THE CURSE OF THE NATION IS CONSTIPATION

"Fruit-a-tives" Alone Cures This Disease

A famous scientist states that Constipation, or non-action of the bowels, causes more deaths than all other diseases combined. Constipation inflames the Kidneys, ruins digestion, is the foundation of Rheumatism, poisons the blood, causes Headaches, Neuralgia, Nervousness and Insomnia.

Constipation is caused by a weak or sluggish liver. Bile, the only purgative of the body, is secreted by the liver, which in turn should pour into the intestines sufficient bile to move the bowels. Unless the liver is active, there cannot be enough bile to move the bowels regularly, and Constipation is the result.

"Fruit-a-tives," the famous fruit medicine, will always cure Constipation because it acts directly on the liver—relives the congestion—increases the quantity of bile—and strengthens the bowel muscles.

50c. a box, 6 for $2.50, or trial size, 25c. At all dealers, or from Fruit-a-tives, Limited, Ottawa.

COMMISSIONERS NOT IMPRESSED

Continued From Page One.

These meetings are marked by a delightful informality. The commissioners, with the city solicitor and the secretary of the council gather about a table. The mayor, of course, presides The proceedings are not quite as dignified as those of St. John's common council, or even the board of works. The members of the board smoke and chat, they make no speeches, they address each other as "Bill," "Percy," "Harry," etc., and the mayor is simply "Matt."

The Mayor Votes.

The mayor by the way, has the power to move or second resolutions, and always votes on questions before the board. The secretary, who is not a member of the commission, expresses his personal opinion, and always with the solicitor, takes part, unasked, but ever welcomed, in all matters of interest.

It is refreshingly informal, yet at the same time quite business-like, for the five commissioners are clever and capable business men, eager to do what is right, and with no thought of wasting time. They get to the bottom of the matter in hand without unnecessary talk, briefly recount the more important issues involved, and decide on the instant.

Matters of general public importance in which the authority of the commission is clear, are decided on the spot. Departmental affairs are referred at once to the heads of departments with or without instructions as the case may be, and legal problems go to the city solicitor who is always on hand.

Open To the Press.

Not only are members of the press admitted to these meetings, but every newspaper office is furnished with bound volumes of the city's financial reports, issued promptly at the first of each month, covering in minute detail the previous month's business. In addition there is printed, for general distribution, a monthly review of all business done by the commission.

In this way check is kept on all civic affairs by the people, and expenditures or decisions may be discussed before they become ancient history. Again, the finance department furnishes the heads of all other departments with monthly comparative statements of revenue and expenditure, and these heads of departments are thus kept thoroughly posted in their own disbursements, as well as being made aware of how much money remains from their warrant for the balance of the fiscal year.

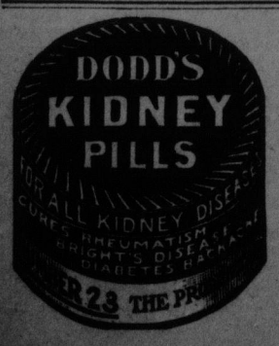
Equal Authority.

All commissioners have equal authority over all civic employes excepting sub-heads of departments, and all, without exception, are under control of the commission as a whole. The chief of police or the chief of the fire department may not be dismissed by the commissioner of safety without the instructions of the commission. The police chief has no authority to engage or dismiss men, but his recommendations to his departmental head are almost invariably adopted.

The plan of giving each commissioner authority over the employes of departments other than his own may, it is admitted, lead to serious confusion, but the commissioners endeavor not to interfere with one another's work. It is also felt that the lack of such general authority would be detrimental to discipline. However, there is a diversity of opinion on this score.

Briefly, the present commissioners are young men, woven together as a compact force. They, for their own part, have no great preference for the commission form of civic government as such, but claim that any small group of capable men, elected by the whole city, could do satisfactory work under almost any conditions.

