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JUDGE A

naturally judge a piano by its tone—and that's why "Nordheimer" Pianos are found in the homes of so many musicians of note.

quality the remarkable beauty, sweetness, purity and volume of the "Nordheimer" will appeal to you.

We could explain at length the various mechanical contrivances which are incorporated in the "Nordheimer" piano to produce its unrivaled tone, but they would be understood by a mechanic only.

We much prefer you to judge this piano from what your own ear tells you about its tone—then you are sure to be satisfied.

Pleased to have you call at your earliest convenience and examine the "Nordheimer." The One Price System assures you a fair and square deal.

Our Mr. R. V. Carter will visit Chatham frequently in our interest and will be pleased to furuish you with any information you may desire, Correspondence addressed to him in care of the Garner House will receive careful at-

Limited.

LONDON ********

FRATERNAL **INSURANCE**

George P. Graham Moves For A Minimum Rate

MIGHT INCREASE RATES

Toronto, Feb. 15.-In the Legislature yesterday, Mr. Graham moved: That in the opinion of this House, owing to the vast interests involved, the time has arrived when the Government should make a thorough enquiry into the question of life insurance by fraternal societies, with a view to establishing a safe and equitable table of rates, which table of rates shall be the minimum to be charged by all fraternal societies operating under provincial license or charter."

Mr. Graham said the matter was

Mr. Graham said the matter was one of such importance it was time that general public attention should be drawn to it. The societies provided cheap insurance, but it should not only be cheap but substantial.

There were 364,210 members of fraternal societies in Ontario and 78,975 were members of sick benefit funds. In 1906 \$2,268,140 had been paid for insurance in these societies, one-third the amount of the provincial revenue. There had also been paid for funeral benefits \$48,984 and for sick benefits \$469,225. Such sums as these made it clear that the societies should be kept on a strong foundation. Some of the societies might object to any interference with their ject to any interference with their management, but the existence of a standard Government rate, even in the case of societies that so objected, would tend to influence the adoption

would tend to influence the adoption of sound rates.

There were \$300,000,000 of fraternal insurance in Ontario, all confined to men on salaries, or at day labor. It these organizations were not on a sound basis at present something should be done to lead the way to one. They had all started with a level assessment, and this had been modified as the death rate increased. Now that the old death rate, if he might call it so, had supervened, an equable scale should be devised.

Might Increase Rates.

W. H. Hoyle objected that the vast interests involved would operate, in the event of an attempt to impose Government rates, to defeat the proposed object. There were societies and societies, some of them in a sound sondition acturially and others perhaps in a different condition. The application of the resolution to these would possibly result in the increase of rates to old members, so as practically to exclude them. He concluded with a warning that any attempt to compel the adoption of Government rates would end in disaster.

Allan Studholme thought that Mr. Hoyle's contention that old members might be squeezed was one of the best reasons for requiring Government interference. It should be in the power of the Legislature to stop mismanagement. They might call such interference paternalism or socialism, but the name did not frighten him a bit.

The debate was continued by D. Jr. Might Increase Rates

The debate was continued by D. J. McDougall, who disagreed with Mr.

McDougall, who disagreed with Mr. Hoyle.

J. J. Craig thought the Government. should either supervise the rates or should not seem to do so. The old men in the societies had been getting insurance for years below cost, and now when fair rates were proposed they should be satisfied.

J. A. Auld supported the motion, and joined in the opposition to Mr. Hoyle's views.

Hoyle's views.

Important, Says Mr. Fey.

Hon. J. J. Foy said the Government did not regret that the motion had come up, since it dealt with an important question. With over \$300,000,000 at stake and in view of other statements made, important interests were shown to be involved and the were shown to be involved, and the

material advantage of many depended upon it.

There were two points in the mo-There were two points in the mo-tion. One referred to the vast inter-ests requiring a Government enquiry. The time for that was not now, but

The time for that was not now, but many years ago. When the friends of the mover of the resolution were in power they did nothing to correct the rates. If anything could be done now the Government would only be too glad to take it into consideration and remedy the wrong. But they would have to be careful.

