

LINENS WM. FOREMAN & CO. MILLINERY IMPORTERS.

Summer Hosiery and Vests for Ladies and Children.

You have heard of our Hosiery and Vests through these ads. quite frequently lately, that is if you read our ads. It may be that these hosiery and vest ads are getting monotonous, but that is not the fault of this Hosiery and Vest Stock. Buy your next supply of hosiery and vests here for yourself or your family, and you will understand why we are so talkative; that we are continually talking about them. It's because these are good that we ask you to buy a pair.

Ladies' Black Cotton Hose, stainless, double process dye, guaranteed stainless, silk finish, extra spliced heel and toes, value per pair... 12½¢

Ladies' Black Cotton Hose, Hermsdorf dye, woollen-spliced sanitary sole, spliced heel and toe, made in Saxony, per pair... 25¢

Ladies' Fast Black Cotton Hose, absolutely stainless, Hermsdorf dye, crease maco sole, double sole, spliced heel and toe, Saxony made, extra value per pair... 25¢

Ladies' White Lisle Lace Hose, superior quality, made in Germany, good patterns, special per pair... 50¢

VESTS

Ladies' and Children's Summer Vests in long sleeves, short sleeves and sleeveless vests at each 5c. and upwards.

Wm. Foreman & Co.

Bungalow! AT ERIEAU

OPEN FOR GUESTS.

4 TRAINS DAILY.

Last one leaves Chatham at 6.45 and returns at 9.30.

Luncheon Served at the Pavilion at All Hours

BAND CONCERTS New Bowling Alley Has Been Erected.

Cottagers are Given Reduced Rates for Meal Tickets.

Comfortable Rooms and Meals

For particulars Address

E. J. BUZZARD, PROP

Blenheim or Erieau Post Office.

What the Best Citizens Say---

The following are the opinions given us by the leading business men of Chatham as to what they think of the Elms Sub-Division at the Head of King St., opposite St. Joseph's Hospital, Chatham. We could have secured many more had we the time to solicit them. Why not buy now at the present prices, not wait until the prices are advanced from 25 to 50 per cent.

ROTHWELL & CO., General Agents, The Elms Sub-Division

James Simon—I consider the Elms Sub-Division that you are handling the choicest of Chatham's residential property.

H. S. Northwood—I cannot but think otherwise than all who purchase lots in the Elms Sub-Division at from \$500 to \$1000 per foot, will make a handsome profit on their investment.

George Massey—The Elms Sub-Division is certainly in the growing part of our city.

Ald. Wm. Stacey—I would not be surprised to see King St. extension through the Elms Sub-Division built up within two years as handsomely as the blocks east of your property.

Smith & Smith—A saving bank for the young man or woman earning moderate salary, I could not imagine of a better plan to save than investing \$10 in a lot in the Elms Sub-Division and taking advantage of your easy terms of \$5 a month. It encourages the young to be saving. Real Estate cannot "Bust Up" or run away. It is a safe investment when properly selected in a growing locality such as The Elms.

Fred. H. Briscoe—The restrictions you have put on the Elms Sub-Division as to cost of houses, uniform building line, no business of any kind, etc., is all in the interest of the lot buyer and will keep your sub-division a choice residential section.

SMITH & SMITH, Local Agents.

GOOD HOUSE PAINTING

NOW is the time to have good paint put on your house—none of this ready made up paint, nothing more than whitening. Have it made up in front of your own eyes. That you can do by having

T. BASON, Delaware Ave. or Box 586.

Minard's Liniment cures Dandruff

DISTRICT

WALLACEBURG

July 12.—Harry Boulton is quite ill at the home of Mr. Michael O'Neill. Joseph Remillard, of Dover South, is spending a few days in town.

Patrick McKeegan, of Kent Bridge, passed through town to-day to attend the funeral of his sister-in-law, Mrs. John Kimba.

John Jackson, who has been spending a few holidays in Stratford, returned last evening.

Messrs. A. Orist, Joe Demars and John Woods returned yesterday from a holiday trip to Detroit.

J. Mounter and sister Lulu are spending a few days with the Misses Burgess.

Mr. Victor and Miss M. Morainville are visiting with their sister, Mrs. W. D. O'Leary.

Mr. and Mrs. James Rankin spent Civic Holiday in St. Clair.

Quite a large number of people from out of town attended the races yesterday, while still more have flocked to the track to-day to witness the speed of the many horses.

