MUSICAL

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Frame House with good stable near

ft, deep, \$1,050. TO RENT.

Four modern Houses, in good loca-tions, \$10, \$11, \$13, \$15 per month. Money to Loan and Fire Insurance.

E. E. PARROTT & SON, Scane Block

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Good house and Lot for sale on Kirk Street, with electric light, gas and electric light, gas and water fixtures and bath at a bargain if sold at once

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From 30c. per Week upward with

The Canadian Savings Loan and **Building Association**

en d receive interest at rate of 3 Per Cent. per annum compounded half yearly. The entire investment together with interest is withdrawable after three year.

Begin Now. Continue Six Months Begin Mow. Continue Six Months and we will protect you from loss. The "Canadian" has a record of seventeen years successful business, every obligation having been prompt by met. If you have never had a bank account commence today by laying asside small amounts each week with this Company. In three years the results of your systematic saving will be astonishing. This may be your first step to independence. All in your favor—nothing to be lost. We positively do not speculate with your amoney. Wa furnish a contract with the investor authorized by the Ontario Legislature.

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R. A. MURPHY,

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the Big Clock.

Clocks for brides. Gifts that speak for the giver every day, but be sure they speak correctly.

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anteed. Gilt Clocks \$1.25, \$1.50 up to \$15.00.

Wood Mantel Clocks, a large assortment \$5.00 to \$20.00, also clocks of all descriptions

Call and see them and you will be satisfied. At

A. A. JORDAN'S.

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STOP TAKING DRUGS

R. C. WEESE, D. S. T. -WELLINGTON ST. WEST, CHATRAM ONT

Mr. Bowser Meant Well

Showed Poor Judgment, However, In Buying His Wife's New Tea Gown.

centre, \$900.00.

Pleasant Home, Raleigh Street, lot 208 TRIED TO SURPRISE HER

Neighbor Enlightens Him on the Folly of Trying to Take Advantage of Bargains.

[Copyright, 1906, by Eugene Parcells.] When Mr. Bowser came home the other evening with a package under his arm he entered the house and crept up-stairs and down again so softly that Mrs. Bowser did not hear him. He did another thing unusual with him. He did not give away the fact that he had a little plot on hand until dinner had been disposed of and he had skimmed over the contents of the evening paper. Then he carelessly observed:

"I suppose you were down to that sale of tea gowns today?" "I haven't heard anything about a

sale," she replied. "There was a big one advertised yes-

terday, and I don't see how you missed



YOU'LL LOOK LIKE A PRINCESS IN THIS

it. Gowns that had been selling at \$25 were advertised to go at \$12." "I couldn't have gone if I had seen the advertisement," she sighed, "as I had no money to buy with."

"But you need a new tea gown, den't "Indeed I do. If you can spare the money I'll go down tomorrow and see what I can do." Mr. Bowser slapped his leg and

"Do you mean that you will give me the money?"

He chuckled and slapped some more and then walked upstairs and brought down the mysterious package and said: "Mrs. Bowser, I don't claim to be a model husband, but I think I do deserve credit for certain things. When-ever I can give you an agreeable sur-prise it delights me. You needed a new tea gown. I saw that you did a month ago, but I was lying low for a sale. I

kept the paper away from you last night so that you couldn't see the ad-vertisement."

Bought Her a Present.

"And what—what have you done?"
she asked, with her heart in her mouth. othing to be hanged for. I simply left the office two hours earlier than usual and attended the sale." "And you bought me a tea gown?"

"I bought you a tea gown, Madam Bowser-the finest one in the lot. You but now and then he gets his good streaks on. My dear women, I take pleasure in presenting to you my pur-chase. Some men might have done better, but I did the best I could."

At the Sign of Mrs. Bowser, had grown pale. Without a word as to her bust measure or preference for style or color Mr. Bowser had gone and bought her a tea gown, and the chances were not one in five hundred that he had hit the right thing. It was inevitable that she would

thing. It was inevitable that she would be disappointed, but she must do her best to conceal it and not humiliate him. He saw her perturbation and said:

"The little surprise rather knecks you out, eh? Didn't suspect that I had had my eye on that old tea gown for the last two months and meant to replace it as soon as a consideration."

place it as soon as I could? Open the paper and see how you like it."

