

Reliance Loan & Savings Co
OF ONTARIO.
CRSORS TO THE CHATHAM LOAN AND SAVINGS CO.
ASSETS OVER \$2,000,000
3-1-2 Per Cent. per annum interest allowed on deposits.
4 Per Cent. interest per annum allowed on deposits exceeding \$100.
4-1-2 Per Cent. interest per annum allowed on deposits exceeding \$500.
R. F. GARDNER—Branch Manager.

The Daily Planet

S. STEPHENSON, PROPRIETOR.
Business Office 24. 24th Street Room 120.

MONDAY, OCTOBER 8, 1906.

MR. WILSON'S STATEMENT.

A statement from Matthew Wilson, K. C., explaining his connection with the Great West Land Deal, will be found on this page of to-day's issue. It will be seen by all who read it that Mr. Wilson seems to give a free and open presentation of the facts, and accounts in a satisfactory manner for the actions of Hon. Geo. E. Foster, Mr. McGillivray and himself. It is hard to understand the action of the commission in refusing to allow Mr. Wilson to make this statement on oath. The inquiry should be free, and fair to all parties concerned. It looks very much as if the statement were purposely withheld, on account of the favorable light in which it places the actions of Hon. Mr. Foster. Surely Mr. Wilson should be granted the same courtesy as was given to Sir John Boyd, who at his own request was allowed to give a statement before the commission.

The actions of some of the Liberal journals, in their extravagant statements regarding the commission, should be strongly condemned. This inquiry is a matter wholly apart from politics, and yet an effort is made to destroy Mr. Foster's political reputation through comments made by others before the commission. It is rather amusing to note how much space they devote to Mr. Foster and the Insurance Commission while they are as silent as a clam on the London election scandal, where it is shown that a Cabinet Minister in the Dominion Government owes his position to bribery and corruption.

IMPROVING THE TARIFF.

At the next session of the Dominion Parliament, the principal measure for consideration will be the revision of the tariff. Although there has been no intimation of what changes are likely to be made in detail, those who profess to know the mind of the Finance Minister have announced that the principle of the proposed new bill involves three features. In other words, there will be three schedules—a maximum, a minimum and a preferential, the last named to apply to British goods.

The Canadian Manufacturer in discussing the proposal, hopes that the feature relating to British preference will be cut out, and suggests that: "The tariff should be of a dual character—a minimum tariff to apply to imports from commercially friendly countries such as Great Britain—and a maximum tariff to apply to imports from commercially unfriendly countries such as Germany."

The duty imposed upon imports should be (a) specific and always where possible; or (b) compound, i.e., both specific and ad valorem; to be ad valorem only when neither specific nor compound is practicable. Tariff rates, under all circumstances, should be sufficiently high to afford adequate protection to every Canadian manufacturing and industrial interest.

Every possible safeguard should be thrown around the administration of the tariff to prevent undervaluation and other frauds upon the customs. There should be no special preferential provisions in the tariff as now exist, as such features would be included in the minimum tariff, and applicable not only to British imports but also imports from any other country which treats Canada with similar commercial favor.

The foregoing views are interesting as no doubt reflecting a large section of the Canadian manufacturers, although the Canadian Manufacturers' Association. It claims that such an arrangement would be automatic in its application, and it would be free to any country to decide under which its products would be admitted into Canada. Specific duties, it contends, would prevent importations of inferior goods of all descriptions, and also undervaluations. Compound duties would apply to textile fabrics, ready-made clothing, etc., and would prevent or restrict imports of shoddy or inferior goods; and, of course,

first, last and always, it advocates "adequate protection" to every industry in Canada. "Adequate" is a very elastic term, and, like charity, could cover a multitude of sins. It is wholly probable, however, that the finance minister has made up his mind definitely as to the principles the Government should adopt and will proceed upon the lines already indicated as his policy. There is no probability, and certainly no general feeling in Canada in favor of eliminating preference to Great Britain—Victoria, B. C., Col. onist.

JUST A LITTLE BIT OFF THE TOP

Hon. Charles Hyman will begin to think that this life is pretty much a case of "taking the bitter with the sour."

The recent gas boom is rather a recent thing, but the gas bag we have always amongst us.

The term "Honorable" nowadays would appear, in many times attained by any route but that which the name would imply.

Scientists deplore the monotony of breakfast. A greater monotony, in our opinion, is getting up these cold mornings in time to get any.

