Household Hints For Women

A Column Specially Prepared By The Planet For The Busy Housewives of Chatham and Vicinity.

FANCY WORK FOR WINTER EVENINGS.

It is doubtful if any of the fur- ishings of her domain are dearer o the womanly heart than table inen, and playing, as it does, so im- ortant a part in the appearance of hat might well be called the most opular room in the house, it is not o be wondered that she takes pride n possessing beautiful linen or tries o have it as attractive as possible. side from the linen for every-day se, every householder finds many ccasions when elaborate linen is not nly desirable but one might almost y demanded. For the ceremonious uncheon as well as the cozy "small nd early," and for the daily or tri- eekly afternoon tea a dainty lunch loth is wanted for the tea table. n beautiful linen the broderie An- laise is wonderfully attractive and not really so very difficult of ac- omplishment.

For those who insist that they have bsolutely no knack with the needle, et who wish to have some of even he every-day doilies, center pieces nd scarfs embellished, nothing is uite so effective or as quickly ac- mplished as tracing a design with ronation braid. As the braid can secured in varying degrees of fine- ss, and as it is simply closely sewn er the design, the veriest novice n "do" several pieces in a week. his style of work is very durable d so desirable for linen covers in ay room or den, for it launders well as if woven with the goods, ough, of course, it should be ironed the wrong side. The only advice cessary is to be careful in sewing the braid that it is not drawn.

The woman of means can always d choice patterns and fine material stores, and from the Woman's Ex- ange can secure exquisite work by complished needle women. But ter all, there is a great satisfaction accomplishing with one's own gers a dainty bit of needlework. ere are not many kinds of em- oidery possible to one who has lit- e training and does not possess ar- tic knowledge, but any woman ving good taste and a moderate gree of aptness with a needle can cure very satisfactory if not abso- tely charming results with the autiful cross stitch. For the ac- mplished needle woman cross-stitch only play, and the possibili- mtless in the working out color effects.

n no other style of em- can such glowing colors be n harmonious designs. For , however, while the work all difficult of accomplish- s safer to work with five of one color unless one rect idea of tone values. ns for coloring may be the Hungarian embroidery combination of two colors contrasting tone—for in- dull red, blue and gold nt in all Hungarian work. eful to select harmonizing these colors. In elaborate work black is necessary haracter, and if a bit of used, the colors seem to French and Bulgarian used for cross-stitch em- well as flax, mercerized ilk. The working cot- be secured in the softest pastel colors. canvas, which comes in y effective for one-color metrical figures. Hucka- with borders in cross- en are very serviceable nd wash stand, and when ne in two colors are very pretty— for instance, two shades of Delft ue or old pink. The hour-glass design is quite effective, yet simple enough for even childish fingers to accomplish. Linen scrim is inexpensive, but with good colorings makes very handsome bureau and table covers worked in cross-stitch patterns with doubled filoselle. The cover is first hemmed—a three-inch hem being preferred for a small spread. The border is worked within the hem. For cushion cowers the work is almost solid over the material, and usually done in two shades.

Flowers cunningly constructed of ribbon, and tinted in the natural colors, are to play an important part in fancy work for the holidays. Charming designs are being exhibited.

Pincushions in many different styles show this floral decoration. One of the daintiest is made in the shape of a rose of pink satin. It is about five inches in circumference, and the satin is cunningly caught in to represent petals about a center of artificial stamens.

Another pretty cushion for the dresser is in the shape of a bag and comes in pink, blue or yellow. It is tied about three-quarters of the way from the top with green ribbon to represent stems, calyx and leaves, while the remaining quarter of the ribbon is tied firmly, then wrought into a wild rose, a pansy or a poppy.

Another cushion, which is to lie flat on the dresser, represents a big rose and leaves. Satin again is used to form the rose itself, the stem being of wire firmly wound with green ribbon, the leaves being formed in the same fashion. A collection of these ribbon pincushions would form a good representation of an old-fashioned flower garden.

