

ONTARIO BANK CURATOR

THE EXPERT FINANCIER WHO IS WINDING UP ITS AFFAIRS.

Mr. W. E. Stavert and What He Has Already Accomplished—The Liquidation of the Yarmouth Bank Was the Last Big Task He Undertook Before Going to Toronto to Save the Wreckage of Ontario Bank.

When the Bank of Yarmouth suspended on March 6 of last year the Maritime Provinces were in the throes of an exceedingly severe winter storm. The depth of the snow was measured by feet, not inches, trains in Nova Scotia had been blocked for a month, and the commerce of the Province was tied up by the long spell of inclement weather. Communication was maintained by telegraph, and one day the news of the suspension of the Bank of Yarmouth was flashed to President E. S. Clouston of the Canadian Bankers' Association. Under the provisions of the banking act the president's first duty was to appoint a curator. The task was no ordinary one for it meant the actual application of the new powers conferred by Parliament upon the banks, whereby they might effect the liquidation of any institution in the association without recourse to outside aid.

The choice fell upon Mr. W. E. Stavert, General Manager of the Bank of New Brunswick, and he was telegraphed to hasten to Yarmouth at once and take over the affairs of the bank there.

"Please proceed to Yarmouth," were possibly the opening words of the telegram, and they supplied one problem to be solved. Between St. John and Yarmouth was a railway, but for the time it was hopelessly buried beneath great snowbanks, which a late winter blizzard was persistently piling over the stalled trains. That night a small tug put out from the harbor of St. John and headed through the gale for Yarmouth. There was one passenger



MR. W. E. STAVERT.

got on it, the financial doctor who had been called to the aid of the sick bank. Some of the Maritime papers at the time described the terrible experience of that tug in the storm, how it staggered into Yarmouth in the morning dangerously listed with the weight of ice on its upper works, but with the curator aboard safe and sound and ready to begin his task.

Six months later the full double liability had been collected from the shareholders, the creditors had been paid in full, and the affairs of the bank had been duly wound up. The expedition which marked the whole transaction must have rather startled the banking world, then watching the liquidation proceedings of two Montreal banks, which failed in 1894, and which are still struggling along under boards composed of four and six liquidators respectively. Curator Stavert when his work at Yarmouth was completed was taken from the Bank of New Brunswick by the Bank of Montreal to be its superintendent of offices in the Maritime Provinces, which is said to be the position fourth in seniority on the executive staff of the Montreal institution.

The crisis in the affairs of the Ontario Bank gave the Canadian Bankers' Association another opportunity of testing Mr. Stavert's power, and his appointment was generally approved. Now the eyes of the whole country are on him, for upon the curator rests the duty of vindicating the rights enjoyed by the Bankers' Association to care for its own members and for the depositors and shareholders of an insolvent bank.

Mr. Stavert is a man of about forty-five years of age, and has been in the banking business in the United States, the West Indies and Newfoundland as well as Canada. He works early and late, has apparently no time for anything but bank business, and newspaper men who have met him in Toronto, while admiring his invariable courtesy, are still convinced that the coating of ice he got on the Bay of Fundy the night he crossed to Yarmouth has never had a chance to show.

Curiosities of Coffee.

Coffee, as experts are aware, has a very extraordinary property. It is one of the most absorbent matters in existence. Coffee beans placed in a damp room swell, and absorb moisture till they nearly double their weight. Here is the chance of the dishonest grocer. Not content with the amount of profit made upon coffee, he places pails of water in a room with piles of uncovered coffee beans, and by swelling the coffee adds something like 50 per cent. to his profits. The flavor is ruined, but that does not matter to him. So absorbent is coffee, not only of moisture, but of gases and flavors, that shippers of Brazilian coffee always stipulate that the sacks of fresh Rio beans shall never be carried on a steamer which has raw hides as any part of her cargo. These will not matter to him. He is sure than anything else and render it unfit for use. The useful side of this quality of coffee is that in a sickroom a handful or two of fresh roasted and ground beans acts as an excellent purifier and deodorizer.

