

Stylish Millinery **WM. FOREMAN & CO.** Hosiery Underwear  
IMPORTERS.

## Grey Dress Fabrics FOR Skirts and Suits

Do you want a nobby Skirt to wear with Summer Waists, or a nobby suit for summer travelling?  
If you need a Skirt or Suit for summer, see to it that you get grey. No fabric looks better than grey for a nobby skirt to wear with your white waists. And this stock of Grey Suitings was never better for you to do your choosing from than it is at the present moment.

Nobby Grey Tweeds per yard ..... 50c  
New Homespun Suitings, at per yard, 60c, \$1.00 and ..... \$1.25  
Grey Serges, in plain and herringbone weaves, at per yard ..... \$1.25  
Grey Granite Suitings, in light, dark and mid grey, per yard ..... \$1.25  
Grey Lustres, Priestley's manufacture, per yd. 50c

**Wm. Foreman & Co.**

## OUR CLOTHING IS THE WORLD'S BEST

We're "Cranks," so some of the Clothing Manufacturers think. They say we are the worst people in the Clothing business.

**We're so Infernally Particular.**

When we're so exacting, it's for you—so you'll get what you want—and by having it, we'll get the business.  
Come here and look over our Clothing—turn it inside out—look at the quality and finish—the way seams are sewed and what they are sewed with—how the padding's put in—and all those apparently unimportant details.  
Some Clothing looks mighty slick outside—but it doesn't stay so any length of time.

### THAT'S WHERE OUR PERTINACITY SCORES

Take a look at our perfectly tailored Spring Suits—  
Our Handsome Spring Overcoats—  
Our Fine Line of Rain Coats—  
Our Complete Line of Hosiery—  
Our Smart and Attractive Styles in all kinds of Toggery that Good Dressers want.  
If you'll do this, you'll surely be convinced that

**THE BEST IS HERE**

**GEO. MEYNELL,**

3 Doors West from Market

King Street

Chatham

## To Facilitate Your Business Is Our Concern.

The Sovereign Bank of Canada rests on the solid foundation of satisfactory banking service. Every facility known to Modern Commercial Banking is at the disposal of our patrons.

Advice on Investment Securities, Letters of Credit, Collection, Drafts, Money Orders, Telegraphic and Cable Transfers to all parts of the world, American and Foreign Exchange.

Highest current rates allowed on Savings Deposits.

**The Sovereign  
Bank of Canada**

Safety Deposit Boxes for Rent, accessible any business day from 9 a.m. to 4 p.m. Ask for rates.  
Opposite Market Square, Chatham.

## SOMETHING NEW IN CHATHAM...

### The Dolly Varden Shoe for Women

All Leather. New Styles,  
Low or High; Button or  
Lace. The newest novelties in footwear for Spring,  
Dainty Women—Dainty  
Spring Outfits—DOLLY  
VARDEN the dainty shoe  
for dainty women.

**Wm. Somerville & Son**  
4 Doors West of Market

Minard's Liniment cures Dandruff

## INSURANCE RATES GO UP

Col. McDonald Explains  
Why to Insurance  
Commission

### PROFITS AND SURPLUS

Toronto, May 30.—The fourth actuary to entertain the Royal Commission on Insurance made his bow to that august assembly yesterday morning. This was Col. W. C. Macdonald, secretary and actuary of the Confederation Life.

Col. Macdonald is different from other actuaries—as a witness at any rate. He does not theorize. He has the habit of just answering questions. He just revelled in figures and so did Mr. Shepley, the Dominion counsel, who conducted the examination.

**Insurance Comes High Now.**  
Out of the witness stand, Col. Macdonald was evolved the fact that life insurance costs the insured more now than it used to. This is because there are so many companies in the business. Many hands do not make light work for the policyholder. This is any rate, can be adduced from Col. Macdonald's evidence. He said that the cost of commission to agents had very much increased—partly on account of the increased cost of living, but also on account of the intense competition for new business.

The true definition of "profits" or "surplus" was given by Col. Macdonald. He said the term "profits" was quite erroneous. The fund so termed was really the sum of the overcharges, excess premium charged to policyholders.

**Salary Kills Rebating.**  
The Confederation Life Assurance Co. pays many if not most of their agents by salary and to this they attribute their claim that less rebating exists among their agents than in most companies.