H. V. MACKINNON.



BOARD TO CONSIDER TELEPHONE COMPLAINT

Counsel Make Several Strong Statements After Decision To Hear Case Is Announced—Glittering Generalities.

The Public Utility Commission at its meeting yesterday afternoon, presented a formal decision on the arguments of the New Brunswick Telephone Company's representatives, overruling the objections that the board had no jurisdiction over the company in the matter of rates. After the reading of the board's findings, which occupied some time, J. B. M. Baxter, acting for shareholders who had purchased stock since 1907, asked that the complainants be required to file particulars as in his opinion the allegations made by Mr. Powell were only glittering generalities and gave no indication of the points of attack which the company or his clients might have to defend.

Mr. Baxter also argued that the board before proceeding with the inquiry should decide whether the board in considering the question of rates, would recognize the rights of the Telephone Company under the act of 1907, by which it was given the privilege of earning a dividend of eight per cent. on its capital stock. He thought a decision on this point would define the scope of the inquiry and facilitate the conduct of the case.

His clients had bought stock in the company in the belief that it had a right to earn an 8 per cent. dividend, and though it might be possible, as Mr. Powell alleged, that some water had got into the capitalization of the company, the shareholders who had invested in good faith were entitled to the protection of the law. He thought the board could not pass judgment upon the condition of the company's capitalization at the time the public utilities act was passed, and that it should only investigate stock issues made subsequent to the passage of the act.

Mr. Powell's Argument.

In rebuttal Mr. Powell argued that the allegations of complainents were sufficiently specific. Under the act it was only necessary that the allegations charge that the rates were unjust or unreasonable, but complainants had gone farther, and given many particulars as to why and how the rates were unjust.

Continuing Mr. Powell protested strongly against the construction which Mr. Baxter sought to put upon the board's duties in the matter of capitalization. Watered stock, whether issued prior to or after the passage of the act, was, if the people were required to pay dividends upon it, a proper subject for the board's investigation. He considered that the Telephone Company, being in possession of a public franchise, was under special obligation to the people, and in any case the issuing of watered stock was a perversion of a trust. At the time of the re-organization the company had about $90,000 in its treasury which had been set aside ostensibly for the purpose of effecting repairs and renewals. Violent hands had been laid upon this money. It had been taken out of the treasury, and converted into capital stock. This was unfair to the public, because the public had been taxed to provide the fund.

No Violence Done.

Mr. Barnhill protested against the statements made by counsel for complainants. He was familiar with the affairs of the company, and could assure the board that no violence had been done. The extraordinary language used by Mr. Powell, if sent broadcast by the press, would place the company in an unfair light.

Mr. Powell—Extraordinary language is warranted when speaking of an extraordinary transaction.

Mr. Barnhill contended that the transaction was not an extraordinary one. It was merely an issue of treasury stock. It was a common practice with corporations, perfectly legal. He could say without any reservation that not one per cent of the company's capital was water. In saying that he meant water stock, as defined by law.

Continuing Mr. Barnhill argue that the complainants should particularize their allegations and that the board should decide the point as to whether the rates should be based on the company's right to earn 8 p. c. dividends.

After consultation the chairman announced that in the opinion of the board it was not necessary that the complainants should file further particulars, and that the inquiry would be proceeded with at the convenience of the coounsel. It was decided that the board should begin to take evidence on Tuesday, March 7, at 10 a. m.

Street Railway Case.

G. S. Mayes then asked the board if it was ready to proceed with the case against the Street Railway.

The chairman said that on application of Fred R. Taylor, counsel for the Street Railway, the case had been laid over until Feb. 28. Counsel for the Street Railway had asked that the complainants be required to put up security for costs, claiming that the complaint was a frivolous one. The board, however, was of the opinion that the complaint was reasonable and would not require security for costs.

Mr. Mayes said the West Side residents preferring the complaint had no legal advisor, though they had a religious advisor present as a witness in the person of the Rev. G. F. Scovil. The petitioners had already lost considerable time attending the sessions of the board and as they were business men he hoped the commissioners would dispose of the matter as soon as possible.

