OUR NEW

IN CHARGE OF

MISS BURKE

Late of Toronto, will open on

...SOCIETY...

**** Miss Ethel Ball is visiting friends

Miss Spott, of Galt, is the guest of Mrs. L. Kennedy, Victoria ave-

Mrs. A. Blake McCoig, Cross street, gave a high tea Saturday afternoon

Miss Crerar, of Hamilton, has been a Majde City society guest during the past week.

Miss Robinson, of Newmarket, is visiting her aunt, Mrs. J. L. Bray, Riverside Terrace.

Miss Bray, of Vaucouver, B. C., guest of her unsie, Dr. J. L. Bray, Riverside Terrace,

Miss Jessie Harper returned this week after a pleasant visit with friends in Toronto. Mr. and Mrs. Manson Campbell gave a dinner party on Tuesday evening to the older married reople.

The Sign of the Cross will have the best house of the season. The plan is very rapidly selling out.

Miss Edith Holmes, daughter of Dr. . K. Holmes, will leave on an ex-ended visit to Chicago next Tues-

Miss Ina Rankin, Lorne avenue, gave a seven hand enchre party last Saturday afternoon for the

Miss Mary Houston, of Harwich, was the guest of Mr. and Mrs. M. Houston, Victoria avenue, during the rust week.

Miss Ruby Gordon, who is spend-ing a few weeks with her father in Ottawa, has sung at several musi-cals given at the Caritol.

Mr. and Mrs. W. R. Baxter an-nounce the engagement of their daughter, isabel Maude, to Mr. J. Milton Johnson. The marriage will take place in March.

Miss Vanallen, North Dresden, gave a delightful flinch party to about forty lady friends on Monday evening in honor of her guest, Miss H. Edythe Hill, of Chatham.—Dres-

Mrs. E. A. Mounteer, Lorne ave-mie, gave an evening Thursday for Miss Allie Mounteer. The party was styled a beam party and is something new, novel and decidedly entertaining. A very dainty lunch-eon was served during the evening.

Mrs. J. L. Bray, Riverside Terrace, Mrs. J. L. Bray, Riverside Terrace, theasantly entertained yesterday afternoon in honor of her guests, Miss Bray, of Vancouver, B. C., and Miss Robinson, of Newmarket, The hostess was assisted by Mrs. R. V. Bray, Mrs. Dunlo; and Mrs. Wim. Gordon. There were just enough present for three tables of seven hand euchre, Miss' Nora Stephenson, Miss Edith Ball and Miss Ina Rankin carried off the honors,

Mr. and Mrs. W. G. Merritt,
Thames street, entertained over
fifty of their frieads Just evening.
The time was very Jeasantly spent
Jaying euchre. Mr. and Mrs. Merritt are ideal hosts and an evening
spent under their kind care is one
to be remembered. Miss Mable Beanett, Miss Lily Richardson and Master Earl Merritt essisted. The-successful players were Mrs. E. R.
Smith, Mrs. W. R. Phillimore, Ward
Stanworth and J. W. Young.

Tearing down signals does not de-lay storms. Opium-laden "medicines" may check coughing, but the cold stays. Do not trifle; when you be-gin to cough take Allen's Lung Bal-sam, free from opium, full of healing power.

RE-OOLLINS

Re the North American Life vs. Collias, the plaintiffs sued Mr. Collins, of Chatham Township, for a premium and were given judgment. Judge Dowlia inadvertently entered judgment for the defendant. He afterwards rectified the mistake. J. B. O'Flynn, esting for the defendant and made a motion for prohibition upon the ground that defendant was deprived of a right of a new trial and the judge had no power to make an amendment to rectify a mistake in entering judgment. Judge Meredith, who heard the motion, held that the judge had power to make the amendment. The motion for prohibition was dismissed with costs if the plaintiffs were still willing to have a new frial and without costs if they took objection to a new trial, H. D. Smith for plaintiffs, J. B. O'Flyan contra.

NOT MEDICINE

Babies don't need medicine - older children very rarely. Better nourishment will generally set them right. Scott's Emulsion is the right kind of nourishment and the kind that will do them the most good. Scott's Emulsion contains nothing that children should not have and everything that they should.