The first year's expenses are not nearly covered by loading on first year's premiums, the deficit in 1905 being \$135,000. This amount has to be borrowed temporarily from some other fund.

Some exceedingly obtuse explanations were given by Mr. Macdonald in regard to distribution of profits. The theory of this distribution was very fully explained by the witness, but the language was technical.

**Hits the Insured.**  
Col. Macdonald gave as one of the reasons for the increased expenses of the company the new income tax, which he looks upon as a menace to policyholders.

Mr. Shepley suggested that the policyholders might claim that the tax might be intended to be borne by the shareholders.

"No," replied Mr. Macdonald, "it is a tax on the policy premium income."

**Basis of Reserve.**  
The basis of reserve again came in for its share of attention. Since 1904 the Confederation Life has written one policy on the three per cent. basis. Between 1896 and 1899 all policies were written on a four per cent. basis. Before that the four and a half per cent. rate was in vogue. Mr. Macdonald considered that the Government requirement as to reserve was an arbitrary test of solvency. He denounced strongly the legislation of 1899. The company had made more losses on policies than in any other class, and he said that the Government permit of no profit apart from actual principal and interest. They are cumbersome to handle and expensive to manage.

Then Mr. Macdonald gave his views on the investment of the company's funds, and concluded that it was useless to legislate and restrict the field of investment. There should be responsibility on the managers. Any laws would have as their result the narrowing of the field, and a resultant lowering of the rate of interest.

**An Annual Show Down.**  
In the opinion of Col. Macdonald a law requiring companies to divide profits annually would be dangerous legislation.

Mr. Shepley suggested that at least an annual statement should be sent out showing the policyholders how they stood each year. This, the witness thought, would have its effect in stampeding the insurers.

In reply to a question, witness admitted that the necessity of showing down every year could be a great incentive to economy in a company.

**Government Insurance.**  
Commissioner Kent asked Col. Macdonald his opinion of the idea of Canadian Government taking over the business of insurance.

Col. Macdonald thought that such an attempt would be an absolutely failure. The only case of Government insurance company was in New Zealand. It was carried on as a life company, with all the accessories, alongside of which was the Australian Mutual, which was much more successful and conducted much more economically. There would not be any marked opposition if the Canadian Government established a bureau of insurance.

**No Army, No Business.**  
Commissioner Kent thought that the Government would not require an army of agents.

"They would get no business then." The commissioner then went into the increasing expenses and the loss to policyholders, and the methods of agents to obtain business.

**Was Only Suspended.**  
Toronto, May 30.—Deputy Minister of Fisheries St. Bastedo explains that Fisheries Overseer George Shelley was not actually dismissed, as reported, but merely suspended. Mr. Bastedo says the matters of difference have been adjusted, and that the overseer is again on duty inspecting fish brought to the Niagara border.

**St. Louis World's Fair Medals.**  
Ottawa, May 30.—The exhibition branch has distributed the large number of bronze and other medals won by the Canadian Government and Canadian exhibitors at the Louisiana Exposition.

## Earning Power Of Active CANADIAN SECURITIES

Our chart, just issued, giving quotation record, capitalization and earning power of active Canadian securities, mailed on request.

**Baillie, Wood & Croft**  
Members Toronto Stock Exchange  
42 King St. West, Toronto

### Royalty and Ellen Terry.

London, May 30.—King Edward and Queen Alexandra have promised to attend the Ellen Terry Jubilee matinee at the Drury Lane Theatre, June 12. Several boxes for the matinee already have been booked at \$500.

### The Overcrowded West.

Winnipeg, May 30.—Many would-be settlers from Great Britain are reporting that they are unable to secure homesteading privileges and will return to the old country.

### Saves Way Out of Jail.

Port Arthur, May 30.—Thomas Fallon, who had been sentenced for three years in Kingston, broke jail Monday night. He sawed through the bars of his cell.

## PALE, WEAK WOMEN

Gain New Health and Strength  
Through Dr. Williams' Pink Pills.

