

"To have been first, proves antiquity. To have become first, proves merit."

"Progress Brand" Clothing

has BECOME first through MERIT.



M. J. CARTER, - 40 Kent-St.

GOOD PUMPS

The day of iron pipes and cast iron cylinders is past, as the public know from experience what you want when you buy a pump is galvanized iron pipe, brass cylinder and steel rods, which do not rot or taint the water. We are making a large bore brass cylinder and steel rod pump which will outwear and throw more water than any pump on the market. Our practical man, Mr. J. Dennis, looks after all orders and repairs, and we can guarantee satisfaction. Mail orders receive prompt attention.

SYLVESTER M'FG CO
LINDSAY

When You Have Company

you want your table to look its prettiest. Snowy linen, a few flowers and some of our Silverware and Cut Glass will give your guests many pleasant thoughts of their visit.

Odd Spoons and Forks for fruit, salad, cheese, cold meat and countless other uses; Sterling and Rolled Plate.

CUT GLASS—Fruits, celerys, bon-bons, water bottles.

PITCHERS—More than we can tell, but we can show you, and are glad to.

BRITTON BROS.,
Foot of Kent-st., Lindsay.

FROST LOCKS

Make a Fence of Strength

The heaviest, strongest wires made can't make a strong fence unless the locks are as strong as the wires. A fence, like a chain, is only as strong as its weakest spot. The New Frost Lock and Frost Wedge Lock are the most unyielding parts of a Frost Fence. They make the whole fence as strong as the strongest wire.

We guarantee to repair—free of charge—any Frost Fence that goes wrong

- W. N. PHILP, - Manilla
- GEO. HUNTER, - Lindsay
- P. A. DEVINE, - Downeyville
- ELISHA MARK, - Fenelon Falls

BOILER AND ENGINE FOR SALE.

One 60 h. p. Inglis Boiler, and one 40 h. p. Engine. Both as good as new.

Can be had at away down price.

A. CULLON & SONS.
Lindsay Street Bridge.

McLennan & Co.

- Garden Tools
- Fence Wire
- Poultry Netting
- Builders' Hardware
- Screen Doors
- Step Ladders
- Washing Machines
- Curtain Stretchers
- Tinware
- Graniteware
- Churns
- Paints Oils Varnishes
- "Prism" Mixed Paint

McLennan & Co.
Hardware, Coal and Iron.

In Wedding Stationery and Visiting Cards, All new designs.

RIDE TO PETEWAWA

Bill Introduced to Permit Grand Trunk Spur Line.

FOR BENEFIT OF SOLDIERS

Debates on the Dairy Inspection Bill, Designed to Prevent Fraud in Cheese and Butter-Making—Vice-President of Eastern Dairymen's Association Endorses the Measure—Signs of End of the Session.

In Mr. Ross' Absence. Mr. Harcourt, in the absence of Hon. Mr. Ross, hoped that the Government would hold over the consideration of the bill respecting County Councils, the bill respecting the Education Department, the university act, 1906, and the bill to amend the public schools act, until Tuesday, when there would be a full House. There might or might not be a division on these measures, and there would be very little discussion. Premier Whitney acquiesced, and moved the adjournment of the House at 4.55.

BILL FOR THE AUTOISTS.

Fixes Speed Rate at 15 Miles an Hour in the Country and at 10 Miles in Cities, Towns and Villages.

Toronto, May 5.—The fixing of fifteen miles an hour for the maximum speed for autos in the open country, and ten miles an hour in cities, towns and villages, is one of the most striking provisions of the new auto bill, which was approved by the municipal committee of the Legislature yesterday.

The bill holds the owner of the auto absolutely liable for any damage done. In the case of accident, the onus of proof rests upon the owner or driver of the auto. Searchlights are prohibited, and numbers are required both back and front. A greater speed than seven miles is prohibited when another vehicle drawn by horses is being met or overtaken.

The driver of an auto must give aid when an accident occurs, and be ready to give in writing his name and address, those of the owner, and the permit number. Failure to adhere to rules re accidents, are liable to a maximum fine of \$50 for a first offence, \$100 for a second and a month's sentence in jail for a third, with cancellation of permit if it be within two years.