The board promied to hear the case next Tuesday.

LATE SHIPPING.

New London, Conn., Feb. 22.—Ard: Sch Lucia Porter from St. John for New York.

Avonmouth, Feb. 22.—Sld: Str Royal George for Halifax.

"Dick" Howell, who asserts that he is the welterweight champion of Canada, showed great tenacity of spirit and ability to take a beating Monday night at the Pastime Athletic Club. He went ten rounds with "Jim" Mitchin, of Brooklyn, and the bout was a slugging match from start to finish, with Howell receiving more than he gave. In the seventh round the latter was knocked out of the ring, but came back and lasted the round.

LIBERAL SPEAKERS ANGRY WHEN MR. MONK INTRODUCES IMPERIALISTIC RESOLUTION

UNCLE SAM—"Lemme divide that mellion foh yo', Johnnie, I'se had sperience."

Continued From Page One.

A Human Touch.

Anyway, he said, suppose every human being in the U. S. favored the annexation of Canada and why should they not. Canada was like a beautiful woman who expected to be courted and admired and would feel offended if she were ignored or treated with indifference.

Why should Canadians complain if the people of the United States had made up their minds that Canada was worth consulting, whether in the form of better trade relations or in any other form.

H. B. Ames.

The amendment was passed, the House went into committee and Mr. Ames came on with an admirable speech, careful and cogent. He first dealt with a number of considerations affecting the agreement. "It would unsettle trade conditions in that it would interfere with interprovincial trade which Canada had been building up since confederation. The adoption of the agreement meant the eventual abandonment by Canada of the principle of protection. Once the farmers were deprived of protection on their commodities they would not submit to having manufacturers treated as a favored class. Thirdly, Mr. Ames pressed the loss of Canadian fiscal independence.

Mr. Ames pointed out two effects which the agreement would have upon Canada's status as a part of the British Empire.

First—It would mean the loss of her export identity, her Manitoba wheat would be known as North American grain. Canadian cheese would be undistinguishable from the filled cheese of the United States. The export bacon trade, so carefully cultivated, would be at an end, for Canadian hogs would go to the United States, and American hogs would be all the Canadian could secure. All possibility of the securing of the removal of the embargo on Canadian cattle would disappear.

Secondly—With all possibility of retaining the identity of Canadian wheat and produce utterly gone, there was no chance that the Motherland could give Canada a preference.

Mr. Ames then examined in detail the advantages which the agreement is supposed to yield to the farmers. He took the case of butter as an example. United States cold storage warehouses in New York, Chicago, Boston and Philadelphia at present contained an immense surplus, and prices were coming down. But the markets of Canadian cities would be the dumping ground of American butter, and prices to Canadian dairymen would fall accordingly.

Further, this agreement virtually meant free trade with the world in natural products. The steamships between eastern Canadian ports and New Zealand and Australia would bring chilled meat from those countries and Argentina, and so bring down the price of cattle in eastern Canada. Butter from New Zealand would compete with Canadian butter in the Canadian dairymen's home market. He also pointed out how Australia and New Zealand would capture the British Columbia market, while all hope of arranging reciprocity with those countries would be at an end.

Toronto, Feb. 22.—The associated boards of trade of Ontario at their closing session this afternoon, passed by a large majority, a resolution condemning the proposed reciprocity agreement. The resolution was proposed by R. S. Gourlay, president of the Toronto board of trade, and seconded by Hon. E. J. Davis, who controlls an extensive tanning business and who was commissioner of Crown lands under the Hardy and Ross Liberal governments in Ontario. The resolution which was substantially identical in wording with that passed last Thursday night by the Toronto board of trade, concluded with this paragraph:

"In the opinion of the Ontario associated boards of trade, the proposed agreement threatens Canadian nationality and autonomy and is opposed to the true interests of Canada, and should not be ratified."