Anemia is just the doctor's name for what Dr. Williams' Pink Pills for Pale People actually make new blood. Can any cure be more direct or certain? Blood is bound to cure bloodlessness. Dr. Williams' Pink Pills cure anemia just as food cures hunger. They cured Mrs. Clara Cook, a young English woman who recently came to this country from Portsmouth, England, and is at present residing at Prince's Lodge, Halifax, N. S. She says: "I am an enthusiastic believer in the value of Dr. Williams' Pink Pills as a cure for anemia. I had suffered from the trouble almost from childhood, but a few years ago it developed into a severe type of the trouble. My skin was pale and waxy; my lips were bloodless, and my entire system was run down. I suffered from headaches, dizziness and weak spells, and my friends feared that I was going into a decline. I tried tonics and emulsions, but without benefit. Then my friends who had used Dr. Williams' Pink Pills for the same trouble advised me to try them. In a short time they began to help me and in a couple of months I was quite well, the color having returned to my face, my appetite improved, and I had gained in weight. I can strongly recommend Dr. Williams' Pink Pills to all anemic girls and women."

The pale, anemic person needs only one thing—new blood. Dr. Williams' Pink Pills do only one thing—the make new blood. They won't cure any disease that isn't originally caused by bad blood. But when Dr. Williams' Pink Pills replace bad blood with good blood they strike straight at the root and cause of all common diseases, such as anemia, headaches and backaches, rheumatism, indigestion, neuralgia, St. Vitus' dance, kidney trouble and the secret troubles that every woman knows but none of them like to talk about, even to their doctors. Dr. Williams' Pink Pills are sold by all medicine dealers or by mail at 50 cents a box or six boxes for \$2.50 from the Dr. Williams' Medicine Co., Brockville, Ont.

**THE MARKETS.**  
Liverpool and Chicago Wheat Futures Close Lower—Live Stock Markets—The Latest Quotations.

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**NEW YORK DAIRY MARKET.**  
New York, May 30.—Butter—Prime cream, 14 1/2¢; extra creamery, 21 1/2¢ to 22 1/2¢; official price creamery, common to extra, 14¢ to 21 1/2¢; renovated, common to extra, 11¢ to 15¢; western factory, common to extra, 12¢ to 15¢.

**Cheese—Firm, unchanged; receipts, 8,400.**  
**Eggs—Steady, unchanged; receipts, 20,000.**

**State of Ohio, City of Toledo, Lucas County.**  
Frank J. Cheney makes oath that he is senior partner of the firm of F. J. Cheney & Co., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of One Hundred Dollars for the sum of One Hundred Dollars for each and every case of Catarrh that cannot be cured by the use of Hall's Catarrh Cure. Frank J. Cheney.

Sworn to before me and subscribed in my presence, this 6th day of December, A. D. 1896.

**A. W. Gleason,**  
Notary Public.

Hall's Catarrh Cure is taken internally and acts directly on the blood and mucous surfaces of the system. Send for testimonials free.

**F. J. CHENEY & CO.,**  
Toledo, O.

Sold by Druggists, 75c.  
Take Hall's Family Pills for constipation.

## IT IS FOR LARGER UNITY

Churchill Talks on Coming  
Colonial Conference  
in London

### FREE AND UNFETTERED

London, May 30.—(C. A. P.)—At the Australian banquet, Winston Churchill said he was looking forward to the colonial conference as an occasion which shall refresh and revise the expression of that strong and growing feeling of sympathy and agreement which prevails between the mother country and the colonies.

"I needn't tell you," he said, "that the conference will be free and unfettered. It will have only one object from inception to separation, and that is to extend and develop everything that makes for larger unity of the empire, and eliminate everything which might cause division and dissatisfaction."

"I hear it suggested that the conference must necessarily in some respects be barren. That is not so. There are a dozen questions of law, strategy, trade, communication, education and science, any one well worth consideration by the collective intelligence of the representatives of the empire."

"One thing which I hope may receive some discussion, that is the question of what I will call intercolonial preference. It is a smaller thing for the states to make reciprocal adjustments than for the mother country to alter a different system."

"It had been suggested that the colonies should not identify themselves with any English political party. Sir Wilfrid Laurier had said if the component parts of the empire did not come closer together they would drift apart. They are coming closer together. It was the Liberal party's earnest desire to maintain friendly relations."