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HOW TO AVOID TYPHOID.

Typhoid fever is caused, in the vast majority of cases, by water, milk or food being poisoned by the germs of a previous case of this disease.

Water and milk are the two articles most particularly infected with typhoid.

Heat kills the typhoid poison, therefore, if your drinking water is not from a source beyond suspicion, boil it for 25 or 30 minutes.

Protect your milk from contamination by dust and flies, or pasteurize it, that is, heat to 158 Fahr. or 70 Centi-grade. Keep it at this temperature 15 minutes and then cool rapidly

Dirty hands may also carry typhoid infection, therefore wash your hands carefully before allowing them to come in contact with food stuffs of any kind.

Food became infected by flies crawling over it or by dust from the street.

Wash thoroughly all vegetables that are intended to be eaten raw, wash in water of known purity, or water which has been boiled and cooled.

Keep flies out of the house as much as possible by screening all doors and windows and by the use of fly papers.

Cover all food supplies so that flies and dust may not have access to them.

Cleanliness is one of the greatest safeguards against typhoid fever.

The manure pile is one of the greatest breeding grounds for flies, it is, therefore, important that manure be not allowed to accumulate or lie uncovered.

Cleanliness of the person, and in every detail of housekeeping, cleanliness in everything to be eaten and drank, cleanliness of back yards, and most rigid cleanliness in the care of those sick with disease cannot be too strongly emphasized.

FOWLER ON THE STAND

M. P. Refuses To Tell Commission Of The Ryan $55,000

FOWLER SAYS "I WON'T"

Toronto, Oct. 13.—Mr. E. E. A. DuVernet, K. C., explained to the Insurance Commission yesterday certain dealing in connection with the reorganization of the Union Trust Co., Mr. Wilson's evidence of Thursday afternoon having made it necessary for Mr. Shepley to call him.

Mr. DuVernet characterized as an "absolute mistake" Mr. Wilson's statement that he (Mr. DuVernet) was giving him $2,500 out of his own picket.

No Penalty For Mr. Fowler, M. P.

Mr. Shepley asked the Insurance Commission to impose a penalty on Mr. G. W. Fowler, M. P., for his continued absence from the inquiry. After hearing Mr. Fowler's defence, however, the Commission decided not to impose such penalty, but warned him to be more careful in future.

Mr. Fowler in his evidence said that Messrs. Mackenzie and Mann endorsed a note for $14,000 which was part of their first payment to the C. P. R., and there was also an arrangement that if the lands remained on their hands to be sold by retail Mackenzie and Mann would finance seven-tenths of the property for which they were to get one-half of the seven-tenths.

Mr. Fowler also told how they had been refused the C. P. R. lands for $3.50 per acre at first, but after two interviews with Sir Thomas Shaughnessy and other officials they got them at that price, on the grounds that that was the price the lands were selling for at the time of the application, which was just before the raise to $5 per acre.

The Ryan Options.

Mr. Fowler told of the different options he had got from Mr. Ryan—one for $200,000 and one for $250,000. The difference he was to have as his profits. Mr. Shepley asked numerous questions, and the witness explained that the property was bought under the conditions that he was to make money out of it, and in good faith because he took one-quarter interest. When the Foresters bought the property they paid $265,000; it was now worth $600,000.

"Would you consider it proper to put before your intended partner the statement that you had paid more than you did?" asked Mr. Shepley.

"No," replied witness.

"Did you intend them to believe that you had paid the amount of the $250,000 option?"

"I won't answer that," was the firm rejoinder.

"Then the option was reduced to $225,000, which you put forward to your partners as indicating the price you were paying Ryan?" pursued counsel.

"You can put any inflection or inference you like on it. I put it forward to indicate what I was paying Ryan."

"Do you suppose they believed that was the correct option?"

