

THE DURHAM CHRONICLE

W. IRWIN, Editor and Proprietor. DURHAM, NOVEMBER 10, 1910

THE INSURANCE QUESTION.

The town of Hanover is having hard luck lately. Only a few weeks ago, the Engel store was destroyed by fire, entailing very heavy loss, not only to Mr. Engel personally, but to the town as a whole. Last Thursday evening, the town was again visited by a very destructive fire, when the furniture factory belonging to Mr. Diebel was soon reduced to ashes, and a number of workmen thrown out of employment. Such calamities are a distinct loss, to the owner of the industry, to every employee, and to the town as well. We in Durham know from real experience, the way in which such misfortunes take the life out of a town and cast a real gloom over the whole community. There are many of us who will never forget the sorrow into which the town was thrown a few years ago when the furniture factory was destroyed in a very short space of time. In their severe misfortunes we have a real sympathy for our sister town, but knowing the pluck so often manifested in the past, we are confident very little time will be lost in trying to repair the damage. We are not able to state how much the loss will be in Mr. Diebel's case, nor have we any idea as to the amount of the insurance. The fire caught shortly after the workmen had left the place, but how it originated seems to be a mystery. We understand there was some trouble in getting a sufficient flow of water, which formed a handicap to the willing workers, who were soon on the spot, using their best energies to save as much of the property as possible. Such calamities naturally make a person nervous about his own property, and for a home, for a time, at least, the absolute necessity of carrying a fair amount of insurance, and using other means by which he may, in some measure, fight the devouring element. Insurance on such risks are apparently very high and when the owners are fortunate enough to escape danger, they are apt to wrongfully feel they are paying insurance for nothing. This is a mistaken idea, however, and it seems to require such reminders to make one realize the importance of such forethought, as the keeping on all property a reasonable amount of insurance.

In the case of a farm property being destroyed, the almost invariable first thought is regarding the amount of insurance, and as the rates on isolated property is so extremely low, we sometimes feel that the farmer who neglects his insurance is very remiss in the discharge of his duty. Every honest man should be prepared to carry a fair proportion of his own risk, and let the insurance company do the rest. Those who are fortunate enough to escape, should be all the more willing to contribute to those who lose, and should forever abandon the idea that the insurance premium is only so much lost money.

While we strongly feel that every property owner should carry all the insurance he can, reserving a fair proportion of the risk to be borne by himself, we regret to believe there are some who are sufficiently dishonest to put on more insurance than the property is actually worth, and shall we go further and say we believe also, they become parties to its destruction, and thus unload the burden on the company at a value that entails no loss to themselves. Only occasionally, we are pleased to believe, do such things occur, but unfortunately, they do occur at times, and companies are forced to be vigilant in the risks they assume.

MATRIMONIAL CATECHISM.

What is marriage? Marriage is an institution for the blind. Why do some people never marry? Because they do not believe in divorce. When a man thinks seriously of marriage what happens? He remains single. Should a man marry a girl for her money? No, but he should not let her be an old maid just because she's rich. When a girl refers to "a sad courtship" what does she mean? She means that the man got away. Is an engagement as good as a marriage? It's better. In selecting a husband, why does a girl prefer a fat man? Because a fat man finds it hard to stoop to anything low. When asking papa, how does a young man act? He should face papa manfully, and never give him a chance at his back. When the minister says "do you take this woman for better or for worse?" what does he mean? The bridegroom's people construe it one way, and the bride's family interpret it another, it is very sad. When a man says that he can manage his wife, what does he mean? He means he can make her do anything she wants to. When a child is smart and good to whose family is it due? To its mother's. When a child is bad and stupid, to whose family is it due? We refuse to answer. Is it possible for a married man to be a fool without knowing it? Not if his wife is alive.—Pick-Me-Up.

Honor Rolls.