At the Military Camp
Pat—"Who goes there?"
"Officer of the day."
Pat—"Thin phwat the devil are you doing out here at night?"—Ally Sloper

A Hint to Careful Dressers

The Double Breasted Sack Suit is coming into its own again.

The Fit-Reform "Strand" Suits embody those niceties of style and tailoring demanded by men of good taste.

Made in imported Tweeds, Worsteds, Cheviot Serges and Twilled Vicunas.

\$15. up.

Fit-Reform Trudel & Tobey, - Chatham. DISTRICT

CLEARVILLE.

Mrs. Neal Ruthven, of Chatham, is visiting her parents, Mr. and Mrs. McFarlane.

David Webster and John Newhouse, who have spent the winter at North Bay, returned home Saturday.

Mrs. Charles Shields, who had the misfortune to fall and put her wrist out of joint, is recovering.

W. M. Ferguson, who has been travelling for the Banwell Fence Company, is home on the sick list.

Herb Gayth lost a valuable horse last week.

Frank Ferguson, the Botany school teacher, is home for the Easter holidays.

The wheat in this neighborhood is looking very good.

John McFarlane was a Ridgeway visitor Saturday.

A. R. McRitchie, B. A., High school

teacher at Kincairdine, is home for the Easter holidays.

Miss Blanch Shields is visiting friends at Morpeth.

Miss Annie Woods is visiting at Aldboro.

The service at St. John's church on Easter Sunday was largely attended.

The recent rains have washed out a number of culverts and bridges in this neighborhood.

Miss Stenon, our school teacher, is spending Easter vacation at her home in Mail.

John Buckler has moved on the Backus farm, recently occupied by Frank Eberle.

Miss Lou Eberle, of Morpeth, who has been visiting Miss Annie Jones, returned home on Saturday.

Mrs. James White, of Ridgeway, is the guest of her brother, Mr. Joe Morrison.

A barrier, to a colt, means something to jump over.

The more the merrier doesn't apply to trouble.

The Monarch of Mineral Waters

SANTARIS is the most delightful mineral water that bubbles from the earth. As clear as a crystal goblet. Sparkles like liquid sunshine. As pure as purity itself.

SANTARIS is bottled and sealed at the springs to preserve its purity, lightness and brilliancy.

A favorite in clubs, hotels and cafes—as well as in homes.

Have your dealer send a case of SANTARIS, and see for yourself what an ideal table water it is.

F. A. Robert, Agent, Chatham.

THE DOMINION BANK

HEAD OFFICE, TORONTO, ONT.

C. A. SOGART, General Manager. H. J. BETHUNE, Chief Inspector

Capital, paid up and Reserve Fund \$7,800,000

Total Deposits 35,000,000

Total Assets 49,990,000

A General Banking Business transacted, and we invite you to open an account with us. Farmers Business a Specialty.

SAVINGS DEPARTMENT

Interest allowed on All Deposits of One Dollar and Upwards at Highest Current Rates, payable four times a year. Money may be withdrawn at any time without notice.

W. O. ARMSTRONG, Manager.

Chatham Branch Temporary Office Scane Block.

THE CANADIAN BANK OF COMMERCE

Paid-up Capital \$10,000,000

Reserve 5,000,000

ALEX. LAIRD, General Manager.

A. H. IRELAND, Superintendent of Branches.

169 Branches in Canada, the United States and England.

EVERY DESCRIPTION OF BANKING BUSINESS TRANSACTED.

SAVINGS BANK DEPARTMENT.

Deposits of \$1 and upwards received. Interest at highest current rates paid quarterly.

CHATHAM BRANCH J. SIMON, Manager



MISS LOIS MAY ALDEN.

A Woman to Start Farm School For City Waifs.

To reclaim city waifs by transplanting them from the vitiated atmosphere of the city streets into a farm school is the attractive plan of a young New York woman, Miss Lois May Alden. If she is successful, hers will be the first farm home school in the country. In Warwick, England, such a home has been started, and it has succeeded remarkably well, drawing its pupils from the worst sections of London.

