GOING EAST .No. 2-12.23 p. m 4-11.19 p. m ardson, Dist. Pass. Agent, Tot

J. A. Richardson, Dist. Pass, Agent, and St. Thomas.
J. C. Pritchard, Station Agent.
W. E. Rispin W. P. A. 115 King St., Chatha

GRAND TRUNK
WEST
† 8.30 a.m. for Windsor, Detroit and inte
estations, except Sunday.
12.52 p.m. for Windsor and Detroit.
4.18 p m. for Windsor and Detroit.
9.9 p.m for Detroit, Chicago and west.
International Limited, daily,
4 Mixed 2.30 p.m.

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p.m for London, Toronto, Montreal, and New York. for London, Hamilton, Toronto, Montreal and East.

† 9 p. m. for London and intermediate stations
† Daily except Sunday. * Daily.

CHATHEM, WALLACEBURG AND LAKE ERIE RAILWAY. ELECTRIC SERVICE

9th, 1906. CHATHAM		effect Wednesday, May WALLACEBURG	
LEAVE	ARRIVE	LEAVE	ARRIVE
* 6.00a.m 9.00 a.m 11.30 a.m 2.15 p.m 4.30 p.m *5.45 p.m *7.00 p.m	4.30 p.m 6.55 p.m *8.10 p.m *925 p.m	*7.1c a.m 10.15 a.m 12.30 p.m 3.20 p.m 5.45 p.m 7.00 p.m *8.15 pm 11.00 p.m	*7.00 a.m 10.10 a.m 12.30 p.m 3.15 p.m 5.40 p.m *6.55 p.m *8.10 p.m 11.00 p.m
9.50 p.m Extra a.m., 1.re	cars on Satur	Jaw leave Ch	atham 7.

and 2.15 p.m. *Except Sunday all other cars daily. PERE MARQUETTE

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EAU ARRIVING RONDRAU ARRIVAGO 1935 a.m. 9.35 a.m. 4.00 p.m. 10.30 a.m. 4.00 p.m. 10.30 p.m. 6.50 p.m. 10.30 p.m. All trains run by Bastern Standard time.

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to return until and on July 3.



Dominion Day, July 1st, 1906.

Will sell round trip tickets at lowest one way first class fare, botween all stations in Canada, also to Detroit, Buffalo, Suspension Bridge and Black Rock, N. Y. Tickets on sale June 29th, 30th, July 1st and 2nd, return limit July 3rd, 1906. See Wabash agents for rates and other particulars, or address J. A. Richardson, District Passenger Agent, Northeast District Passenger Agent, Northeast corner King and Yonge streets, To-ronto and St. Thomas, Ont.

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Good blood, good health; bad blood, bad health; there you have it. Why not help nature just a little and change the bad to the little and change the bad to the blood that sapplies to Ayer's Sarsaparilla, and how it applies to you! Could we have no secrets! We publish J.C. Ayer Co. anything be more fair?

A tale of a paralytic and a stroke of

lightning: For twenty-two years a wo-man had been paralyzed, unable to leave her room. One night when she

leave her room. One night when sale happened to be alone in the house a fierce storm broke. The peor woman was terrified by the thunder and the blinding glare of the lightning. With an effort of which no one had believed her canable she struggled from her bed

her capable she struggled from her bed and to the house of a neighbor. Barely

Power of locomotion had been restored

BABY COVERED

to the cripple just in time to save her

Would Scratch and Tear the Flesh

Unless Hands Were Tied-Wasted

to a Skeleton-Awful Suffering for

Over a Year-Grew Worse Under

BUT FOR CUTICURA

Master-What! Both want a holiday

don Answers.

norrow? I can't spare you both at

SAFE AND RELIABLE.

Doctors-Skin Now Clear.

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and to the house of a neighbor. Barel had she reached safety when the place had she reached safety when the place had she reached safety when the light

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The entire investment together with interest is withdrawable after three year.

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Jos. Waterhouse ++++++++++++++++++++++++

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BID NOT THINK IT WISE

Purchase of Sterling Bank Stock by Continental.

So Admitted G. A. Somers, Vice-President of the Insurance Company-Witness Explained the Purchase of the Atlas Debentures-In Answer to Witness Wood, Dominion Counsel Says the Position Assumed by Mr. Wood Was Wrong.

Toronto, June 26.—Charles Fuller, Toronto, June 26.—Charles Fuller, secretary and actuary of the Continental Life, was the first witness before the Royal Insurance Commission yesterday. Mr. Tilley immediately plunged into the Atlas Lean transaction by Wood and Somers. He produced the focuments regarding the original note, and the one releasing the company from liability and accepting the directors' personal guarantee and asked at had she reached safety when the place she had just left was struck by light-ning. The room in which she had lived so long was rent in two and every-thing in it was burned or smashed. tors' personal guarantee and asked at whose instance witness had drawn

whose instance witness had drawn documents.

