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LODGES

PARTHENON LODGE, No. 267, A. F. & A. M., G. R. C., first Wednesday, Masonic Temple, King St. J. SMITH, W. M.

J. W. FLEWELL, Sec'y.

WELLINGTON LODGE, No. 46, A. F. & A. M., G. R. C., meets on the first Monday of every month, in the Masonic Hall, Scane Block, King St., at 7:30 p.m. Visit

ing brethren heartily welcomed. ALEX. GREGORY, Sec'y.

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Family washings and gentlemen's work a specialty.

Laundry called for. First class work guaranteed. Returned in twenty-four hours.

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We do all kinds of Laundry and Family Washing. Prices reasonable, and work guaranteed.

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The Parisian Steam Laundry have installed a New Lace Curtain Machine costing them nearly \$2,000.

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Commencing June 2, steamers leave Toronto 3:30 p.m. daily, except Sunday, from July 1, daily for Rochester, 100 Islands, Rapids, Montreal and intermediate ports.

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Women in Our Hospitals

Appalling Increase in the Number of Operations Performed Each Year—How Women May Avoid them.



Going through the hospitals in our large cities one is surprised to find such a large proportion of the patients lying on those snow-white beds women and girls, either awaiting or recovering from serious operations.

Why should this be the case? Simply because they have neglected themselves. Female troubles are certainly on the increase among the women of this country. They creep upon them unawares, but every one of those patients in the hospital beds had plenty of warning in that bearing-down feeling, pain at left or right of the abdomen, nervous exhaustion, pain in the small of the back, dizziness, flatulency, displacements of the organs or irregularities. All of these symptoms are indications of an unhealthy condition of the female organs, and if not heeded the penalty has to be paid by a dangerous operation. When these symptoms manifest themselves, do not drag along until you are obliged to go to the hospital and submit to an operation—but remember that Lydia E. Pinkham's Vegetable Compound has saved thousands of women from surgical operations.

When women are troubled with irregular, suppressed or painful periods, weakness, displacement or ulceration of the organs, that bearing-down feeling, inflammation, backache, bloating (or flatulency), general debility, indigestion, and nervous prostration, or are beset with such symptoms as dizziness, lassitude, excitability, irritability, nervousness, sleeplessness, melancholy, "all-gone" and "want-to-be-left-alone" feelings, they should remember there is one tried and true remedy.

Mrs. Fred Seydel, 412 N. 54th Street, West Philadelphia, Pa., writes:

Lydia E. Pinkham's Vegetable Compound Succeeds Where Others Fail.

Mollere, Scott and Homer.

"As Mollere never had the heart to draw a jealous woman among all his pictures of men who knew, like himself, the torments of jealousy, so Scott never had the heart to draw a young and beautiful woman who is wicked," writes Andrew Lang. "This ancient familiar source of poignant interest he passes by, out of his great chivalry. There was nothing to prevent him from writing a romance on the passionate, wretched tale of the once beautiful Ulicia in 'Ivanhoe,' a fair traitress driven on the winds of revenge, treachery and paricide. Here was a theme for a 'realistic' novel of England after the conquest, but Scott sketches it lightly as a Thyeanean horror in the background. In his work such a piece of 'realism' stands alone, like the story of Phoenix in Homer's work (in the ninth book of the 'Iliad'). Both artists, Scott and Homer, had a sense of reverence for human things. They did not lack the imagination necessary for the portrayal of the evil and terrible, but they did not seek success in that popular region."

Ignorance may be bliss except where it is ignorance of the law.

It is the struggle to keep up appearances that keeps a great many people down.

Resolute to perform what you ought to perform without fail what you resolve.

When you retire you know your house will be comfortable during the rest hours if you have a "Sunshine" in your cellar.

Will burn all night without using much coal, and in the morning you need only pull up the damper chain to produce a quick, strong fire, and in a short time.

The "Sunshine" has labor and fuel saving features not found on any other furnace. You should examine them before buying.

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

H. MACAULAY, Sole Agent

SENATOR COX, WITNESS

Insurance Commission Hears Canada Life President.

Preliminary Queries Draw Forth a History of the Institution, and Mr. Cox Volunteered the Information to Save Time That He Practically Controlled the Stock, Himself, Family and Institutions Holding 57 p. c.

Toronto, May 31.—The Royal Commission on Insurance yesterday afternoon had its witness Hon. G. A. Cox, president of the Canada Life Assurance Co. Senator Cox, was questioned quite closely as to his position in the Canada Life by Mr. Shepley. His connection comprised almost the entire history of the company. In 1862 Senator Cox became an agent of the Canada Life in Peterboro. Five years later he became district agent, and then general manager, and later, president. While an agent he received 10 per cent. commission on first year business, and 7 1/2 per cent. on renewals. In his choice of agents and the salary paid them he had a free hand, his decisions being ratified by the board of directors.

In 1887 the Eastern Ontario branch was moved from Peterboro to Toronto. At that time Senator Cox and his son, E. W. Cox (now general manager), were in charge of that branch, under the firm name of "George A. and E. W. Cox."