In order to become thoroughly conversant with farming in all its branches Miss Alden has enrolled herself as a member of the State Agricultural school at New Brunswick, N. J., where free courses in agriculture have been recently instituted. She is registered both for the animal husbandry and the market gardening and fruit growing.

Macaroon Whip.

Macaroon whip is simply and easily made. Soak one-quarter of a package of gelatin in one-quarter of a cupful of cold water. Grate or crumble one-quarter of a pound of stale, dry macarons. Cut very fine one dozen candied cherries. Stand the gelatin over hot water until dissolved, then add to it one cupful of very heavy cream with half a cupful of sifted powdered sugar, two tablespoonsful of sherry and a few drops of almond extract.

Watch closely and as soon as it shows signs of thickening whip the whites of two eggs to a froth, add them to the cream and whip the mixture until it is a solid froth. Lightly mix in the macaroon crumbs and half of the cherries.

Turn into a serving dish and sprinkle the remainder of the cherries over the top. Keep very cold until served.

Do You Know—

That you can make a faded dress perfectly white by washing it in boiling water?

That salt, dissolved in alcohol, will often remove grease spots from clothing?

That two potatoes grated in a basin of water will give better results than soap in washing delicate flannel and woolen goods, ribbons, etc.?

That piano keys can be cleaned, as can any old ivory, by being rubbed with muslin dipped in alcohol?

That a little thin cold starch rubbed over windows and mirrors and then wiped off with a soft cloth is an easy way of producing most shining results?

That hot milk is even better than boiling water to take out fruit stains?

A Clotheshorse Hint.

Where there is very little room the following suggestion will make a very good substitute for that domestic animal, the clotheshorse, which is easily carried out by the home carpenter.

From the carpenter obtain several dowels or white round sticks. At the hardware store get some brackets.

Place the brackets in a manner to bring the dowels across a corner of the kitchen, and on them the clothes may be hung to air. During the week the dowels may be removed and put away in a corner or may be used to hang dish towels to dry. This arrangement does away with the dangling line that is of great annoyance to the taller members of the family.

The Dressing Table.

Simple little covers for the dressing table are made of the mercerized chambray that comes in such pretty shades of pink and blue, and they make an agreeable change from the white ones in such constant use.

The cover is made just the size required, with the addition of four inches all round, which is turned up on the right side and hemmed down by the means of further stitching done in heavy white mercerized cotton. The corners are mitered carefully so as to be quite flat and are blind stitched down.

Hair Sachets.

Scent sachets for use in the hair may be easily made, and in this respect it should be borne in mind that in shape they should be very narrow, not wider than a finger, to allow them to be pinned beneath the coils before the hair is dressed. They should be covered with lace net so that the hairpins may go through them. In the center of each place a tiny roll of cotton filled with the favorite sachet powder.

A Dry Shampoo.

Orris root powder dusted over the hair is often a substitute for frequent shampooing. Sprinkle the powder into the hair and rub it well into the scalp; then brush it out. Orris is one of the few powders which may be used for this purpose, as it will not stop the pores. It is cleansing and will give a faint sweet odor to the hair.

Black kid gloves generally wear out at the finger tips and then assume a rusty brown tint, which is anything but pleasant, although the other part of the glove may be perfectly good. When this happens, take a little black ink, mix it with a small quantity of olive oil and apply it to the finger tips. Leave it until dry, and the gloves will be very much improved in appearance.

Photographs that have become soiled or that are mounted on cards the edges of which are broken may be soaked off by placing them in water. This cleans them, but does not injure them in the least, and after drying thoroughly between blotters they may be mounted again on new cards.

Kerosene rubbed into boots and shoes which have been hardened by water will soften them. Rubbing with a woolen rag saturated in kerosene will also brighten tin and granite ware.

The Secret of Good Coffee.