Mr. Fuller said that he received his instructions from Measrs. Wood and Somers, but could not say who of the directors had demurred at agreeing to the proportion. Witness stated that he was going to faint, and Mr. Tilley called G. A. Somers, vice-president of the Continental.

A Wrong impression.

He was questioned by Mr. Tilley about the juggle of Atlas Loan debentures. He said that the impression that the examination had was erronsous. He wanted to make a statement, but counsel preferred to ask questions.

It was shown that the firm agreement was made on Aug. 12, 1903. Mr. Somers purchased the debentures that the Continental held, arranging the price by a loan from the Traders' Bank at 4 per cent. The stipulation was that the Continental Life was to keep \$30,000 on deposit in that branch tor which it would be allowed three per cent. As security thirteen of the Continental directors had given their personal note, and the interest was being paid out of commissions on premium "My little son, when about a year and a half old, began to have sores come out on his face. I had a physician treat him, but the sores grew worse. Then they began to come on his arms, then on other parts of his body, and then one came on his chest, worse than the others. Then I called another physician. Still he grew worse. At the end of about a year and a half of suffering he grew so bad I had to tie his hands in cloths at night to keep him from scratching the sores and tearing the flesh. "He got to be a mere skeleton, and was hardly able to walk. My Aunt advised me to try Cuticura Soap and Ointment. So great was her faith in them that she gave me a small piece of Soap to try and a little of the Ointment I took it home without any faith, but to please her I tried it, and it seemed to dry up the sores a little. "I sent to the drug store and got a cake of the Soap and a box of the Ointment and followed the directions, and at the end of about two months the sores were all well. He has never had any sores of any kind since. "He is now strong and healthy, and I can sincerely say that only for your most wonderful remedies my precious child would have died from those terrible sores. I used only one cake of Soap and about three boxes of Ointment. (signed) Mrs. Egbert Sheldon, R. F. D., No. 1, Wood-ville, Conn, April 22, 1905."

Complete External and Internal Treatment for every Humbridge of Cuticars Soap, Ointment, and of Oy, may close to form of the Colonter Cate of Internal read of On, may close to form of the Colonter Cate of Oy, may paid out of commissions on premium income and also cash received from the

Murch policy.

Mr. Somers went on to state that, Mr. Somers went on to state that, although the company knew that the loss amounted to some twenty thousand dollars, the matter was kept in the same way for fear the public would take a wrong impression, until last December, when it was decided that the directors would give the witness their signed note for the loss and on condition that he would release the company from any liability in connection with the defunct debentures.

the defunct debentures.

A Tardy Document. Mr. Tilley seemed very anxious to learn just why the document had not been fully completed until the Contin-ental Life had been called by the com-

Mr. Somers said that he had signed Mr. Somers said that he had signed the document first, and that he was not waiting for the other directors to sign their part of the agreement. Messrs. Wood and Jones' signatures had not been procured until last Thursday night.

Mr. Tilley said he would return to the subject later.

The purchase of certain western

the subject later.

The purchase of certain western bonds by G. B. Wood was gone into. It was divulged that Wood had gone on a western trip for the Continental, and when out there had bought Calgary debentures, which were aftergary debentures, which were after wards sold and the profits ascertained before any money was paid. These profits were turned over to the Ontario ville, CONN, ADPH ZZ, 1980.

Complete External and Internal Treatment for every Humour, from Implies to Scrothis, from Infancy to Age, consisting of chucus Sosp. Olintment, and Resolvent Constant of Chocolate Ousted Pills, in vial of 50, behalf of all druggists. A single set often Debter Constant of Charles of Constant of Charles of Constant of Constan

profits were turned over to the Securities Co.

Witness said that as the subsidiary company and the Continental had the same boards purchases and sales were to the Continental Life and were put the Continental Life and were put through by the Ontario Securities.

On Feb. 1 of this year the Continental Life made a call loan to the Ontario Security Sterling Bank stock. This new bank was to make its deposit with the Government and was greatly in need of money.

Directors of Sterling Bank.

In order that this deal might go through without exposure and any hitch five of the Continental directors were immediately put on the board of the Sterling Bank that things might be arranged quieter and quicker.

As president of the Ontario Securi-

once. Mary, you can have tomorrow and John the next day. John—Thank you, sir, but we wanted to get mar-ried, and I'm afraid, sir, it can't be done that way, but I'll inquire.-Lou-

arranged quieter and quicker.

As president of the Ontario Securities Mr. Somers purchased \$75,000 worth of bank stock, and that company got the cash from the Continental by handing over Sterling Bank stock.

Just before the court rose Commissioner Langmuir asked the witness if he thought it was a wise move for an insurance company to dabbie in other companies that the directors control, and Mr. Somers quietly said that he did not think it was a wise idea.