We'll send you a sample free SCOTT & BOWNE, Chemists, Toronte, Onl

******** Local Briefs

Fred. Corey, of Toronto, is a Chat am visitor to-day.

R. Burns, of Dresden, was a visitor a the city yesterday. H. F. Campbell, of Ridgetown, was a the city yesterday.

R. A. Grant, of Essex, was a Chat ham visitor yesterday.

Henry Stokes, of Wallaceburg, spent yesterday with his Chatham

You can save from 25 cents to \$1 by buying a pair of rubbers or sh while Cowan's Sale is on. W. C. Newman and E. E. Newman of Ridgetown, were in the city yes-

Rubber Boots, all kinds, 20 per cent. off regular price while sale is on, at Cowan's.

on, at Cowan's.

Mrs. Ritchie and daughter, and L. Clark, of Toronto, were guests at the Merril House yesterday.

If you need Shoes, get in while Cowan's Big Sale is on. This chance comes only once a year.

Miss Mary Barry, of Sarnia, is the guest of Mrs. Geo. A. Witherspoon, Wellington street.

Try Steen and Maniters.

Try Steen and Montgomery for Massellon Coal, the best in the city. Phone 54.

Phone 54.

Geo. Sheldon, of Blenheim, attended the dance given by the Dansmere Club in the L. O. O. F. Auditorium last Thursday evening.

When you want an attistic design, call up or visit Victor a Ave. Green Houses. Phone 181.

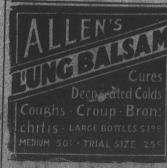
Miss Pardo, of Blenheim, was one of the out of town guests at the dance held in the I. O. O. F. Auditorium fast Thursday evening.

A Skin that burns with eczema, and is covered with eruptions that discharge a thin fluid, may be made smooth and sightly with Weaver's Cerate. But this external remedy should be used in conjunction with Weaver's Syrup.

There is strong probability that two leading streets in Chatham will be paved this year. There is small doubt but that Murray street will be paved. This is one of the best purely residential sections of the

purely residential sections of the sity.

It is more than probable that Head street will also have a permanent and seeded improvement made to it. Both the bituhthic and vitrified brick men are in the city and are using every effort to have their pavements accepted by the residents of Head street. Quite a large number of citizens on the street are anxious for the pavement, but just how many will not be apparent until the petitions are circulated.



THIRTIETH ANNUAL MEETING OF THE

INSURANCE COMPANY

The Thirtieth Annual Meeting of the Shareholders and Policyholders of the London Insurance Company was held at the Company's offices, London, Canada, February

The President, Mr. John McClary, occupied the chair, and there were present a numer of Shareholders and Policyholders of the Cumpany.

The notice calling the meeting was read by the Manager and Secretary, Mr. J. G. ichter, after which the following Report and Financial Statement was submitted;

THIRTIETH ANNUAL REPORT

company beg to submit Annual seport and du'y and ted Financial State-ig Droduber 31st, 19.4 a applications for insurance, amounting to \$2,65,775.40, were accepted for the year ending Dree ring the year, 18894 appli this assued therefor fute solicies issued therefore.

The near Premiust and fine- at receipts of the year were respectively \$35,570,0 and \$74,\$1.1 totaling \$450,856 o.g. an inverse of \$4,454 yg over the revious year.

The sum of \$50,046,00 was paid for Death Claim. Metirred Endowments. Surrendered Polices and Cash Profits durity give year, as increase of \$4,263,5 over the previous year.

The insurance in force on the Company's books at the close of the year, after deducting all elisaurence, amounted to \$8,200,207,22, under 4,206. "Ordinary." and 2,627. "Industrial." polices an increase of \$4,37 policies for insurance of \$73,260, 270 the year.

The Assess of the Company, exclusive of the uncalled but Suba ribed Capital, amount to \$1,850,210,010 for the year. The increase of \$180,2180,010 for the year. The interest and other 1 ayments falling due tring the year were in the main satisfactority met, and no losses in respect of investments were curred.

string the year weet in the main satisfactory and in all other respects, have been recurred.