In the House of Commons, the Premier, answering a question, said the Indian Government would be represented at the colonial conference, but he did not intend the Indian Government should be separately represented any more than the Australian and Canadian provinces.

### "BOOKIES" IN COURT.

**A Week's Remand Is Granted the Score of Defendants.**

Toronto, May 30.—In the Police Court yesterday the cases against the bookmakers were adjourned for a week. A plea of not guilty was entered.

### O. J. C. SPRING RACES.

Toronto, May 30.—Yesterday the Woodbine track was good and the weather clear. The record:  
First race—3-4 mile, 3-year-olds and up—1 Combe Opera, 2 Henry Ach, 3 Sultry. Time, 1:14 4-5.  
Second race—1-2 furlongs, maiden 2-year-olds—1 Bath Maria, 2 Remiss, 3 Reina Swift. Time, 55.  
Third race—1-16 mile, maiden 3-year-olds and up—1 Half Seas Over, 2 Sward Dance, 3 Stock Exchange. Time, 1:11 1-5.  
Fourth race—About 1-3-4 miles, 4-year-olds and up—1 Bob Alone, 2 Rising Sun, 3 Gullistan. Time, 3:35.  
Fifth race—1 mile, 3-year-old fillies—1 Minnie Adams, 2 Royal China, 3 Lady Stewart. Time, 1:42 1-5.  
Sixth race—7-8 mile, 3-year-olds and up—1 Benighted, 2 Cadellon, 3 Setauket. Time, 1:27.  
Seventh race—3-4 mile, 2-year-olds and up—1 Away, 2 Skepical, 3 Sleeping. Time, 1:15 4-5.

**Killed On a Hand Car.**  
Ottawa, May 30.—John Low of Carleton Place was struck while on a hand car near Britannia Station by No. 96 train coming from the west. He died without regaining consciousness.

**G. T. P. Branches.**  
Ottawa, May 30.—Location plans of new branches of the transcontinental system have been submitted to the Minister of Railways by the Grand Trunk Pacific.

**State of Ohio, City of Toledo, Lucas County.**  
Frank J. Cheney makes oath that he is senior partner of the firm of F. J. Cheney & Co., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of One Hundred Dollars for each and every case of Catarrh that cannot be cured by the use of Hall's Catarrh Cure. Frank J. Cheney.

Sworn to before me and subscribed in my presence, this 6th day of December, A. D. 1896.

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Hall's Catarrh Cure is taken internally and acts directly on the blood and mucous surfaces of the system. Send for testimonials free.

**F. J. CHENEY & CO.,**  
Toledo, O.

Sold by Druggists, 75c.  
Take Hall's Family Pills for constipation.

### MATTER OF RAILS

Windsor, May 29.—The city council again last night accomplished nothing in settlement of the Windsor, Essex & Lake Shore Electric Railway franchise.

Supt. Ennes, of the railway, told the council that there would be men in the body next year, but who would be able to do business, but this did not "phase" the council.

The company is trying to force the use of "T" rails, while the city wants "girder" rails used within the city limits.

The insolence of some men is apparent in their countenances.

Every rose is an autograph from the hand of the Almighty God.

## OUR ORDERED

Department is doing immense business these days. Have been so busy for the past two months that we dared not advertise that we have a most complete stock of fine Tweeds and Worsteds that we make into suits to your order at

**\$15.00 and \$20.00**

but we have just the same. If you want to save about a \$10 bill on your suit to order, look in and see what we can do for you.

Full lines of blacks and blues.

**Trousers, \$4.00 and \$5.00**

**THORNTON & DOUGLAS,**

...LIMITED...

## COBALT

Silver Values Run as High as \$10,000 per ton.

**OUR MARKET LETTER, MAP AND BOOKLET are free for the asking.**

We buy and sell shares in all companies operating in the Cobalt camp. Stock in one property rose from 40 cents per share to \$100.00.

Write to-day for particulars.

**WILLS & CO.,**

TORONTO OR COBALT.

## Atlas Cement Is the Best

Large assortment of Sewer Pipe at lowest prices.

**John H. Oldershaw**

Thames St. Near Idlewild Hotel

## BALMORAL Antiseptic Hair Dressing

**Shaving Parlors.**  
Neat, clean up-to-date skilled Workman. Ship. Cosy Reading and Smoking Room provided in connection for the use of patrons.