The Mayor of Akron, Ohio, has advised mothers to spank their daughters when they find them flirting. Akron Clandestines will thus have an opportunity of finding the slipper in a modern but perhaps painful fashion.

Russians are heretofore not to be admitted to Swiss hotels. Undoubtedly the space their names take up on the registers is the chief objection.

Now that the harvest is all harvested and the hay is all harvested, and the fall plowing all plowed, and the long green is on the home-ward stretch, our friend the farmer can shake hands with himself and tell the rest of the world to be darned.

Down east milkmen got into trouble for skimming the cream off their milk. Another proof that a Little Bit Off The Top is popular.

A Leamington man was almost struck to death by a horse's tail. In this enlightened and advanced age it is hardly necessary to go meddling with horse's tails. Tramp companies, wildcat speculation artists and bucket shops furnish such an infinite variety of cultured methods that it is rather surprising nowadays to hear of insects doing the trick.

PILES CURED IN 6 TO 14 DAYS.

Pazo Ointment is guaranteed to cure all cases of Itching, Bleeding or Protruding Piles in 6 to 14 days, or money refunded. 50 cents.

Proof of Its Worth.

"He knows his play will succeed if he can get it produced."
"Great plot!"
"Just ordinary."
"Fine dialogue!"
"Commonplace."
"Why so certain?"
"It has been rejected by all of the managers."

Couldn't Qualify.

"Her friends were charitable enough to call her trouble kleptomania, but the doctor took at a glance that wasn't what ailed her."
"How could he tell?"
"She was neither young nor beautiful."

The Way It Goes.

Where the flaming breakers roar
Down beside the sandy shore
There the sportive maiden sweet
Dips her dainty hands and feet,
Plunges in, a mermaid fair,
With the sun beach on her hair,
Nature's hue upon her skin,
For the swim she's strictly in.

In the autumn at the store
Where the busy traffic roars
Frets the ex. with worried men
There the maid is daily seen
Buying drugs and lotions weird
That the freckles may be cleared
From her tanned and tanned skin,
For the social swim she's in.

Out of a Job.

"World you help a poor man who can't find work in his line and can do nothing else?"
"What is your line of work?"
"Carrying sympathy to the worthy but friendless rich."

LET THE STOMACH ALONE.

You can't cure catarrh by doing the stomach. The disease is in the throat, nose and bronchial tubes. Inhale Catarrhoxone to the spot where the disease really is—it clears away foul secretions, stops discharges as at once, purifies and heals the passages, literally annihilates every trace of catarrh. Nothing else is so direct and certain as Catarrhoxone. Results guaranteed. Two sizes, 25c. and 50c., at all dealers.

FALL FAIRS.

Florence—Oct. 8, 9.
Munee—Oct. 9, 10, 11.
Ridgetown—Oct. 8, 9 and 10.
Essex—Oct. 9, 10.
Wheatley—Oct. 10, 11.

M. WILSON'S STATEMENT REGARDING LAND DEAL

This Director Of The Union Trust Is Refused The Privilege Of Giving Voluntary Statement Before Insurance Commission—A Strong Defense

The following is the statement by Matthew Wilson, K. C., re the Union Trust Co. and the land deals, which he offered to the Commission, verified on oath, and upon which he offered to submit to examination:

According to my recollection, the Chancellor was present when he said, "While I cannot recollect just the details I may have said to Mr. Matthew Wilson in my interview with him, that it was competent for this company (the Union Trust) and this syndicate to enter into this joint deal, and that there might be proper compensation made if the syndicate required that as a condition. They being an independent concern, and having it in hand, might say the terms on which they might come in; if it was satisfactory and acceptable to all parties concerned that it might be carried out." That was, however, not the origin of the \$95,000. The Chancellor was, I think, equally correct when he said, "If the transaction had been understood by me that there might be a sum of money paid to them, \$95,000, or anything else, and they to put nothing in, then the transaction would have assumed a different form." Neither he nor I ever understood or discussed this latter condition, and neither \$95,000 nor any other sum, either in money or stock, was to be paid or given to the syndicate by the Trust Company, nor was there any such gift.