The Liabilities of the Company under existing policies, and in all other respects, have been provided for in the most ample manner the whole amounting to \$1.542.693.33. The 'urplus on policy holds as account, exclusive of uncalled but subscribed capital is on the Company's standard \$1.04.90.90, and after deducting paid-up capital their remains a net surplus over all I abilities and capital, of \$50.490.50 an increase of \$5.955.36 for the year.

CONN MCCLARY. JOHN G. RICHTER, Manager and Secretary. JOHN McCLARY,

SYNOPSIS OF FINANCIAL STATEMENT

REVENUE ACCOUNT P id Policyholders of he rs.......\$ 99,436 4
Dividend and other liss usements... 133,662 4
Balance to Investment Account..... 177,3 7, 1 \$ 429,826 0

BALANCE SHEET

Mortgages, Debentures and Stocks \$1,458,767 20 105 988 06

\$1,498 079 0 Accumulating Pronts and Second 34,400 on All other Liabilities. 10 214 33
Surp us on Policybolders' Acc's (including Capital Faidup \$2,000 100,490 39

Liabilities.

\$ 429 826 p

I hereby certify that I have sudited the books and accounts of the London Life Insurance Company, and examined their securities for the year ending December 31st, 1904, and find them correct. The above cash statement and balance sheet exhibit the Company's be siness correctly at the date mentioned.

Lonnon, 1st February, 1905.

ACTUARY'S REPORT

same basis as that employed for the same basis as that employed for the previous four years, and assumes for all policies except those issued in the "Ordinary" Branch since 1st January, 1900, an interest rate 1-2 percent for the property of the Government standard. The basis of reserves in the "Industrial" Branch is, so far as can be ascertained, higher than that adopted for such business by any other Insurance Company on this continent. In addition to the reserve liability special attention should be directed to the item of accumulating profits in order to fully appreciate the financial position of the Company, as presented in the statement. For some years past, "with-profit" policies of the Company have been issued under distribution periods of not less than five years, and the basal method would be to ignore the amount of profits accruing on such policies until the distribution periods should be completed. Instead of this, however, all policies are treated as if they were on the annual distribution basis, and the proper proportion of the profits due at the end of the profit previous four years, and assumes for

ancouve.,
of Kewmarket.
sesisted by Mrs. R. V. Bray.
lor, and Mrs. Wm. Gordon.
fre just enough present for
Also of seven hand enabre.
The formal tension article and the proper of the great of the honors.

L. Kennedy gives a seven enabre gasty tensorrow afterin honors of her guest, Miss office at the Uries, who has had been for several years with the lead in the cost is saked to pring the article sale doesn't want. The ficiels will be wrapped up and mir.
d and then the various guests will are what somebody else didart want.
Considerable sumusement is extected from the exchange.

Mr. and Mrs. W. M. Stone, Cross attreet, entertained a number of their married friends on Monday evening to a very glassant eight point each guilt also remodel, clean, repair and guilt kinds of furs in Seal Skin, Mink, Persian Lamb, White Fox, store party. Their bright bone was pretilly decorated with pink carnations, the work of the post of the work of the post of

time to come.

During the past year the policies of this Company in force on the 31st December, 1903, were valued by the Insurance Department at Ottawa, as by law required. The result of this valuation shows that the Company held at that date reserves in excess of what is required by the present Government standard to the amount of \$28,613 in the "Ordinary" Branch, and \$31,646 in the "Industrial" Branch, or a total excess reserve of \$60,259.

E. E. BEID B. A.A. I. A.

E. E. REID, B. A., A. I. A.,

The Report of the Directors and accompanying Financial Statement are, as Asystotors, very full, and present the affairs of the company in such a manner as to be readily companying the state of the company of the companying the state of the company of of t

The valuation of the Company's and as the average rate of interest policies has been computed on the realized was 5.64 per cent, on the mean invested assets of the year, the investments have proven fairly remunerative as well.

mean invested assets of the year, the investments have proven fairly remunerative as well.