Mrs. Bowser pulled herself together and made up her mind to praise that gown if it brought on fatal palpitation of the heart. She forced a smile, broke the attain and silvent as when each a smile, broke the string and almost at a glance she

That the color was lavender—a color she could not have been found dead in. The bust size was forty-two instead

of thirty-four.

It was cut lower in the neck than she ever wore one.

The style was more for a girl of twenty than for a woman of forty. The selling price marked on the card was \$2 higher than she had seen the

same thing a week before. Was a Great Surprise, "Well, why don't you get up and dance and shout and awing your hat?" asked Mr. Bowser, as he held the gown

up to her view.
"It—it is very nice, and I thank you many, many times for buying it," she seplied. "It is indeed a great surprise."

"I thought it would be. They tried to work a dozen other styles off on me, but I was after the best and would take no other. By George, but you'll look like a princess in this gown!"

Mrs. Bowser smiled, but it was a ghastly smile. She wanted to "swing her her."

ghastly-smile. She wanted to "swing her hat," but it wouldn't swing. Mr. Bowser finally caught on to the fact that she wasn't enthusiastic and he queried:

"Is there anything wrong about it?"
"Noo," she replied, as she held it up against her.

"But if there is just say so. I may have made a mistake you know. If

have made a mistake, you know. If you were to make any criticism at all, what would it be?"

"There is nothing to criticise, you good man, you," she answered, knowing that she could take it down in the morning and exchange it, and that the chances were he would never discover the fact. "It is perfectly all right, and you are one of the best husbands in the

"That pays me for all my trouble," he said, as a tear gathered in his left eye. "There are wives and wives. There are wives who appreciate and wives who don't. You belong to the former class, and I thank heaven for

Met Mrs. Green. Ten minutes later Mr. Bowser had an errand at the drug store. On his way over he met Mrs. Green. When she had asked after Mrs. Bowser she said: "I thought I saw you in one of the stores this afternoon, but I was probably mistaken."

"I was in one of the stores all right enough, and you can't guess what for?" "Glove or your wife?"
"No. I was down to the tea gown

"Oh, she gave you a hint that she wanted a new tea gown, did she?"
"Not a blessed hint. I wanted to give her a little surprise, you know, and I think I did. She was raving about the gown as I left the house."
"What color did you get?" asked the

"Lavender on Mrs. Bowser! Why, you don't tell me! She can't wear lav-ender any more than I can wear pink!" "Why not?"

"Forty-two bust measure."
"Sakes alive! I know that her measure is only thirty-four. Was it high or low cut?"

size did you get?"

"Low, of course." "Then she will never, never wear it. She hasn't got the neck for a low cut gown, and you never saw her wear one. The salesgirl must have thought you wanted something for a woman weighing about 300 pounds and seventy years old. You shouldn't have done it, Mr. Bowser.

Told He Had Made Mistake "But do you mean to tell me," he re-torted, "do you mean to tell me that I don't know enough to pick out a tea gown for Mrs. Bowser?"

"Of course you don't. Not one husband in a thousand does. Mr. Green would no more attempt to pick out a gown for me than nothing in the world. Can't you see that you made four or five bad mistakes?"

She said "Good night" and passed en, and Mr. Bowser took a walk around the block. When he came to his house he turned in at the gate. He opened the door like a man who has determined to scale the Alps. He walked down the hall like a man having no fear of a Colorado avalanche. The tea gown lay on a chair. Mrs. Bowser and the cat seemed to have been weeping. "What's the matter?" was asked as he counted out \$10 and slapped the bills down on the table.

No answer.
"What are you going to do?" was asked as he flung the gown over his arm and turned away. No answer. Mr. Bowser walked

straight out of the house, straight down to the gate, straight down the street, for half a block, and then the tragedy occurred. He seized that tea gown by the neck and choked it to death. He seized it by the arms and wrenched them from their sockets. He gathered up the skirt and rent and tore and and the spring robin roosting in a tree over his head uttered a shrick and flew away through the darkness. M. QUAD.

Why are lightning rods like wait-

"Because they have to be well tip-ped to make them give good service." -Baltimore American



Young Ostriches - Oh, auntie, reach some of those lovely bananas!-

An Uncommon Trouble. Hewitt-My wife didn't know what to say to me.