The Chancellor's advice applied to the following circumstances: A syndicate composed of Foster, McGillivray and myself, bought one-half interest in 200,000 acres on a basis of \$4.50 per acre, payable partly in cash and partly in stock. At the time of our agreeing to this purchase there was no thought, or intention, that the Union Trust Company should be financially interested. McGillivray said he would mortgage other property and pay his share, and Foster said he could finance his share except the first payment, and I agreed to meet his first payment as well as my own. The intention then was to put the property into a company on the basis of \$5 per acre. The fifty cents per acre (to be paid, not in cash, but stock), being the profit or the turnover to be divided amongst the three of us. We were then to sell stock in the company, and agreed to a prospectus to be prepared.

After the purchase of the half interest in the 200,000 acres we procured an option to purchase on similar terms the larger part of the other half interest. I believed that, if it had turned out to be a valuable option, but I did not care to undertake more than my one-third of the half we had purchased. McGillivray and I then proposed turning this latter option over to the Union Trust Company, and giving the Union Trust Company the profits therefrom. I objected to having any bargaining with a company in which I was a director, but they considered that if we could turn a profitable transaction to any company, we ought at least to offer it to the Union Trust Company. The matter was then discussed in detail at an informal meeting of the Union Trust Company Board. Fifty cents per acre on the whole 200,000 acres represented \$100,000, out of which our vendors were to receive \$5,000 in stock, while on the prior purchase of the half interest Foster, McGillivray and I were to receive one-half of the remaining \$95,000 of stock or \$47,500 in stock. The other \$47,500 being represented by the numerous other interested parties. It was found on consultation that this option covered one-fourth of the whole (representing 1-4 of \$95,000 stock profits or 237 1-2 shares), and in addition thereto one hundred and odd shares out of the remaining fourth. Consequently, turning this latter option to the Union Trust Company without any profit whatever to us, would turn to the Union Trust Company the profits from these shares. It was never proposed or suggested that the Union Trust Company should have any of our first and separate purchase.

When this proposal was made I objected, upon two grounds, firstly, the debatable property of dealing with a company of which I was a director, and secondly, the Union Trust Company was requiring a higher rate of interest than otherwise I might have to pay on any money I might borrow. Finally, I gave way on the latter point. Mr. McGillivray undertaking to use his utmost endeavors, which he was confident would be successful, to have the interest fixed at 4-1-2 or 5 per cent, at most; and the other question was left to the Chancellor to say whether there was any impracticability in handing over to the Union Trust Company the latter option and the attendant profit stock of 237 1-2 shares, and 100 shares as before mentioned, and leaving the Union Trust Company to make the land deal, and the company the total advances required for the company, which included perhaps a dozen shareholders besides ourselves, the Trust Company being secured by the Land Company and paid stock of the Land Company, and receiving a rate not to exceed 5 per cent, on its advances.

It was to that question after discussing the matter in detail that the Chancellor gave to me and to the Union Trust Company the advice which he mentioned. "I might have said to Mr. Matthew Wilson in my interview with him that it was competent for this company (the Trust Company) and this syndicate to enter into this joint deal, and that there might be proper compensation made if the syndicate required that as a condition. They being an independent concern, and having it in hand, might say the terms on which they might

come in; if it was satisfactory and acceptable to all parties concerned that it might be carried out." The transaction was carried out by a written agreement executed by both companies. The discussion of the matter extended over not only days but weeks, and the recorded minutes merely represent the conclusions as formally entered, and not the discussions, and no transaction was ever put through the Union Trust Company with more publicity, and there are but few transactions that could be more profitable to the Union Trust Company.

By the agreement the Union Trust Company was given the option to take stock in the Land Company for its advances, and, on motion, I think of the Chancellor, on the suggestion of Mr. Stevenson, it elected to take stock. I entirely concurred in that motion.

"Afterwards, on motion of Messrs. Stevenson and McGillivray, the position was changed, and all the stock was given to the Union Trust Company treated as a creditor, and given a mortgage, with six per cent, from the inception of the advances. I was against this change, because, I said, I thought (as now turns out) that the stock would be a valuable bonus to the Union Trust Company, but Mr. Stevenson persisted in his preference to give back the stock and take a mortgage for the advances, as he did not seem to place much value on the stock. I also pointed out that this made us bear a higher interest than if my original intention had been carried out, and Mr. McGillivray vigorously pressed for a five per cent, rate, as the I. O. F. had made loans as low as four and one-half per cent. Mr. Stevenson was firm, and the interest was made six per cent, yearly.