Commission Increases. From 1862 to '87 there had been gradual increases of commission. After the move to Toronto was made the commission on Ontario came in, and the office staff numbered ten or twelve.

In the arrangement made at the time the company furnished the office at Toronto and paid the clerical staff. A commission of 35 per cent. on first year business, and 7 1/2 per cent. on renewals was allowed, out of which the Cox firm had to pay the commission of the field staff. On renewals paid in Toronto no commission was to be paid for four years. This was because the retiring agent, Mr. Henderson, had been given an allowance, and the company took this method of recouping itself. At the expiry of the four years a commission of 21-2 per cent. were allowed on renewals. In 1892 first year commission was raised to 4 per cent., and in 1896 50 per cent. graded down.

The Capital Stock. The capital stock of the Canada Life was next. In 1847 there was a deed of settlement, and 1849 the act of incorporation. The authorized capital was \$1,000,000 in shares of \$100 each. In 1848 \$2,000 was paid up, and in 1849 another \$2,000 was paid up, and a bonus of \$1,000 was declared, which went to the capital. Similarly, in 1850, 55 bonuses ranging from \$2,000 to \$3,350 were applied to the same purpose. In 1856, \$24,787.50 was paid up.

Senator Cox said he thought that the company should have pursued the policy he did and continued paying up the capital. It gave the company a better financial position, and inspired the necessary public confidence. Mutualization at this point would have been fatal to the company.

In 1858 shareholders commenced to pay on their stock. In 1855 \$125,000 had been paid in, of which \$61,426.59 was realized on profits.

Call Up Unpaid Capital. A resolution was passed in 1900 calling up the unpaid capital of \$875,000. Two calls were made, 7 1/2 per cent. 1 per cent. to extend over two years.

The witness said that this was done as the company needed money, as it was branching out and extending its business in Great Britain and the United States. Then again the directors thought it would strengthen the position of the company to get rid of the liability on capital stock. Further, under the new law at that time regarding reserves, if it did not do so it would have had to fall back on it and be always on the verge of bankruptcy.

Policyholders' Share. In 1900 the Canada Life business was put on a three per cent. reserve basis. The calling up of the stock did not lessen the proportion of profits paid to policyholders. Policyholders get 90 per cent. of the profits and shareholders 10 per cent. and the added capital does not matter.

From 1891 to 1899 the company paid 20 per cent. dividends yearly on its paid-up capital. Since the calling up of the capital in 1900 a yearly dividend of 3 per cent. has been paid.

Senator Cox stated that the shareholders had been unanimous in selling up capital. No shareholder had been squeezed out. The witness's own holdings were not affected.

Senator Cox then told of his individual holding of stock in the Canada Life.

Controls the Stock. Mr. Shepley wanted to know who the directors were in a certain year.

"Now I think I can save your time and mine and that of the court," said Senator Cox. "You want to know whether I have a controlling interest. I may as well tell you that myself, my family and institutions of which I am president, own 57 per cent. of the stock."

Sensor Cox told that he was interested in the Canada Loan & Savings Bank of Commerce, Toronto Savings & Loan. He went on the board of the Bank of Commerce in 1886 and four years later became president. He held 642 shares of Canada Life stock, his son 80 and his wife 90.

"When did you first have aspirations to be on the board of the Canada Life?" asked Mr. Shepley.

I had aspirations to be president of the company when I became a local agent in 1862, announced the Senator, amid general laughter.

His Own Directorship. Senator Cox then explained the circumstances under which he became a director. There was some difficulty about getting quarters in the new Canada Life Building for the Central Loan Co. and two directors had betrayed hostility to the Senator's plans. He commenced to buy up stock.

In 1891 a resolution was presented by John Stewart protesting against the purchasing of the controlling interest in the stock by outside parties, and adding that employees getting so much stock as to become a menace should

be discharged. This referred to Mr. Cox. President Ramsay had had to interview the Senator on the matter and reported to the board. The result was the appointment to the board in 1892.

"I think if you had been in my place in the face of such a resolution you would have tried to get control, too," said Senator Cox. "It was my life work. I spent 45 years of my life for my first consideration."

Sensor Cox had written to the company after the interview with Mr. Ramsay, and offered to place his stock with trustees. Witness had offered to accept the suggestion that he become a member of the board, but specified that he would not be in favor of any legislation directed against himself and his friends.

Company Laws Not Observed. Do you know that some companies have laws preventing any shareholder from acquiring a controlling interest?" "Yes, some companies have, I can name one, the Confederation Life and North American Life, too. And it's well known that they are each controlled by one man."

On March 31, 1892 Senator Cox transferred to the three trustees four hundred of his shares, to be held by them as long as he was on the board.

As regards the control of the company Senator Cox said he had never actively interfered in the policy. There had never been a division on the board.

"Any president and general manager so long as he retains the confidence of the public, has control of the company he represents," he added.

Mr. Shepley elicited the fact from Senator Cox that his stock was released in 1896, and the witness did not resign.

Through With Confederation. With Col. Macdonald still in the box explaining certain cases of bad faith on the part of the Confederation Life Mr. Shepley brought the examination of that company to a sharp close yesterday morning.