Jewett-I never knew my wife to be troubled in that way.—New York

IT SAVED MY LIFE

PRAISE FOR A FAMOUS MEDICINI

nrs. Willadsen Tells How She Tried Lydi E. Pinkham's Vegetable Compound Jus in Time.

Mrs. T. C. Willadsen, of Manning, Iowa, writes to Mrs. Pinkham Dear Mrs. Pinkham :-

"I can truly say that you have saved my life, and I cannot express my gratitude to



rote to you, telling you how lettered for over two years steady swing-down pains, and I was so weak I util hardly keep around. As a last resort leded to write you and try Lydia E. Pinkan's Vegetable Compound, and I am so ankful that I did, for after following your structions, which you sent me free of all large, I became regular and in perfect with. Had it not been for you I would be my grave to-day. "I sincerely trust that this letter may lead ery suffering woman in the country to rite you for help as I did."

When women are troubled with irresorted.

write you for help as I did."

When women are troubled with irregular or painful periods, weakness, displacement or ulceration of an organ, that bearing-down feeling, inflammation, backache, flatulence, general debility, ndigestion or nervous prostration, they should remember there is one tried and rue remedy. Lydia E. Pinkham's Vegtable Compound at once removes such roubles.

No other female medicine in the world as received such widespread and unqua-ified endorsement. Refuse all substitutes. For twenty-five years Mrs. Pinkhara, laughter-in-law of Lydia E. Pinkham, as under her direction, and since her lecease, been advising sick women free of charge. Address, Lynn, Mass.

AGED 5, SHOOTS SISTER.

Accidental Tragedy Reperted From the Vilage of Arden.

Kingston, July 12.—A case of accidental shooting is reported at Arden, about 50 miles northwest of this city. Yesterday morning Dr. D. E. Mundell, coroner, received the following telegraphic message:

"Harold Steele, aged 5, picked up from under a bed a loaded rifle while parents were out, discharging it and killing a ten-year-old girl of the same family."

Train Crushes Aged Woman. St. John, N. B., July 12.—As the result of not heeding the warnings given not to walk on the railway tracks, Mrs. Galiagher, aged 75, residing at Wessfield, was struck and intantify killed by the Beston train yesterday morning. Mrs. Galiagher was carrying a basket of eggs, when the train came around a sharp curve. Hearing the frantic whistle of the engine she started to run along the track instead of stepping to one side, and in less than a minute she was greatly in favor of broadening of the investments by insurance companies on the principle of utmost publicity.

Mr. Tilley jumped at the words, "utmost publicity."

"What do you mean by that?" he asked.

"I mean that the accounts should be published in full, and much clearer than they are now."

than a minute she was greatly in favor of broadening of the investments by insurance companies on the principle of utmost publicity. St. John, N. B., July 12 .- As the re-

Headhas been re may try a tho aches which brings

C. H. GUNN & CO.

Solitude is a matter of taste. It has been the subject of much discussion.
Volumes have been written in praise
or condemnation of it. But perhaps
the real value of solitude has never been so subtly and so accurately ex-pressed as by the girl who was asked if she liked being alone. "That de-pends," she answered sweetly, "on whom I am alone with."

For the table for cooking-WINDSOR TABLE SALT is without an equal. Always the same perfect quality.

People seldom improve when they have no other model but themselves to copy after.

THE DOMINION LIFE GO

Goes Under Insurance Probe at Town of Waterloo.

President and Managing Director Thos. Hilliard on the Witness Stand-Presents Affairs of Company In Understandable Shape - Usual Questions of Counsel Readily Answered -Opposes Policyholders Voting.

Waterloo, July 12.-Thomas Hilliard, president and managing director of the Dominion Life Insurance Co., faced the Insurance Commission in the public library auditorium here at noon yes-Mr. Hilliard was examined by Assis-

Mr. Hilliard was examined by Assistant Counsel W. T. Tilley. The witness, the promoter of the company, was inspector of agencies for the Temperance and General before he organized the Dominion Life, for about a year, but had other insurance experience. He was actuary himself.

