.

WABASH

GOING WEST	GOING EAST
No. 1—6.45 a. m.	No. 2—12.23 p. m
3—1.07 p. m.	4—11.19 p. m
13—1.25 p. m.	
5—9.38 p. m.	6—1.32 p. m
9—1.13 a. m.	8—2.49 p. m

J. A. Richardson, Dist. Pass. Agent, Toronto and 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 intermediate 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.
International Limited, daily.
† Mixed 2.30 p.m.

EAST

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

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

CHATHAM, WALLACEBURG AND LAKE ERIE RAILWAY. ELECTRIC SERVICE

Time Table No. 5. In effect Wednesday, May 9th, 1906.

CHATHAM		WALLACEBURG	
LEAVE	ARRIVE	LEAVE	ARRIVE
*6.00a.m	*8.10 a.m	*7.1c a.m	*7.00 a.m
9.00 a.m	11.25 a.m	10.15 a.m	10.10 a.m
1.30 a.m	1.40 p.m	12.30 p.m	12.30 p.m
2.15 p.m	4.30 p.m	3.20 p.m	3.15 p.m
4.30 p.m	6.55 p.m	5.45 p.m	5.40 p.m
*5.45 p.m	*8.10 p.m	7.00 p.m	*6.55 p.m
*7.00 p.m	*925 p.m	*8.15 pm	*8.10 p.m
9.50 p.m	12.00 p.m	11.00 p.m	11.00 p.m

Extra cars on Saturday leave Chatham 7.15 a.m., 1.10 p.m. Leave Wallaceburg 9.00 a.m. and 2.15 p.m.
*Except Sunday all other cars daily.

PERE MARQUETTE

BUFFALO DIVISION

Leave Chatham

FOR	Express	Express
Blenheim and West	7.35 a.m.	4.20 p.m
Blenheim and East	8.55 a.m.	5.35 p.m
Sarnia	8.55 a.m.	5.45 p.m
Arrive in Chatham From		
Walkerville	10.15 a.m.	8.05 p.m
St. Thomas	8.55 a. m.	6.45 p.m.
Sarnia	8.55 a. m.	5.35 p.m.

All trains run by Eastern Standard time.
H. F MOELLER, G, P. A., Detroit
W. M. HOOD Frt. Agent, Chatham.
E. . DOWNEY Ticket Agent, Chatham

WABASH

Special Excursions TO

Pacific Coast Points, 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, 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 SYSTEM

$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 Manitoba, 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

CANADIAN PACIFIC

DAILY SUMMER EXCURSION

Tickets now on sale to all vacation resorts. Low rates to

ROCKY MOUNTAIN, PACIFIC COAST and CALIFORNIAN

points. Return limit Oct. 31, and liberal stop overs.
Secure copy of "Summer Tours" booklet, rates and

For pamphlets, rates, etc., apply to C. A. Gregory, acting city ticket agent, Chatham, or write C. B. Foster, D. P. A., C. P. R., Toronto.

CONNIBEAR & CLEMENTS

—MAKERS OF—

Concrete Blocks, Sidewalks and Foundations

Estimates promptly furnished. Drop us a postal card and we will call and give you our estimates. Chatham, Ont.

This Proves that Corrugation Gives One-Third More Heating Surface

A string laid close over a corrugated surface covers a distance one third greater than when stretched over the same surface flat. The Happy Thought Range has a corrugated oven-lining, exclusively its own patent, and the above simple experiment proves that such corrugation gives one third more heating surface to the oven. That's one reason why the

Happy Thought Range

does its work one third more thoroughly, one third more quickly, and with one third less fuel expense than any other stove. Every Happy Thought burns coal or wood.

Ask your dealer or write direct to us for a copy of our illustrated catalogue—free.

The WM. BUCK STOVE CO., Limited
Brantford Montreal Winnipeg

THE WILLIAM BUCK STOVE CO. LIMITED BUCK'S BRANTFORD ONTARIO STOVES-RANGES-FURNACES

JAS. KING, Sole Agent for Chatham

THORNCLIFFE.

Mrs. W. Kitchen, of Chatham, is attending her sister, Miss P. Hazlett.

Mrs. W. Anderson spent the week with her sister in Thamesville.

Miss Louisa Houston returned to Walkerville on Monday last.

Mr. Roy Brown, from Chatham, visited his parents over Sunday.