THE MARATHON HERO.

How His Own City Proposes to Honor Sherring on His Return From Athens, Greece.

Hamilton, May 4.—Sherring, the Marathon hero, will fall into something pretty nice when he reaches Hamilton. It is expected that he will arrive before May 24, and all sorts of good things are being planned for him, including a Government position, and a civic reception.

A big mass meeting was held in the board of trade rooms last evening to discuss arrangements for the reception. Mayor Biggar presided, and nearly all the aldermen were present. The mayor promised to call a special meeting of the council to-day, when it is probable that a grant of anywhere from \$500 to \$1,000 will be made from the civic treasury. Some of the speakers last night declared that would be a shame to give him less than \$10,000.

A committee of the following citizens was named to meet the council Friday evening: Cal. Davis, W. J. Southam, D. M. Barton, R. Simpson, John Bannister, Labatt, D. S. Gilles, W. M. Harris, D. J. Donaldson, D. M. Cameron, E. F. Fisher, J. L. Counsell, W. Carroll, R. Hobson and Paul J. Myler.

Efforts will be made to get both the Provincial and Dominion Governments to join.

John G. Gauld, R. B. Harris and Ald. Witton were named to wait upon the Ontario Government Friday to ask for a grant towards the reception, and for a position for Sherring.

In addition to all this it is proposed to place a bronze monument of him in Dundurn park.

The citizens are responding heartily, and yesterday T. M. Wright and Ald. Eastwood gathered \$250. Subscription lists have been opened in the newspaper offices.

St. Mary's Club Toronto, wrote asking that the reception be made a provincial affair. They promised to send a special train up.

Toronto, April 4.—It is the intention of the Toronto Rowing Club to invite Sherring to Toronto as soon as convenient after his return to Hamilton, about May 24, and make him a valuable presentation and address.

Revolutionists Killed by Own Bomb. Paris, May 4.—A bomb explosion occurred in the Forest of Vincennes at 9 o'clock yesterday afternoon, killing a Russian named Striga, and dangerously wounding a companion named Sokoleff. The two men were proceeding through the wood, each carrying a bomb, with the evident purpose of hiding them for future use. Striga and Sokoleff both were students of the school of Mines, and members of Russian Students' Union.

The general strike shows further evidence of disruption. Minor disorders reported are confined to the outlying factory districts.

Strike Feeling is Strong. Scranton, Pa., May 4.—Yesterday's sessions of the Miners' Tri-District Convention were unprofitable, except in so far as they revealed that the sentiment of practically all of the 600 delegates in attendance is for a strike. Last night it was believed that nothing short of a miracle can prevent a strike from being declared either to-day or Saturday.

Bank Manager Brought Dead. Toronto, May 3.—T. G. Brough, general manager of the Dominion Bank, who was stricken with paralysis while visiting in London, England, died yesterday morning. He was one of the most widely-known banking men in Canada. He was in the service of the Dominion Bank, having entered the Uxbridge branch in 1876, for over 30 years. He was 51 years of age and was of Irish descent, the son of the late Judge Brough of Goderich.

Unknown Man Killed. Stratford, May 4.—While walking on the railway tracks near Mitchell Station, an unknown man was struck by a train and received such injuries as to cause his death in Stratford hospital. He was about 55 years of age, wore a dark suit, and did not appear to be a tramp.

PROMISED PROFITS

Rarely Realized in the Life Insurance Business.

ESTIMATES TOO OPTIMISTIC

Manufacturers' Life Statements Produced and Explained by Actuary Before Royal Commission on Insurance—Cost of New Business High—Commissioners Cut Into First Year's Premiums.

