

## The Planet.

DAILY AND WEEKLY  
Chatham, Ont.

### CLASS LEGISLATION IN FAVOR OF INSURANCE COMPANIES.

If there is class legislation in this country it is in favor of insurance companies and insurance societies. Why are they exempt from being made responsible for the acts of their agents? The public are compelled to a great extent to trust the agents. After paying their good money, which is of course accepted, it frequently turns out that the agents have not acted in good faith and the victim loses his insurance. He rushes to law and asks for simple justice, yet it seems the judges of this country do not give the companies any the worst of it, if some musty old precedent can be found to help them out.

Here is a case that has just been decided by Rose, J., in the usual way. Pigott and Ingles v. Employers' Liability Assurance Corporation. Judgment in action upon a policy taken through their local agent in Hamilton by which defendants, a foreign corporation, agreed to indemnify plaintiffs against claims for compensation for accidental injury caused to their employees while engaged in the plaintiffs' work at the place mentioned in the schedule from May 26, 1897, at a premium of \$309 a year. One Rose St. Croix obtained a judgment for \$600 damages and costs against plaintiffs owing to injuries sustained on August 31, 1897, by her son, and this action is brought for indemnity and for a return of the unearned premium, the defendants having on September 10, 1897, cancelled the policy. The accident to St. Croix occurred near Stonefield, on the Ontario side of the Ottawa River, a locality not covered by the original policy, but which plaintiff alleges was subsequently included therein by the officer of the defendants and inserted in the application. Held, that the power to make the change in the policy did not rest with the chief agent for Ontario who made it, but was vested in the manager and attorney for Canada, who had to notice or acknowledge of the change, and therefore the defendants were not bound. They could not be held to have authorized the change, because the chief agent for Ontario knew it, but did not report to the manager. The plaintiffs are entitled to a return of the unearned premium, \$286, but as defendants were willing to pay this the costs of the action must be paid by the plaintiffs.

That may be the law but it is a mighty poor law. How many people know what authority the representative of an insurance company has? They go for him for information. He is the company's agent. They necessarily believe what he represents. Then if a claim follows a company will generally repudiate the act of its own agent and the courts will sustain it.

Hurrah for the heroes of Mafeking.

Baden-Powell's a brick, and a real gold brick at that.

Edison had discovered M. K. Cowan's mouth before he did the phonograph, he would never have troubled himself inventing the latter.

Kimberley, Ladysmith, Wepener, Mafeking, The Boers failed at them all.

George H. Perley, chairman of the Ottawa Hull fire relief fund, acknowledges the receipt of \$40 through the Planet and adds: "On behalf of the Relief Committee I would ask you to accept my hearty thanks and appreciation for your kindness, and convey the same to those friends who have been so kind and generous." The thanks are hereby conveyed.

Rabbits devour dandelions. Let's turn a lot of rabbits loose upon the yellow nuisance in the city and destroy it. Then let's turn the hundreds of "valuable" dogs in the city loose upon the rabbits, and destroy them. Then let's arm all the police with Mausers and turn them loose on the "valuable" dogs, and destroy them. Then we'd all be happy.—Hamilton spectator.

What about the police? How would you settle them?

The Duke of Orleans, who recently associated himself with the Anglo-phobe outbreak in Paris by congratulating a draughtsman upon some caricatures that were offensive to the British, was requested to resign his membership in the London Bachelors' Club. He has written from Venice refusing to resign, because he was asked to do so, although he had intended to withdraw from the club of his own volition. In the course of his letter, he says: "You have forgotten that you are addressing the heir of the kings who made France, and are expecting from him as the price of England's hospitality the abdication of his French sentiments."

GAME WARDEN CHARGED HIMSELF.

Muskoka Herald.

One of Her Majesty's deputy game wardens, Mr. Elias Traves, was before Police Magistrate Spencer, charged with selling speckled trout, contrary to the game law. Defendant laid the information himself, but said he committed the offence through ignorance.

