

Millinery of  
Style and  
Taste

**WM. FOREMAN & CO.**

See Black Dress  
Goods  
Display!

IMPORTERS.

## Special Dress Goods Offerings

Come for the Special Dress Goods Values offered by this store on Saturday.

The fabrics on sale have been slow sellers, but they are all plain desirable weaves, and and at the tremendous reduction you can now purchase them for their stay here should not be long.

45 in. all wool Twilled Cheviot, reg. 37½c 75c. per yard for.....

48 in. Twilled Cheviots in Navy Blue, regular per yard, \$1.25, now for per yard 50c

54 in. Mohair in Blue for Skirts, Suits, etc., regular at per yard \$1.25, on sale at per yard 50c

56 in. Homespun Suitings in Knopp effect, regular per yard, \$1.50, now per yard 75c

42 in. Cashmeres and Serges in myrtle green, all pure wool, regular per yard, 25c, 30c. and 35c. to clear at per yard..... 21c

## WM. FOREMAN & CO.

### AN ESTEEMED CITIZEN

The death took place on Sunday afternoon, April 15th, at the family residence, Albert street, of John Aertey, in the 73rd year of his age. The deceased had been confined to his home for the past six weeks with heart trouble and the end was not altogether unexpected. He was born in Kentford, Devonshire, England, on March 6th, 1834, and came to Canada in 1856, but returned to England again in 1860, where he married Fanny Ackland. In 1870 he again returned to Canada, settling in the Township of Carleton Place. By this marriage he was blessed with five children, two of whom survive him, viz., Mrs. Wilfred M. Irving, of Chatham, and Stanley Aertey, of Carleton Place. His wife died in 1887. He again married in September, 1890, taking as his helpmate Mrs. Elizabeth Moody, of

Strathroy, who still survives him. He has been an esteemed resident of this town since his second marriage. Although of a quiet disposition he took an active interest in the affairs of the Baptist church, where he was a regular attendant, and will be greatly missed by that body. He was a good Christian and was devoted to every cause that sought the uplifting of mankind, and among his last thoughts was the welfare of his family, who were all present, and after bidding each good-bye, asked the Lord to bless them all. The funeral took place Tuesday afternoon to the Westbury burying ground, Carleton Place, and was largely attended. Mr. Dack performed the last rites, assisted by Mr. H. McCall, and the following acted as pall-bearers: Jas. Mansfield, of Detroit; Jno. Hamby, W. S. Trotter, S. McCandless, Alex. Collins and James Phillips. Strathroy Dispatch.

## VICHY — CELESTINS

The only genuine Vichy Water;  
property of the French Republic

Boivin, Wilson & Co. Montreal.  
Agents.

### GOING WELL AT FRISCO.

Army Has Assumed Control of Feeding the 250,000 People.

San Francisco, April 28.—All is going on well here, and thorough system has been inaugurated in the feeding of the 250,000 homeless sufferers, the army having assumed control.

The homeless people camped in the parks, squares and vacant lots were awakened early yesterday because the water dripped through the improvised tents which afforded poor protection against the heavy rain that began to fall about one o'clock and continued for several hours. Many persons were driven into nearby houses for shelter. Thousands who are without proper shelter and who in their wet clothes, vainly trying to get warm after the rain ceased, by walking or were huddled around little camp fires.

The French and Italian and Danish consuls at San Francisco, who were reported as among the missing, have all been heard from. They had temporarily become separated from their friends.

Overloaded Floor Collapses.

Montreal, April 28.—The collapse yesterday morning of three floors in the Granger Freres wholesale stationery building at the corner of Place d'Armes and Notre Dame street, did \$200,000 damage. The accident happened at 5 o'clock, and the employees had not yet come to work or there would have been an appalling loss of life. Overloading of the third floor with ten tons of books caused it to break down, and it carried the second and first floors with it clear to the basement. The stock is a complete loss.

Ellen Terry's Jubilee.

London, April 28.—At the close of the performance at His Majesty's Theatre last night, at which Ellen Terry had a remarkable reception, in a pretty scene the presentation of the Playgoers' Club silver casket and an address in commemoration of the actress' jubilee was made. The scene was one of indescribable enthusiasm and Miss Terry could not voice her feelings in words.

Never send a man on a fool's errand. Go yourself.

## Which are You Going to Use?

### WOODEN SHINGLES

Dry out, warp and crack in rain and snow soak in. Are instantly in flames from sparks or lightning. Compel you to pay highest insurance rates. Last from 5 to 10 years.