Toronto, May 4.—Technicalities reign supreme yesterday at the insurance investigation. Mr. Papps, the actuary, was in the box all day. He and Mr. Shepley discussed the change in the basis of reserve, and whether and during what periods the change in reserve would affect the profits, exclusive of the fact that profits had been used to provide for the greater reserve. Then counsel went at length into the vast difference between the estimated profits and the results actually obtained. This difference was rather startling. The excess of estimates over results amounts to some \$1,000,000 during different periods, ranging from 50 per cent. to 400 per cent. That is, the estimated profits, as shown in the company's advertising literature of some years ago, were sometimes double and sometimes three or four times the results actually realized. The estimates given in the reports, which were revised from time to time, were reduced at every revision. Certain methods of computing and distributing profits were still in force which had been inherited from the old companies. These old methods came in for a little condemnation, but the actuary said his department was evolving a new system altogether.

On a 3-1-2 Per Cent. Basis. Mr. Shepley began by asking regarding the computation of the reserve fund of the company. He asked what was Mr. Papps' idea of the effect of the law.

"As I understand it, the company to hold interest upon all policies issued since Jan. 1, 1906, when the act came into force, computing the reserves of the company at the end of the year 1909, and the reserves held of the old policies shall be computed, at 4 per cent. interest, based on the year 1914."

Mr. Papps described at length the classes of policies carried by the Manufacturers' Life. There were the whole life payable by annual life; the term throughout the entire life; the same policy limited to a number of years of payment; and the endowment policy.

To Attract Insurers. Mr. Papps and Mr. Shepley went into the lists of estimated profits issued by the company at various intervals. The witness said that after the Manufacturers' Life consolidated the experience of the old company was used to make the new estimates. He considered that it was good policy to do so.

Mr. Shepley had in his possession four issues of advertising literature used by the company. The witness said that the estimated profits on \$1,000 that the company had decreased greatly between the issues of 1887 and those of 1901. The comparisons were as follows: On life in the former \$340, reduced to \$133; 20-year endowment \$475, reduced to \$251; 35-year life \$475, reduced to \$251; 20-year endowment \$393, reduced to \$237; 55-year life \$1,682, reduced to \$448; 20-year endowment \$1,812, reduced to \$464.

Mr. Shepley asked if the lists of profits sent out were not intended to induce people to take out policies. Mr. Papps replied in the affirmative.

Mr. Shepley enquired regarding the tables of mortality by which the company regulated its business. The witness described at length both those of experts which were used and those drawn up by the company from its own experience. The latter largely concerned temperance works. When the court adjourned in the morning, the witness was just beginning his explanation of the company's balance sheet, showing profit and loss for 1905, put in as follows:

Manufacturers' Profits. 1. Loading, first year premiums, \$64,621.84; net expected death losses in the year 1905, in respect of policies issued in that year, \$32,460; less net actual death losses in that year, in respect of such policies, \$14,650; total, \$50,171.84. Total margins on first year premiums, 1905, \$32,481.84; less expenses (as per schedule) first year, \$327,799.20; loss, \$295,317.36.

2. Loading, renewal premiums paid during 1905, \$291,715.04; less all other expenses except taxes, repairs and investment expenses, \$128,193.49; profit, \$163,521.55.

3. Net expected death losses in 1905 other than in respect of policies issued in that year, \$361,640.00; less net actual death losses in that year other than in respect of such policies, \$2,336,676.51; profit, \$1,975,036.51.

4. Net expected annuity claims maturing in 1905, \$4,903.56; less net actual annuity claims maturing in 1905, \$6,262.07; loss, \$1,358.51.

5. Interest, dividends and rents received during 1905, \$297,082.13; less taxes, repairs and investment expenses for 1905, \$28,592.77; less paid stockholders, \$24,000; less required to make good the reserve in 1905, \$234,790; total, \$239,699.36; profit, \$11,789.36.

6. Profits from sales or maturity, as per schedule, \$21,468.22; less losses from sales or maturity, \$10,360.22; profit, \$11,108.00.

7. Increase of market values, as per schedule; less decrease of market values, as per schedule; profit, \$63,368.92.

8. Reserves, released by surrender and lapse, \$127,578.85; less surrender values allowed, \$93,349.81—profit, \$34,229.04.