## "A Good Paymaster Starts Not at Assurances."

There is one good paymaster who is around on time, gives full value, and never fails in his duty. It is your privilege to select him, and his name is pure, wholesome blood. This paymaster makes the rounds of the body, visits brain, stomach, kidneys, liver, heart and head alike. Hood's Sarsaparilla acts as a guarantor that this paymaster will do his duty.

If the blood is impure, it cannot do its duty, and you are the sufferer, but you need not be. Hood's Sarsaparilla purifies, vitalizes and enriches the blood. It never disappoints.

Bills—"I was troubled with boils for months. Was advised to take Hood's Sarsaparilla, and after using a few bottles have not since been bothered." F. H. GLADWIN, Truro, N. S.

Could Not Sleep—"I did not have any appetite and could not sleep at night. Was so tired I could hardly walk. Read about Hood's Sarsaparilla, took four bottles and it restored me to perfect health." Miss Jessie TURNER, Chatham, Ont.

**Hood's Sarsaparilla**  
Never disappoints.  
Hood's Pills cure liver ills; the non-irritating and only cathartic to take with Hood's Sarsaparilla.

of the law. The court was of the opinion that defendant should have known the law, and as the informant received half the fine it would be \$20 instead of \$10.

WHEN WAS GOD SAVE THE QUEEN WRITTEN?  
Hamilton Spectator.

H. E. Finn, writing from South Africa, says the following verse has been added to God Save the Queen by the Cape Town people:  
O Lord, our God, arise,  
Scatter her enemies  
And make them fall.  
Confound their politics,  
Frustrate their knavish tricks,  
On Thee our hopes we fix,  
God save us all.

That verse is understood to have been composed about eighty years ago, to fit the case of Queen Caroline, wife of George IV., whose exclusion from her rights as queen was a subject of very earnest political discussion, with Brougham on one side and Eldon on the other.—Hamilton Times.

Something wrong here. When Queen Caroline's case was causing excitement in England there was no such hymn as God Save the Queen. It was God Save the King then, and had been God Save the King for a century. The stanza in question was written before Queen Caroline was born.

WALLACEBURG.

May 18.—Chas. Swainson was in Hamilton this week.

A feast of July celebration is talked of here.

Mr. and Mrs. Jao. Swainson are on a visit to Leamington.

The building of the new public library and fire hall is to be started soon.

Fred. Colwell returned home Wednesday night with a badly crushed hand.

Two new tables have been placed in the billiard hall.

The John Lee with a crowd of excursionists on board on her way home from Detroit, grounded at the head of Whipple Island. She succeeded in arriving here at 4 a. m. with a very tired crowd.

Business may be troublesome, but idleness is pernicious.

**ANEMIA**  
is thin blood. It causes pale faces, white lips, weak nerves and lack of vitality. A blood-enriching, fat producing food-medicine is needed.

**Scott's Emulsion**  
goes to the root of the trouble, strengthens and enriches the blood, and builds up the entire system.

For Anemic girls, thin boys, and enfeebled mothers, it is the Standard remedy.

### WORTH REMEMBERING

A Norway, Me. cabbage player had a hand the other day which the law of chances says comes but one in 289,340,715,520 times. The player was Capt. J. W. Nash, and he is feeling pretty proud and wondering how it will be when he holds another such hand. It happened this way: He received on the deal, which was by his partner, the five of diamonds, hearts and clubs, jack of spades and a seven, the latter card being discarded into the crib. The turn-up was the five of spades. His hand then counted 15, 16, four of a kind, and his nob, or 23, which is the largest number possible.

A druggist in Santiago, Chile, received from a New Orleans house some toothache drops which were guaranteed by an advertisement on the label, to cure aching teeth in ten minutes. A sufferer bought a bottle, tried the drops, and held his watch while he waited for relief. At the end of ten minutes his tooth ached as badly as ever. He had the druggist arrested, and he had to pay a fine of \$1,000 and was sentenced to three months in jail.—New Orleans Picayune.

The credit man of one of the large department stores in New York was asked what class of customers were most trustworthy. "Army and navy people can have all the credit they wish, and no questions asked," was the reply. "The standard of business morality in the army and navy is positive assurance that we will get our money."

