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We have just put in Stock a good Assortment of Backgrounds for Portrait Work among Amateur Photographers.

These Backgrounds, when used with Kodak Portrait Attachments, make Photos almost equal to a Gallery Picture. Price \$2.00.

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STRICTLY PRIVATE YOUR MARRIAGE LICENSE AND WEDDING RING VONGUNTEN'S

Drs. CORNELL & FISHER ...DENTISTS...

COR. SIXTH AND KING STREETS
OVER THE BEER HIVE
PHONE: Office 317. Residence 442

PROBABILITIES.

Special to The Planet.
Toronto, July 17.—11 a. m.—Moderate to southwest to northwest winds, a few local showers or thunderstorms to-day, but mostly fair. Wednesday, fine and not quite so warm.

Supplied by W. W. Turner.

YESTERDAY.

Seven a. m. 73
Nine a. m. 67
Maximum 80
Minimum 65

TO-DAY.

Lowest during the night 62
Seven a. m. 60
Barometer 29.27

LOCAL

J. Park is in Toronto to-day on business.

James Innes is a Toronto visitor to-day.

F. Greenback, of Chatham, is in Toronto to-day on business.

R. Buller, of Ridgeway, was a visitor to the city yesterday.

Bruce Read, of Bethel, was visiting in the city yesterday.

W. A. Braske, of Leamington, spent yesterday in the city on business.

Mrs. Chas. Watson was taken to one of the city hospitals this morning quite seriously ill.

Mrs. Charles Parker, of Dover, was removed to the General Hospital yesterday morning, quite seriously ill.

Wm. O'Neill, of Cleveland, Ohio, is spending a few days in this city calling on friends.

Irene D. has been entered in the 15 class for the Cleveland meet, which takes place July 30.

J. N. Watson, of the head office of the Thomson & Douglas Company, Stratford, is in the city on business.

Board of Works workmen are engaged in repairing the granolithic walk in front of A. Sheldrick's tailor shop.

Mrs. F. G. Bragg and two sons, person Ave., are spending the week with her sister, Mrs. Norry, of Windsor.

A special meeting of the Board of Health will be held next Thursday morning for the purpose of considering the plans for the renovation of the isolation hospital.

A. Thomson, Jr., has received instructions from Miss Grace Smith to sell a number of useful household effects at the family residence on July 25th. See advertisement in another column.

The Tecumseh Lacrosse Association are endeavoring to make arrangements to bring Sherring, of Hamilton, the winner of the Dominion race, to this city, on the occasion of their big game with St. Thomas here on the 26th. Sherring will give an exhibition of fast running, and he should prove a drawing card. The Tecumsehs will play a strong team on the occasion of the Pere Marquette picnic in this city.

BERLIN, ONT.

CENTENNIAL CELEBRATION AND OLD BOYS' AND GIRLS' REUNION, AUGUST 6, 7, 8, 1906.

Made in Berlin Exhibition, At Auditorium

Big Programme of Events at Park. Come and Help Us Celebrate.

Reduced Rates on All Railroads.

Let Me be Your Baker?

Butter-Nut Home-Made Boston Brown

E. A. Mounteer,

RATES SUGGESTED

The Commercial Travellers' Company Before Insurance Commission

Toronto, July 17.—Joseph Taylor, president and manager of the Commercial Travellers' Mutual Benefit Association, told the Dominion Insurance Commission yesterday morning that the society never had a permanent actuary, but had engaged actuaries on certain occasions. He did not consider an actuary necessary. Mr. Taylor devoted only a portion of his time to the society. Mr. Evans, the agent, was paid \$1000 a year and \$2 for every accepted member.

The Mutual Benefit, which was an outgrowth of the Commercial Travellers' Association, insured merchants, manufacturers and clerks, as well as commercial travellers. Prior to 1883 no medical examinations were in vogue. The payment of certificates to beneficiaries was dependent on the assessments being sufficiently large, which they had always been. Besides, the society had power to raise the rates if the members' sanction could be obtained.

In 1901 it was decided that the rates were too low. Two years previously it was agreed that there should be a change in the method of management, and efforts made to secure members in the insurance branch of the Commercial Travellers' Association.

The investments of this society were in all real estate and debentures, and only one questionable deal with any of the members was put through when R. L. Patterson got a loan of \$1000. The members passed a resolution of want of confidence in the board as a result, and since then no loans have been made.