"I did not suppose anything. They could believe what they like. They never asked me and I never told them. If they would have asked me if I was making a profit I would have told them."

"Will you make any further answer?" queried Mr. Shepley.

Fowler Says "I Won't."

"No, I won't." The refusal was flat.

"Did Ryan pay you the $55,000?"

"That is between Ryan and myself. I decline to answer."

Mr. Shepley asked for a ruling, and Judge MacTavish told witness to answer, but he declined again, and Judge MacTavish said: "It is a proper question and must be answer."

Mr. Fowler addressed the Commission. This might be subject to litigation. He would not answer it.

"Did Peter Ryan pay you $55,000?" asked Mr. Shepley.

"Not all of it."

"How much does he owe?"

"Can you find out?"

Mr. Shepley produced certain cheques, which witness assented to, showing that he received up to the amount of $40,000. He would find out what $2,000 cheques that he had forgotten.

"Who did you pay the money out to?"

"I don't know whether I will tell or not Why should I tell?"

Mr. Shepley explained very carefully what the enquiry was for. Mr. Fowler argued that the whereabouts of the money was not revelant. He had sold the property to the Great West Land Co., and whether he got a portion or not made no difference.

Mr. Shepley then read Mr. Foster's evidence, which said that Fowler was the agent of the Union Trust Co.

Doesn't Care What Foster Said.

"What do I care what Foster said? I was not agent," declared Mr. Fowler.

"Must I be bound by what you say?"

"No."

"I won't waste any more time," said Mr. Shepley. "Will you answer the question."

"No. I was not an agent of the company."

"Will the court rule on this also?" asked Mr. Shepley.

Again Judge MacTavish sparred for wind, and Mr. Fowler explained the whole story again and swore positively that he was not an agent at any time.

Judge MacTavish explained the reasons why Mr. Fowler should answer.

"If you can show one tittle of evidence that I was an agent, I will tell you all. I claim I was not. It is painful to me to put myself in this position."

Judge MacTavish: "We are here to enquire into the affairs of the insurance company, to find out if we can where their money is, where it has gone to, and how it has got there, and we would not be doing our duty under the order-in-council which appointed us unless we followed it to a conclusion, and where, as in this case, there is evidence both ways, witnesses on both sides—put it that way if you like—our duty is not to stop the enquiry but to go on with it."

Says He Was Not an Agent.

Mr. Fowler: "Supposing I am not an agent; your honors surely will tell me that if I am not an agent of the Union Trust Co. that it was my money. Then the documents will show whether I am an agent or not, and if they can produce one tittle of documentary evidence that I am an agent of the Trust Co. in the Kamloops matter I will give you all the information you want as to where the money went to. I say I was not, and the documents show it, and I was acting absolutely and entirely for myself."

Mr. Shepley: "If you had been here in obedience to your subpoena and given us the information you were entitled to furnish your private affairs would not be gone into."

A "Grand Stand Play."

Mr. Fowler: "It was not necessary to take up my private affairs. You knew I would be here, and the whole thing was a grand-stand play. If you want to take this matter up I want you to understand the end of it is not with the Commission. There is a tribunal before which it will be discussed, and the true inwardness, will be shown. It will be shown why this very severe investigation with respect to the Foresters was because it happened, forsooth, that there were some Conservative members of Parliament in connection with this thing. That is why you are pursuing this like a sleuth-hound. That is why we see all this vindictiveness. I do not say the court is lending itself to it, but I can quite understand the influence the crown prosecutor or crown officer would have."

"Does your lordship think it is useful to pursue this?" Mr. Shepley asked, and Judge MacTavish said "No."

Witness then begged pardon for "this digression."

Dr. Weldon Nominated.

Shelburne, N. S., Oct. 13.—Dr. R. C. Weldon, K. C., Dean of Dalhousie College, was nominated by the Conservatives of Shelburne-Queen's yesterday to contest the county against Hon. W. S. Fielding. The convention passed a resolution pledging itself to a strict observance of the election law.