DURHAM. H.S. DEPT. Form III—H. Willis, J. Farquharson, L. McCuaig, A. Clark, B. Reid, Form II—N. Burns, J. McIlraith, A. Bell, M. McGowan, A. Turnbull, Form I—R. Farquharson, H. Ireland, E. Ritchie, A. Heidebrandt, C. Kinnee.

P.S. DEPT. Sr. IV—J. Marshall, E. Carson, I. Campbell, J. Kelsey, M. Torry, Jr. IV.—M. McIlraith, F. Barclay, N. Lenahan, N. Fluker, M. McChejnie. Sr. III—M. Smith, G. Gun, J. Duncan, L. Hillis, W. Knisley, Jr. III—A. Ramage, N. Levine, M. Hartford, T. Levine, V. Allen, Sr. II—L. Wilson, E. Whitmore, H. Sharp, D. McQueen, A. Graham, Jr. II—W. Bond, H. Campbell, B. Lauder, E. Heidebrandt, M. Volet, Sr. Pt. II—B. Morlock, J. Allen, A. Davis, B. Everitt, V. Snell, Jr. Pt. II—H. Kress, S. Donnelly, R. Frazer, A. Nichol, W. Clark. Sr. I—J. Davis, O. Milburn, J. Lawrence, R. Pikey, R. Davis, Jr. I—M. McGirr, M. Lawrence, W. Volet, E. Fluker, T. Brooks, A. A. Everitt, L. Milburn, I. E. Vidge, W. Traynor, B. Pikey.

S.S. NO. 9, GLENELG. Sr. IV—M. Patterson, J. Bell, J. Allen, W. Weir, A. Aljoe, Jr. IV—C. McGirr, I. Ritchie, B. Bell, L. Newell, E. Atkinson. Sr. III—E. Patterson, Jr. III—M. Bell, M. Lindsay, L. Aljoe. II—E. Ritchie, J. Bell, W. Matthews. I—G. Bell, J. McNab, M. Atkinson and A. Lindsay, equal. Primer—V. Ritchie, M. Whitmore O. Bell, M. Newell, A. Ritchie, M. Davis, K. Davis, H. Styles, J. Crutchley, R. Davis, T. Styles. E. SCOTT, Teacher.

U.S.S. NO. 1, E. & N. Sr. IV—F. Kerr, M. Leeson, S. Grant, Jr. IV—W. Hutton, M. Leeson. Sr. III—J. Kerr, C. Barber, P. Barber, A. Lauder, E. Wilton, G. McLaughlin, C. E. Yth, G. Grant, W. Eden. Jr. III—F. Pinkerton, J. Leeson, E. McIlvride. II—E. McLaughlin, W. Brown, A. Hoy, W. Pollock, Willie Pollock. Sr. I—W. Barber, R. Morrison. Jr. I—L. Keller, H. Eden, V. Blyth R. McCabe. M.E. ROBSON, Teacher.

NO. 3, BENTINCK. Sr. IV—E. Derby, M. Park, F. Corbett, A. Bailey, N. McDonald. Jr. IV—M. Mather, B. Livingston, M. McDonald, G. Turnbull, B. Park. Sr. III—W. Mather, C. Reay, A. Reay. Jr. III—E. McEgan, M. J. Adlam Jr. II—E. Reay, M. Adlam, G. Johnston, M. Turnbull, E. McLean, J. Hopkins, R. Miller. Jr. II—G. Hopkins, E. Adlam, M. Charleton F. Reay. Sr. Pt. II—T. Corbett, J. McEgan, B. Grierson, M. Bailey, B. Mather, G. H. Torry, R. Mighon. Jr. Pt. II—V. Reay, V. Reay. Sr. I—A. McDonald, J. Park, H. Johnston. Jr. Ia—S. Grierson, R. Bailey, G. Reay, H. Hopkins, J. Mather, A. Corbett, J. Alexander, G. Torry, M. Mighon, W. McDonald. Jr. Ib—A. Kennedy, J. Turnbull, A. Dewby, W. Grierson, W. Charleton, M. Reay. Average attendance, 49.