9. Total profits, \$412,597.38; less loss, \$246,676.27; net profit, \$165,921.11.

witness to the legislation arising out of the recent investigation in the State of New York. Its intention was to forbid the issuing of papers setting forth lists of profits, etc., which were not accurate; such action was made a misdemeanor. Mr. Papps thought such law would serve as a remedy against false statements. It would make a man more careful.

The estimated profits on which business is now solicited should prove more reliable than in the past. A. Oh, yes. The witness said there were no records to show how the estimates were arrived at in the old company.

Distribution of Surplus. The examination of Mr. Papps was continued by Mr. Shepley at the afternoon session.

The examination of the witness in reference to the distribution of surplus to policyholders. It was brought out that when the surplus was impaired the policyholders' interest would be affected. The legislation in New York State in respect to the distribution of surplus was different from the Manufacturers' Life. The witness explained that the quinquennial distribution was not better than preferred dividends. Any impairment of surplus would necessarily have to be made good by the policyholders.

He admitted that the system of Canadian companies was a very general system. It was apportionment coupled with deferring actual diversion. The cost of obtaining new business during 1905 was shown on a statement prepared by the actuary.

How big was the business? "If you had chosen to divide among your policyholders all that they were entitled to, that is all funds on hand by way of profits?" asked Mr. Shepley, "would that not mean that the old policyholders were at the expense of the new business?"

"As a whole they were," replied Mr. Papps. "For the year, the expenses attending new business exceeded the gross premiums?"

"Yes." "Is that immediate outlay ever overtaken by your company?" "Yes, in course of time." "How many years would it take?" "It would be overtaken in the second year, that is when the second premium is paid the loss is overtaken."

"The amounts provided for loading as regards first year's expenses, is entirely inadequate, is it not?" "Yes." "If you could have obtained that business at no greater expense than the loading provided, you would have had handsome results?" "Certainly," said the witness.

Lapsed Policies. The question of lapsed policies was then gone into. Witness said that the percentage of lapses was as follows: At the age of 35, after first premium is paid, 7.25 per cent.; after second premium is paid, 6.89 per cent.; after third premium is paid, 1.23 per cent.; after four premium is paid, 4.60 per cent.; after fifth premium is paid, 7.06 per cent.

It is after the payment of the first premium that the greatest percentage of lapses occur. It is at this stage that the lapses mean a loss to the company. "Reserves on policies," the next point touched on in the examination brought out a lot of important detail.

Mr. Hellmuth will cross-examine the witness when the session opens this morning.

CLIPPER'S CAPTAIN DROWNS

Deckhand Beattie, Who Managed to Reach Shore, Tells of Georgian Bay Tugboat Tragedy.

Owen Sound, May 4.—The tug Clipper of Midland, owned by the Spanish River Boom Co., sprang a leak and sank near the Bustard Islands on Monday, the captain, Peter McIntosh of French River; the engineer, Ed. Fisher of Cutler, and the fireman, H. Johnson, whose home is unknown, were drowned. The deckhand, Beattie, succeeded in reaching shore.

The Clipper was en route to Spanish River, and on Monday morning sprang a leak. The water was pouring into the hold, and Capt. McIntosh decided to beach the tug at Bruce Peninsula, but ran foul of a hidden rock. A wild spring gale arose and threatened to shatter the small vessel as it lay impaled upon the rock.

Beattie, rendered desperate, tore a door from the small cabin and declared he would attempt to reach the shore. He endeavored to persuade his associates to do likewise, but they preferred to remain on the tug in the hope that a steamer or fishing boat would pass by in a short time. Beattie, after a long period of desperate struggling, reached a small island, but not the main island, on which is located the Dominion Fish Co.'s fishing station.

For 15 hours he remained upon the telet, and this, together with some 17 hours spent on the tug, made a total of 32 hours' exposure. He was discovered by a fisherman, William Hazard, in the morning of the hull of the tug still remained on the rock, but the cabin had been swept off, and there was no sign of the sailors.

Small Boy's Death.

Meaford, May 3.—While Morris Doherty, the 4-year-old son of Samuel Doherty, a farmer, living near here, was riding on a loaded wagon, he fell and the front wheel passed over him, causing his death after 12 hours.