Mr. Hilliard said that the company had obtained its corporation in 1899 by act of the Dominion Parliament, and not by letters patent. Some of the stock was sold before the act was obtained,

not by letters patent. Some of the stock was sold before the act was obtained, and the capital was placed at one million dollars, in shares of one hundred dollars each. Mr. Fitzgerald made a klek, that paid-up capital should be \$100,000, instead of \$62,000.

Received No Commissions.
Mr. Hilliard sald that \$60,000 of the stock was subscribed by provisional directors. He had sold most of the stock, but had received no commission. When the company was organized and reopened, witness was made an allowance of \$800 in addition to actual traveling expenses. The understanding, when the organization took place, was that witness was to be the first managing director, and Mr. Trow the president aging director, and Mr. Trow the president. Witness' remuneration was fixident. Witness' remuneration was fixed by resolution at each annual meeting, but he had never had a contract, nor did not have one now.

Against Voting Policyholders, Under the charter, policyholders had no vote. In answer to Mr. Tilley's question. "Can you give any good reason."

tion, "Can you give any good reason why policyholders should not vote?"

why policyholders should not vote?".
witness said:
"Yes, because they would not come
to the meeting. I would object strenuously to the right to vote being given to our policyholders, and use my in-fluence to defeat the idea. To obtain votes by mall would be out of the ques-tion entirely, as it would cost too much

Directors Are Thirteen.

money."

Directors Are Thirteen.

In the Dominion Life, the board of directors numbered not less than nine and not more than twenty-one. At the present time there were thirteen directors, who were paid \$15 a meeting, and traveling expenses at the rate of 10 cents a mile one way.

The list of directors was then read by Mr. Hilliard, as follows: T. Hilliard, Waterloo; S. B. Bricker, Waterloo; Hon. James McMullen, Mount Forest; David Bear, Waterloo; W. Vandusen, Toronto; Walter Wells, Waterloo; F. Colquhoun, Berlin; George D. Forbes, Hespeler; W. T. Parks, M. D., Woodstock; Thomas Iron, Stratford; A. J. Andrews, Winnipeg.

Powers of investment were dealt

Powers of investment were dealt with briefly, and witness said that he was greatly in favor of broadening of the investments by insurance companies on the principle of utmost publicity.

Mr. Tilley jumped at the words, "utmost publicity."

than a minute she was crushed beneath the wheels and terribly mangled. Two sons of deceased are employed by the C. P. R.

Twenty Minutes

Time Enough?

To Cure the Worst Headache From Any Cause—New Reduction Method.

Most headaches and pains yield instantly to the new Reduction Mothod—Dr. Shoop's twenty Minute Headache Cure. The cause for these pains is congestion—a rushligh of blood to two-thirds the carefully estimated value of real estate. The agent paid the

and finally that agents and grant and finally that agents had given trouble perses the blood, and diversion, and diverse of the grant and grant an Agents' Balances.

Commissioner Langmuir asked what amount of the company's real estate loans was made in the Northwest, to which witness replied "one half" business, Andrews of Winnipeg put through all the real estate and mortgage deals on a commission of one per cent.

Independent Valuations Suggested.

"Whatiwould you say about practice of sending out to solicitors to get applications and value property for you?" asked Mr. Tilley.

"If the men are responsible, I think it would work out all right. We have independent valuations at other points.

"And not at Winnipeg, because one of the Andrews is a director?"

"He was receiving these commissions before he was made director He was put on the board as a recognition of his services."

"You have \$400,000 now," said Commissioner Langmuir. "When you get up a million will you appoint an inspector?"

"That is now under consideration."

"That is now under consideration," ritness, average rate of interest on all

The average rate of interest on all mortgages last year was 6.446. Manitoba loans gave a little better interest.

Directors' Commissions.

"What directors get commissions on loans in Ontario?" asked Mr. Tilley.

"Senator McMullen's son gets some commission on loans he got around Mount Forest. The Senator made the valuation."

-what "Sterling" means to silverware -what "Haviland" means to china -what "Worth" means to ladies' costumes

"Progress Brand"

means to Men's Suits and Rain Coats.

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C. AUSTIN @ CO

The Class That's Right

Two Piece Suits Blues, Blacks

> and Greys galore. Fashioned in the new extreme cut.

The T. H. Taylor Co., Limited

less to the company. None of these toans have been called upon.