King St., Chatham, 2 Doors East of Market.

## BARGAIN

For sale on easy terms of payment, or to let, the brick block formerly owned by the late Mr. Evans, on the North side of King Street, directly west to Northwood's Warehouse, opposite the Planet office.

Also part of Lot 5, Fourth Con. Dover, about 45 acres of Sterling farm, fronting River Thames, on terms to suit purchaser.

Also a few shares Chatham-Wagon Works stock, ten shares Sutherland Innes stock, to shares Reliance Loan Co. stock and shares of Farmers' Bank of Canada.

## F. MARX

**FOR SALE**  
New frame house in North Chatham, contains hall, parlor, dining room, kitchen, large pantry, wash room, one bedroom down stairs and two bedrooms and bath room upstairs, lot 40 x 100.

Also frame house in North Chatham, contains hall, parlor, dining room, kitchen, pantry, three bedrooms and washroom; good workshop on place; lot 43 x 140.

Apply to **DUNN & MERRITT,** Phone 295, Fifth St. Real Estate and Insurance

## 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. WESSE, D. S. T.**  
WELLINGTON STREET WEST, CHATHAM, ONT.

There is one thing that you can bank on. The present day young women are keener, brighter, and better looking and more self-reliant and less dependent. They all take Holister's Rocky Mountain Tea. 35 cents, Tea or Tablets.

Apply to **A. I. McCall & Co.**

## SENSATIONAL ADVICE!

The dirt and sand in Carpets act as a sand paper when walked upon. Besides the tubercle bacillus is the sole cause of consumption; its entrance may be prevented mainly by destroying the sputum of patients. Susceptibility to consumption may be inherited; the disease itself is not any cause which lowers vitality, increases susceptibility.

### Dust is a Source of Danger

of doors and in. Dust in houses should be removed, not simply stirred up—encouragement for sniffers in early stages of disease. **Our Dust Removing Device** solves this serious problem.

## CHATHAM RUG WORKS

PHONE 440.

## SPRING SUITINGS...

**MADE TO ORDER...**  
For the best imported English, Scotch, Irish and French Worsteds at from \$16.00 and upwards.

**Pants** From \$4.25 and upwards. Come and see stock before purchasing elsewhere.

**Latest Cut and Perfect Fit or No Sale.**  
Pressing and Cleaning at Lowest Prices.

**J. E. GOODALL, Merchant Tailor...**  
SIXTH ST., NEAR FERR HALL

**MERRITT & GRAHAM**  
Meat Market, Opp. Power House

Watch our window for Choice Meats for Sunday. We have the best assortment of choice meats in the city to choose from. We have:

CHOICE ROASTS, ST. C. .... 12 1/2¢  
CHOICE ROUND STEAK ..... 12¢  
CHOICE SIRLOIN STEAK ..... 15¢  
CHOICE PORTER HOUSE ..... 15¢  
CHOICE CORNBEEF ..... 9¢  
CHOICE PORK AND VEAL CHOPS  
A full line of Cooked and Smoked Meats  
A call solicited.  
Telephone 529

## ARE YOU GOING TO BOSTON?

To the opening of the magnificent Church of Christ Scientist on June 10th? If so, take the **LACKAWANNA RAILROAD** and **FALL RIVER LINE OF STEAMERS** via NEW YORK.

Round trip from Buffalo good for ten (10) days—\$19.00—giving patrons the opportunity of spending one day in New York on both the going and return journey and the pleasure of a delightful sail around New York Harbor and Long Island Sound on the finest Steamers afloat.

Good going June 7th, 8th and 9th  
A. LEADLAW,  
Canadian Agent,

Write or 'phone (Main 3547) Lackawanna Railroad, 75 Yonge St., Toronto, or F. F. Fox, 280 Main St., Buffalo, N.Y. for full particulars.

## Must Be Sold at Once

a fine modern twelve roomed house, West Chatham, four bedrooms, good cellar, large high lot and just off the pavement. **Price \$1,850.00**, if sold within the next ten days.

**MONEY TO LOAN.**  
FIRE INSURANCE.  
**E. E. PARROTT & SON**  
Scane Block, King Street, Chatham