An advance of a million dollars at six per cent, by the Union Trust Company when it pays four per cent, for the money, represents a profit to the Union Trust Company of \$20,000 per year, besides the profit which the Trust Company makes in the selling of the lands.

Of course any stock subscribed for by any of us in the Land Company had to be paid for in cash. That did not apply to the 337 1-2 shares which the Union Trust Company and its President received for its option (given from us) from the Land Company, nor to the 158 1-3 shares (being 1/3 of 475 shares mentioned) which Foster, McGillivray, and I each received, nor to the shares which we agreed that the others should receive, as set forth in the written agreement. But any additional shares had to be paid for in cash. Others, including the Chancellor, took and paid for additional shares, and bought and paid for many other shares which were outstanding.

I never received from the Union Trust Company a single share or a single dollar in the transaction, except when on motion of Messrs. Stevenson and McGillivray the Union Trust Company gave back to Foster, McGillivray, and me the 337 1-2 shares which we had given to the Union Trust Company, and I have heretofore mentioned, and took in preference the mortgage.

The return, according to agreement, of the 337 1-2 bonus shares was not done in haste or secrecy, nor was it done immediately after Mr. Stevenson's mortgage and agreement were first submitted to the different companies and approved and executed by them. Had the Union Trust Company remained shareholders, it, with other shareholders, it, with other shareholders, in the general profits and losses, but the representatives of the I. O. F., the Union Trust Company, preferring to substitute a mortgage, it now gets six per cent, in preference to the ultimate profit to the shareholders, including Foster, McGillivray and myself.

The details of this transaction are clearer in my recollection, because of all my undertakings, since I became a director of the Union Trust Company, it is the first, last, and only one in which that company was a party, and I am glad that in it no one suffers loss.

I was not a member of the executive of the Union Trust Company, but I, with the Chancellor, formed the inspection committee, and all investments came under our notice. I never borrowed, or sought to borrow, or had occasion to borrow any money from the Union Trust Company, or from the Independent Order of Foresters.

When the tip of a dog's nose is cold and moist, that dog is not sick. A feverish, dry nose means sickness with a dog. And so with the human lips. Dry, cracked and colorless lips mean feverishness, and are as well ill appearing. To have beautiful, pink, velvet-like lips, apply at bedtime a coating of Dr. Shoop's Green Salve. It will soften and heal any skin ailment. Get a free trial box, at our store, and be convinced. Large, nickel capped glass jars, 25 cents.

Sold by C. H. Gunn & Co.
Anonymous. "Anonymous" means without a name. Give me a sentence showing you understand how to use the word. Small Boy—Our new baby is anonymous.—Chums.
Trying to Kill Him. Mrs. Benham—I baked you another cake today. Benham—I know what you want; you want my life insurance.
We ought either to be silent or speak things better than silence.—Pythagoras.
Minard's Liniment cures Distemper

Unusual Activities in the Dress Goods Section

Proves one thing, that the selections we made for this season have certainly met the approval of our discriminating customers. Every color that's fashionable; every weave that's marked as "good style," and an assortment great enough so that your price limits may be observed.

We are just as particular to get the good things to sell around and below 50c. a yard as we are those that are marked \$2.00. This store would not be living up to its prestige if it failed to have good dress goods for everybody.

All Wool Venetians 50c. Yd.—42 in. wide, fine pure wool French Venetian Suits, costume weight in all leading shades, very special a yard, 50c.

46 in. All Wool Serges 50c. Yd.—Firm weave, bright smooth weave, 46 in. wide, navy, cardinal, grenat, green, brown and black, special a yard, 50c.

All Wool Roxana 50c. a Yd.—Full 42 in. wide, fine pure wool, bright finish in black and colors, special a yard, 50c.

44 in. Cashmeres 50c.—Fine pure wool in black and all wanted colors, extra value at a yard, 50c.

Suiting Tweeds 50c.—New, natty styles, 42 in. to 54 in. wide in good range colorings at a yard, 50c.

Tartan Plaids 50c.—42 in. wide, good quality cloth in wide range patterns, special at 50c.

Granoline Suitings 60c. Yd.—Rich pure wool firm weave 46 in. wide in full range colors and black, extra at per yard 60c.

Covert Venetians 75c. Yd.—44 to 48 in. wide, fine pure French wool in all fashionable colors at a yard 75c.