The small minority who opposed the motion fought vigorously and only after the defeat of an amendment was the original motion carried.

Mr. Gouray emphasized the unfairness of 6,000,000 people trying to trade with 100,000,000 people on even terms. It would practically be a merger of two producing and trading countries with Canada as minority shareholder. The flow of money from Great Britain would be checked.

Two Arguments.

Hon. Mr. Davis said that the two arguments used for reciprocity in the United States should set Canadians against it. One was that annexation would result, and the other was that if the Democrats got into power drastic changes in tariff would be made. Both arguments should allay all Canadians against the caprice of a political party.

Mr. Davis said he was proud of the British preference, but if it was raised to 50 per cent. as was being advocated, it would injure many Canadian manufacturers.

The first dissenting word came from Mr. Steinhoff, of Stratford, a handler, of cheese, butter, eggs and poultry. He said better prices for these products meant more money to every department of business. Regarding the danger of trusts in Canada, Mr. Steinhoff said the high protective tariff was responsible for them.

Mr. Jaffrey, of Galt, refuted the arguments of Mr. Steinhoff, by comparing prices of butter and eggs in Buffalo and in his own town of Galt. The speaker preferred to have American manufacturers come over to Canada and build factories.

An amendment was moved by A. Stewart, of Guelph, who claimed that the delegates of the Boards of Trade in this province had no right to declare themselves on reciprocity because the subject had not been discussed by many of the individual boards.

The speaker's question was greeted with cries of "No, no."

A. J. Young, of North Bay, seconded the amendment and also declared that the division of opinion on the question of reciprocity would be along political lines. (No, no.)

The amendment was lost by 97 votes to 18.

G. B. Ryan, of Guelph rose and said that he hoped it would go to the country through the press that this question had not been fairly discussed.

The resolution against reciprocity was then carried by the same majority which defeated the amendment.

At the morning session a resolution urging the government to deepen the Welland Canal was carried, only eight new Ontario representatives voting against it.

Personal Opinion.

Toronto, Ont., Feb. 22.—Sir Edmund Walker, president of the Bank of Commerce, denies the statements made by an evening paper that the anti reciprocity pronouncement signed by Sir Edmund and seventeen other prominent Liberals, had been shown by him to the bank directors, and approved by them.

Sir Edmund says that his signature was the expression of his own personal views, and that some of the directors, particularly Senator Edwards, of Ottawa, strongly favored reciprocity.

Winnipeg in Line.

Winnipeg, Feb 22.—The Winnipeg Board of Trade by 69 to 13, ten members refraining from voting, passed a resolution today condemning the reciprocity agreement between Canada and the United States, the mover being W. H. Cross and the seconder D. C. Cameron, Liberal candidate in the last general election in Winnipeg.

The resolution is as follows:

"That the Winnipeg Board of Trade after careful consideration of the proposed reciprocity agreement between the Dominion of Canada and the United States, is firmly of the opinion that the same is not in the best interests of the Dominion, particularly that portion of the country west of the Great Lakes, and desires to impress upon the government its urgent wish that the proposal be not ratified."

The only discussion in the meeting was in the introductory speech of W. H. Cross, and a short approval by James Porter.

T. R. Deacon moved, and Mayor Evans seconded, the resolution asked for by Dr. Chown, approving the action of several colleges opposed to the proposed granting of degree conferring powers on denominational colleges. The resolution was passed unanimously.

Hearing Today.

Washington, Feb. 22.—No afternoon session was held by the Senate committee on finance, but the hearing of the interests that opposed Canadian reciprocity will be continued tomorrow at 10 o'clock.

Dangerous To All Branches.

St. Catherines, Ont., Feb. 22.—The question of the removal of the duty on tender fruits and the reciprocity agreement in general, was further considered this afternoon at a largely attended meeting of the directors of the Niagara Fruit Growers' Association. A strongly worded appeal to the Senate to stand by the welfare of Canada and disallow the agreement in case it should be passed by the House was made.