T. F. Hellmuth examined the witness at length on actuarial results in loading and the expense of getting new business.

Commissioner Kent asked Col. Macdonald before he left the box if there was room for other insurance companies, and was answered that there was already too many companies in Canada for the good of business.

CONTAINS NO ANIMAL OIL OR FAT NOR ANY MINERAL

IS PURELY VEGETABLE

Zam-Buk

CURES ECZEMA

He doubted Zam-Buk's power but is now convinced.

Mr. Geo. Rhinehart, of 210 Wilton Avenue, Toronto, says:—
"Last winter I had a big sore appear on the back of my right hand. I thought it would go away, but instead of doing so, it got worse. A patch of about four inches square became inflamed, then the skin broke and the sore mattered and discharged freely. Not only was it very unsightly, but it was very painful, too. In spite of my care it got worse, and to my great alarm a second inflamed patch appeared on my left hand. This was followed by an outbreak on my arm, and on the calf of my leg. The pain from these patches was terrible. At times, when they got thoroughly warm they itched until I could hardly bear. I used ointments and salves of all kinds, but got no benefit. One day I read a report in the newspapers of how a case of eczema of long standing had been cured by Z-m-Buk. I had tried so many things in vain that I doubted whether Zam-Buk could cure me. My wife advised me to try it and I did so. The first few applications gave me relief from the terrible itching, and also soothed the pain. I cleansed the wounds thoroughly once daily, and applied Zam-Buk as directed. Within a few days there was a marked improvement, and gradually the wounds began to close. The discharging ceased, and the skin began to grow again. Within a short time of commencing with the Zam-Buk treatment all the four wounds were not only closed up, but all the patches were covered with new, healthy skin. I consider Zam-Buk a wonderful balm, and shall always recommend it to my friends. If it can cure such serious skin diseases as mine was, it must be a very speedy cure for severe cuts and slight injuries sustained in one's every day work. I shall always keep a box handy."

WHAT ZAM-BUK CURES
Zam-Buk is a pure, refined balm of extraordinary power. Unlike most embrocations and ointments hitherto obtainable, it is purely herbal in nature, and contains no animal fat or mineral coloring matter. It expels disease from the system and virtually creates new, healthy skin. It is especially valuable for cuts, bruises, burns, running sores, ringworm, scalp irritation, eczema, psoriasis, sore throats, abscesses, boils, pimples, cracks, chafing, insect stings, festering sores, poisoned wounds, scalds, piles, stiffness, swollen joints, sore throat, aching feet, sprains, rheumatism, and all nerve pains. Obtainable from all druggists at 50 cents a box, or post free from the Zam-Buk Co., Colborne St., Toronto, upon receipt of price. 6 boxes for \$2.50.

A Free Trial Box.
A dainty free sample box of Zam-Buk will be sent to all applicants for same who cut out this coupon and forward it, with a one-cent stamp (to pay return postage) and full name and address to the Zam-Buk Co., Colborne St., Toronto. The Free Trial Box June 1, '06.

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Whole Wheat for "the old birds"

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All kinds of Mill Feeds,

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THE ENGLISH DERBY

O. J. C. SPRING RACES.

Toronto, May 31.—Yesterday at the Woodbine track the weather was threatening and the track fast. The record:

First race—4-2 furlongs, 2-year-olds colts foaled in Canada—1 Glimmer, 2 Half Caste, 3 Kelvin, Time, 56.

Second race—5-1-2 furlongs, 4-year-olds and up—1 Bert Ostr, 2 Columbia Girl, 3 Monte Carlo, Time, 1:07.

Third race—1-16 miles, 3-year-olds and up—1 Dishable, 2 New Mown Hay, 3 The Don, Time, 1:46 3-5.

Fourth race—1-4 miles, 3-year-olds and up—1 Inferno, 2 Little Scout, 3 Fort Hunter, Time, 2:05.

Fifth race—2-1-2 miles, Hunters' steeplechase, handicap—1 Dunsverrick, 2 Enghurst, 3 Hero, Time, 5:34.

Sixth race—1 mile, 3-year-olds and up—1 Miss Hawley, 2 King's Guinea, 3 Frank Somers, Time, 1:42 1-5.

Sir Tatton Sykes' Spearmin Wins—The King Present.

Epsom, Eng., May 31.—Thence for the Derby Stakes, 4,500 sovereigns, for entire colts and fillies foaled in 1903 (1 mile, 4 furlongs and 29 yards), was won yesterday by Sir Tatton Sykes' Spearmin, 6 to 1. Mr. Dugdale's Plecton, 100 to 6, was second, and to Duke of Westminster's Troubadour, 8 to 1, was third. Twenty-two horses started.

King Edward's entry, Null Scundus, made a poor showing.

King Edward and a party of friends came down by special train in time for the first race.

Man wants but little her below, but wants that little good.

It is disgraceful to stumble three at the same stone.

STILL IN THE LEAD!

OUR SHOWING FOR 1907 SURPASSES ALL PREVIOUS EFFORTS

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All our Borders—so popular for their exquisite blends and shadings—will be sold at same price as hangings—Wait for our Travelers.

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