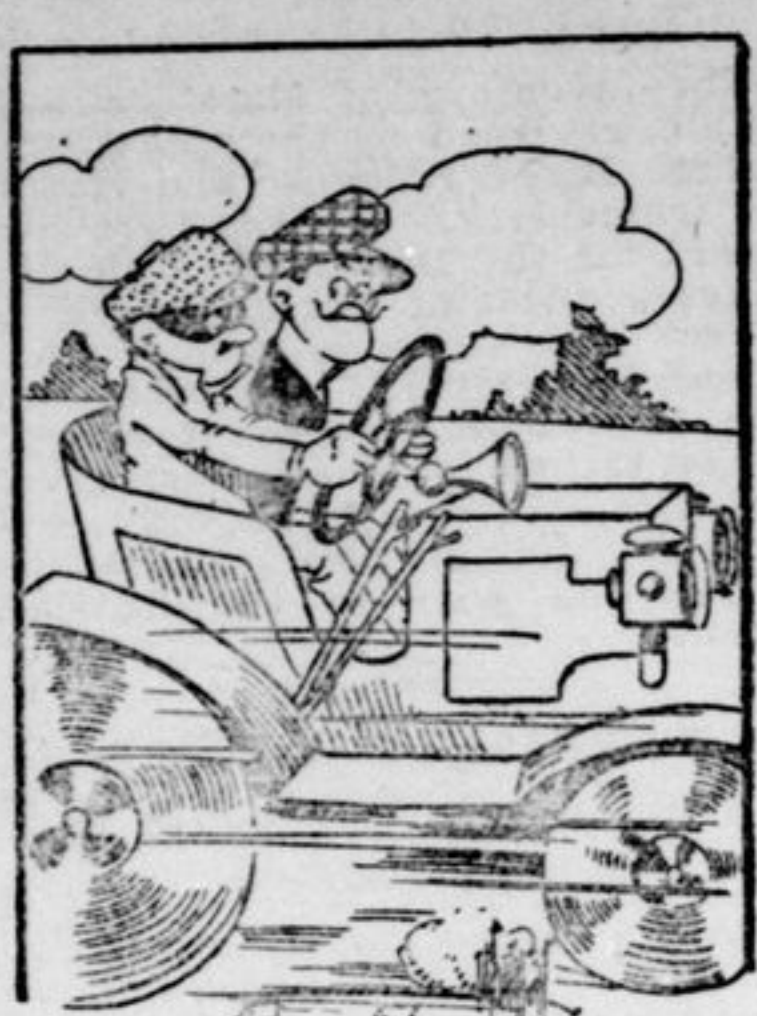
A.C. MacKENZIE, Teacher. NO. 2, EGREMONT. V—E. Meade, W. Barbour, Sr. IV—M. Allan, S. Morrison. Jr. IV—A. Kerr, M. Allan, W. Woods, W. Woods. Sr. III—H. Meade and M. Meade, eq., R. Marshall, E. McMeeken. Sr. II—B. Woods. Jr. II—L. Chapman, T. Finnigan, Pt. IIa—B. Allan, J. Kerr, E. Woods. Pt. IIb—A. Noble, B. Noble, R. McMeeken. I—E. Noble, I. Barbour, C. Gordon. Present every day—A. Noble, E. Noble, I. Barbour. ANNA SCOTT, Teacher.

NO. 3, GLENELG. V—A. Edge. Sr. IV—K. Ritchie, M. Ector, E. Edge, M. Ritchie. Jr. IV—N. Williams, C. Ritchie, C. McNally, J. Kenny. Sr. III—A. Vaughan. Jr. III—P. Falkingham, M. Paylor. Sr. II—K. McNally, M. Falkingham, R. Paylor, W. Ritchie. Jr. II—C. Paylor, B. Ector, G. Williams, J. Ritchie, R. Bell. Pt. II—L. Morrison, J. Morrison, Sr. I—H. Ritchie, A. Ector. Jr. I—T. Morrison, J. Boyd, R. Ector, M. Boyd, E. Bond, V. Paylor. Average attendance, 28. J.L. McDONALD, Teacher.

