

...SOCIETY...

Miss Ethel Hall is visiting friends in London.

Miss Scott, of Galt, is the guest of Mrs. L. Kennedy, Victoria avenue.

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

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

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

Miss Bray, of Vancouver, B. C., guest of her aunt, 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 people.

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. T. K. Holmes, will leave on an extended visit to Chicago next Tuesday.

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

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

Miss Ruby Gordon, who is spending a few weeks with her father in Ottawa, has sung at several musicals given at the Capitol.

Mr. and Mrs. W. R. Baxter announce the engagement of their daughter, Isabel Munde, to Mr. J. Milton Johnson. The marriage will take place in March.

Miss VanAllen, North Dresden, gave a delightful lunch party to about forty lady friends on Monday evening in honor of her guest, Miss E. T. Edy, of Chatham-Dresden Standard.

Mrs. E. A. Mounter, Lorne avenue, gave an evening Thursday for Miss Allie Mounter. The party was styled a "tea party" and is something new, novel and decidedly entertaining. A very dainty luncheon was served during the evening.

Mrs. J. L. Berry, Riverside Terrace, pleasantly 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. Bray, Mrs. Dunlop, and Mrs. Wm. Gordon. There were just enough present for three tables of seven hand euchre. Miss Nora Stephenson, Miss Edith Bell, and Miss Ina Rankin carried off the honors.

Mrs. L. Kennedy gives a seven hand euchre party to-morrow afternoon in honor of her guest, Miss Scott, of Galt. A pleasing and unique feature will be introduced at this party. Each guest is asked to bring some article she doesn't want. The articles will be wrapped up and mixed and then the various guests will have what somebody else didn't want. Considerable amusement is expected from the exchange.

Mr. and Mrs. W. M. Stone, Cross street, entertained a number of their married friends on Monday evening to a very pleasant eight point euchre party. Their bright home was prettily decorated with pink carnations and the time was pleasantly spent. The host and hostess were assisted by Mr. and Mrs. Edward Cornhill, Mrs. John McCoig and Mr. Willard E. Merritt carried off the honors at cards.

Mr. and Mrs. W. G. Merritt, Thames street, entertained over fifty of their friends last evening. The time was very pleasantly spent playing euchre. Mr. and Mrs. Merritt are ideal hosts and an evening spent under their kind care is one to be remembered. Miss Mable Bennett, Miss Lily Richardson and Master Earl Merritt assisted. The successful players were Mrs. E. R. Smith, Mrs. W. R. Phillimore, Ward Stanworth and J. W. Young.

Tearing down signs does not delay storm. Optum-laden "medicines" may check coughing, but the cold stays. Do not trifle; when you begin to cough take Allen's Lung Balm, free from opium, full of healing power.

RE-COLLINS

Re the North American Life vs. Collins, the plaintiff sued Mr. Collins, of Chatham Township, for a premium and were given judgment. Judge Dowd inadvertently entered judgment for the defendant. He afterwards rectified the mistake. B. O'Flynn, acting for the defendant, 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 trial and without costs if they took objection to a new trial. H. D. Smith for plaintiffs, J. B. O'Flynn 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, Toronto, Ont.

Local Briefs

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

R. Burns, of Dresden, was a visitor in the city yesterday.

H. F. Campbell, of Ridgeway, was in the city yesterday.

R. A. Grant, of Essex, was a Chatham visitor yesterday.

Henry Stokes, of Wallaceburg, spent yesterday with his Chatham friends.

You can save from 25 cents to \$1 by buying a pair of rubbers or shoes while Cowan's Sale is on.

W. C. Newman and E. E. Newman, of Ridgeway, were in the city yesterday.

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

Mrs. Ritchie and daughter, and L. Clark, of Toronto, were guests at the Merrill 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 Montgomery for Massillon Coal, the best in the city. Phone 54.

Geo. Shekellon, of Blenheim, attended the dance given by the Danemere Club in the I. O. O. F. Auditorium last Thursday evening.

When you want an artistic design, call or visit West's Ave. Green Houses. Phone 131.

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

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

NEW INDUSTRY

A company has been recently formed for the wholesale manufacture of furs and fur garments in our city. Mr. Neff, the manager, who has had his office at the Urban Store during the last few months, and who has been for several years with the leading fur houses of New York and Detroit, will be the company's manager, and it is his intention to manufacture jackets and furs of Seal, Persian Lamb, etc., in the latest American style. The company will also remodel, clean, repair and dye all kinds of furs in Seal Skin, Mink, Persian Lamb, White Fox, etc. This should interest the ladies of our fair city, as it will not be necessary for them to send their work out of town in the future.