The real secret of having good coffee lies in two things—buy the best and

make it carefully, and the best way to make it is the simplest. The following is perfectly simple and satisfactory: Get a pint measure or larger tin, heat it with boiling water, put in one large heaped up teaspoonful of ground coffee to each person. Nearly fill with boiling water, place the tin on the fire and stir slowly until a creamy froth comes to the top. Have a warmed jug or coffee-pot ready, into which pour the coffee slowly through muslin, even straining through a thick sediment, which remains with the grains. Your coffee is then ready for immediate use and may be boiled up repeatedly without being renewed. A very good tip when making a new brew is to pour on the grains the sediment and a little of the cold coffee usually kept in the coffee-pot and thrown out by the maid. Even the grains should not be wasted, as they make excellent mold for delicate plants.

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That's It!

Armour's Solid Extract of Beef

(POTTER IN CANADA)

Is the kind that is simply the natural Essence of Prime Beef—concentrated. It is not a manufactured article like many extracts and fluid beefs, made from extract bought on the open market without any knowledge of its purity, and mixed with salt water and other ingredients. Beef in fluid form offers opportunity for adulteration without detection. This cannot be said of solid extract.

Write for free booklet, "CULINARY WRINKLES."

ARMOUR LIMITED - Toronto

78 1/2 ST. PATRICK CANADIAN FACTORY—77 FRONT STREET EAST

NORTH ORFORD.

Mr. and Mrs. S. Barker left on Saturday to visit friends at Walsenburg.

We are sorry to hear of Nelson Brown's illness.

Hazel Wardell was the guest of Edna Macpherson this week.

The infant child of Mr. and Mrs. E. L. Moore died on Thursday evening. The service was conducted at two o'clock on Saturday at the

house by Rev. Fulton Irwin.

Mrs. Schindler has returned home after a week's visit with relations in Harwich.

Fishing is the order of the day. Mr. and Mrs. Wardell were Northwood visitors last week.

D. J. Macpherson is the guest of his brother Robert, of Woodstock, this week.

Mr. and Mrs. J. Hetherington were Ridgeway visitors last Monday.

Carefully Milled From The Finest No. 1 Manitoba and Ontario Red Winter Wheat

OUR method of combining the finest No. 1 Manitoba with Red Winter Wheat so as to make the most perfect bread and pastry flour—so as to retain both the nutriment of the Manitoba and delicate flavor of the Red Winter Wheat—would be wasted if our milling process was not so absolutely perfect.

The extreme care we take in milling "Kent Mills" Gold Medal Flour might seem unnecessary to the casual visitor to our big plant.

The most improved devices for manufacturing flour are used.

You should see our immense rollers in operation. These gradually reduce the wheat to flour—do not crush it to powder and take the life and nutriment out of it as in the old-fashioned way.

By our improved system the gluten and starch cells are carefully and entirely separated from the indigestible bran and cellulosic coats, and partially crushed into myriads of tiny, sharp, white granules of uniform size.

Not a grain of the wheat germ, which impairs the keeping qualities of the flour, or any other substance that shouldn't be there, can possibly get into "Kent Mills" Gold Medal Flour.

It's always uniform, always dependable—the highest grade, most satisfactory flour for household use.

Order from your grocer today.

Every bag or barrel "Kent Mills" Flour guaranteed by both the manufacturer and dealer.

"Kent Mills" Flour Canada Flour Mills Co., Limited, Chatham, Ont.

WIPING RAGS FOR SALE.

HIGHEST CASH PRICE PAID FOR IRON, RAGS, COPPER, BRASS, &c.

MACHINERY PARTS.—We carry a large number of Second-hand Machinery Parts, and may have just what you want.

SAM. KOVINSKY.

Yards: Near G. T. Railway Station. Phone 285.

TASTE! That's Half

Knowing what cloth and what tone of shade to place in the young man's garments, and what the middle-aged ought to wear—and what the elderly man looks best in.

The Other Half is Cutting

The garments smartly and moderately—That's one of the seeds of Taylor's growth.

Let your money come here and get a

Spring Suit

made up in the latest style

THE T. H. TAYLOR CO. LTD.