Word was received this morning of the death of Mrs. John Kimba, of Dover Township. Deceased had been ill but a short time and seemed to be recovering. The family had left her for a few minutes while they ate supper, but upon returning to her found she had died in the meantime. She was a comparatively healthy woman, about forty-seven years of age. She leaves a husband and six children, one of them an infant about two days old, to mourn her loss. Interment will take place in the Wallaceburg cemetery on Thursday, July 12.

NOW IS THE TIME!

THE CANADIAN FEATHER & N MATTRESS CO.

Is located on King St. West, next door to Geo. Stacey's Meat Market, and are prepared to Clean Feathers and Mattresses

HIGH GRADE FEATHER RENOVATING A SPECIALTY.

ALL WORK GUARANTEED

We Buy New and Old Geese and Duck Feathers.

J. J. CLAYTON, Manager

WHY NOT

P

Make enquiries of us regarding that pretty dining room fixture you saw in Detroit. It's surprising how cheaply you can get them. Just look up at our office on Fifth Street.

BARFOOT & BRADDON, ELECTRICAL CONTRACTORS

Western Ontario Agents for Geo. H. Barnes Chandler Co., Detroit, Mich.

Minard's Liniment cures Dandruff

INSURANCE COMMISSION

The Waterloo Mutual Is Against Custom of Rebating.

IT HAS ORIGINAL IDEAS

Waterloo, July 13.—The Insurance Commission was held yesterday morning by the presence of two women policyholders of the Mutual Life Co. They sat out the longest session held yet, and appeared anxious to see the affairs of their company laid bare.

Robert Melvin, president and only survivor of the first board of directors of the Mutual Life Co., was called. The salary list was the first point taken up. Witness commenced on \$3,500 per year, but was now getting \$5,500. In 1905, \$13,400 was paid to the president, vice-president and directors. T. E. Bowman, the first president, held office until 1897, when witness was elected. Hon. Justice Britton as a director gets \$1,000 per annum in fees and expenses. Melvin said that the policyholders attended the annual meeting, but he wished a great many more would attend. The meeting was well advertised.

Mutual Loans. Speaking of loans Mr. Melvin, as president of the Quebec and Ontario Loan, put through a deal whereby the Mutual borrowed \$90,000 to purchase bonds of the Berlin and Hespeler and Galt Railway. The Mutual paid 1 per cent. for three months. In December, 1905, the Mutual Life had anticipated revenue to a considerable extent by making loans and taking investments. The Mutual had bought some Richmond debentures, which was the occasion of an overdraft, but to avoid having the overdraft appear in the annual statement the Mutuals Bank came to the rescue. The bank held the debentures for a few days at the end of the year, and resold them to the Mutual. The whole board were wise to the proceeding.

Manager Geo. Wegenast was called. He began in 1890 as junior and rose to manager in 1898 at \$3,000 a year. He succeeded Mr. Hendrie who was given a retiring allowance under the guise of salary as consulting secretary.

In 1891 a Belleville policyholder elected Agent Burrows a director, but as he could not hold both positions he resigned in favor of the agency. An Ottawa barrister also got proxies together and elected himself to the board for a year only. To-day the officers of the company hold a large number of proxies. In March, 1906, 4,400 proxies were held by the company. There were 25,515 policyholders and the last annual meeting \$458 votes were cast, or about 32.7 per cent. Thirty-five policyholders were present, of whom 27 were agents. The total vote cast was practical proxies held by the company. In fact, witness admitted that the Mutual had nearly all the proxies and practically controlled the affairs of the company.

Western Mortgagees. The executive committee dealt with all investments. Mortgage loans in the west were the chief investments which were put through by the agents, an inspector and a solicitor. Loans were also made in Western Ontario, but at no time have directors received commissions for putting through deals. The average rate of interest was 6.14 per cent., and fully half of the company's investments were in the west.

To Mr. Langmuir Mr. Wegenast said that the company had no trouble in placing their money out at interest, but that he was in favor of broadening the scope of investments in such a way that Canadian companies should be able to invest in foreign bonds, but stocks should be eliminated entirely.

Melvin Contradicted. Mr. Melvin jumped up and said that he was not in favor of letting a cent of the Canadian policyholders' money go out of Canada. Canadian money should be kept in Canada.

The Mutual Life had premium income amounting to \$1,542,969.56 last year.