Separate catalogues for Walls, Ceilings, Siding, Roofs, etc., beautifully illustrated. Write if you say what you are interested in, and mention this paper.

THE METAL SHINGLE & SIDING CO. LIMITED  
PRESTON, ONT.

### METAL SHINGLES

Are rainproof. Are snowproof. Are fireproof. Are lightningproof. Out down your insurance premiums one-third. And last for 50 years.

THE METAL SHINGLE & SIDING CO. LIMITED  
PRESTON, ONT.

## ETHICS OF MR. JUNKIN

### Hypothecation Excuse to Conceal Improper Investments

### THE INSURANCE PROBE

Toronto, April 28.—Mr. J. F. Junkin, managing director of the Manufacturers' Life Insurance Co., began his third day on the witness stand before the Royal Insurance Commission yesterday morning.

To Mr. Tilley, Mr. Junkin finished recounting the names of committees that had to do with Manufacturers' Life here and elsewhere.

He was asked if any policyholder had ever asked for information or any list of policyholders had been issued. Witness said "No." Policyholders were to ask for a list of policyholders entitled to vote, he would turn to his card system. He would not be compelled to furnish such information by law. If he thought there was some rival agent he would decline.

Policyholders in Company's Hands.

"He would get the information if he was prepared to vote in a certain way; if not he probably would not get it; he would be practically in your hands."

This matter had never been tested. He was asked if he knew any policyholders were put on a different basis from shareholders regarding voting by proxy. He said his company simply followed the lead of other companies and policyholders must come personally and vote.

"There is no way by which policyholders are supplied with information as to who are entitled to vote that you know of."

"No."

The Call Loans.

Mr. Shepley, the senior counsel for the Government, took his first turn at examination during the morning. He sought from Mr. Junkin more complete information regarding the call loans which Mackenzie and Mann obtained from the Manufacturers' Life. The first loan was for \$125,000, part of which was devoted to the purchase of the 4,000 shares which the two directors held. The stock was hypothecated for the loan, and Mackenzie and Mann also gave as security the Investment Railway bonds. To this security the Inspector of Insurance objected, and the Manufacturers' Life substituted other bonds.

The first loan of \$125,000 to the railway firm was supplemented by a later and smaller loan when they were amalgamated, the total amount being \$138,000, which was loaned in this instance to Mackenzie and Mann, Limited. For this Mackenzie and Mann gave as collateral 1,600 shares of Canada, Lake & Ocean Navigation, 1,650 shares of Imperial Rolling stock, and 1,556 shares of Vancouver Gas Co. The 4,000 shares of stock in the Manufacturers' Life purchased by Mackenzie and Mann were also pledged.

Loan Money on Own Stock.

"Did you think it was right to advance money on your own stock?" asked Mr. Shepley.

"I don't think it is."

Turning to the charter of the Navigation Co., Mr. Shepley showed that it was a special charter, not under the general act. Mr. Shepley called attention to the names mentioned in the incorporation.

Witness said he knew that Mackenzie and Mann were connected with the navigation company, but considered it no reason why its shares should not be accepted as security by his company. There were few large companies in and around Toronto with which Messrs. Mackenzie and Mann and Pellatt were not connected.

Methods of High Finance.

Mr. Shepley, however, went into the ethics of the transaction and asked Mr. Junkin if he considered it objectionable that the members of his board of directors of the Manufacturers' Life should be members of the board of a company borrowing money from the Manufacturers' Life.

Mr. Junkin would not admit that was wrong. He thought that the principle was not bad. As managing director of the Manufacturers' Life he would not refuse to accept Toronto Railway stock for instance, although Messrs. Mann, Mackenzie and Pellatt were members of both boards. He was prepared to say that he would accept the stock of any company. In short, he would buy a good investment for the Manufacturers' Life no matter who he bought it from.

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if Col. Pellatt, the vice-president, was the broker for the company and who advised the sale of the different stocks. Col. Pellatt was on the finance committee, said witness. He advised the sale of stock in conjunction with other members of the board of directors.

"I see on May 16, 1902, cheque from Manufacturers' Life for \$30,000, and on May 19, you are credited with 500 shares Canadian Pacific and 50 shares of Commercial Cable, leaving a debit balance of \$74,000. Then again there are interest cheques. Am I right?" asked counsel.

"Yes."