Mr. Buckingham preached to a large congregation on Sunday evening.

Mrs. Kerby and Mrs. Bedford and little daughter Inez visited Mr. and Mrs. R. Bedford, of Zone, on Sunday.

Rev. Mr. Mitchell returned to Tornecliffe on Thursday.

Miss Pearl Hazlett is recovering rapidly.

Miss Maggie Shaw returned home with her friend, Miss Debby Garrison, to spend a few days.

Wm. Hannon has returned from the Northwest in time for to take in the old boys reunion in Dresden.

ASK FOR

Labatt's Porter

(LONDON)

Undoubtedly the **best** brewed on the continent. **Proved** to be so by analysis of four chemists, and by awards of the world's great Exhibitions, especially CHICAGO 1893, where it received ninety-six points out of a possible hundred, much higher than any other Porter in the United States or Canada.

Nervous Debility

A POSITIVE CURE IS WHAT YOU WANT

DR. SPINNEY, Founder of Dr. Spinney Co.

Nervous Debility often results from excessive brain work and worry, as well as from excesses, and the abuse of nature's laws. It causes loss of energy and ambition, easily exhausted, failing memory, despondency, specks before the eyes, loss of vigor, tired in mornings, weak back, poor circulation, nervousness, dreams at night, weak limbs, poor appetite, etc. Don't wait until it's too late. Our New Discovery Treatment will positively cure you. Come and have a heart-to-heart talk with us today free of charge. We will do more for you in one week than other Doctors in four, and at half the expense. Don't let poor circumstances keep you away. **We Trust you until cured.**

WE TREAT AND CURE ALL DISEASES PECULIAR TO MEN.

CONSULTATION AND EXAMINATION FREE. If unable to call, write for Question List for Home Treatment. Booklet sent Free (sealed).

DR. SPINNEY CO. 290 Woodward Ave. Detroit, Mich.

Office Hours—9 a. m. to 8 p. m.; Sundays, 10 to 12 and 2 to 4 p. m.

TRY

MAPLE CITY BRAND SUGAR CURED SHOULDER 12c. a Lb.

J. P. TAYLOR

Phone 187

RICHELIEU & ONTARIO NAV. CO.

Hamilton-Montreal Line

Steamers leave Hamilton 4.30 a.m., Toronto 4.30 p.m. Tuesdays, Thursdays and Saturdays for Bay of Quinte Ports, 1000 Islands, Montreal and intermediate ports.

TORONTO - MONTREAL LINE

Commencing June 2, steamers leave Toronto 3.30 p.m. daily, except Sunday, from July 1, daily for Rochester, 1000 Islands, Rapids, Montreal and intermediate ports.

Montreal-Quebec-Saguenay Lines now running
For tickets apply to W. H. Harper, R. O. Agent, or write H. Foster Chaffee, Western Passenger Agent, Toronto.

YOU CAN SAVE

From **30c. per Week** upward with

The Canadian Savings Loan and Building Association

and receive interest at rate of **3 Per Cent. per annum compounded half yearly.**

The entire investment together with interest is withdrawable after three years.

Begin Now. Continue Six Months and we will protect you from loss. The "Canadian" has a record of seventeen years successful business, every obligation having been promptly met. If you have never had a bank account commence today by laying reside small amounts each week with this Company. In three years the results of your systematic saving will be astonishing. This may be your first step to independence. All in your favor—nothing to be lost. We positively do not speculate with your money. We furnish a contract with the investor authorized by the Ontario Legislatnra.

For further information call or write
R. A. MURPHY,
Dist. Superintendant
Murray Block, King St., Chatham, Ont. Phone 346.

STOP TAKING DRUGS

All Diseases Successfully Treated by Osteopathy, Chiropractic and Psycho-Therapy. Particular attention given to nervous and mental troubles with both men and women. Consultation Free.

R. C. WEESE, D. S. T.

WELLINGTON STREET WEST, CHATHAM ONT

Minard's Liniment Relieves Neuralgia.

Minard's Liniment cures Colds, etc

REPORT THE REJECTED

Insurance Officers Kept Posted by Their Association.

In the Absence of Mr. Pattison, Royal Insurance Commission Is Informed of the Workings of the Canadian Life Insurance Officers' Association, Limited — Mr. Thomas Bradshaw Tells Why It Wanted a Status.

