Boils and Pimples

Red Rash, Eczema, in fact any skin disease, disfigures the complexion because the bowels are constipated—or because the kidneys do not rid the system of waste—or because the skin itself is unhealthy.

Ointments, salves and soaps are useless. Because the trouble is with the blood.

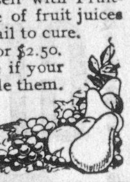
Owing to defective action of bowels, kidneys or skin, the blood becomes laden with impurities. It is these impurities — deposited by the blood — that make boils, pimples, and painful, disfiguring skin diseases. It is because the trouble is with the bowels, kidneys or skin, that FRUIT-A-TIVES cure these diseases

Fruit-a-tives or "FRUIT LIVER TABLETS"

act directly on the eliminating organs—correct their irregularities—strengthen them—and thus clear the skin and make the complexion clear and soft.

If you have any skin trouble—or any fault with constipation, liver trouble, biliousness, headaches, indigestion, rheumatism—cure yourself with Fruit-a-tives. They are made of fruit juices and tonics—and never fail to cure.

50c. a box or 6 boxes for $2.50. Sent on receipt of price if your druggist does not handle them.



FRUIT-A-TIVES LIMITED, OTTAWA.

Loses Divorce Suit.

Buffalo, June 5.—The son of William Mackey, the late millionaire lumberman of Ottawa, has lost his suit for divorce, which was tried here.

Boy Drowned.

Peterboro, June 5.—Vincent Detcher, the eleven-year-old son of William Detcher, grocer, was drowned in the Otonabee River last evening.

CHARMING FEMININITY.

Famous beauties pay particular attention to the purity of their blood, knowing that nutritious blood means soft, delicate skin, bright eyes and enduring nerves. Those whose looks are so delightful ,use Ferrozone, because it's the exact food needed to tone and stimulate the blood. Ferrozone invigorates, braces, feeds,—it makes those dainty, vivacious women so pleasant to meet. You'll have the rosy bloom of health, dash and spirit, and the satisfaction and joy of true health after using Ferrozone. You should get Ferrozone to-day. Sold everywhere in 50c. boxes.

Pardoned; But Deported.

Vancouver, June 5.—A pardon has been granted to Desire Brothier, who was serving a seven years' sentence in Westminster penitentiary for importing women from France and States for immoral purposes. He served less than three years of his sentence. He must immediately leave Canada, and departed at once for Paris, leaving property here worth $20,000.

TO STOP A CRYING BABY.

Babies cry because they are sick. It may be a pain in the stomach, colic, or cramps—out in any case a few drops of Nerviline soothes away the distress and allows the baby to sleep peacefully. Where there are young children there should also be Nerviline. It cures all the minor ailments just as promptly as the doctor and not so expensive. For nearly fifty years Polson's Nerviline has been the great household remedy of Canada. Sold everywhere in large 25 cent bottles.

Rainstorm Drowns Seven.

Odessa, June 5.—A thunderstorm of extraordinary violence, accompanied by a deluge of rain, swept this city and district yesterday. Seven persons were drowned and four were killed by lightning, which set fire to a number of buildings.

NO SATISFACTION IN EATING.

Food does you no good. You can't digest—consequently you're afraid to eat; tongue is coated, mouth tastes bad, stomach is bloated. Pretty soon you'll be overcome by weakness and nervous prostration.

Best prescription for your condition is Dr. Hamilton's Pills of Mandrake and Butternut. For dyspepsia and indigestion it is doubtful if a better remedy will ever be devised. These pills bring new strength and vitality to the stomach and digestive organs; they build up the general health and instill such vim and resisting power into the system that sickness is impossible; try Dr. Hamilton's Pills.

HAD THE SIGN.

Give me a package of chewing gum.

We don't keep such things.

Well, you've got a card in the window that says Typewriter Supplies.

IS YOUR CATARRH ANY BETTER?

Probably getting worse all the time. Why not give up that snuff and stop dosing your stomach? The one sure treatment is "Catarrhozone," sure to cure because it goes where the disease really is. Certain to cure in your case because it has restored tens of thousands worse than you are. Catarrhozone is a thorough cure because it destroys the causes as well as the effects of the disease. Relief is prompt, cure is quick with this powerful remedy, which is guaranteed to cure Catarrh in any part of the nose, throat, bronchial tubes or lungs.

If you must refuse a favor, learn the art of being polite about it.

LOANS TO EMPLOYES

One Canada Life Servant Still Carries $17,000 Debt.