In trying to devise a remedy they might do greater harm than if no steps were taken. If a fixed minimum rate were insisted upon for adoption it might render some companies insolvent by putting people in the position of being unable to keep up with their, payments. These things would be guarded against in what might be done.

Minimum figures had been set

be guarded against in what might be done.

Minimum figures had been set forth in schedule A of the Insurance Act, in what is known as the Hunter rate. The annual insurance reports and comments thereon were having some effect in making the companies adopt better rates.

He assured the House the whole question would be looked into by the dovernment and meanwhile would ask the honorable member not to press his motion at the present time.

For Educational Purposes.

For Educational Purposes.

For Educational Purposes.

Hon. Mr. Graham said his object was not to press the motion on the Government unduly, but rather to educate the societies, and possibly some members of the Government, on the magnitude of the question. He accepted the assurance of the Attorney-General and withdrew his motion. An interim vote of \$124,000 was asked for certain special purposes.

Col. Matheson stated that the former vote had not been exhausted, but the sums required were \$30,000 for the revised statutes, \$4,000 for bounty on wolves, \$7,000 hydro-electric power commission, \$8,000 fish and game, \$3,000 insurance, and \$63,000 surper-

annuated teachers; \$10,000 commuta-tion of veterans' land grants. The vote was passed. Read a First Time.

The following bills were read a first

time:
An act respecting the provisional
County of Haliburton—Mr. Carnegie.
An act to amend the Assessment
Act—Mr. Clark.

Act—Mr. Clark.
An act to amend the Municipal Drainage Act.—Mr. Ferguson.
An act respecting mortgage of real estate—Mr. Eliber.
An act to amend the Municipal Act.
—Mr. Clark.

An act to amend the Ditches and Watercourses Act.—Mr. Ferguson.

Watercourses Act.—Mr. Ferguson.

Second Readings.

Hon. Mr. Cochrane's bills to amend the Free Grants and Homesteads Act, and respecting the land grant to the G. T. P. Railway were given second readings.

Second readings were given J. P. Downey's bill to amend the Municipal Light and Heat Act, and R. E. Clapp's bill to amend the Municipal Act.

"Do you see that man there?" remarked a barber to a customer in his chair. "Well, he has had one and the same job for the past forty-seven years and has been married all that time, and his wife has never at any time during that period known what salary her husband was getting. The wife gets so much a week and no more and has never been able to learn what amount of money her husband has been receiving in exchange for his la-bor. Now, what bothers me is which should have the diamond medal—I say diamond, as in this case the finest would seem to be needed-the man for being able to so long baffle a woman's curiosity or the woman for surviving so long an unsatisfied curiosity."

A Fearful Duel.

The most terrible duel fought at any time in Paris was the one between and M. de G. of the Gardes du Corps, a mere youth, but of herculean strength. The two men, lashed together so as to leave their right, arms free, were armed with short knives, placed in a hackney coach and driven at a tearing gallop around the Place de la Concorde. They were taken out of the coach dead. The colonel had eighteen stabs, the youth only four, but one of these had pierced his heart.

Mastered the Q.

Hundreds of people have cured them-selves of impediments in speech. One of last year's mayors as a young man used to find it almost impossible to pro nounce words beginning with a "q." Every day for months he used to walk across St. James' park practicing this sentence aloud, "A quantity of quick-silver quietly quartered in a quag-mire," until he conquered the impediment. Today he is one of the most fluent speakers in England.—London

CATTLE MARKETS.

Firmer-Cattle Up Another 10e at Chicago.

Liverpool, Feb. 14.—Liverpool and Lendon cables are steady at 11c to 12c per lb., dressed weight; refrigerator beef is quoted at 9½c to 9½c per lb. TORONTO LIVE STOCK.

TORONTO LIVE STOCK.

Toronto, Feb. 14.—Receipts of live stock at the city market, as reported by the railways, were: 92 car loads, composed of 1174 cattle, 2328 hogs, 756 sheep and 86 calves. Trade was brisk, all offerings being sold early in the day at an advance of 10c to 20c per cwt. In some instances over sday's quotations.