Satin Venetians 75c. Yd.—Rich bright finish, pure wool, 44 in. wide, warranted sponged shrunken in black and colors at a yard 75c.

Chevron Suitings 75c.—44 in. wide good, heavy weight fine pure wool in new herring bone effects in colors and black very special a yard 75c.

French Tweed Suitings 75c.—Fine pure wool dark or light colors in broken checks, mixtures and herring bone designs wide range to select from at a yard 75c.

Chiffon Venetians \$1.00 Yd.—Rich pure wool light and medium weight 52 in. wide in full range of latest shades, extra special at a yard \$1.00.

Tweed Suitings \$1.00 Yd.—56 in. pure wool tweeds and homespun wide range patterns in light and dark colorings at a yard \$1.00.

Brocade, Venetians and Sedan Suitings.—Rich 56 in. pure wool cloths superior in dye and finish wide range colors and black special at a yard 1.25, 1.50, 1.75, and \$2.00.

Yard wide Taffeta Silk \$1.00.—Rich pure silk black taffeta full yard wide, superior dye and finish, the best wearing taffeta we have ever had at a yard \$1.00.

The Northway Co., Ltd.

THE DRAGO DOCTRINE.

Something About South America's Claim Upon the World Powers—It Originated in Argentina.

An event that is likely to have considerable influence upon the future relations of South America with Europe and the United States is the Pan-American Congress at Rio de Janeiro. In ordinary circumstances not much attention would be given to a gathering of South American Presidents, they being for the most part mere phantoms, in power only by the force of tradition, or the presence of Elinor Roosevelt, the most eminent of the Republican party's statesmen of his day, has given a new significance to the congress. His speeches have aroused the utmost enthusiasm, and have betrayed the keen anxiety of the United States to be regarded, not as a dragoning bully with "the big stick," but as an elder brother whose destiny is bound up with the other republics on the continent rather than with the powers of Europe.

The Calvo or Drago Doctrine. There have been two Pan-American Congresses in the past, one in Washington and the other in Mexico. The purposes of these gatherings is the discussion of intra-American affairs, and the South American republics realising that they had interests in common that might have to be defended against European interests. The congress of 1906 has been in session for a couple of weeks, and a great number of matters have been debated. It was found that there was harmony of opinion on all topics save the Calvo or Drago Doctrine. This proposition of South American relations with Europe is the most interesting of the matters that remain unsettled, and a brief account of it is timely.

An Argentine Dogma. The doctrine takes its name from Senator Carlos Calvo, a very eminent Argentine jurist, who formulated it, and from Dr. Luis F. Drago, the Argentine Minister of Foreign Affairs, who brought it forward for international adoption. The pith of this doctrine is that force should never be employed in the collection of pecuniary claims by the citizens of one country upon the Government of another. As the Washington correspondent of The London Times points out, this principle is an old one, and was advocated by Alexander Hamilton in the eighteenth century. Since then it has been affirmed by a long line of American Presidents, although President Jackson held that a nation was bound to take up the claims of its citizens and carry them to the point of war.

In 1835 a wise American statesman, Albert Gallatin, declared this view to be utterly untenable, and in 1856 the American Secretary of State, William Marcy, officially laid down the rule that "the Government of the United States is not bound to interfere to secure the fulfilment of contracts made between its citizens and foreign Governments, it being presumed that before entering into such contracts the disposition and ability of the foreign power to perform its obligation was examined and the risk of failure was taken into account."

South American "Welchers." Lord Palmerston laid down the same rule for the guidance of English investors, and a general principle it seems to be accepted, but the South American proved such invertebrate "welchers" that there soon grew up a sentiment that the law should be suspended in the case of their defaulting. But in 1882 the United States Government announced that it could not regard but

with grave anxiety the attempts to coerce the South American republics. The American statesmen perceived that if they failed to maintain this principle might defeat the ends of the Monroe Doctrine, at that time not surely established, for European countries might secure such heavy claims against South American republics as to gain an American foothold by foreclosing mortgages. In 1875 it was asserted that when States had left claims to arbitration and then failed to abide by the result the doctrine did not apply.