Senator Cox Admits He Knew the Employe Was Playing Stocks on Margin—Does Not Approve of Such Methods and Canada Life Has Now Stopped Them—Gave Rebates While an Agent, But Considers Practice Wrong—Waste's Court's Time.

Toronto, June 5.—If "Cox can't wait" the Royal Commission on Insurance can. Not only that, but yesterday morning the Royal Commission on Insurance did—for half an hour, until the president of the Canada Life hove in sight and into the witness box. He lost 15 minutes at the afternoon session; pretty expensive waiting at $140 an hour, which the commission costs the country.

Why Cost Has Gone Up.

At the morning session, Senator Cox explained to Dominion Counsel Shepley why the ratio of expenses had grown so large. Twenty or thirty years ago agents used to get ten per cent. commission and seven and a half on renewals. Now their commission goes as high as 65 per cent. The hunt for business is so keen that agents have to be paid that. One of the reasons for the keenness of the hunt for business was the invasion of the Canadian field by American companies. He modestly disclaimed the honor for the Canada Life of leading the van against the Yankee invasion.

Rebating Wrong.

Rebating Senator Cox considered wrong; so wrong that it ought to be punished, although he pleaded guilty to it as an agent.

This "rebate" is the throwing off, by the agent, of part of the first year's premium, when he is inducing a new man to come on in.

Suppose the premium is $100, and the agent is getting 65 per cent. on it. He says to the insured-to-be, "We'll make it $75 if you let me write the policy now."

He has to turn over $35 to the company. He does that, and has $40 himself instead of $65. Maybe he has lost $25, you think. No, for Mr. Agent only gives the rebate when he finds he can't make the grade any other way. Instead of losing $25 he has made $40, where he would have made nothing.

Why They Dont' Like It.

But the "evil" of it? That the company feels in this way: Mr. Insured "comes on in," tickled at saving $25. But next year his premium is $100. The agent can't give him rebates for ever. Mr. Insured feels the thing as an increased expense, and perhaps he drops his policy altogether. And the life insurance people say there is no profit at all on first year policies, the expense of getting them is so high. So if the insurance lapses at the end of the first year, the only man who is making money out of it is the agent.

The Kind They Want.

"Persistent" insurance — the kind where the insured goes on handing over his money year after year, paying salaries and running expenses, and, indirectly, the loss on other fellows' lapses and rebates, until he dies — is the only kind that pays the life insurance companies. That is the kind they want. Senator Cox said he preferred the Canada Life's growth, from $4,000,000 of business to $12,000,000, because the most of this was persistent. If strenuous method had been adopted, $25,000,000 or $30,000,000 of business might have been corralled temporarily.

Senator Cox denied that, even with voluntary insurance, contrasting with the strenuously hunted business of this continent, insurance was cheaper in England than in Canada.

The bulk of Mr. Shepley's examination yesterday morning was based on Senator Cox's speech at the last annual meeting of the company.

In the Afternoon.

At the afternoon session Senator Cox said he had conceded to arbitration Imperial Co. shares owned by the Central Canada L. & S. Co. and Messrs. Ames & Bradshaw, under an agreement between the latter and the witness.

Mr. Shepley asked if this arrangement did not make the 7,300 shares practically one vote, and Mr. Cox admitted that it did.

"It might result in the control of a joint stock company by an arbitration which strikes me as being rather unusual," commented Mr. Shepley, and the Senator admitted that such was practically the case.

Then there was an interesting discussion as to how the agreement mentioned was disposed of. Mr. Cox said Mr. Bradshaw was anxious to get rid of the agreement on account of other financial matters.

"What was paid to get rid of it?" Mr. Shepley asked, "and how did it come about?"

Senator Cox: "They got over $66,000 for it." He had no doubt whatever the agreement could have been forfeited without that payment. The stock has not advanced, but it is well worth the money.

Wanted to Help Them.

"There was $7,750 really paid on the purchase money?" asked Mr. Shepley, and the Senator said, "Yes."

"The repayment of that would have meant the repayment of the actual purchase money?" the examiner urged, and again Mr. Cox agreed.

Mr. Shepley asked, "Why it was Mr. Cox paid the larger sum, and for their benefit when they wanted him to take back his shares and could not carry out their agreement? Why didn't you drive a harder bargain?" he asked.

"I wanted them both to get out of their financial difficulties. I was dealing with two men. I was not trying to drive a hard bargain with them. I wanted to help them. I wanted to retain Mr. Bradshaw's services when he was entirely relieved from embarrassment. If he wanted a thousand shares of that stock he could get it at what it cost me," replied Mr. Cox.

Mr. Shepley: It was not that Bradshaw refused to hand over the stock unless you paid him that sum?