Toronto, June 15.—A. J. Pattison, former manager of the Home Life Insurance Co., did not show up before the Insurance Commission yesterday, and so to put in the time Mr. Shepley called Mr. Thomas Bradshaw, secretary of the Life Officers' Association.

Before Mr. Bradshaw took the stand, H. S. Osler explained to the commission that his client, Mr. Pattison, had not known that he was wanted to give evidence. He was engaged in construction work on his railroad and could not appear this week, but would come later when called on.

The commission adjourned yesterday to meet next Wednesday at 10.30 a. m.

Life Officers' Association.

Mr. Bradshaw outlined in detail the objects and constitution of the Canadian Life Insurance Officers' Association, Limited. It took an active part in all subjects relative to life companies, adjusted premium rates, sent deputations to Ottawa and watched all insurance legislation. The association was formed in 1894 by A. E. Ramsay and W. McCabe.

The companies in this are: British Empire, Canada, Confederation, Dominion, Excelsior, Federal, Great Western, Imperial, London, London & Lancashire, Manufactures', Northern, Royal Victoria, Standard, Temperance & General. The association consists of the managers, assistant managers, secretaries and actuaries of the regular Canadian and British life insurance companies now members of the association, and all officers of the same standing in Canadian, British or United States companies, must hereafter be admitted to the association by resolution at a regular meeting after notice—the right to vote being limited to the officer of each company highest in rank, who may be present at any meeting. The membership fee is $15.

The object is: "To advance the interests of life insurance companies in Canada by promoting uniformity of practice among them in matters of general administration, by watching over all legislative measures, bearing upon life insurance, and by affording opportunity for consultation and co-operation in all matters affecting the common interests of the companies represented in the association."

The companies report all the rejected applicants to a central bureau in Boston, with reasons for rejection attached. Some agents get applicants examined even before their applications are sent in, and some people get themselves examined, thinking they may avoid being put on the 'bad risk" list if unfit; but the companies send in all the reports they can get, whether the actual applications are made or not.

Sometimes, by reason of this information, a company may know that an applicant is making a misleading statement, which will nullify his policy. But they never, according to Mr. Bradshaw, take the risk under the circumstances. Litigation was not regarded as "good business."

Why It Wanted a Status.

Secretary Bradshaw said that the association asked for letters patent because it wanted to start a journal and to secure funds and letters patent would give the organization a status.

"What is the object of the association in endeavoring to obtain that status?" was asked.

"The companies feel they would be more free to work with the Dominion and Ontario Governments to secure desirable legislation; it was felt that would be a bond of sympathy between the Government and the association, the same as there is now between the Government and the Canadian Bankers' Association.

Mr. Bradshaw advocated uniform legislation by the provinces throughout the Dominion, on some phases of insurance. The Life Officers' Association had discussed this, but had not done anything definitely toward securing it.

The association had taken a part in the assessment acts of British Columbia, Ontario and Quebec, and in connection with a clause relating to the age of the assured in the act in Nova Scotia.

License Fees.

Mr. Tilley then read a memo. prepared by Mr. Bradshaw, showing the rate of license fees and of tax of licenses for the Dominion of Canada.

The fees paid for the maintenance of the Insurance Department by the Imperial Life for 1904 was $226.13, for 1905 $261.18. The total amount paid by the Imperial for taxation last year was $7,226.26. An estimate of taxes paid by the life companies doing business in Canada in one year could be put at $270,000.

"Mr. Tilley spent a good deal of time in going over the minutes of the Officers' Association.

What Agents Could Tell.

Commissioner Kent in a speech before the close of the session laid down the law on the treatment of the policyholder by the manager and officers. The policyholder had not only been sat on, but had at times received even worse treatment. The managers will let them go so far and no farther.

The commissioner also thought that each company controlled their expenses, and every time expenses went up the agent was to blame and his salary must be cut.

"It's a wonder to me that no agents have appeared before the commission." They could give a good idea of the inner workings and before the commission adjourns we will hear from the agents as to what they think.

Must Buy French Securities.

Paris, June 15.—A decree relative to the regulation of life insurance companies under the new law was published in The Official Journal yesterday. One article provides that foreign companies shall have a delay of five years, in which to replace their present securities by French state, departmental or communal securities.