Tuesday's quotations.

Exporters.

Only a limited number of shipping cattle were offered, the bulk of which were bought for buckhers' purposes. George Rowntree, who buys for the Harris Abattlefor Company, reported the highest prices, having bought some prime lots at \$6.30 to \$5.70. But it is fair to state that the latter price was for two prime steers, enly, weighing 1310 bs, each, the equal of which would be hard to find, consequently this price would be no criterion to go by at the present time. The balance of export cattle sold from \$5 to \$5.25. Export bulls \$3.00 to \$4.25.

Butchers.

Prices for the best fote and loads ranged from \$4.50 to \$5; other grades sold from \$5.76 to \$4.25; cows sold from \$8.76 to \$4.25; cows sold from \$8.76 to \$3.76; canners, \$1.50 to \$2.40.

Freeders and Stockers.

There was little or nothing doing in these classes, as any steers with fless on their were taken for the butcher trade, many of them going to Montreal.

Milch Cows.

There has been a heavy trade in milkers and springers, the bulk of orfeelings, which were larges, being of mediam quality. The bulk of sales were from \$60 to \$60 each, with a few at \$56 and \$60 each.

Veal Calves.

The best calves sold readily, but the inferior and common were alow sale. Prices ranged from \$3.50 to \$7 per ewt.

Sheep and Lambs.

Export ewes sold at \$4.75 to \$5.25 per ewt., rams at \$3.50 to \$4.25 per ewt, lambs at \$5 to \$7.25 for best, and \$5 to \$6 per ewt, for common to good.

Mr. Harris reports the market assy at

Mr. Harris reports the market easy at \$6.60 for selects, and \$6.65 for lights and fats.

EAST BUFFALO CATTLE MARKET. EAST BUFFALO CATTLE MARKET.
Bast Buffalo, Peb 14.—Cattle, slow and
unchanged. Venis, receipts, 175 head; setive and 25c higher; \$4,50 to \$10.50.
Hegs, receipts, 2800 head; slow and 8
to 10c lower; heavy and mixed, \$7.40 to
\$7.45. a few \$7.50; yorkers, \$7.85 to \$7.40;
pigs, \$7.10 to \$7.20; roughs, \$6.50 to \$8,60.
Sheep and lambs, receipts, 7,000 head;
active; sheep steady; lambs strong; lambs,
\$5 to \$7.75, a few \$7.80.

NEW YORK LIVE STOCK. NEW YORK LIVE STOCK.

New York Feb. 14.—Beeves, receipts
67. Two cars of buils and cows changed
hands at steady prices.
Calves, seceipts, 639; venis, steady; barnyard and western calves nominal; veals,
\$5.50 to \$10; culls, \$4 to \$5.
Sheep and lambs, receipts 4819; sheep,
steady; lambs, \$7.50 to \$7.65; no choice
stock here; culls, \$5.
Hogs, receipts, 580g market about
steady; state hogs, \$7.00 to \$7.75.

CHICAGO I IVE STOCK.

CHICAGO LIVE STOCK. CHICAGO LIVE STOCK.
Chicago, Peb, 14.—Cattle, receipts, 6500;
market steady to strong; common to prime
steers, 84 to 87; cows, 82.76 to 84.75;
haffers, 82.36 to 85.10; bulls, 82.16 to \$4.50;
stockers and feeders, 83 to 84.86;
Hogs, receipts, 25,000; 10c lower; prime
shipping hogs, 97.124; to 87.16; packing,
87.05 to 97.074; assorted high, 87.034, to
87.06 to 97.074; assorted high, 87.034, to
87.06 to 91.074; assorted high, 87.034, to
87.074; assorted high, 87.034, to
87.06 to 91.074; assorted high, 87.034, to
87.074; assorted high, 87.034, to
87.06 to 91.074; assorted high, 87. =BUY=

SILVER BIRD

AT 15 CENTS PER SHARE

DON'T YOU REMEMBER

That within the past year you could have purchased Silver Queen at 80 cents, and that if you had done so you could now sell it at \$3.10?