"Then I see no more items until August, when Pellatt appears the debtor to the amount of \$41,000, which was balanced by a sale of stock. When did you begin to give Pellatt security when you gave him orders to buy?"

"If we did not pay outright, Pellatt held stock until he received our cheque."

"Was this purchase of C. P. R. on Sept. 30, 1902, 100 shares to be paid for in installments. Did Pellatt owe the company on this date \$103,300?"

"No, that is not accurate."

"What is the correct transaction?"

"Pellatt referred to the matter of Dominion Steel as a profitable investment. It was then selling above 60, and in his opinion, would go to par."

"Was it a dividend-paying stock?"

"No."

"Was it authorized under the act?"

"No."

"Did Pellatt deal in the stock himself?"

"No."

"Promised 'No Loss.'"

Witness had hesitated, but Col. Pellatt seemed so confident that the directors finally decided to buy. Col. Pellatt had promised that he would see that the company would make no loss.

"When the stock started to go down was the matter reported to the finance committee?"

"I saw him myself, but we did not see the committee."

"Was the desirability of keeping such a transaction out of the minutes gone into with Pellatt?"

"At that time, I told Col. Pellatt that he would have to assume the loss himself. This he agreed to do."

"But the stock was still dropping?"

"Yes."

"Now at the departmental enquiry it seems the C. P. R. was hypothecated to Pellatt. How did he come to have it?"

"We could not pay for Steel stock, so we sold 400 shares of Commercial Cable and got a loan from the bank to carry the Steel."

"Who do you mean by 'we'?"

"Mr. Junkin."

"Was the board consulted?"

"No."

"How did Pellatt come to have the C. P. R. stock?"

"Later on we bought 400 shares of Dominion Coal to improve the Steel position. Col. Pellatt had sold the Commercial Cable and we gave him 600 shares of C. P. R. to take the place of Cable."

"Knew It Was Improper."

"You knew that this was an improper transaction?"

"Yes."

"None of these transactions appear in the securities account?"

"The Steel and Coal do not. The others do."

"On March 31, 1903, there is a deal of 400 Dominion Coal delivered and 400 C. P. R. received. Why was that?"

"To help out the Steel position. That is how Pellatt got the 1,000 shares."

"When this advanced stage was reached, was the board then told of the stock gambling?"

"No."

"When was it brought to the attention of the board?"

"The next October."

"Was there anything done in 1903 about the matter?"

"Yes."

"What was done?"

"Squaring Things."

"Col. Pellatt took over the Coal and Steel and paid for the stocks himself. We made him a loan of \$45,000 on his property at the Beach. Then on other securities we loaned him in all \$100,000."

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## FISH DECREASING

Toronto Statisticians Show a Considerable Falling off for the Year 1905

Toronto, Ont., April 27.—The Fisheries Branch has been further pursuing its analysis of the catch of fish in the province during the past year. The report recently issued for 1905 showed a decrease of 1,437,670 pounds. The department finds that this shortage is more than accounted for by the falling off of the catch in the North Channel of Lake Huron, where 1,749,692 pounds less were taken than in 1904. The overcatch has been called upon to report upon conditions in the North Channel.

Other waters that fell off in the catch were: Georgian Bay, 474,433 pounds; Lake Ontario, 171,159 pounds; and Lake St. Clair and River with River Thames, 102,263 pounds. The fish-producing waters of the Nipissing District fell back 26,000 pounds last year.

## CHARMING CONCERT

The charming young ladies of Victoria avenue Methodist church have carried off the high honors as entertainers, and have beaten their gentlemen rivals, who last week held a competitive concert in the church, to a veritable standstill. At least such is the decision of the judges, which all must abide by. Rumor hath it that Messrs. Killop and Humphrey, at the price of their peace and popularity, dared not have decided otherwise. There is every reason to believe, though, that the concert given by the ladies of Victoria avenue last evening was one of the finest of its kind ever put on in this city. The proceeds of the event amount to something over eighteen dollars. Miss Grace Craft, who made an excellent chairlady, presided over the following program:

Vocal solo—Miss Baraschin.

Instrumental solo—Miss Winnie Coatsworth.

Vocal solo—Miss Tena Harper. Recitation—Mrs. Carlyle Johnson.

Duet—Mrs. Cooper and Miss Schwenker.

Reading—Miss Ella Groves.

Vocal solo—Miss Gertrude Potter. Recitation—Miss Western.

Vocal solo—Miss Olive Richards. Geography contest directed by Miss Mings.

Vocal solo—Miss McGeorge. Recitation—Miss Prudhomme.