The investments of the Mutual were gone into in detail by the Dominion counsel. The witness explained how certain western loans had been secured, told of the purchase of thirty different blocks of real estate in the City of Toronto, Toronto Street Railway bonds and Springbank Navigation bonds. Money was not lost on any of these investments, although the Toronto property did not realize a great deal.

Graveyard Insurance. Mr. Tilley took up the profit and loss statement. This showed that actual death losses were \$20,000 more than the expected death losses for the year 1905, and Mr. Wegenast said that that included "graveyard insurance for \$10,000."

"What a graveyard insurance?" asked counsel.

Mr. Wegenast said that it was insuring a man at the point of death. This policy was put through by the medical examiner and the agent with the express purpose of deceiving the company.

Mr. Tilley discussed this question at length, and tried to make witness admit that insurance was procured in a careless way through brokerage firms.

The Mutual increased their business a half a million a year. Mr. Tilley thought it might be in the interests of the policyholders to let the business rest in these days of high expense, but witness said that competition was so keen a company could not afford to hold the job for a second. The expenses for first year's business last year amounted to \$178,082.

To Commissioner Kent, witness said that mortality of the Mutual Life was fairly uniform throughout the country.

Rebating. Mr. Wegenast said that he rebates were given for business obtained at head offices. "We don't recognize rebating at all," he said.

Mr. Tilley took two ordinary life policies for comparison. The premiums differed. Mr. Wegenast said that the company had not used their own rate in one case. They had lowered it to compete with a Toronto com-

HOLDS UP PROROGATION

Senator Landry Again in Role of Obstinate Objector

THE PENSION REPEAL

Ottawa, July 13.—Senator Landry is under the limelight. He was prominent years ago when as a Conservative he moved a vote of confidence in Sir John A. Macdonald's Government. The motion was so drawn that it had to be voted down. Very soon after Mr. Landry, M. P., became a Senator.

Last year he threatened to block prorogation by talking against time on the trading stamp bill. Yesterday he postponed prorogation for 24 hours, protesting against the repeal of the pension bill.

Prorogation Postponed. Wednesday night the bill came to the Senate. It was read a first time and yesterday morning it was pressed for a second reading by Hon. Mr. Scott. Hon. Mr. Scott said he had intended and thought he had last night moved that the bill respecting the pensions of Privy Counsellors should be read the second time yesterday. He moved the suspension of the rule requiring notice in order that the bill might be read the second time.

Senator Landry objected to the suspension of the rule. He said that the Speaker said he could not put the motion as unanimous. Consent was required to suspend a rule.

In spite of persuasion by many Senators, Senator Landry persisted in his objection, and Senator Scott announced that prorogation was postponed.

Finally the bill was passed without division.

House of Commons Was Ready. With a very slim order and a still slimmer attendance of members, the House of Commons met yesterday morning.

Mr. Boyce (E. Algoma) called attention to the unsanitary and unsatisfactory condition of the prison at Copper Cliff. People desired an improvement in accommodation, and Mr. Boyce also asked for the dismissal of the postmaster, who, he stated, was connected with the famous "Minnie M." excursion, but had been retained in office.

Mr. Lemieux replied that his attention had not previously been called to the matter, and promised it attention as soon as the session closed.

Concurrence. The Senate amendments to the bill respecting Senators and members of the House of Commons were concurred in. The bill prohibits members and Senators from accepting fees for promoting bills before the House of Commons, or transacting business with the departments of the Government.

On motion of Sir Wilfrid Laurier, the resolution passed that the House of Commons should pass a bill to amend the law relating to the Imperial Parliament to pass an act providing penalties for inducing persons by false representations as to the condition of the labor market to emigrate to Canada, was called up and adopted.

Having exhausted the order paper so far as Government business was concerned, the House took a recess until 2.45 p. m.

Not a Quorum Present. The House reassembled about three o'clock with five or six members present. It is doubtful if twenty members could be mustered for prorogation.

The Lord's Day bill is ready for the royal assent.

These were the only two special bills that were passed.

New Non-Participating. Non-participating insurance was just started in 1898. Mr. Tilley thought it did no harm to let the Mutual's charter witness said that the solicitor had discussed the matter with the board and told them to go ahead, and explained what he understood by the terms "mutual principle" in section 3.

The Mutual Life kept their policies on the card system, but a separate account for defined dividends for each policy in the ledger.