Don't you remember that you could have bought Buffalo within the past year at \$1.00, and if you had a few shares of it to-day you could sell it at \$8.50 per share without any trouble?

And now, again, don't you remember the Temiskaming and Hudson Bay Company offering their shares at 40 cents and begging the dear public to take it? Perhaps you didn't buy any of it, but if you did you could get \$200.00 to day for every 40 cents that you put into it.

Now, again, it has only been some two or three months since you could have bought Nancy Helen at \$1.00. Perhaps you have some of it.

It you have you can get \$2.50 per share for it to-day.

have you can get \$2.50 per share for it to-day.

Less than one year ago you could have got Nipissing at \$4 per share, and if you had it to-day you could sell it at \$12 per share.

The same can be said of the Colonial, the Right of Way and other shares. If you had bought them at their first issue price you could

The same can be said of the Colonial, the Right of Way and other shares. If you had bought them at their first issue price you could sell them to-day at from 300 to 700 per cent. advance.

If you have not got any of these stocks referred to above, perhaps it is because some wise friend or neighbor advised you not to buy. Perhaps you went to some good and wise friend and said, "What do you think about buying this stock or that stock?" Perhaps he said to you, "Well, I don't know about this Cobalt proposition; there may or may not be silver up there. If I were you I would not buy."

Now, are you going to go to your friend again and ask him whether you shall buy some of the first issue of Silver Bird at 15 cents per share, or are you going to back your own judgment? Here is the cheapest and best buy that was ever offered in the camp, and at the first issue price of 15 cents per share—inside property as much so as were any of these other companies of which we have written at the time they were placed upon the market.

Use your own judgment. Be your own money-maker. Don't discount your own business ability. Your own judgment will tell you that

they were placed upon the market.

Use your own judgment. Be your own money-maker. Don't discount your own business ability. Your own judgment will tell you that Silver Bird is a purchase. Look at the map and see where it is. Your own judgment will tell you it is bound to advance in price. Why hestitate longer? Why not get in on the ground floor and make some money? This first allotment of 200,000 shares is not going to last forever the way it is going. The best evidence as to whether Silver Bird is a bargain or not is the fact that we are receiving many reservations from Cobalt.

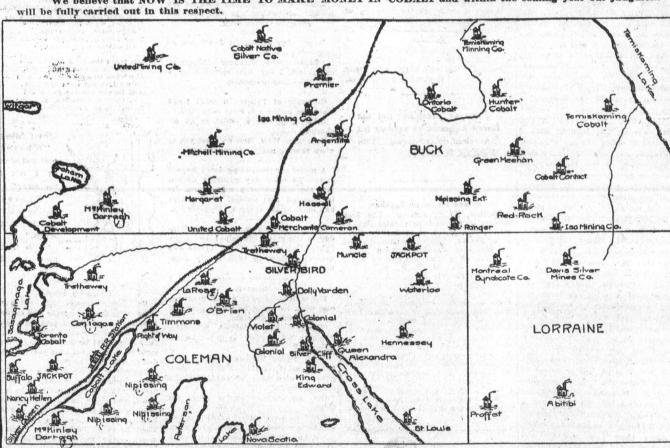
We want to call to your mind this fact:—If you had placed \$500 in Temiskaming and Hudson Bay at its first issue price of 40 cents per share you would now have the neat little fortune of \$500,000 at the present market value, and still if you had bought \$500 worth of this stock at 40 cents per share perhaps your legal adviser or your kind, wise neighbor or friend would have laughed at you at the time you purchased it and told you you had thrown your money away. Now, don't understand us as inferring that by putting \$500 into Silver Bird it will be worth \$250,000 within the next year. We don't mean to say that. Of course it is possible, but we don't claim it will positively do it. We are only drawing an example of how foolish it is for one man who thinks an investment is a gool one asking another man, who knows nothing at all about the investment whatever, whether he thinks it would be well for him to make the investment. We know from personal knowledge that many investors have been kept from investing in the first issues of Cobalt stocks and who would have made thousands of dollars simply because some one else advised them to keep out of it. We claim that the greatest profits are made by investing when the first issues are first placed upon the market. Now is the accepted time and the golden opportunity in Silver Bird. We firmly believe that Silver Bird dill never sell at a penny less than it is offered to-day.