Cadets Mutiny.

Roswell, N. Y., May 4.—Nine cadets were expelled from the new Mexican Academy Tuesday as a result of a mutiny in which 40 cadets were involved and in which violence against the faculty was threatened for a time.

Must Obey Regulations.

London, May 4.—Great Britain's position regarding the firing of American fishing vessels by Newfoundland magistrates for violation of the colonial regulations, is that American vessels must obey the regulations of the colony, which do not conflict with their rights under the Treaty of 1818.

Advance Price of Liquors.

Toronto, April 4.—An advance of about 10 per cent. all round in the selling price of liquors was decided at a two-hour meeting of the liquor shopkeepers of Toronto, held yesterday afternoon. The advance scale of prices is to go into effect on May 10.

Stands Trial For Murder.

Winnipeg, May 4.—Salvatore Macey was yesterday committed for trial for murder of G. Bonanilla.

CASTORIA

The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but Experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhoea and Wind Colic. It relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

GENUINE CASTORIA ALWAYS

Bears the Signature of

Chas. H. Fletcher
The Kind You Have Always Bought
In Use For Over 30 Years.

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DEALERS IN
FOREIGN AND DOMESTIC GRANITE AND MARBLE MONUMENTS, HEADSTONES, PLUMBERS' SUPPLIES, ETC.

All work and material strictly first class. Being a new firm our stock is selected and of modern design. Promptness and satisfaction our motto.

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Nearly opposite Public Library.

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PASCOE BROS.

General Merchants, Oakwood.
Ten departments always kept well assorted.

Boots and Shoes.
This department in our store has been one of great satisfaction to us for since our commencement it has steadily grown, till now we claim to be one of the best in our store. Our customers have expressed their confidence in the selection we make, and with our continued care and dealings, we expect to see still better business in this line.

We have two special values to offer in Women's and Men's Boots—Ladies' low Lace Shoes, reg. \$1.50 for 1.25; Ladies' Lace Boots, reg. \$2.50 per pair for 2.25; Men's Box Call Lace Boots, Blucher style, for \$2.50; Men's Dongola Lace Boots, Blucher style, for \$2.75.

Dry Goods.
Ladies' Fancy Collars, 25c and 50c each. Laces, Lace Insertions, Embroideries and Insertions. Lace Curtains from 35c to \$2.00 per pair. Roller Blinds from 35c each to \$1.00 each. A full line of Men's fine fabric Shirts \$1.00 each.

Ready-made Clothing.
Thirty-five new Suits just to hand in Boys' Two and Three-piece, also Brownie Suits.

Our Wagon is now on its regular trip again, and will be pleased to receive orders for goods to be delivered the following week.

Highest market price paid for Butter, Eggs and Wool. We pay cash or give goods in exchange for the above.

PASCOE BROS., OAKWOOD.

SINFUL HABITS IN YOUTH
MAKE NERVOUS, WEAK, DISEASED MEN.
THE RESULT of ignorance and folly in youth, overaction of mind and body induced by lust and exposure are constantly wrecking the health and future happiness of thousands of promising young men. Some fall into it at an early age, at the blossom of manhood, while others are forced to drag out a weary, fruitless and melancholy existence. Others reach manhood money but find no solace or comfort there. The victims are found in all stations of life—the farm, the office, the workshop, the pulpit, the trades and the professions. Nervous Debility and Weakness are guaranteed cured by our New Method Treatment of the Brain. You run no risk. 25 years in Detroit. Bank security. CURED WHEN ALL ELSE FAILED. He names used without written consent.

"I am 33 years of age and married. When young I led a gay life. Early indiscretions and later excesses made trouble for me. I became weak and nervous. My kidneys became affected and I feared Bright's Disease. Married Life was unsatisfactory and I sought some solace. I tried everything—all failed till I found treatment from Drs. Kennedy & Kergan. Their New Method built me up mentally, physically and socially. I feel and am able to live a man in every respect. They treated me six years ago. They are skillful and responsible financially, so why patronize Quacks and Doctors who can be cured by reliable doctors."—W. A. Belton.

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