The resolution at first contained a clause condemning reciprocity as dangerous to all branches of trade, but this was amended, as Vice President Thompson pointed out that the meeting was one of fruit growers and that they could not forecast the probable result on other branches of trade. The meeting was non-political, being composed of leading fruit growers on both sides of politics.

A long discussion took place over the report published in a Toronto paper that one third of those attending the Liberal convention in Monck a few days ago were fruit growers who voted in favor of reciprocity. A publicity committee was appointed, who will look after and refute all misleading articles or statements appearing in the newspapers.

Daughters Of Empire In Fight.

Toronto, Feb. 22.—At a special meeting today of the Imperial Order, Daughters of Empire, representing 10,000 women in Canada, fear expressed of reciprocity relations between Canada and the Empire and indignation was voiced at the discussion in Washington of a possibility of annexation. A strongly worded resolution against reciprocity was carried. It was proposed by Mrs. H. F. Strathy and seconded by Mrs. E. F. B. Johnston, wife of a prominent Liberal lawyer.

Applause For Roblin.

Winnipeg, Man., Feb. 22.—There was a most unusual scene in the Manitoba House today when at the close of a speech by Premier Roblin, in which he unalterably opposed the reciprocity agreement, the galleries broke into cheers. The premier opposed the proposed agreement on economic, National and Imperial grounds.

He said that the United States for thirty five years has been endeavoring to cripple Canada commercially, and referred to the sacrifices which Canada and especially Eastern Canada has made to build up inter-provincial trade by railway construction.

"Why this reciprocity," he asked. "No one asked for it." He added it had come from President Taft who wanted to bolster up the Republican party and secure access to Canadian resources." "It is absolutely dangerous," he declared, "from a financial and political standpoint."

In conclusion he said: "I am opposed to the reciprocity proposition, because it will unsettle and disturb our prosperity. I am opposed to it because it will lesson the securities of the Britishers who have poured their millions into Canada for her development. I am opposed to it because there is enough of individuality and of enterprise amongst the Canadian people to maintain the enviable post that we occupy today. I am opposed to it because it appeals only to the sordid and selfish side of our citizenship. I am opposed to it because it contravenes the spirit of our institutions, because it will destroy our great interprovincial trade, because it will darken the sun of our prospertiy, it will cloud the future with uncertainty and divert, as is intended, to channels of trade to the south of us into ways of what we know not, and to ends which may be more disastrous than financial to us, namely, the loss of our independence as a Dominion of the British Empire."

"ONE ROUND HOGAN" TRIMS K. O. BROWN

New York, N. Y., Feb. 22.—One Round Hogan, of California, gained the popular decision over Knockout Brown of New York, in a 10 round bout at Madison athletic club here tonight.

Brown failed to make the shownig he did against Ad Wolgast in Philadelphia recently. Backed by the reputation he earned in that fight, Brown was easily the favorite, when he stepped into the ring.

But the first round served to raise Hogan several points in the estimation of the crowd. It was a hard fight, but Hogan got to Brown as no other fighter has been able to do.

When Knockout mixed, Hogan mixed with him and met the former at every point. The Californian outpointed, outboxed and outfought the hardy New York lightweight and the big house generally voted the laurels to Hogan when the last gong was sounded.

Hogan came near living up to the reputation which his fighting name implies. With a right and left to the head in the first round he sent Brown staggering into a neutral corner.

POSTPONED GAMES PLAYED AT CHESS MEET

San Sebastian, Spain, Feb. 22.—Play in the International Chess Masters Tournament today was devoted to adjourned games. Two of these were disposed, while the third had to be adjourned a second time.

The former resulted in a draw between Schlachter and Burn, and between Rubinstein and Techmann. The third game was between Duras and Janowski.

SLEIGH DRIVE HUGE SUCCESS

Continued From Page One.