Annual Method. Witness did not favor the annual distribution of dividends which did not work out satisfactory. Quinquennial periods were better as profit earning chances were greater.

Mr. Tilley wanted to know what "reduced" policies were.

"The principle," said Mr. Wegenast, "is to make a policyholder loan of 20 per cent. of ordinary premium, which is treated as a debt against the policy and subject to payment only from profits."

Policy loans are about our safest security, said the manager.

Mutual Has Original Ideas. "We have some original ideas," said Mr. Wegenast, and Mr. Tilley took up a policy loan agreement which he put in as an exhibit.

"Five per cent. gold bond is really a misnomer," asked Mr. Tilley, referring to a certain class of policy, but witness said he had never had a policyholder write to him complaining that the term was misleading.

The Mutual had issued endowment policies to missionaries in foreign countries at regular rates because being missionaries they take care of themselves and don't work very hard.

R. G. Geary took up certain complaints against the inner working of the company, and the commission adjourned to get the train for Toronto.

Women with weaknesses should never forget Dr. Shoop's Night Cure. This magic-like local treatment, is used at bedtime, all night while the system is at rest, it is constantly building up the weakened tissues, soothing the inflamed and sensitive surfaces and will surely clean up all catarrhal and local troubles.

Sold by C. H. Gunn & Co.

Many a silver wedding is really a silver-plated one.

Minard's Liniment Relieves New

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THE STAIN WIPED AWAY

After Twelve Years Captain Dreyfus is Restored to Army

COMPLETE VINDICATION

Paris, July 13.—The Supreme Court yesterday announced its decision, annulling the condemnation of Dreyfus without a retrial. The effect of the decision is a complete vindication of Dreyfus, entitling him to restoration to his rank in the army as though he had never been accused.

The decision of the court was read by the presiding judge, M. Ballot-Beaupre, president of the Court of Cassation. Among those present were Matthew Dreyfus brother of Alfred Dreyfus; Maitre Mornard, counsel for Capt. Dreyfus, and many others who have figured in the celebrated case. Capt. Dreyfus was not present.

An Impressive Scene. The scene as the decision was pronounced was impressive. The court, consisting of 49 judges, gowned in flowing red robes, solemnly mounted the bench. Deep silence prevailed as the presiding judge read the lengthy decision, minutely reviewing the series of sensational events of the last 12 years and completely discrediting Dreyfus of all wrong doing. Freeing him of the accusation of being the author of the famous incriminating documents, on which the entire charge was founded, and ordering the annulment of the judgment of the Rennes court-martial with the publication of the final announcement of his innocence in 50 newspapers, to be chosen by Capt. Dreyfus.

The reading of the decision lasted an hour and it was only at the close that the spectators realized the "sweeping nature of the vindication."

Matthew Dreyfus hastily despatched a messenger to bear the good news to Capt. Dreyfus and Mme. Dreyfus.

Outside the court the crowds received the decision without making any demonstration.

Back to the Army. The circumstances of Capt. Dreyfus' returning to the army have not yet been determined upon, but it is expected that he will take the grade of lieutenant-colonel of artillery, which he would have reached if his service had not been interrupted.

The Cabinet will hold a special session at the Elysee Palace to determine on the course to follow in view of the decision of the Supreme Court.

Silent, But Thankful. In the course of an interview yesterday after the announcement of the Supreme Court's decision in his favor, Dreyfus said:

"This has been a long and terrible ordeal. I began to feel it would never end. It is clear that the decision restores me to my old place in the army, but I am not aware of the intentions of the Government concerning my advancement in rank."

"I have nothing to say against my accusers. Being again an officer, I am obliged to obey the army regulations of silence, but I am inexpressibly thankful to all who have assisted in the maintenance of truth."

A Celebrated Case. Capt. Alfred Dreyfus of the artillery, member of a wealthy Hebrew family of Alsace, where he was born in 1859, was on Oct. 14, 1894, arrested on the charge of communicating French military secrets to a foreign power. Two months later he was tried by court-martial and found guilty, and Jan. 5 he was publicly degraded and deported to Devil's Island, near Cayenne, French Guiana, there apparently to spend the remainder of his life. His friends and relatives of Dreyfus, notably his wife, always believed in his innocence, and devoted all their energies to the work of proving that he had been unjustly condemned.

In June, 1899, a fresh court-martial of Dreyfus was ordered and the prisoner was brought back from Devil's Island to be retried.