The story that a painted advertisement of a liver remedy on the side of an Iowa barn caused a span of mules to run away, resulting in the death of one mule and the driver, causes Governor Davies to remark that nobody but a fool mule would stop to read an advertisement painted on a building or a fence, anyhow.—Topeka Capital.

When feeding, the stride of the theofrich is only twenty or twenty-two inches; when walking, but not feeding, the stride is twenty-five inches, but when terrified, the bird possesses wonderful springing qualities, and takes steps varying from eleven and one-half to fourteen feet.

It is said that a new industry is that of lullaby singers. Young women who are studying vocal music turn their growing talent to small account at least by going to nurseries two or three times a week to sing to the children at bedtime hour soft, crooning lullabies.

Rice forms the principal industry of Siam. There are twenty-six rice mills in Bangkok, and although the first one in the country was started by an American, of these mills to-day four are European and all the rest are owned or managed by Chinese.

A favorite Boer sport is to dig a hole in the ground and put a turkey into it. Then they cover the pit with a cloth with a hole in it just big enough to let out the turkey's head. The head of the unfortunate bird is used as a target.

Almost all the towns in Siberia are having age lights in street use and incandescent lights for houses, and the larger proportion of the people of Siberia have never seen gas, which they regard as an illuminant of a past age.

Berlin is the music-lover's paradise. There are four or five, sometimes even more, concerts every evening, and the critics have a hard time of it running about from one hall to another.

It is said that dealers in charcoal in Havana never have yellow fever. The absorptive properties of the carbon appear to free the air of the impurities which breed the pestilence.

The children of the poor in Japan are nearly always labeled in case they should stray from their homes while their mothers are engaged in domestic duties.

Soil was brought up from a depth of 326 feet from a coal mine in Belgium, and from it sprouted weeds of a species unknown to botanists.

Spiral armlets of copper form good protection for the arm in battle, and the King of Dahomey uses his as defensive weapons.

Horses in their wild state live to the age of thirty-six normally, being still fairly fresh and hearty at that age in the desert.

Switzerland has three institutions for the cure of drunkards which record permanent cures in one-half the cases treated.

An important element of the voting population of the cosmopolitan city of Buffalo is composed of the Polish voters.

The superintendent of a children's home in Cincinnati refused to send any children to Kentucky for adoption, because of the bad record of that state.

A movement is on foot in Hamburg to unite the various scientific institutions in the city into a sort of university.

A system of preventive inoculation against typhoid fever is under extensive trial in India and South Africa.

Russia in Europe has a forest area of about 500,000,000 acres. One-third of the country, indeed, is forest.

More than 100,000 acres of peat are said to be still available in the Canadian province of Ontario.

The Parliament Building in Wellington, New Zealand, is the largest wooden structure in the world.

**DON'T FORGET**  
Every person is a foot some particular. Therefore, strive gently at the others, my friend.

A pessimist is a man who grows because he cannot wear his shoes interchangeably.

## Ordered Clothing

Do not fail to give us a call this spring for your Suit and Overcoat. We are in a position to deal better with you than the ordinary merchant. As Manufacturers of Tweeds ourselves, we would not sell you anything that would not give you thorough satisfaction. Without a doubt we carry the largest stock in imported goods in Scotch, English and Irish Tweeds, also Worsted goods in all colorings of any merchant in the city. In the above imported goods, as Manufacturers ourselves, we are able to choose you the best wearing quality as well as style. Those who are not already our Customers in Clothing, give us a trial and you will be convinced with the many thousand present customers we have, that you have at last found the place where to get your clothes at the right price. Remember we guarantee a perfect fit or your money gladly refunded. Our motto for clothing is "Cash."

BEST FAMILY FLOUR AND FEEDS OF ALL KINDS

## THE T. H. TAYLOR CO. Ltd

Phone 1—William St.

### BLEW OFF AND SETTLED

How a Tipsey Passenger Happened to Leave in a Good Farming Region.

"The wind blew a passenger off my train when I was railroaded in the Western country," said a conductor now on an Illinois run. "I don't know it until three years after the occurrence," he continued. "He was ticketed for Southern California, and several times during the day he asked me questions. Soon after his last question I missed him from his seat. Later in the day he was still missing, but his overcoat was on the back of the seat."