The passage of the reciprocal agreement would also have a disastrous effect on the great Canadian transportation companies. The railways and the canal system, which had been built up to care for the east to west trade would be without occupation, as the trade routes would be diverted north and siuth. This would be a direct violation of the principles of confederation by which the very Dominion was called into being.

National Standpoint.

From a national standpoint he showed that Canada had no need of such a treaty. Since 1874 Canada's population has grown from 4,000,000 to 7,000,000; the bank deposits from $79,000,000 to $909,000,000; the railway earnings from $12,000,000 to $145,000,000; the canal tonnage from 3,000,000 to 24,000,000, and the business failures have been reduced from $29,00,000 to $13,000,000. Under the National Policy million of dollars of American money are being invested in Canadian factories, and British capital is also pouring in. This is no time for a policy which, the speaker claimed, would change all this.

There was no mandate from the people for any change and in this connection Mr. Doherty said this was the second important question which the present government had taken upon itself to decide without the opinions of the people being obtained. It was an example of stupendous nerve. He did not think that disaster from the reciprocity arrangement would be immediate, but he was sure that it would ultimately come.

From an Imperial standpoint he regarded it as the thin edge of the wedge which would split Canada from the Empire. With a reciprocity trade arrangement commercial and political union with the United States was inevitable.

In conclusion he urged the young Conservatives to stand shoulder to shoulder against the agreement and to remember the advice of Sir John A. Macdonald to keep both hands on the Union Jack. There was a great work for the young Conservatives to do and the need was never greater than at the present time.

Mr. Doherty was greeted with hearty applause and his masterly handling of the question was loudly cheered.

House of Assembly.

The toast to the House of Assembly was next proposed by W. H. Harrison. After congratulating the gentlemen who had proposed and replied to the previous toast he referred to the record of the late provincial government in connection with the Central Railway, and the suspense accounts that existed, and compared their mismanagement of the affairs of the province with the present business like and progressive manner in which the Hazen government is looking after the interests of New Brunswick.

John E. Wilson, M. P. P., in arising to reply to the toast was received with rounds of applause and the singing of He's A Jolly Good Fellow.

In a clear and forceful speech he pointed out instances showing that the provincial government have the interests of their province much at heart. Continuing he dealt with a number of the more important pieces of legislation enacted by the local government since coming into power. The great value of the Audit Act was explained and under it he said it was impossible for any government to take the money of the province to run their elections on, yet he had no doubt that the present government would receive the support of the people by more honorable methods. The Workmen's Compensation Act was next explained. It was a fair act, he said, and would be approved of by all fair minded people as it was of assistance to the women and children who were in distress. Although these acts had been criticised by the opposition press he noticed these papers had never published these acts and he had no doubt as to how their criticisms would be received by the people if the objects of the act were fully understood.

The present government was anxious that the people should know the truth. The old government adopted a different course as was shown by their suspense accounts and the present opposition were continuing in their footsteps by adopting a campaign of misrepresentation.

Continuing he said he believed the natural resources of the province should be manufactured in the province and was opposed to a scheme of reciprocity that permitted them to be seized upon by the United States.

In conclusion he said he was proud of the position he occupied in the government and it was his ambition to stand by and support the Hon. J. D. Hazen as he knew the affairs of the province were safe in the hands of an able premier.

Accomplished Herculean Task.

Thomas Kickham who followed Mr. Wilson, made a vigorous speech. He was only expressing the opinion of the majority of the people he said, when he stated that the government had accomplished a Herculean task since they came into power. They had found the province practically bankrupt, the roads and bridges were in a horrible state, yet in a short space of time they had made a great change for the better. In conclusion he urged the members of the R. L. Borden Club to continue their energetic work in the interests of good government.

The toast to the ladies was next proposed by Chas. F. Stevens in a graceful speech and responded to by L. Lingley in an eloquent manner.