Mr. Somers quietly said that he did not think it was a wise idea.

Mr. Somers took the box at 2.15.

No arrangement of an account of the Continental Life in the Bank of British North America by Mr. Somers. He was aware that an account was kept, but it had nothing to de with either the Ontario Securities or the Sterling Bank. There was no connection with the accounts in any shape whatever. MADE FROM NATIVE ROOTS That the roots of many native plants, growing wild in our American forests, possess remarkable properties for the cure of human maladies is well proven. Even the untusored Indian had learned the curative. Value of some of these and taught the early settlers their uses. The Indian had learned the curative. Value of some of these and taught the early settlers their uses. The Indian hever liked, works as a possible that she might do the work and let him hunt. Therefore, he dug "papoes root for her, for that was their great remedy for female weaknesses. Br. Fierce uses the same root called Blue Cohosh—in his "Favorite Prescription," skillfully combined with other agents that make it more effective than any other mea. "a la curing all the various weaknesses and painful derangements peculiar to women. Many afflicted women have been saved from the operating table and the surgeon's knife by the timely use of Doctor Pierce's Favorite Prescription. Tenderness over the lower pelvic region, with backache, spalls of dizziness, saintness, bearing down pains or distress should not be compared to the surgeon's knife by the timely use of Doctor Pierce's Favorite Prescription. In all such cases, and geoerally effect a permanent curs if persisted in for a reasonable length of time. The "Favorite Prescription" will work marvelous benefit in all such cases, and geoerally effect a permanent curs if persisted in for a reasonable length of time. The "Favorite Prescription" is a harmless agent, being wholly prepared from native medicinal roots, without a drop of alcohol in its make up, whereas and geoerally effect a permanent curs if persisted in for a reasonable length of time. The "Favorite Prescription" is a harmless agent, being wholly prepared from native medicinal roots, without a drop of alcohol in its make up, whereas all other medicinal roots, which are seen of sichol in the prescription will in all such cases of time. The "Favorite Prescription" is a harmless agent, being wholly prepared from native medicinal roots, which is

More Loan Companies.

Another company, the Hastings Loan, had Dr. Aikin and Mr. Vandusen, Continental Life directors, on its board. Still another, the Beliance Loan, had Hon. John Dryden of the Continental Life and Ontario Securities Co. as one of its chief officers. Mr. Somers stated emphatically that no transaction was ever put through with either of these loan companies by the Ontario Securities or the Continental Life. The idea of directors being in all companies was no special reason that the company's transactions were connected.

Mr. Wood was recalled to the box at 2.25.

Mr. Tilley tried to connect the selling of \$15,000 worth of Reliance bonds with the opening of the bank account with the British North America. Mr. Wood said that the large balance in the B. N. A. was not kept there purposeless. He explained in detail the sale of the bonds.

The securities held by the Continental Life and Ontario Securities Co. was next.

ment. Wood Buys Bonds. Cortain debentures, Pt. Frances, Cal-gary and Chatham, were sold by the Continental Life and were returned as

the money was paid back by the On

which had been hypotheses the call loan.

Mr. Wood went to the Pacific Coast at the expense of the Continental Life to appoint agents for that company. He bought the Calgary debentures at this time in his own name. He made an offer to the city clerk, which he accepted.

"When I returned to Toronto I turned these debentures over to a brokerage firm as shares," said Mr. The document effecting this transac-

tion was sent for.

These bonds, Mr. Wood admitted, were sold by the Ontario Securities at a profit, but this profit was given to the Ontario Securities Co. and not to the Continental Life.

Mr. Tilley took exception to this way of delarg business. The Continental

Mr. Tilley 100k exception of doing business. The Continental Life paid all witness' expenses and salary to tour the west and he buys kands and debentures and sells them to the Continental Life when he was the

Ontario Securities Profit. Ontario Securities had paid no-thing for \$27,000 worth of Dauphin de-bentures, but they sold them to the Continental Life at the very high rate

of five per cent.

'How can you justify such conduct?" asked Mr. Tilley. "Why should you be selling debentures that you purchased on the company's business, with the company' money, at a profit?"

"We bought \$35,000 worth to earn

47-8 per cent, on a small premium and we sold them to the Continental Life

we sold them to the Continental Life at 41-2 per cent.
"Did you make profit of 5 per cent.?"
asked Mr. Tilley.
"No; about 4 per cent."
The Continental had lots of money to invest and the witness was asked why he did not buy these debentures for the Continental Life.

Mr. Wood answered. "I bought these debentures for the Ontario Securities alone. The Continental Life did not want any investments at that time. Is there anything wrong about that?"

Wrong Says Tilley.
"Do you want my opinion?" asked Mr. Tilley, hotly.
"Yes."