The second court-martial of Dreyfus opened at Rennes, France, Aug. 7, 1899. It resulted in his again being convicted, and he was sentenced to ten years' imprisonment in a fortress. Later he obtained a full pardon from President Loubet and was set free. The friends of the unfortunate captain, however, were not contented. They obtained fresh evidence in his behalf and finally got the case before the Supreme Court.

Struck by Engine. Nanapanee, July 13.—Dora Morden, 14-year-old daughter of E. Morden, section foreman of the B. Q. R., while attempting to cross the G. T. R. track yesterday forenoon, was struck by a light train and killed. She was riding a bicycle and had awaited for a ballast train to pass and did not notice a light engine coming on the opposite track.

Cornwall Man Killed. Cornwall, July 13.—James McDowell, son of John McDowell, East Cornwall, was instantly killed Wednesday at Santa Clara, N. Y., where he had been working. As the train he was about to board it, but missed his hold and fell under the wheels. The remains were brought to Cornwall.

Died at 104. Brockville, July 13.—Robert Lipsett born in Ireland in 1802, died here yesterday after a short illness. He came to Brockville from Montreal about 1840, and some time later established in business here as a retail merchant, and was continuously engaged as such until a few years ago. He leaves no relatives, his wife having predeceased him.

Resignation Accepted. Toronto, July 13.—At a meeting yesterday of the university board of governors, the resignation of President James Loudon of the university was reluctantly accepted. President Loudon has been president of the university since 1892, succeeding Sir Daniel Wilson. He was born in Toronto in 1841.

WE SAY IT

Before you buy, we say it after you buy, we do it all the time—give you either your money's worth or your money back. If we did not make the clothes we sell and know exactly what is in them we might not be so anxious to shout so strongly on this point. But we know our clothes are good clothes, and we know our values are good values, so what have we to fear.

We are giving some Special Snaps in Suits these days.

THORNTON & DOUGLAS,

...LIMITED...

HARDING HALL COLLEGE

RESIDENCE AND COLLEGE FOR YOUNG LADIES AND GENERAL CONSERVATORY OF MUSIC AND EXPRESSION

BOARD OF MUSICAL DIRECTORS

ROSELE POOCHE, W. A. HUTHINGS, E. W. GORTHE QUANTE, THOMAS MARTIN, CHAS. E. WHEELER, J. FARNELL MORRIS.

ADVANTAGES

- 1—The Strongest Musical Directorate in Canada
- 2—The Highest Standard in Canada
- 3—One of the Most Scholarly Faculties in Canada
- 4—The Most Logical Courses in Music (A. C. C. M. and F. C. C. M. diplomas)
- 5—The Kutz System for Children, the most scientific method for beginners
- 6—Twenty free Scholarships worth from \$50 to \$50 each
- 7—Full course in Elocution for A. C. C. M. diploma
- 8—Full Literary courses for M. L. A. diploma
- 9—Full Physical course; Free Work, Calisthenics, Fencing
- 10—All the Recitals, Lectures, Rehearsals, etc., through the association of the College and Conservatory

STUDENTS MAY REGISTER AT ANY TIME SEND FOR ILLUSTRATED CALENDAR

J. J. BAKER, M. A., PRES. PHONE 1717 R. P. BAKER, SEC-TREAS.

and CENTRAL CONSERVATORY

AUNT MARY'S HOME-MADE BREAD

Aunt Mary's excellent Bread is the best that can be made. There is no better formula known to the baking trade.

Aunt Mary's bread is in demand. She makes more every day. Give me Aunt Mary's Home-Made Bread is getting so much trade.

The best material we can buy is used in Aunt Mary's Home-Made. That is why Aunt Mary's bread is getting so much trade.

Don't be afraid to get a loaf of Aunt Mary's fine Home-Made. Every loaf that you do buy is a help to Aunt Mary's trade.

Jos. Waterhouse

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 when you want it.

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

WE HANDLE THE

National Portland Cement

THE CEMENT OF QUALITY ONE GRADE—THE HIGHEST.

Also Lime, Plaster, Sewer Pipe, Fire Brick, &c., at Lowest Possible Prices

J. & A. OLDERSHAW,

KING ST. WEST. TELEPHONE 85.

IF...

You are anticipating building a new house or remodeling your old one you will save money by consulting me before letting your contract.

Residence, VanAllen Ave. Box 542. J. W. BOWERS

Minard's Liniment