Mr. Cox: The cancellation of that agreement was entirely satisfactory to everybody concerned.

When Mr. Shepley broached upon the call loan to the Dominion Securities Co., Mr. Cox produced a document which he announced was the statement of all the facts and that it gave information as to all of his personal holdings, but he was adverse to it going to the public. "I would like you read it," he said, to Mr. Shepley, "and if you think it is necessary the information should go to the public, I am willing, but it is not fair to other institutions. However, it is for you to decided."

"This is a public body, Mr. Cox," said Mr. Shepley.

"I know that," agreed the Senator.

Commissioner Kent: Let Mr. Shepley see the statement.

Wallace Nesbitt: It is Mr. Cox's personal affairs."

After a little further argument Mr. Shepley accepted the document.

After several minutes' conversation with Mr. Nesbitt, the Dominion counsel said that in the meantime he would read over the statement and see what should be made public.

Mr. Nesbitt addressed the commission. He said: "I submit that the statement is not public interest, and that my learned friend has no right to make it public. I take all responsibility for the Senator's hesitation in answering."

"Please let me read it. I brought it here to read it," said the Senator, "I have nothing to hide."

"That is for you and your counsel to decide," answered Mr. Shepley.

"If the press want it you had better read it," said Mr. Nesbitt.

"Yes, yes, let me read it," again asked the Senator.

"No; I'd rather not," suggested Mr. Shepley. I think I would like to ask these question and let you answer them."

To Clear Up Things.

Senator Cox again asked the Dominion counsel to read it himself and examine it.

"I wanted to read it at my leisure," said Mr. Shepley. "But I think, with that in your hands, Senator Cox, you ought to be able to answer the questions I am going to put to you."

The examination proceeded. Mr. Shepley stated that the Provident Loan and Savings Co. had purchased 3,000 shares of Dominion Coal at 48 1-2. "Can you find that on your paper?" asked Mr. Shepley.

The Senator said that he was not a director of the Provident at the time of this purchase of stock.

Mr. Shepley then took up an agreement between the Dominion Securities as vendor, Central Canada as purchaser, and Canada Life as lender, with this result.

The loans made by the Canada Life enabling transactions of this stock to be handled were as follows: $4,850 on 100 share on Feb. 14, 1902; $20,000 on 200 shares on Sept. 2, 1902; $11,000 on 100 shares on Sept. 19, 1902; $50,000 on 500 shares on March 2, 1902; $11,000 on 100 shares on March 3, 1902; $2,000 on 25 shares on June 3, 1903; $7,500 on 100 shares on June 16, 1903; $700 on 700 shares on April 23, 1903; $9,260.25 on 700 shares on April 23, 1903; $7,339.35 on 100 shares on June 17, 1903. From March 18 to Aug. 4 $318,600 on 3,030 shares, and on Mrach 17, $15,000 on 1,458 shares.

Loans to Employes.

"Was there any loans made to officers or employes of the company?" asked Mr. Shepley.

"Oh! yes, there were some small loans made, and are entered in the statements which you have."

"What were these?" asked Mr. Shepley.

"On June 3, 1903, we lent $2,000 on 25 shares; on June 15, $17,083.50 on 210 shares, and $7,339.85 on 100 shares respectively to servants of the company," was the answer.

"Do you know whether these same servants had been margining these holdings elsewhere?"

"I think they had," said Mr. Watt, answering for the Senator.

"Was it a common thing to lend to employes?" asked Mr. Shepley.

"This was the only time it ever occurred," said the Senator.

"The larger loan is still being carried," said Mr. Watt, "but the others have been paid off."

To Strengthen the Market.

Going back to stock transactions it devolved that following up the purchase of Twin City stock, Mr. Cox, assisted by Mr. Watt, said the Canadian Bank of Commerce and the Canada Life had jointly purchased 2,000 shares of Twin City, and 2,000 shares of Dominion Coal.

"Tell me the circumstances?" requested Mr. Shepley.

Mr. Cox said the stocks had been bought at good prices.

"Didn't you buy the stock to strengthen the market?" he was asked, and Mr. Cox replied in the affirmative.

"Do you look upon the strengthening of the share market as legitimate for a life insurance company?" Mr. Shepley asked.

"We were quite justified in protecting our holdings, and the market generally," answered Mr. Cox.

"You could still have sold at a profit, but you wanted to sustain the market?"

"We had 1,000 shares of Twin City already," explained Mr. Cox, who said that it had been sold in deference to the Insurance Department.

"Read that statement," asked Mr. Cox, referring again to the list of transactions. "It will show you that the Canada Life has never been misused. It's a statement of the facts we are going over, and it gives dates and detail I cannot give just from memory."