Mr. Taylor's examination was continued in the afternoon. The report of Medical Referee Dr. Elliott re. death rates on Jan. 16, '97, was read by Mr. Tilley. This report dealt with the conditions of the Commercial Travellers' at the time, also a report of another whereby the medical examination should be made strict and on a more substantial basis. The duties of the medical examiners were laid down for the benefit of the board.

Mr. Tilley put the report in as an exhibit, to which was attached a memo from the then secretary criticizing the report in detail, which he read. Witness explained that the memo was for the use of the president.

The report of Sidney A. Pike, I.A.D., suggested that unless the rates were changed so that the old policyholders should pay lighter premiums, there would be disaster. This was overcome by the increase of the rates in 1900 for all new members coming in, and they practically carried the old ones.

The Hunter rates were explained. The rates charged by the Travelers' were a little less than the class of society coming under the Hunter rates. Mr. Tilley read a report of another actuary, which suggested the premiums be based on the Hm. table.

At this point Treasurer E. Fielding strenuously objected to this report being read as it had never come before the Board of Directors, but Mr. Tilley continued reading the report.

The witness said that Col. MacDonald's report was not agreeable to them for in suggesting the Hm. table he was putting the premium on too high a basis. The majority of the members were against higher rates, but witness thought the rate should be raised slightly higher. Some suggestions of Col. MacDonald's, however, were adopted.

In the commission, Mr. Taylor said, "In my opinion, the rate should be changed as the age implies according to their age. We should practically come in as new members. This would make our affairs stable and more satisfactory. The old members are so much of a drag."

The lapse rate was about 30 per cent. when the change of rate took place. The gross income from 1901 to 1905 was \$441,108.94, and the gross expenses \$400,348.88, leaving a surplus of \$40,759.06. Assets, Dec. 31, '05, \$58,976. Liabilities \$4,888, leaving excess assets of \$54,088, providing for no reserve. The business in force was \$1,676,000.

Mr. Tilley found that the salaries list was governed by the amount of earnings. Members of the society could get any information and at all times have access to the books. There was a case, however, when some one wanted to make a list of the members, he was ignored.

Votes by Ball were carried to a successful conclusion in this campaign, but it has never been necessary to furnish this list only to an occasional. Treasurer Fielding belittled Mr. Pike and his report. He knew something about actuarial work, and considered the Hm. table a good one. He commended a problem in mathematics, but was stopped by Judge MacTavish, who said, "We have no time to study medicine."

"I believe the rates are equitable and safe," said Mr. Fielding.

"Mr. MacDonald's report has no business to come into this court in condemnation of our business."

The Chatham and Tilbury Oil and Gas Co. held an organization meeting last evening in Hotel McGill. All the members were present and everyone was enthusiastic. The stock for the venture has now been all subscribed and the capital all paid in.

25c. Round Trip

To Rond Eau every week day. Good on train leaving Chatham at 6.50 p. m., arriving Rond Eau at 7.45 p. m., and returning leaving Rond Eau at 8.40 p. m., arriving Chatham at 10.30 p. m.

A delightful place to spend an evening—dancing, moonlight, boating and music. Ask Ticket Agent, Pere Marquette Station.

FOR SALE

A well-known and established Seed, Flour and Feed Business can be purchased at a bargain. Centrally located in the best business part of the city. Apply at once to

R. J. SMITH,
Scane's Block

R. W. RUTHERFORD, M.B.

SPECIALIST.

EYE, EAR, NOSE AND THROAT,

ET

GENITO-URINARY DISEASES.

CLASSES PROPERLY FITTED.

33 KING ST., EAST, CHATHAM, ONT.

SPORT

FOOTBALL

The Bearline Football team played a match at the social on the 7th concession, last Thursday evening, their opponents being a picked team from Dover Centre, 7th Con., and Chatham. The score was three to nothing in favor of the Bearline team. Return match will be played next Saturday evening.

DISTRICT

BLENHEIM

July 17.—Mr. K. G. G. Dryer conducted services in Trinity on Sunday last. The services were well attended and much appreciated by the congregations present.

Mr. and Mrs. Pollock, of Detroit, are visiting the latter's aunt, Mrs. Chas. Senior.

On Sunday next, July 22nd, the Canadian Order of Foresters will attend divine service at the Presbyterian church in the evening. Rev. G. Gilmore will address the Order.