The company's office will be in the low Seane Block, King street east, Chatham.

That Horrid Stuff, no wonder people say that about Cod Liver Oil, for it is but it is real food when properly prepared. It is in "The D & L" Emulsion, and nothing will add solid flesh as fast as it will.

PAVING PROGRESS

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 city.

It is more than probable that Head street will also have a permanent and needed improvement made to it. Both the bituminous 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.

ALLEN'S LUNG BALM
Cures Coughs, Croup, Bronchitis. LARGE BOTTLES \$1.00 MEDIUM 50¢ TRIAL SIZE 25¢
Minard's Liniment Cures Burns, etc.

THIRTIETH ANNUAL MEETING OF THE LONDON LIFE INSURANCE COMPANY

The Thirtieth Annual Meeting of the Shareholders and Policyholders of the London Life Insurance Company was held at the Company's offices, London, Canada, February 18th, 1906.

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

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

THIRTIETH ANNUAL REPORT	
The Directors of the Company beg to submit Annual report and duly audited Financial Statement for the year ending December 31st, 1905.	
During the year, 1905 applications for insurance, amounting to \$1,467,775.40, were accepted and policies issued therefor.	
The net Premiums and Interest receipts of the year were respectively \$385,597.94 and \$74,228.11, totaling \$459,826.05, an increase of \$1,814.75 over the previous year.	
The sum of \$250,000.00 was paid for Death Claims during the year, an increase of \$2,018.15 over the previous year.	
The Insurance is for the Company's books at the close of the year, after deducting all Re-insurance, amounted to \$2,897,275.25, under the "Ordinary" and "Industrial" policies, an increase of \$441,417.41 for the year.	
The Assets of the Company, exclusive of the unclaimed but subscribed capital, amount to \$1,643,183.92, an increase of \$18,208.00 for the year. The interest and other payments falling due during the year were in the main satisfactorily met, and no losses in respect of investments were incurred.	
The Liabilities of the Company under existing policies, and in all other respects, have been provided for in the ample manner the whole amount of \$1,643,183.92, the surplus on policyholders' account, exclusive of unclaimed but subscribed capital is on the Company's standard, \$15,500.00, and after deducting paid-up capital there remains a net surplus over all liabilities and capital of \$29,490.25, an increase of \$5,555.90 for the year.	
JOHN G. KIEHRER, Manager and Secretary.	
JOHN MCCLARY, President.	

SYNOPSIS OF FINANCIAL STATEMENT

REVENUE ACCOUNT

Receipts	Disbursements
----------	---------------

Interest.....	\$ 74,228.11	Dividends and other Disbursements.....	\$ 92,456.49
"Ordinary" Premiums.....	385,597.94	Dividends and other Disbursements.....	153,654.05
"Industrial" Premiums.....	250,000.00	Balance to Investment Account.....	177,373.15
	\$ 459,826.05		\$ 420,480.69

BALANCE SHEET

Assets	Liabilities
--------	-------------

Mortgages, Debentures and Stocks.....	\$1,458,767.30	Re-insurance Reserve, net.....	\$1,498,079.00
All other interest bearing investments.....	105,988.66	Accumulating Profits and Special Reserves.....	34,400.00
Outstanding and Def. Premiums.....	34,979.00	All other Liabilities.....	10,214.33
Interest due and accrued.....	43,449.16	Surplus on Policyholders' Account (including Capital Paid-up \$2,000,000).....	100,490.59
	\$1,643,183.92		\$1,643,183.92

I hereby certify that I have audited the books and accounts of the London Life Insurance Company, and examined their securities for the year ending December 31st, 1905, and find them correct. The above cash statement and balance sheet exhibit the Company's business correctly at the date mentioned.

LONDON, 1st February, 1906. JAMES McMILLAN, Auditor.

ACTUARY'S REPORT

The valuation of the Company's policies has been computed on the same basis as that employed for the previous four years, and assumes for all policies except those issued in the "Ordinary" Branch since January, 1900, an interest rate 1-2 per cent. more stringent than that required by 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 in 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 in the future it 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, and with them the profits were on the annual distribution basis, and the proper proportion of the profits due at the end of the profit periods was computed on each policy, and the total is included in the liabilities. The accumulations under this heading form a very considerable item of liability, which, if treated in the usual manner, would result in a largely increased surplus being shown.

The rates under the "Ordinary" Policies of the Company are now issued same into force on January, 1906, and consequently the first profit distribution under these policies are made this year. It is satisfactory to note that these distributions are fully in accordance with the scale of profits issued to our agents five years ago, except that in the case of those policies where a Provincial tax is imposed on the premium income of the Company, the tax payable on such policies is deducted from the profits. The interest earnings of the Company have steadily improved since 1900, there is good reason to anticipate that the liberal scale of profits now in force will be maintained for some time to come.