The Venezuelan Blockade. The Drago doctrine was last brought forward at a time when Britain, Germany and Italy, accessible to an understanding with the United States, were blockading Venezuelan ports to compel Castro to pay some debts. It was understood at the time that Dr. Drago's action was intended as a rebuke to the United States Government's participation in the blockade. Several South American statesmen indeed flatly accused the Washington Government of denying the principle laid down in 1883. Indeed, complaints action of the United States did much to make her unpopular in South America, for almost without exception, the Southern republics were strongly opposed to being coerced into paying their debts. But the United States, whatever its academic views on the question are, has no desire to be non-partisan in the blockade of South America. It would not mind undertaking the job if there were compensations, but now that the Monroe Doctrine is an acknowledged principle of international law, its earlier anxiety on the subject has disappeared.

Dodging the Question. Therefore Secretary Root took care, in assisting in the preparation of a program for the congress, that the discussion of the Drago Doctrine was limited to a resolution recommending "that the second Peace Conference at The Hague be requested to consider the extent to which the use of force for the collection of public debts is admissible." South America desired something stronger than this colorless resolution, and the chief and only important debate of the congress was upon this topic.

It will remain the policy of South American republics to reiterate the Drago Doctrine and secure its endorsement by the United States Government. Without this backing, or the support of the Hague Tribunal it is not likely to prove an effective protection to national defaulters.

Yorkshire Chorus For Germany. Arrangements for the appearance of 200 singers from Leeds and Sheffield in Germany, in September next, are practically complete, and the rehearsals have begun. Misses "Dreams of Gerontius" and "The Messiah" will be given.

TENDERS WANTED
Tenders will be received by the undersigned up to four o'clock p. m. on Friday, the 12th day of October, 1906, for the construction of seven steel bridges with concrete abutments, on the Boyle drain, in the Township of Dover. Specifications for the work can be seen at my residence on lot 14 the 7th concession, Township of Dover, or at John Welsh's office, city of Chatham. The lowest or any tender not necessarily accepted.
WM. J. FOY,
Commissioner.
Dover South Post Office.

WANTED

WANTED—Girl in a family of three. Must give references. Mrs. J. W. Wilson, King street west.

WANTED—Girls to learn weaving at the Woolen Mills. Profitable wages make from five to seven dollars per week.

AGENTS WANTED—Liberal pay and first-class goods guaranteed. After you have thoroughly mastered the business we will start you on your own account. Write quick. Alfred Tyler, 355-7 Clarence St., London.

WANTED—Good general hardware clerk, accustomed to stoves, tinware, etc.; must be sober and reliable; steady job for the right man; wages \$80 per month. Apply at once, stating experience. Also good general tinmith; wages \$35 per day. Apply at once to W. S. Piper, Fort William, Ont.

FOR SALE OR TO RENT

TO RENT—Furnished rooms for light housekeeping, centrally located; conveniences. Apply Box 6, Planet.

FOR SALE—Desirable lot on Victoria Ave., for sale, next to the residence of W. R. Landon. Apply to Thos. Scullard or The Planet Office.

TO RENT—A four-room house, on corner of Queen and Mercer Sts., south of Fair grounds. Price \$3.50 per month. Robert Reid, on premises.

FOR SALE—Moderate sized house with modern improvements, for sale, on Victoria Ave., at a bargain. Apply to Thos. Scullard or The Planet Office.

FARM FOR SALE OR TO RENT—50 acres, corner lot 24, concession 10, 14th day of October, five miles from Chatham; good land and water from two good wells; good orchard. Apply on the premises or address Frank E. Lane, P. O. Box 154, Chatham, Ont.

FOR SALE OR TO RENT—Two new cottages on Innes avenue with gas and city water; ten minutes walk from post office. Apply to undersigned on Harvey street west or at Canadian Express Office. C. A. Moore, Chatham.

FOR SALE—A nice brick house with two and two acres of land, for just what the buildings cost. A beautiful residence adjoining the city limits and one acre of land. Apply to M. H. McGarrin, in North's office, or at residence, Baldwin street.

FARMS FOR SALE—I have for sale 50 acres of land, part of lot 17, concession 5, Dover Township, owned by Albert Laprise; 40 acres, River Road, Dover, owned by John David; 50 acres, concession 5, Dover, owned by Julius Bechard. I have money to loan at very low rate of interest on land mortgages. Henry Dagneau.

MANICURING—Manicuring and Face Massage, Ladies' and Children's Shampooing, will be done at customers' homes. Ladies wishing to secure services, please address Miss Eva Brown, Chatham Post Office or apply at Mrs. Lawrenson's residence, William St.

Minard's Liniment cures Distemper