Canadian Riflemen Win.

Prescott, Oct. 13.—The international rifle match between the Fourth Separate Co., Ninth Regiment National Guards, New York, and the Prescott Rifle Association, was held on the Ogdensburg ranges yesterday, and resulted in a victory for the latter by 74 points.

Pig Sticker Badly Hurt.

Stratford, Oct. 13.—Charles Kimber, pig-sticker at the White Packing Co., was struggling with a pig, when it kicked him arm, deflecting the upturned knife, which struck him in the abdomen. He was taken to the hospital in a serious condition.

DEPOSITORS PROTECTED

Montreal Bank Comes To Ontario Bank's Aid In Crisis

ABSORBS ONTARIO BANK

Toronto, Oct. 13.—As a result of financial difficulties, following unfortunate investments or speculations on the part of the general manager, Charles McGill, the Ontario Bank will to-day be taken over by the Bank of Montreal.

Losses to the Ontario Bank, placed in round figures as at least one million dollars, have caused this unusual transaction.

AN Official Statement.

Alexander Laird, assistant general manager of the bank of Commerce, authorized the following brief statement after the meeting at 2 o'clock this morning:

"A meeting of the representatives of the Toronto banks was held last night to consider what action should be taken in connection with the Ontario bank.

"Arrangements are now in progress, to be consummated on the arrival this morning in the city of the representative of the Bank of Montreal, for securing payment of all liabilities."

A meeting will be held early in the morning at which it will be settled whether the bank will be opened. All arrangements depend on the initiative of the Bank of Montreal.

Public Need Not Be Uneasy.

The object of the bankers is to prevent any run on the bank and to protect the depositors and this will be done. The general public need feel no uneasiness.

As to the position of the stockholders, nothing was announced, but it was rather intimated that their position is not so comfortable.

The Ontario Bank was incorporated in 1867. Its officers are: G. R. R. Cockburn, president; Donald Mackay, vice-president; R. D. Perry, Hon. R. Harcourt, R. Grass, Thomas Walmsley and John Flett.

It has branches in Alliston, Aurora, Bowmanville, Buckingham, Q., Collingwood, Cornwall, Fort William, Holstein, King City, Kingston, Lindsay, Montreal, Mount Forest, Newmarket, Ottawa, Peterboro, Port Arthur, Sudbury, Toronto, Trenton, Tweed, Waterford, and Warsaw.

Funds Misappropriated.

G. R. R. Cockburn was interviewed as to the cause of the trouble. He stated that misappropriation of the funds was the real difficulty, and this had all occurred in the last few months. The bank as a bank was all right, and in a healthy working condition, and the branches so far from being a hindrance were very productive and of great benefit.

The depositors and noteholders, he stated, would be guaranteed against loss by the Bank of Montreal, which was taking over the assets and business of the Ontario Bank. The other banks were guaranteeing the Bank of Montreal in this, the Bank of Montreal thus acting as the agent of the others.

With regard to the amount of misappropriation of the funds, Mr. Cockburn was not in a position to speak definitely, but admitted that it might exceed $1,000,000.

The question of prosecution of Mr. McGill, it is understood, remains in abeyance.

Magistrate Dies Suddenly.

Lindsoy, Oct. 13.—County Police Magistrate McSweyne died yesterday of acute inflamation of the kidneys. He left Lindsay in apparent good health on Wednesday to attend court at Coboconk and was taken ill in court. Mr. McSweyne was a native of Glengarry County, and came to this county at the age of 16. He taught school for a number of years, and in 1867 commenced the study of law in the office of the late George Dorn.r, M. P. He leaves a widow and five sons and four daughters, all grown up.

Preference Abandoned.

Ottawa, Oct. 13.—A message received yesterday from D. H. Ross, Canadian commercial agent in Australia, says:

"British and New Zealand preference abandoned by Australia this session. Duty has been increased on agricultural implements and machinery."