Mr. Souls who has been acting as relief operator at the P. M. station here, has been appointed agent at Highgate.

Several loads of young people drove to the Government Park last Friday evening. Dancing at the pavilion was thoroughly enjoyed.

It is reported that there will be a change in the suburban time table for trains between Erieau and Chatham this week.

Mr. and Mrs. J. W. Shillington and family spent Sunday as guests of Mr. and Mrs. Neil Haggart, Guilds.

Mrs. James Spence and family, of Tara, Mrs. Robert Scoll and Miss Winifred, Detroit, are visiting their parents, Mr. and Mrs. John Withford.

Mrs. N. W. Bell and daughter leave on Thursday for Victoria, B. C., to join Mr. Bell, who has a situation in a carpet warehouse.

Miss Sleep, of Boston, is on a visit to her sister, Mrs. W. H. Lugsdin.

Mrs. Knapp and son Lyle, of London, returned home to-day, having been on a visit to Mr. and Mrs. Ira Shaver.

R. Pasmore has moved into Mrs. John Cameron's house opposite the Sheldon House.

Mrs. Geo. W. Collar and children left on Thursday to join Mr. Collar, who is in Toronto.

IS INVESTIGATION NEEDED?

Continued from Page 1.

Several days passed, but the typewritten books were not forthcoming. It was not known that the books had been withheld for some time, however, and a meeting of the Electric By-law workers last night in inquiry was made as to their whereabouts. None of the books had been seen in circulation and some of the members began to wonder what had become of them. It was decided that an investigation should be made.

At the meeting, last night, Ald. Austin was asked what had become of the books, and a messenger was sent post haste to secure them. The books were eventually discovered to be at the home of ex-Ald. Art Dunn, who is secretary for the Electric By-law organization. For what purpose they had been left with Mr. Dunn can be best surmised, in view of the fact that in leaving them there the workers for the Electric By-law were handicapped for almost two weeks.

Ald. Austin was severely criticized by some of the others present at the meeting for allowing the books to be withheld in this manner, and it was drawn to his attention that the books were given up at the expense of the Electric By-law people for their own express use, and not for the use of Promoter J. Fowler and his following.

It seems very peculiar how the books managed to get from R. Brackin's office to the residence of Secretary Dunn, unless, as has been hinted at, they were in some manner spirited away for a purpose. It is known to those involved in their removal. The incident has given the sugar beet enthusiasts a black eye, and especially with those citizens who have a love for square and honest methods. If those involved cannot give a reasonable explanation for their peculiar actions it is a certain that the by-law and its promoters will fall still further in popular estimation. Both R. Brackin and J. Brackin are prominently identified with the workers for the beet sugar scheme.

A MOST LIBERAL OFFER FOR A HOME

The one guessing the nearest to the number of votes cast against the Sugar Factory By-law will receive a receipt of \$15, or purchase price of a lot on Inches Avenue, and the one guessing the nearest to the number of votes cast in favor of the Electric By-law will receive a similar receipt for \$10. These are the best building lots in the city and will be sold on terms to suit purchaser. See advertisement, "For Sale" in this issue. Apply W. M. Murdoch, Grocery, Cor. Gray and West.

Minard's Liniment Cures Diphtheria.

MRS. THAW'S VISIT

Affecting Scene Upon Which Prison Keeper Turned His Back.

New York, July 17.—Mrs. William Thaw of Pittsburgh paid a visit to her son, Harry K. Thaw, in the Tombs prison yesterday. The mother, not knowing the rules of the prison, upon seeing the door opened, rushed forward, and, in an instant, both arms were clasped around his neck, while he, with bent head, clasped his mother to his breast. Tears streamed from the eyes of both. There ensued a few minutes' silence, which was broken only by the cry of "My boy! My boy!"

Keeper Smith stood, with his back turned, for a short time, and then informed Mrs. Thaw that the prison rules allowed visitors to talk with prisoners only with bars separating them. The mother stepped out of the cell, while Smith turned the key once more on Thaw. Mrs. Thaw took her seat on the stool and continued talking to her son for about half an hour.

She then kissed him through the bars, and was taken downstairs to her carriage.

BURROWS & SONS,

UNDERTAKERS AND EMBALMERS

OPPOSITE POST OFFICE, OPEN DAY AND NIGHT.

Telephone No. 408.

DR. OVENS, M. D., L. R. C. P.