"Yes."
"I think so. I think so," said the assistant Dominien counsel emphatically
"The Continental Co. should get the benefit and not make a profit for the Ontario Securities, which was practi-

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Butte 171, Detroit, Mich., U. S. A.

cally organized to make money for the directors of the Continental Life."
"Do you think if fair, assuming the atock was a good investment, for the Ontario Securities to buy at 60 and sell

o the Continuental at 62. "I think it proper," answered Mr. who fixed the price at which the Con-tmental Life would enter into these transactions. Wood replied that he

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"You give it at both ends," said Mr. Tilley.

Counsel then went into the company's real estate deals. The Continental had \$100,000 worth of property, in which Mr. Wood said the company would make eight per cent.

Mr. Wood was superintendent of the Maryharty Insurance Co.

Mr. Wood was superintendent of the Merchants' Insurance Co., which was wound up. He said that some of the insured in the Merchants' were insured in the Continental at some little advantages. Mr. Tilley brought out the fact that rebales were given to the old pelicyholders, which he thought was unfair to the new policyholders. A special rate of Hm. table, with a five per cent. loading.

Mr. Wood explained to Judge McTavish that no agreement was made

Tavish that no agreement was made with the policyholders to that extent. Mr. Fuller will prepare a statement showing the expenses in connection with reinsuring of the Merchants' pul-

icyholders.

Continental Investments.

Have any loans been made to any officers or directors of your company, asked Mr. Tilley.

Not a five-cent piecs, declared Mr.

asked Mr. Tilley.

Not a five-cent piecs, declared Mr. Wood.

Mr. Wood said that the policyholders had no right to vote in the Continental Life. The company had made money last year, and Mr. Wood thought from now on there would be no further impairment of capital.

Secretary Fuller adjusted the premiums. They were fixed on his actuarial skill and not on competition.

Mr. Wood explained that the Continental experienced a very low death rate. The company had good medical men and were careful of their policies.

Mr. Tilley showed by statistics that 50 per cent of the policies lapsed during the last four years. He asked Mr. Wood if this was not a high rate.

"Not any higher than some of the large Canadian companies."

Cost of New Business.

The cost of new business for the last five years was 130.74 per cent.

Mr. Wood said that this was too high, but could not tell the real causes. It was due in a great measure to high commissions.

The Continental pushed the participating business. Non-participating policies only gained one-tenth of the

The profit and loss statement of the Continental showed that the expenses of the first year exceeded the moome four times. The statement was dissected at length by Mr. Tiley. George R. Ewing, for the Ontario Government, took the witness just before adjournment.

An Absent-Minded Professor.

Professor Lombroso, the fa nous Italian criminologist, is one of the most absent-minded men of the time. Amusing stories are told in the latest "Nuova Antologia" of his peculiarities. To Professor Lombroso, money is but dross, and he continually loses what cash he happens to have about him. When traveling to attend the International Medical Congress, he arrived in Vienna minus his pocket-book full of banknotes, but it was subsequently found and restored to him. Thereupon he placed all his paper money in various pockets and articles of luggage, and thanks to this ingenious arrangement, he was "only £20 short on arriving at his destination.

Few people are so entirely devoid of An Absent-Minded Professor.

Few people are so entirely devoid of guile as Professor Lombroso. Once he went to a reception with his daughters who had not been very applicable of the control of the con

guile as Professor Lombroso. Once went to a reception with his daughters who had not been very anxious to attend the function, and to everybody's consternation, the Prefessor was heard calmiy explaining to the hostess that "those silly girls would not come at first. They said they were sure to be bored to death, so I had to promise to take them home early."

Professor Lombroso's weird bottle green coat is well known in Turin. He once lost his overcoat and bought, at a second-hand shop, an extraordinary garment of a sickly green that made him look like a scarecrow. But he declares he likes the coat, and to his family's frank disgust, persists in wearing it in and out of season.

The fellow who never makes way

Fifth Monarchy Men.
The fifth monarchy men formed a re-

ligious sect that sprang up in the days Charles I. of England. so called from the fact that they as-serted that in the last days the four ancient monarchies, the Assyrian, Persian, the Babylonian and the Roman, would be restored, and to them would be added a Christian monarchy, or fifth monarchy, of which Christ would be the king.

ALL GOOD THINGS

must win upon their merits. The International Dictionary has won a greater distinction upon its merits and is in more general use than any other work of its kind in the English language.

A. H. Sayce, Lind., L.D., of Onford Iniversity, England, has recently said of it: It is indeed a marvelous work; it is difficult to conceive of a dictionary more in it—not only what we might expect to ind in such a work, but also what few

A supplement to the new edition has brought it fully up to date. I have been coking through the latter with a feeling of astonishment at its completeness, an e amount of labor that has been

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