Vocal duet—Mrs. Oldershaw and Mrs. Cooper.

Instrumental duet—Misses G. Irving and C. Clements.

Judge—Miss Clara Bour and Messrs. Killop and Humphrey.

THE EXTRAORDINARY CAREER OF AN AMERICAN HEIRESS.

Miss Dorothy Amburst, the famed Bar Harbor beauty, who attracted considerable notice through her unexpected inheritance of \$15,000,000, and her subsequent strange disappearance, has returned to America, and the account of her adventures during the several months of her absence is on a par with an Arabian Nights tale for absorbing interest and incredible episode.

Her absence was connected with the baffling mystery surrounding the kidnapping of Prince Lermontoff, of Russia, and the vanishing of Alan Drummond, of His Britannic Majesty's navy. Although the whole matter has not heretofore been made public, it is now set forth in vivid, interest-compelling fashion by Robert Barr, the great novelist, who, by the way, is a Canadian by birth, in his latest and best novel, "A Rock in the Baltic."

"A Rock in the Baltic" is a bit of epoch-making fiction that will be in everybody's library within three months of its publication. It is the first of a series of twelve great novels by the foremost living writers, which are to be published during the forthcoming year.

This is the celebrated "150,000 series" which The Mail and Empire, Toronto, is about to bring out. This paper has secured the exclusive serial rights to each novel for this territory, and will thus be enabled to issue each of the stories serially, before it appears in book form. All orders for The Mail and Empire, containing instalments of any of these novels, should be given in advance to newsdealers or carriers, as the edition is sure to be sold out. A Rock in the Baltic commences Saturday, May 5th, and each succeeding Saturday. These stories will also be published serially in the Weekly Mail and Empire, commencing May 10th.

The Mail and Empire is to be complimented on its foresight in securing such an aggregation of famous writers.

transactions have been presented, but he made every restitution in his power by paying up the whole loss to the extent of \$79,000.

When questioned further on "business ethics," the witness held to the same moral ideals that he had propounded at the morning session.

The Prudential Co.

Mr. Tilley—"Who were the ten directors that formed the Prudential Securities Co.?"

"Messrs. D. B. Mann, Wm. Mackenzie, S. G. Beatty, Lloyd Harris, Col. Pellatt, J. Mason, E. R. Wood, E. J. Lennon, J. F. Junkin and A. E. Patterson."

"This company was not formed as a paramount one to carry on the business of buying and selling stocks?"

"No."

Counsel then read the agreement between the Prudential and the Manufacturers' Life.

"This company was formed to take care of the unauthorized investments—18, 25 Dominion Coal and 202 Crow's Nest Coal. But there were also transferred to the Prudential some investments given by Pellatt should be registered."

"When the department found this mortgage, you did not tell them the real terms of the transaction?"

"No. I just showed the resolution."

"When this is the first time you have told anyone the real facts?"

"Well, I said something about it when the affair was being discussed at Ottawa."

Pellatt Had Made Reparatation.

S. H. Blake, K. C., said, addressing the commissioners:

"I wanted Your Honor to give me an opportunity of asking these questions. I am representing Mr. Pellatt. He has done wrong in the way in which these

## SOME HATTERS

Are especially Young Men's Hatters, some are Old Men's Hatters, but we are ALL MEN'S HATTERS.

Smart extreme styles, staid, sedate, dignified—they're all here.

We buy from good makers alone, so you will only find good hats with us—we exclude trash.

Fancy hats and headwear for the little fellow we have, too.

Men's Hats \$1.50 to \$5.00

Children's 25c. to \$1.00

**THORNTON & DOUGLAS,**

...LIMITED...

## Our Patrons Always Wear a Satisfied Look

### SPRING SUITS

Are now on the bill and we have a large variety of handsome styles for your choosing.

If you are a Custom Tailor's Man we'll win away from him in short order, if you'll take time to come in and try on one of our choice Spring Styles.

Fancy a Man going to a high priced Tailor for Clothes . . .

### WHEN NO ONE KNOWS IT BUT HIMSELF.

Are you a follower of Fashion's latest fads and fancies? Or are you included in the ranks of the more conservative dressers?

In either case you'll find your preferences fully anticipated in our splendid stock of new Spring Suits.

\$5.00, 6.00, 6.50, 7.50, 10.00 to 15.00

Will you allow us to show you what we have to offer? The pleasure will be ours.

### FOR CLOTHES OF QUALITY