In the minute book Mr. Tilley found a whole bunch of commission and valuation fees to directors. Director W. Snider had received \$20 for commission on the Pineapple loan. Witness said there had been very few cases and they were in the earlier years. The investment business was years. cases and they were in the earlier, years. The investment business was handled by the executive committee, of which W. Snider was chairman. Witness admitted that several members of the committee had received commissions. Later on an investment committee was named, and the commission idea fell into disuse. Witness however, would be a search of the commission idea fell into disuse.

ness, however, would not swear that no member of the investment commit-tee had accepted commissions. Pelicyholders' Account. A feature of this company was the fact that all policyhelders had a sep-

A sample of this account was put in.

The Rebating Evil. The Rebating Evil.

He did not know to what extent rebates were carried on and the company had not, as a rule, assisted the agent to obtain a contract. No agents had been discharged for rebating. Some agents had given the whole first premium and in one case the company had given the whole premium.

The preliminary expense account was carried along for some time as an association.

carried along for some time as an as-set and according to witness should be treated in this way. This was in set and according to witness should be treated in this way. This was in keeping with the witness' idea of a conservative policy.

"The great competition among large insurance compention among large insurance companies to-day was to procure good agents," was a point that the witness emphasized particularly. Messrs. Tilley ad Geary dissected the Dominion Life ledger system of booktwo-thirds the carefully estimated value of real estate. The agent paid the ordinary rate of 51-2 per cent. One thousand dollars had been paid back already.

Dominion Lite ledger system of coordinary accounts. It looked a very good system and the policy ledger was open to the policyholder at any time. This system did not en-

at any time. This system did not en-tail a great deal of work.

Mr. Tilley spent considerable time in drawing out Mr. Hilliard's explanation of the profit and loss statement. Item

of the profit and loss statement. Item after item was questioned by counsel and explained by witness.

Loans Without Security.

"Have you ever loaned money without security?" asked witness.

"Without security?"

"Yes," said Mr. Tilley.

"No."

"What about \$9,000 lent to the On-tario Mutual Life Association?"
"Oh, yes. That is as good as the bank and better," said witness.

"Are you sure?"

bank and better," said witness,
"Answer the question, was there any
security given?"
"Oh, they're as good as gold,"
"Was there any security?"
"Nothing but their note," admitted
Mr. Hilliard.
"No other loans of this sort?"
"No."

"That will do," said Mr. Tilley.
R. G. Geary for the Ontario coexamined the witness briefly.

Engineer to T. & N. O. Commisison Toronto, July 12.—The T. & N. O. Railway Commission have received th Hallway Commission have received the acceptance of A. A. Cole, engineer and assayist of the War Eagle and Centre Star Mines, at Rossland, to become expert mining engineer to the commission. He reports for duty Aug. 1, and sion. He reports for duty Aug. 1, and his duties will be to inspect all the ore mined under the leases granted by the commission on their right of way and town site in order to caprectly classity it. The leases call for a 50 per cent, royalty on ores running over \$1,000 per ton, and only a 25 per cent. royalty on ores below that value.

Use your talents.

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B. ARNOLD—Barrister etc., Chatham, Ont. Money to loan at lowest rates on easy terms.

HOUSTON & STONE—Barristers, Solicitors, Conveyancers, Notaries Public, etc. Private funds to loan at lowest current rates. Office, wpstairs in Sheldrick Block, opposite H. Mal-colmson's store. M. Houston, Fred Stone. SMITH, HERBERT D.—County Crown Attorney
Harrister, Solicitor, etc. Harrison Hall,
Chatham.

THOMAS SCULLARD—Barrister and Solicitor, Victoria Block Chatham, Ont. WILSON, PIRE & QUNDY-Barristers, Solictors of the supreme Court, Notaries Public, etc. Money to loan on Mortgages at lowest rates, Offices, Pifth Street, Matthew Wilson, & C., J. M. Pike, W. R. Qundy.



WELLINGTON Lodge, No. 46, A. F. & A. M., G. R. C., meets on the first Monday of every month, in the Masonic Hall, King St., at 7.30 p.m. Visiting brethren

W. A. HADLEY, W. M. ALEX. GREGORY, Sec'y.

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**** BANK OF MONTREAL Established 1817.

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GEORGE MASSEY, Manager -----