HUTTON HILL SCHOOL. Sr. IV—S. Lawrence, E. Cuff, W. Langrill. Jr. IV—A. Smith, J. Langrill, H. Noble. Sr. III—M. Donnelly, M. Grierson, B. Knisley. Jr. III—L. Vollett, G. Langrill, A. Picken, W. Knisley, W. Vollett, J. Petty, L. Mountain. Sr. II—R. Noble, E. Sharpe. Jr. II—S. Lawrence, G. McCaslin, M. Webber, H. Armstrong, G. Cuff, C. Mountain, A. Mountain. Sr. I—I. Alexander, M. Lawrence, L. Hopkins. Jr. Ia—C. Ritchie. Jr. Ib—A. Knisley, A. Armstrong, M. Mighon, W. Grierson, M. Langrill, H. Mountain, I. Armstrong. ALICE LAWRENCE, Teacher.

"I do not believe there is any other medicine so good for whooping cough as Chamberlain's Cough Remedy," writes Mrs. Francis Turpin, Junction City, Ore. This remedy is also unsurpassed for colds and croup. For sale at Gun's Drug Store.

THE SPEED GAUGE



Lord Goodfellow—Now, driver, get up a fine turn of speed for a few miles. Chauffeur—Yes, my lord; ten dollars fine or fifty dollars?

COMFORTING

The other Sunday a very small boy was sent to church with his grown-up sister, and on his return, his father asked him: "Well, Bobby, what was the text?" The little chap thought for a moment, then said: "Oh, it was something like: 'Don't be scared, you'll get back your quills.'"

PERPETUAL MOTION



Actor—Some one has stolen all my winter togs and I am ruined! Bartender—How does that ruin you? Actor—Because it leaves me with nothing to pawn to get my summer things out.

BAD BREAK



Benson—Are you really so busy? Lunch Room Proprietor—Yes, I've hardly time to go out and get my meals.

THE ONE AND ONLY

She had a figure like twenty elephants in one. And a voice fit to command the British Army. "William," she shouted, "take your feet off the parlor table this instant!" "Margaret," he responded in a voice charged with manly determination, "I want you to know that there is but one person whom I will allow to address me in that name."

BRIGHT OUTLOOK



Mr. Torkins—Yes, I am sure our garden is going to be a success. Mrs. Torkins—Why? Mr. Torkins—The chickens have tasted everything and they are perfectly enthusiastic.

GREATEST CURE FOR RHEUMATISM IS "FRUIT-A-TIVES"

"I Honestly Believe It," says Mr. Mills

Knowlton, P.Q., Oct. 12th, 1909.

For many years I suffered from severe Rheumatism and the attacks were very distressing and prevented me from doing my ordinary work. I tried many remedies and physicians' treatments but nothing seemed to do me much good, and I was becoming very anxious for fear I would become a permanent cripple from Rheumatism. I tried "Fruit-a-tives" and this medicine has entirely cured me, and I honestly believe that "Fruit-a-tives" is the greatest Rheumatism Cure in the world.

E. E. MILLS, Asst. P.M., Knowlton, Que.

"Fruit-a-tives" not only strengthens and heals the kidneys—but also regulates the bowels, improves the action of the skin—and thus keeps the blood pure and rich and free from uric acid which causes Rheumatism.

"Fruit-a-tives"—the great fruit medicine—is sold by all dealers at 50c a box, 6 for \$2.50; trial size, 25c; or sent on receipt of price by Fruit-a-tives Limited, Ottawa.

BORN

ECKHARDT.—At Top Cliff, on October 8th, to Mr. and Mrs. H. Eckhardt, a son.

MARRIED

HILL-CATON.—At the Methodist parsonage, Mt. Forest, by Rev. A. J. Irwin, B.A., B.D.; on November 1st, Miss Alma Belle Caton of Durham, to Mr. Edwin Hill, of Mt. Forest.