Mr. Ross is forwarding all particulars by mail.

What Tariff Reform Must Be.

London, Oct. 13.—(C. A. P.)—At the annual meeting of the Liberal-Unionist Council, Austin Chamberlain, M. P., declared tariff reform must be the first constructive policy of the Unionist party. A resolution expressing satisfaction at the improvement in the health of Joseph Chamberlain was carried, Lord Ampthill describing him as the greatest living Englishman.

To Rebuild Ruined Cities.

Santiago, Oct. 13.—The Chilean Congress at its coming session will discuss a project to raise a loan of $25,000,000 to be the work of reconstructing the public buildings, etc., destroyed by the recent earthquake.

Ireland's Hour at Hand.

Ottawa, Oct. 13.—"Ireland is about once more to be free," said T. P. O'Connor last evening at a public meeting held under the auspices of the United Irish League. "The hour of Ireland's deliverance is at hand."

Cheese Factory Blown Up.

Tweed, Oct. 13.—The curing room of the Actinolite Cheese Factory was destroyed by dynamite at 12 o'clock Thursday night, destroying a large quantity of cheese. An investigation will be held.

French Parliament Called.

Paris, Oct. 13.—The Cabinet has decided to convoke Parliament for Oct. 25. The greater portion of the session will again be devoted to the vexed church and state separation question.

THE MARKETS.

Liverpool and Chicago Wheat Futures Close Higher—Live Stock Markets —The Latest Quotations.

Friday Evening, Oct. 12.

Liverpool wheat futures closed to-day ⅜d higher than yesterday, and corn futures ¼d higher.

At Chicago Dec. wheat closed ⅝c higher than yesterday; Dec. corn ¼c higher, and Dec. oats ⅝c higher.

WINNIPEG OPTIONS.

At the Winnipeg option market to-day the following were the closing quotations: Oct. 76¼c bid, Nov. 75½c bid, Dec. 73c bid, May 77c bid.

LEADING WHEAT MARKETS.

	May.	Dec.
New York	84⅓	82
Detroit	81	77¼
Toledo	81½	77¼
St. Louis	77⅞	73
Minneapolis	78¼	7.⅝
Duluth	79⅛	75⅛

TORONTO GRAIN MARKET.

Grain—		
Wheat, spring, bush	$0 00	to $0 00
Wheat, fall, bush	0 74	0 74½
Wheat, red, bush	0 74	....
Wheat, goose, bush	0 69	....
Barley, bush	0 52	0 53
Oats, bush, old	0 40	....
Oats, bush, new	0 40	....
Rye, bush	0 70	0 72
Peas, bush	0 80	....
Buckwheat, bush	0 55	....

LIVERPOOL GRAIN AND PRODUCE.

Liverpool, Oct. 12.—Spot wheat, quiet; No. 2 red western winter, 5s 10½d; futures, quiet; Dec., 6s 5¼d; March, 6s 3¾d. Corn, spot easy; American mixed, 4s 7¼d; futures, steady; Oct., nominal; Dec., 4s 4⅛d; Jan., 4s ½d. Hops at London (Pacific Coast), steady, £4 5s to £5.

CATTLE MARKETS.

Cables Unchanged — Hogs Show Higher at Chicago.

London, Oct. 12.—Canadian cattle in the British markets are quoted at 10c to 11¼c per lb.; refrigerator beef, 8⅞c to 9⅞c per pound.

CHICAGO LIVE STOCK.

Chicago, Oct. 12.—Cattle—Receipts, about 5000; steady; fancy steers, $6.75 to $7.50; common to good steers, $5 to $6.25; cows, $2.75 to $4.25; heifers, $2.75 to $5.25; bulls, $2.40 to $4.25; calves, $4.75 to $8.25; stockers and feeders, $2.25 to $4.50.