The Making of Investments.

In 1904 the Canada Life purchased a holding of stock in the Sao Paulo Railway, of which Mr. Cox is a director. When the Canada Life bought the stock it was paying 6 per cent., and it is now paying 8 per cent.

"We have heard you had got rid of the bonds, but did not find that you had disposed of the common stock?" submitted Mr. Shepley.

"The stock went with the bonds. I showed that on Saturday to Mr. Edwards," explained Mr. Morrow for Mr. Cox.

"A general question, please," said Mr. Shepley. "In the case of your financial transactions, which you undertake from time to time by way of indemnity, are you, apart from what the market may develop, remunerated for financing large matters? Do you get any advantage in respect to that indemnity?"

Mr. Cox: Our share in the indemnity.

Mr. Shepley: No commission?

Mr. Cox: There may be half a dozen parties get commission. I think there have been cases where big responsibilities were taken that a commission has been paid for the guarantee.

He said there were no cases where the Canada Life got any.

In Michigan.

Then Mr. Shepley launched into the history of the Michigan branch. Mr. Cox said that with Mr. Ramsay's consent he had purchased the interest in the branch for about $5,000, which had been placed as a debit against the branch, and profits accruing since had been applied on that debt to reduce it. Profits had been shown for a few days, but became a debt again in 1905.

Numerous cases were cited where officials of the company had been retired on substantial annuities. The cost of running the concern was taken up by Mr. Shepley.

Mr. Cox's Salary.

When you became president you took a salary of $20,000 a year? "Yes."

"And in some instances, directors' fees?" added Mr. Shepley.

"I'm not sure, but I think I did," replied the Senator, but Mr. Watts corrected him, and he said there had been one case of $100.

He had purchased interests in branches and had given his son, H. C. Cox, $40,000. Mr. Ramsay was retired on an annuity of $20,000 a year after forty years' service. In 1895 H. C. Cox got $40 a month. He was raised to $50 in 1897, and in 1898 to $54.50. Then he acquired his large interest in the business.

"The net result of your becoming president was to add $26,000 a year for your own family?" said Mr. Shepley.

"We took up the additional duties," said Mr. Cox. There had been no assistant general manager before an office made for Senator Cox's son. The Senator had taken $5,000 off his own salary, and it was now $27,500 for president, general manager and assistant general manager.

PROGRESS — GREGES AGRI ET COMMERCIUM

NOTICE

The Court of Revision on the city assessment rolls will hold its final sittings on said rolls on Thursday, June 7th, 1906, at 10 o'clock a. m. All persons having business at the said Court are hereby notified to attend on said date or their cases will be dismissed.

By order of the Court.

W. G. MERRITT,
City Clerk.

DIEU ET MON DROIT

To Contractors

Sealed tenders, addressed to the undersigned, and endorsed "Tenders for Work," will be received at this Department until Tuesday, the 12th day of June, 1906, at the hour of 12 o'clock noon, for the erection of an addition to the Chemical Building and reconstruction of the Green Houses at the Agricultural College, Guelph.

Plans and specifications can be seen at this Department and at the above Institution.

The lowest nor any tender not necessarily accepted.

J. O. REAUME,
Minister of Public Works for Ontario.

Department of Public Works, Ontario, June 2nd, 1906.

MORTGAGE SALE OF VALUABLE CITY PROPERTY

Under and by virtue of the powers contained in a certain mortgage made to the vendor, which will be produced at the time and place of sale, there will be offered for sale by public auction by C. J. Moore, Esq., auctioneer, at the Rankin House, in the city of Chatham, on Monday, June 18th, 1906, at the hour of 12 o'clock noon, the following property:

All and Singular those certain parcels or tracts of land and premises situate lying and being in the city of Chatham, in the County of Kent, and being composed of lot number seven and the most northerly twenty-two feet and six inches of lot number eight in Block "P" in that part of the city of Chatham called Chatham North.

On the premises to be sold is a large two storey frame house in a good state of repair.

The property will be sold subject to a certain registered mortgage thereon to The Agricultural Savings and Loan Company, securing payment of $600.00 and interest thereon at six per cent. per annum from the first day of October, 1905.

Terms of Sale—Ten per cent. of the purchase price shall be paid at the time and place of sale and the balance in ten days from the date thereof.

For further particulars and conditions of sale apply to

W. F. SMITH,
Vendors' Solicitor,
Chatham, Ont.

Or to

C. J. MOORE, ESQ.,
Auctioneer.

Dated at Chatham this 25th day of May, 1906.