Thomas Kickham proposed the toast to the R. L. Borden Club. G. Earle Logan in an able reply traced the history of the club since its organization in 1904 with Beverley A. Armstrong as the first president and the speaker secretary and referred to the various successful campaigns since that time in which the club had taken an active part. It was the aim of the club, he said, to have a membership of 1,000 before 1912.

In reply to the toast to the Common Council, which was proposed by John G. Willet, Aldermen Wigmore and McLeod spoke.

Ald. Wigmore denied the statement made by the Telegraph and Times that certain aldermen were sneaks, and that the council was run by a clique. He was opposed to the government of the city by commission, and showed that the taxes would not be decreased under such a form of government.

Ald. McLeod also spoke in opposition to the commission plan. He believed that in certain quarters it was being used for political purposes, and said that even now it was reported that a ticket had been formed in the interests of a political party.

G. Earle Logan proposed the toast of the president of the club, and in reply Mr. Fairweather urged members to endeavor to increase the membership of the club and do what they could in the interests of good government.

At the conclusion of Mr. Fairweather's speech the members and their friends adjourned to the parlour where a musical programme was carried out. Victor Lee presided at the piano and a number of well known local artists took part.

BANK MERGER ON HOLIDAY

Phenix No. 7, Closes Its Doors After 99 Years Of Continuous Trading—Amalgamated With Chatham Bank.

New York, Feb. 22.—When the New York clearing house opens tomorrow morning, for business at 10 o'clock, there will be no messengers at the teller's windows to receive and clear checks for "Bank No. 7." For the first time in the history of the clearing house, there will be no "No. 7" on its list. During the holiday a merger was effected between the Phenix National Bank, to which the No. 7 was assigned 99 years ago, and the Chatham National Bank.

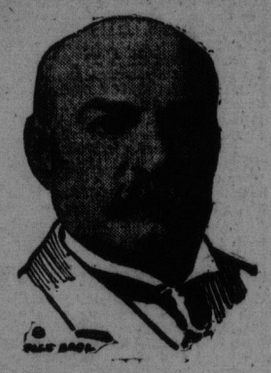
President Louis G. Kaufmann, of the Chatham, announced today that the last details of the merger were perfected after the close of business Tuesday. Previous authorization had been obtained from the Comptroller of the treasury and that same night a file of bank messengers with a squad of police to guard them moved the assets of the Phenix from its vaults to those of the Chatham.

The Phenix, one of the oldest banks in the city, which closed today, had its doors open during the panirs of '37, '57, '73, '07, and for every other business day of the ninety nine years since it was founded. It was the first bank with which the late Junius Spencer Morgan allied himself, and when, after the passage of the National Banking Act, the Phenix bank became a national institution, J. Pierpont Morgan, his son, was one of those named in its first charter. Philip Hone, the annalist, once mayor of New York, tells in his diary how at a dinner of the directors of the Phenix in 1840, he sat down with the leading merchants of the town to turtle, venison and Madeira that had been round the Horn.

Compared to the Phenix, the Chatham is but a boy, only 61 years old. The combination will be known as the Chatham and Phenix National Bank of New York, and will do business at the offices of the Chatham, on the corner of Broadway and John streets, with a combined capital and surplus of about $3,000,000 and resources of more than $20,000,000.

Louis G. Kaufmann continues as president, and with him will be associated most of the officers of the old Phenix. The new directorate will include nearly the entire board of the old Chatham and a majority of the board of the Phenix.

BUILDER OF N. Y. TUBE ILL



JOHN B. M'DONALD.

The builder of the $35,000,000 subway under the crowded part of Manhattan Island is dangerously ill at his home in New York.

Made in 96 different styles.

You want the metal bed you buy now to remain just as inviting: snowy-white and trim as the day you first set it up in your home. And it will if you make sure the "Ideal" guarantee is on the footrail when you buy.

If you want lasting quality you will insist on getting "Ideal" Metal Beds whether you pay $3.00 or more.

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