During the past year the policies of this Company in force on the 31st December, 1905, 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. REID, B. A., A. I. A., Actuary.

The President, Mr. John McClary, in moving the adoption of the report, said:

The Report of the Directors and accompanying Financial Statement are, as heretofore, very full, and present the affairs of the company in such a manner as to be readily comprehended.

The new business of the year was largest in the history of the Company, and the increase in total insurance in force at the close of the year was likewise favorable. The Cash Income from Premiums and Interest shows a good increase over the previous year, and payments to policyholders under the various head-policies also aggregate somewhat more than did the like payments for 1903, though death losses in the "Ordinary" Branch were much more favorable than for the year previous. Reference to the list of assets of the Company will show that the funds of the Company are invested in securities of undoubted character; there is one other point to which

To-Night and Monday NORTHWAY'S

\$8.00 RAINCOATS AT \$4.48
16 only Ladies' Fine Wool Cravenette Raincoats, full length, loose back, double layer, at one assortment sizes, regular value \$8.00, clearing at \$4.48.

\$10.00 RAINCOATS AT \$7.00
Handsome up-to-date styles in fine heavy pure wool Cravenette, in Grey, Fawn, and Green Mixtures, belted or plain, with or without capes, length 56 to 62, extra good value, regular at \$10.00 each, clearing at \$7.00.

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

CUSHION TOPS AT 25c EACH, WORTH UP TO 60c
10 doz. beautiful Lithographed Cushion Tops, new designs, regular up to 60c, clearing at 25c.

3 doz. NEW YORK TRIMMED OUTING HATS
Good range of styles, regular up to \$2.00 each, clearing Saturday at 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 Hosiery, pure wool, elastic rib knit, seamless feet, double heels and toes, regular 25c to 35c pair, clearing Saturday 10c.

10c. FACTORY COTTONS AT 8c
Extra quality half bleached fine even weave, clean finish, the best 10c. Cotton you can buy, Saturday a yard, 8c.

40 pcs. NEW DRESS DUCKS
Large range of patterns in Indigo, black and butcher blue grounds, guaranteed fast, a yard 12 1/2c.

40 in. PILLOW COTTONS 11c a yd.
Fine pure bleached pillow cotton, full 40 in. wide, regular 14c a yd., special at 11c.

600 YDS. AMERICAN INDIGO PRINTS
Splendid quality, choice patterns in Indigo and Butcher Blue, warranted fast colors, special a yard, 8c.

4000 YARDS CRIN'S BEST PRINS
32 in. wide, the best range of patterns ever shown in Chatham. Every yard guaranteed in color and wear, special a yard 12 1/2c a yd.

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 Trimmed Coats for \$35.90.

Seven Stores The Northway Company, Ltd. Two Factories

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 and bronchial troubles and for wasting diseases. This Emulsion is no better than others except in the matter of freshness, which is important.

THE RED CROSS DRUG STORE
W. W. TURNER
28 King St. Phone 221

Dr. Mackay's Specific For the Treatment of ALCOHOLISM

Used in Connection with the Province of Quebec Probation System with Unvarying Success

The City Council of Montreal has endorsed this marvelous 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 cases will prevent the fatalities continually occurring in the cells.

No Sanatorium 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 wonderful results obtained with the worst cases of drunkards coming before the Judge of the Bench, and the statement that the disease of Drunkenness can be cured readily and surely under ordinary circumstances and with the reasonable desire upon the part of an inebriate.

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 Province of Quebec.

The Government of Quebec through the Judges ordered over 600 boxes of the medicine for prisoners appearing in the Courts in 1904—Official Reports establish 80 per cent. of cures with these cases.

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

The Leeming Miles Co., Ltd.
MONTREAL
SOLE AGENTS FOR...
DR. MACKAY'S SPECIFIC FOR DRUNKENNESS.

Are You Properly Assessed?
For full information buy an Assessor's Guide, containing the provisions of the new law relating to the Assessment of land and buildings, machinery, business, etc., with notes and explanations by J. M. GILMAN, K.C.—PRICE 5c.
The Municipal World, St. Thomas

FOR SALE
If you want to buy a good house and lot call upon Smith & Smith, as they have several good houses for sale from \$350 up. They also have private and company funds to loan on farm and city property at lowest rate of interest.
SMITH & SMITH, Real Estate Agents.
Minard's Liniment Cures Burns, etc.