We have mentioned the gre

There is no question about it! This is one of the greatest opportunities, taking everything into consideration, that has everything into consideration in the consideration i

Don't get the foolish idea that there is going to be any permanent depreciation in Cobalt mining shares or properties. Cobalt is only in its infancy Within the present year Cobalt is going to see the greatest boom it ever had—for that matter the greatest boom that has ever occurred in mining shares on the American continent. Every indication points to this; besides, the development and production justify this assertion. The deeper the shafts are sunk the richer the ore becomes. The older the camp the further the developments are spread out from the original discovery.

We believe that NOW IS THE TIME TO MAKE MONEY IN COBALT and within the coming year our judgment



SILVER BIRD is surrounded by the greatest producing mines in the Cobalt District.
SILVER BIRD is absolutely inside property, consisting of twenty acres (patented), being the west half of the northeast quarter of

SILVER BIRD is absolutely inside property, consisting of twenty acres (patented), being the west half of the northeast quarter of the north half of Lot 3, concession 6, Coleman.

SILVER BIRD is a mine in full operation, with two 25 h.p. boilers, steam hoist, steam drills and all machinery and buildings necessary to complete an operating mine.

SILVER BIRD is working two shifts and is in full operation both day and night, sinking upon three veins and in the same formations identically as in the O'Brien, Timmins and Right of Way mines and lying immediately between these mines and the Green-Meehan, Red Rock, Coba't Contact and Nipissing Extension. The veins are broadening out and are increasing in values, with depth now 40 ft. in shaft.

SILVER BIRD has no indebtedness; there are no incumbrances against the property or slock of the company. The capitalization of The Silver Bird Cobalt Mines, Limited, is but \$1,500,000.000, par value of the shares \$1.00 each, fully paid and non-asses able, with 500,000 shares in the treasury. The first allotment of 200,000 shares are now offered to the public for subscription at 15 cents per share.

Considering the inside location of the property, development done, results obtained, low capitalization and the large amount of shares in the treasury, this is unquestionably-one of the best bargains (if not the greatest bargain) that has been offered in Cobalt mining shares.

We predict this first allotment will be largely over-subscribed and we urge that early application be made.

To guard against over-issue and to guarantee to investors the genuineness of the certificates when issued—also the prompt and safe delivery of same—arrangements have been made with The Trusts & Guarantee Company, Limited, 14 King street west, Toronto, to act as Trustees, Transfer Agents and Registrars.

Orders may be telephoned or telegraphed direct to Law & Co., Traders Bank Building, at the expense of Law & Co. Applications

Orders may be telephoned or telegraphed direct to Law & Co., Traders Bank Building, at the expense of Law & Co. Applications and remittances, however, should follow by mail direct to The Trusts & Guarantee Company, Limited, 14 King street west, Toronto.

Telephone Main 2708.

LAW & COMPANY, Fiscal Agents, 523, 524, 526 and 527 Traders Bank Building, Toronto, Canada.

THE SILVER BIRD COBALT MINES.

Authorized Capital, \$1,500,000.00.

Fully Paid and Non-Assessable.

President - J. F. LENNOX

Sec.-Treas., W. A. ABENDROTH

Solicitors - - LENNOX & LENNOX, Toronto and Cobalt. The Trusts and Guarantee Company, Limited, Toronto, Ont. Trustees, Transfer Agents and Registrars.

APPLICATION (Cut out and forward.) To The Trusts & Guarantee Company, Limited,

I herewith apply forshares of The Silver Bird Cobalt Mines, Limited. You will find herewith draft, cheque, Post Office or Express order for \$.....

...... , payable to The Silver Bird Cobalt Mines, Limited, in full payment therefor. - Issue and forward certificates to

Name City

14 King street west, Toronto, Ont.

Province or State.....