"I asked other passengers if they had seen him leave the car. No one remembered it. I searched the train, but failed to find him. I then took his coat, and turned it in, making a report on the case. The company held it for some time, and when no inquiry was made the company advertised the coat in the hope that the owner of the coat would come forward. There was no response. This only spurred the company to renew its search, and I know that several hundred dollars were spent in an effort to find the owner of the coat. You see, railroad companies have souls, in spite of an opinion held by some to the contrary."

"And now here is one for the country editor. Such a one heard of the incident and printed it in his paper. Curiously enough, one of his subscribers who read the story, was the man who lost the coat, and he presented himself at the company's office, proved his property, and got it."

"His story was that he imbibed pretty freely, and stepped out on the platform to get fresh air. The wind was blowing a gale, and before he could get a purchase it swept him from the car. As he was drunk the fall did not hurt him. I do not say this, however, in favor of too free indulgence in liquor."

When he sobered up he felt ashamed and stopped in a farmhouse nearby, where he found a bargain in a pair of trousers and a hat. He cancelled his far Western trip and settled on his newly acquired purchase. This was his story. I have told mine."

John Picked It Up.

"Here, John, I dropped a penny under my desk; pick it up for me!"

"Certainly, sir."

"Here it is!"

COMIC CORNER

"I observe," ventured the hero of trilogy, "that you always belch fire from your mouth when you are preparing to eat anybody!"

"Oh, yes," replied the dragon, "It is not considered good table manners for one's mouth to water, don't you know?"

And then with a loud laugh the monster proceeded to his report.—Detroit Journal.

Doctor—Did your teeth chatter when you had the chill?  
Patient—No; they were on the table.

"I have been buying some things on the installment plan and have given you as a reference. You know how I stand financially, and all that."

"Well, I am not sure that I do. Are you so fixed, for instance, as to lend me \$25 on the spot?"

Jas. W. Carswell

ARCHITECT AND SUPERINTENDENT  
Plans, specifications and estimates for all kinds of work. Estimates furnished on short notice.  
Box 101, Chatham, Ont.  
Office Phone 9. Residence Phone 220

Ming's Liniment Cures Colds, etc.

## SWELL ENGLISH SUITINGS

JUST NOW YOU CAN PICK FROM AN ASSEMBLY OF THE NICEST SUITINGS IT HAS EVER BEEN OUR PRIVILEGE TO SHOW, AND DO IT, TOO, WITHOUT GOING BEYOND A MODERATE FIGURE. FOR OUR GOODS WERE BOUGHT FOR SPOT CASH and BEFORE the ADVANCE IN PRICE.

## ALBERT SHELDRICK

MERCHANT TAILOR & IMPORTER



## Barred P. Rocks and White Wyandottes

Our 'Rocks and 'dottes won 1st Chatham, Ridgeway, Blenheim and Chatham in hot competition. This year better than ever.

Rock pen of selected hens headed by a 92½, weight 9½ lbs., a perfect beauty.

Our Wyandottes made a clean sweep at all the local exhibitions and as show birds and winter layers are unexcelled.

Big hatches reported by 1899 customers. Eggs \$1.50 per 13.

## McGeachy Bros.

Chatham, Ont.

## Dr. Goldberg's Diplomas



1. Certificate received in Anatomy, Physiology and Chemistry. 2. Diploma conferring the degree of Doctor of Medicine and Surgery. 3. Special Diploma received as a result of examination in health and disease. 4. Special Diploma received as a result of examination in the New York Post Graduate Medical School and Hospital on Diseases of the Skin. 5. Special Diploma received as a result of examination in the New York Post Graduate Medical School and Hospital on Diseases of the Skin. 6. Certificate received from the Connecticut State Board of Health. 7. Certificate received from the Illinois State Board of Medical Examiners. 8. License issued by State of Illinois, conferring the right to practice in the State of Illinois. 9. Certificate received from the Ohio State Board of Medical Examiners. 10. Certificate received from the Ohio State Board of Medical Examiners. 11. Certificate received from the Ohio State Board of Medical Examiners. 12. 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