The Reserve and other Liabilities of the Company have, as shown by the Report of the Actuary, been taken account of in the most ample manner. So much so is this the case as regards the Reserve Liability in particular, that a word of explanation in this connection may be in order. In the year 1889 the Parliament of Canada passed an Act changing the standard of valuation of Life Insurance Policies as regards rate of interest to be employed from and after the 1st January, 1900, in respect of all new business, issued (thereafter; and in respect of the then existing business, the Companies are given until the 1st January, 1910, to bring the Reserve valuations to a 4 per cent. basis, and to 1st January, 1915, to come to a 31-2 per cent. basis, which will thereafter be the rate applicable in like manner as in the case of new business issued since 1900. In order, to comply with these requirements in a proper manner it is necessary to make provision in the meantime for the extra liabilities that will have to be accounted for at the times above stated. It is a source of no little satisfaction to know that the valuation of all old business of this Company is already being made on a 4 per cent. basis, and that the Company is already being made on a 4 per cent. basis, and that the Company is already being made on seath of the Reserve Liabilities, on the Company's standard, being so much in excess of the Government standard; as is indicated by the Report of the Actuary.

The surplus of assets over Liabilities and Carital, amounting to \$50,190.59, being ascertained on the very stringent basis indicated by the Report of the Actuary.

The surplus of assets over Liabilities and Carital, amounting to \$50,190.59, being ascertained on the very stringent basis indicated by the Report of the Actuary.

The vice-President, Mr. A. O. Jeffery, K. C., Li. D., D. C. L., in seconding the adoption of the report.

The vice-President made and the provin

fery, K. C., Ll. D., D. C. L., in seconding the ado; tion of the Report said:

After the very exhaustive manner in which the President has dealt with the affairs of the Com; anv in moving the ado; tion of the Report, no extended remarks in reference thereto would seem to be further called for.

I would, however, point out that notwithstanding the very considerable increase in the new business of the year over any previous year of the Youndary, the ratio of expense to income has not been maierially increased, but stands at 34.7 per cent. for both branches, which is practically the same as for the year previous. In order to arrive at the ratio of expense to income of the respective Branches, it is necessary to apport to the total interest lincome between the "Greinary" and "Industrial" Branches the share of interest apportionable to the "Ordinary" Branch is \$32,-629,98, and to the "Industrial" Branch \$41,591,13. It is likewise necessary to apportion the miscellaneous expenditures aggregating \$48,444,89, which, or the basis of respective income, would be \$16,169.78 for the "Ordinary" and \$32,274.81 for the "Industrial" Branch \$9.2 per cent., which, having regard to the "Grancher and value of the business transacted and the exceptionally good interest earnings of the Company, is a very good showing.

There is one other roint to which

NORTHWAY'S

\$8 00 RAINCOATS AT \$4.48 16 only Ladies Fine Wool Cravenette Reincoars, full length, Inose back, double layor full al eve assorted sizes, regular value \$6.00, clearing at \$4.48.

\$10.00 RAINCOATS AT \$7.90 Handsome up 55 date atyles in fine heavy pure wool Cravenettes, co ore Grey, Fawn and Green Mixtures, Belted or Plan, with or without capes, length: 56 to 52, extra good v-lue, regular at \$10.00 each, clearing at \$7.90.

LADIES' FANCY COLLARS FOR LESS THAN HALF-15 doz. Ladies' Fancy Collars, large range of pretty styles, in silk, satin, ribbra and ace, sold regular at 25c, 35c, 50c and 75c each, clearing Saturday 17c.

CUSHION TOPS at 25c. EACH, WORTH UP TO 50c

8 Doz. beautitul Lithographed Cashion Tops, new designs, regular up to 50c, clear-ng at 25c. doz. NEW YORK TRIMMED OUTING

HATS-Good range of styles, regular up to \$2.00 ach, clearing Saturday at 25c. 124c. NEW PRINTS AT 10c. YARD. 400 yards fine Print; full yard wide, sof Cambric fini.h, choice patterns, fast colors extra good value, at 12½2, yard, Saturda

A SILK WAIST BARGAIN. 9 only beautiful Silk Waists, Taffeta, Tamaline and Liberty Satin, handsome styles, assorted colors and bleck, Ined throughout, regular \$5.00 to \$7.10 each, clearing Saturday at \$3.89.