STOCK-TAKING SALE

We take inventory July 1, and are determined to reduce our large stock of

PIANOS AND ORGANS

SMALL PRICES--BIG VALUES

Nordheimer Piano, upright, slightly used, handsome mahogany case, as good as new.....**$275**

Haines & Co., upright, 7 1-3 octaves, mahogany case.....**$265**

Gerhard-Heintzman, upright colonial grand, handsome walnut case. This is the best piano manufactured by them.....**$255**

Boardman & Gray (New York), 7 1-3 octaves, handsome rosewood case..**$125**

Haines Bros. (New York), A No. 1 condition.....**$110**

Dunham (New York), 7 1-3 octaves, rosewood case.....**$100**

Nitschke, 7 1-3 octaves, splendid condition.....**$95**

Hardman (New York), 7 1-3 octaves.....**$85**

Billings & Co. (New York), 7 1-2 octaves.....**$80**

And 12 other Good Practice Pianos from **$25** up. All above fully guaranteed. Upwards of 50 Organs from **$10** up.

ONE-QUARTER OFF Victor Gramophones, Berliner Gramophones and Records, Banjos, Guitars, Mandolins, Violins, Band Instruments, Fittings, Etc., Etc., until July 1.

EASY TERMS IF DESIRED. TEN PER CENT. OFF FOR CASH.
CORRESPONDENCE SOLICITED.

P. S.—We pay freight within 100 miles from London.

NORDHEIMER'S, Limited.

188 Dundas Street, London.

DISTRICT

FLORENCE.

Mr. R. George had his barn slightly wrecked and three pigs killed during the electric storm last Friday.

Rev. Mr. Sawyer and E. Mills have returned from attending conference at Windsor.

Mr. and Mrs. Jas. Anderson, Napinka, Man., are visiting W. A. Gordon and wife.

Miss Mamie Webster, of Chatham, is visiting her parents this week.

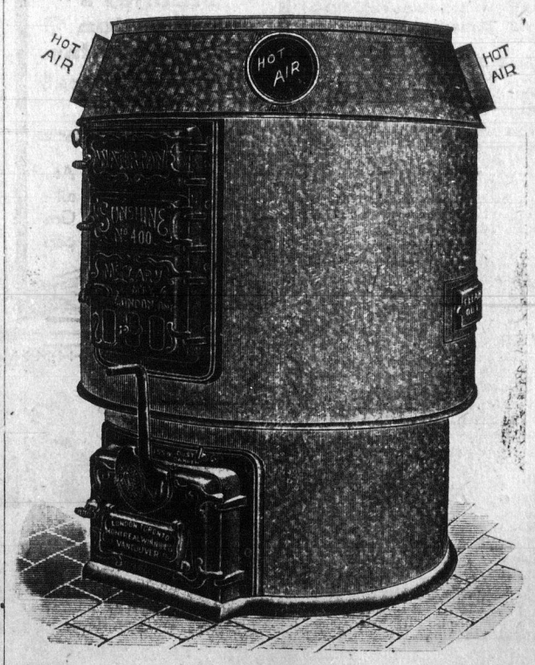
Mrs. F. Buckrell is in Chatham this week, attending the W. C. T. U. Association.

Mr. W. Webster, of Ypsilanti, Mich., is the guest of relatives in town and vicinity this week.

Arrangements are being made for a union S. S. Convention to be held here June 26th. Mr. E. A. Hardy, of Toronto, worker and organizer of Sunday Schools, will be present for the day.

A happy event took place last Wednesday the 6th inst., when Miss Josie daughter of Mr. Wm. Houston, was married to Mr. Hugh Campbell, of Dawn, at the home of her parents. The ceremony was performed by the Rev. Messrs. Sawyer, of town, and Ashton, of Bothwell, about a hundred guests being present. Mr. and Mrs. Campbell left for their home late in the evening, accompanied by good wishes and hearty congratulations.

SUNSHINE FURNACE



Where Does Your Heat Go To?

The science of furnace-building is the utilization of all the heat units.

The "Sunshine" furnace utilizes all the heat and sends none up the chimney.

You can't put your hand over the chimney when some furnaces are in use, because so much heat goes up the chimney. Your hand would be burned. That is heat wasted, time wasted, because it takes so much more firing up when a large part of your heat is lost.

The "Sunshine" furnace is built to extract all the heat units from the fuel and distribute them through the house. It does not waste heat like common furnaces.

For Sale by Hugh Macaulay

McClary's

LONDON. TORONTO. MONTREAL. WINNIPEG. VANCOUVER. ST. JOHN. HAMILTON