Hogs—Receipts, about 15,000; strong and 5c to 10c higher; good to prime heavy, $6.65 to $6.72½; medium to good heavy, $6.40 to $6.60; butcher weights $6.45 to $6.72½; good to choice mixed, $6.40 to $6.60; rough heavy packing, $6 to $6.10; straight heavy packing, $6.20 to $6.35; pigs, $5.50 to $6.25.

Sheep—Receipts, about 15,000; market firm; sheep, $4.85 to $5.60; yearlings, $5.65 to $6; lambs, $5 to $8.

CHEESE MARKETS.

Brantford, Oct. 12.—Offered 1095, sold 970, at 12¾c. Next market, Friday, Nov. 2.

Perth, Oct. 12.—There were 1624 boxes of cheese boardede here to-day, 1200 white and 424 colored; all were sold subject to Brockville prices. Buyers present were: Bissell, Webster, Patton and McVeigh.

BISHOP SWEATMAN NAMED.

Primate of All Canada by Synod—The Funeral of the Late Archbishop.

Montreal, Oct. 13.—The Anglican synod yesterday appointed Coadjutor Bishop Carmichael Lord Bishop Montreal, and decided to recom[illegible] Bishop Sweatman of Toronto primate of all Canada.

The funeral service for [illegible] bishop Bond took p[illegible] Church Cathedral at 2.[illegible] ternoon and brought [illegible] ally large attenda[illegible] many of whom re[illegible] nominations than [illegible] land.

There was a[illegible] the City Co[illegible] Ekers. Hon [illegible] the Provinci[illegible]

The servic[illegible] of Venerable [illegible] tor of the cat[illegible] michael. The [illegible] read by Venerab[illegible] psalm, selection by [illegible] bec; the lesson by [illegible] tawa, after which t[illegible] the Laborer's Task Is O[illegible] ng. The committal and prayers [illegible] were read by Bishop Carmichael, followed by the hymn, "Peace, Perfect Peace," after which the Bishop of Ontario pronounced the benediction.

The funeral procession then formed and proceeded to Mount Royal cemetery.

BUSINESS SECTION ESCAPED.

One Hundred and Fifty-Five Buildings Burned At Summerside.

Charlottetown, P.E.I., Oct. 13.—In the fire at Summerside Thursday, 155 buildings were destroyed, including the courthouse, the jail, the electric light station, seven hotels and three churches, the Baptist, Episcopal and Christian, with the Episcopal rectory and Willard Hall.

The total loss is estimated at $225,000, with about $90,000 insurance.

The path of the fire was mainly through the residential section; the principal business establishments escaped. The postoffice and the Presbyterian Church were saved with difficulty.

The fire was the worst ever experienced in Prince Edward Island. The town has no water supply, but wells and tanks, and only one steam and two hand fire engines.

Some prisoners in the jail were hastily liberated; chiefly drunks and prohibition violators.

Complaints From Farmers.

Toronto, Oct. 13.—At the meeting of the grain commission yesterday, Peter Sherk, a miller from Bridgeport, was asked regarding complaints from farmers that they were receiving poor mill feed, and gave the explanation that, if farmers had any cause for complaint the fault was their own for bringing in dirty, half-cleaned grain for grinding. He suggested that the Farmers' Institute and the Millers' Association define what should constitute the different mill feeds. He also supported inspection. The commission received some suggestions respecting noxious seeds from R. L. D. Taylor, grain merchant of Toronto. Government control of grain elevators was advocated in the morning by L. Goldie, a Guelph miller.

BOOKBINDING

Orders for Bookbinding should be left at this office. It is surprising how nice a volume can be made of those magazines, even though they are somewhat soiled from much handling. Books, Magazines or Periodicals bound or rebound in any style at very reasonable prices. Blank books, such as journals, ledgers, day books, with any kind of ruling, made to order. PLANET OFFICE, CHATHAM