20c. EMBROIDERED HANDKERCHIEFS

20 dozen Ladies Fine Lawn and L'ner Handkerchiefs—embroidery, Lace and hem stitched, regular 15c, 18c. and 20c. each clearing Saturday at 2 for 25c. 25c, 35c, and 50c. BELT BUCKLES at 10c

EACH. 6 dozen assorted styles in Fancy Belt Buckles and Slides, regular 25c to 50c each, clearing Saturday at 10c.

ANOTHER HOSIERY BARGAIN 14 dozen Ladies and Children's Worsted Hose, pure wool, elastic rib knit, seamless feet, double heels and toes, regular 250 to 35c, pair, clearing Saturday 19c.

WEDNESDAY 10c. FACTORY COTTONS at 80

40 pcs. NEW DRESS DUCKS-Large range of patterns in indigo, black and butcher blue grounds, guaranteed fast,

a yard 12 to 40 in. PILLOW COTTON'S He a yd.

Fine pure bleached pillow cotton, full 40 in, wide, regular 14c a yd., special at 11c. 600 YDS: AMERICAN INDIGO PRINTS Splend d quality, choice patterns in Indigo and Butcher Blues, warranted fast colors, special a yard, 80

4000 YARUS CRIN'S BEST PRINS 32 in. wide, the best range of patterns ever shown in Chatham. Every yard guar-

FUR COAT BARGAINS All our \$25.00 Coats clearing at \$18.90 (\$35.00 and \$37.50 Astrachan Coats at \$28.90. All our \$35.00 Greenland Seal Coats at \$28.90.

All our \$45.00 to \$50.00 Near Seal Sable

The Northway Company, Ltd. Seven Stores

I wish to call attention, viz., that the "Ordinary" claims for the fast year amounted to only \$1 per cent. of the interest received from the investment of that Branch, which, considering the age of the Company, is very favorable.

In the "Industrial" Branch the claims exceeded the interest receipts somewhat, but amounted to a little under 23 per cent, of the "Industrial" premiums received, and to only 19.5 per cent, of the total premium and interest receipts of that Branch.

With these remarks I beg to second the ado_tion of the Report.

The Report was adopted unanj-

The Report was adopted unani-

The Rejort was adopted unanymously.

A cordial vote of thanks was tendered the Agents and other employes of the Company for the very satisfactory manner in which they had discharged their several duties during the jast year.

The election of Directors resulted in the re-election of Jona McClary, President; A. O. Jeffery, Vice-President; Judge Beil, W. Bowman, W. F. Buller, Thos. H. Smallman, Geo. C. Gibbons, A. S. Emery and Thos. W. Baker.

THE STAGE ANNOUNCEMENTS.

At the Grand-Sign of the Cross-Feb. 27.

A CAPITAL PRODUCTION. "An Irish Hero," put on yesterday by the Radley Stock Co., proved a stunning success. Both matinee and evening performances drew big audiences, which were thoroughly delighted. Though there was at the outset a disposition in some quarters to regard the affair as a loke, it is impossible to do so in reviewing the performance in view of the large amount of real ment it contained amount of real merit it contained.

The play has already been seen here before, but the alterations, and especially the various omissions, were universally held to improve it wonderfully. The various parts were well taken, and the piece as a whole went through without a single beach. went through without a single break from start to finish As "Jerry"

want through without a single break from start to finish. As "Jerry," Ned Radley was a complete success, being greeted with applause whenever he appeared. Joe Pleasance as Eerey O'Neil made a first class hero, whilst John Fox, in the role of villain could only with difficulty be distinguished from the real article. Ross Hood as Robert Sinclair took his part well, whilst in the dual role of Stubb West and the Sheriff Robt. McKinley did good work.

Special mention must be given to Miss Molly McGregor as Florence Sinclair, and Miss Gertie McGregor as Mabel West, both of which difficult parts were well filled, whilst Miss Grace McGregor as Chick proved a universal favorite.

The specialties throughout were first class, and the singing was as good as any ever put on by a reperfore company—if not better.

Even leaving out of consideration the fact that the performance was gotten up by the youthful players of their own initiative, without any outside help whatever, it is universally conceded that they deserved the big measure of success ashieved by them.

"THE SIGN OF THE CROSS."