110 London, England. SURGEON, OCULIST, SPECIALIST. Diseases: Eye, Ear and Nose treated and Glasses fitted properly. Will be at Radley's Drug Store, Chatham, next date of visit, MONDAY, JULY 23.

CHATHAM'S ONLY

MILLINERY STORE

A Great Reduction IN ALL MILLINERY

To Clear Up Some Old Lines.

Children's School Hats From 15c, 25c, and 50c.

C. A. Cooksley,

KING STREET

DIED.

Grant—in accident at Harrow, Monday, July 16, 1906, Herbert R. Grant.

The funeral will take place from his late residence, Selkirk street east, at 2.30 p. m. Thursday, July 19, to Maple Leaf Cemetery.

NEW ADVERTISEMENTS.

WANTED—50 boys or girls to pick beans in the field, Thursday morning. Kent Canning Co.

Tenders

Tenders will be received by the undersigned, at the City Clerk's Office, Harrison Hall, up to the hour of 4 o'clock p. m., on Thursday, the 19th day of July, 1906.

For Additions and Alterations to the Isolation Hospital on the East side of Pine Street, in the City of Chatham, according to plans and specifications to be seen at the said office.

The lowest or any tender not necessarily accepted.

By order of Board of Health.

AUCTION SALE

OF

Household Furniture

Andrew Thomson, Jr., auctioneer, has received instructions from Miss Grace Smith to sell the following goods at the residence of Mr. Isaac Smith, second house from Stanley avenue on Prince street, on Wednesday, July 25th, commencing at 1.30 p. m., consisting of the following:

Two fine sideboards, one extension table, six dining chairs, three rocking chairs, kitchen chairs, one dinner set, also tea set and glassware, two small tables, lamps and pictures, one fine large office desk, one hat rack and stand, carpet, two fine oak stoves, one cook stove, two bedsteads, one single, two mattresses, two springs, one wardrobe, two commodes, two toilet sets, and some fine chickens of rare stock, and many other things.

The above are in fine order. Remember the day and date, Wednesday, July 25th, at 1.30 o'clock.

MISS GRACE SMITH, Proprietress.

A. THOMSON, JR., Auctioneer.

Sense and Dollars

Go hand-in-hand. The affluent of to-day are those who used good common-sense yesterday and the day before. They made a point of saving something each week; and their wealth and independence grew and grew.

You can commence to-day. \$1.00 opens an account. Interest paid 4 times a year.

The Sovereign Bank of Canada

Put your money in a place where you can get it back when you want it.

Open for business on Saturday Evenings 7 to 9 o'clock, opposite Market Square, Chatham.

The fellow who tells you that you are the first girl he has ever loved.

C. AUSTIN & CO

KING ST. CHATHAM.

Ladies 50c. and 75c. Gold Belts, Sale. Price 25c. each.

STARTLING REDUCTIONS

on Choice Wash Goods, Towels, Tablings, Silks, Dress Tweeds, Galateas, Lustres, Gingham, Table Cloths, Tray Cloths, White Cambric, &c. Why not pick up a few of these bargains?

25c Yard
4 Pieces Light Tweed Dress Goods for separate skirts, 42 inches wide. Regular 50c values.

39c Yard
28 inch Japan Silk, rich finish, cream only, for fancy waists or dresses. Regular 60c values.

55c Yard
4 Pieces Choice Tweed Dress Goods, very pretty, light mixtures, 41 inches wide. Regular price was 75c yard.

25c Yard
Black and White Check Lustres for shirt waist suits, small and medium check. Regular price was 35c yard.

45c Yard
54 inch Navy Blue Lustre, special for skirts, outing suits of bathing costume. Regular price was 60c.

Also two shades of green same price.

55c Yard
1 Piece Black Dress Goods, granite weave, good black, pure wool, just the thing for separate skirts. Regular price was 75c.

89c Yard.
2 Pieces 54 inch Black Mohair Brilliantine for ladies' dresses, showing two different sized overplaids of white, extra fine silk finish. Regular price was \$1.25 a yard.

50c
Pure Linen Bath Towels, dark color, large size. Reduced to 40c each.

25c and 30c
Organic and Fine Wash Goods. Reduced to 20c yard.

\$1.25
Hemmed Table Napkins, assorted patterns, 19 x 19 in. Reduced to \$1.00 doz.

Remnants of Towellings and Table Linens at Special Remnant Prices. "Clean Goods."