"THE SIGN OF THE CROSS" We quote the following from an atterview with a prominent clergy-man published recently in a well-

man published recently in a well-known magazine.—
"Pardon me, The Riga of the Cross" is not a mere melodrama. If written in blank verse it could easily take rank with many of the tragedies of the Restoration period. From an acting point neither Bryden nor any of his contemporaries did anything better and as its author, William better and no higher purpose in writing it than to provide himself with a suitable part while entertaining the average audience, I am sure he must be credited with success. Nero is most certainly a ne exceptionally good interest earn-igs of the Company, is a very good nowing.

There is one other roint to which

If COUGHS are CHRONIC

or if there is any persistent irritation of the bronchial tubes, or if lowered vitality and loss of flesh indicate more serious troubles, there is need of a remedy of constitutional nature

KLEIN'S EMULSION of COD LIVER OIL

combined with Hypophosphites of Lime and Soda is the remedy to use. This is the standard preparation for all chronic jung and bronchial troubles and for wasting diseases. This Emulsion is no better than others excepn the matter of freshness, which is important.

THE RED CROSS DRUG STORE W. W. TURNER

28 King St.

omantic and ideal."
"Then you think it a great play?"
"If it were not a great play do "If it were not a great play do you think it would have had the suc-sess it has had in this country and England? It teaches a beautiful

SPECIFIC For the Treatment

ALCOHOLISM Jsed in Connection with the Province of Quebec Probation System with Un-

varying Success The City Conneil of Montreal has endorsed this marvellous discovery. The Finance Committee of Montreal recently voted \$500 to defray the expense of placing the medicine in each of the city police stations, as prompt application of the Treatment to bad bases will prevent the fatalities continuities.

Dr. Mackay's discovery is the result of 25 years of practice as a specialist and expert. He is a member of the College of Physicians and Surgeons of the Prevince of Quobec,

The Government of Quebec through the Judges ordered over 400 bxes of the medicine for priseners appearing in the Courts in 1904—Official Reports establish 50 per cent. of cures with these cases.

With public and efficial endorsation and the record of results published it is unnecessary to waste money experimenting further. All communications private.

The Leeming Miles Go., Ltd. MONTREAL.

DR. MACKAY'S SPECIFIC DRUNKENNESS

Are You Properly As

lesson — the triumph of the spirit over the body. It emphasizes the power of love in transforming the sensualist, Marcus, into a Christian who meets death rather than foregothe blister. who meets death rather than forego the bliss of evertah companionship with the angel who saved him from himself, and in fine it gives a picture of Rome under the Cassars that has never been aurpassed for historic accuracy, and brilliancy of coloring. My word for it, The Sign of the Cross' will be played years after the average melodrama and society play have been forgotten, for it is a play full of heart interest, withal it possesses a love story that will forever appeal to the young of both sexes, while its religious element will never fail to impress the aged who are drawing towards that life where all is beace, beauty and happiness fulfilled."

NEW MEAT MARKET

Was Opened on Saturday Last: Jan. 14th, King St. West, Next To Br. Tyels Recent Office

Treatment to bad bases will prevent the fatalities continually occurring in the ocils.

No Sanitarium is required. The Treatment can be taken at home. No special diet required. The desire to reform is simply necessary and spirits avoided for a few days.

This medicine is now within the reach of all, the price having been reduced. The all, the price having been reduced. The wonderful results obtained with the worst class of drankards coming before the Judges of the Recorders' Courts in Quetter and Montreal warrants the statement that the disease of Drankenness can be curedred readily and surely—under ordinary circumstances and with the reasonable desire upon it he part of an inchrisate.

This treatment is simply the medicine of the medical profession—the only secret is as to its administration.

Dr. Mackay's discovery is the result of 25 years of practice as a specialist and expert. He is a member of the College of Physicians and Surgeons of the Prevince of Quebes, The Government of Quebes through the Judges ordered over \$60 bxes of the medicine for princature appearing in the Geurts in 1904—Official Reports establish George of the fact of the meat caters of Chatham to the fact that we are prepared to find that we are

THE FAST TRAINS.

FOR SALE

Minard's Liniment Cures Surns, etc