DIED

KILMER.—At Walkerton, Thursday, November 3rd, Edward Kilmer, in his 77th year.

SMITH.—In Durham, on Wednesday, November 2nd, Helen M. Smith, daughter of Mr. Thomas Smith.

FOR SALE

A TWO-STORY FRAME HOUSE well located, in Durham, water-works, good garden. Terms right. Apply to Robt. Smith, Durham. N10102m

STOCK FARM FOR SALE

Lot 14, Con. 9, township of Glenelg, containing 100 acres. About 20 acres hardwood bush, the rest fit for machinery. Good bearing orchard, bank barn, hog pen and comfortable dwelling. Good well at house and never-failing spring. One-quarter mile from school, convenient to church town and post office. For further particulars, apply to Robt. Hastie, Traverston.

ROOMS TO LET

COMFORTABLE ROOM UNFURNISHED, suitable for families or single individuals, as desired. Apply at the Chronicle office. N7

How This?

We offer One Hundred Dollars Reward for any case of Catarrh that cannot be cured by Hall's Catarrh Cure. F. J. CHENEY & CO., Toledo, O. We the undersigned have known F. J. Cheney for the last 15 years, and believe him perfectly honorable in all business transactions and financially able to carry out any obligations made by his firm. WALKING KINNAS & MARVIN, Wholesale Druggists, Toledo, O. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system. Testimonials sent free. Price 75 cents per bottle. Sold by all Druggists. Take Hall's Family Pills for constipation.

MARKET REPORT

DURHAM, NOV. 10, 1910

Table with market prices for various commodities like Fall Wheat, Spring Wheat, Oats, Peas, Barley, Hay, Butter, Eggs, Potatoes, Flour, Oatmeal, Chop, Live Hogs, Hides, Sheepskins, Wool, Tallow, Lard, Turkeys, Geese, Ducks, Chickens.

Electric Restorer for Men

restores every nerve in the body and vitality. Premature decay and all sexual weakness averted at once. PHOSPHONOL will make you a new man. Price \$3.00 a box or two for \$5.00. Mailed to any address. The Scobell Drug Co., St. Catharines, Ont. For sale at Macfarlane & Co's.

Cold Weather is Here!

Not winter weather, but weather that gives you colds. The cold, wet weather is far worse than good clear cold winter weather and you should not be unprepared.

Gun's Grip Capsules

in your pocket will insure you against an attack, if you take one whenever you feel a cold coming on.

GUN'S DRUG STORE

IF YOU GET IT AT GUN'S IT'S GOOD

HARDWARE, ETC.

Everything in season at THE HARDWARE STORE. Every person driving should feel as comfortable in a rig as in the house. In buying one of our Lap Rugs you will enjoy driving. We have the greatest variety you ever saw in one store in Durham. Do not go driving on a wet day without a good Lap Rubber. We have a large selection to choose from—lined and unlined. Blanket your horse and his coat will not grow too long. Inspect our stock of Horse Blankets and you are sure to get satisfied. We have them large enough for any stallion and nice enough for the finest driver. In Halters we have what you want, to suit the smallest colt or the largest horse, in price from 25c to \$5. Why use that old set of heavy double harness on your pair of drivers when we sell you a light Driving Set so cheap. We will also give you a bargain on a Single Set. Whips in abundance.

GRAIN WANTED

Oatmeal Mills DURHAM

We are in the market for any quantity of good Milling Oats Feed Oats Barley or Peas. Are prepared to pay the highest cash prices for it delivered at our elevator. Drive your loads direct to our elevator as we do not keep a buyer on the street. Remember the place, MCGOWAN'S ELEVATOR, DURHAM.

The McGOWAN MILLING Co.

Beautiful Arm Rocking Chairs GIVEN AWAY

With every purchase of \$30.00 we will give away FREE a handsome Solid Oak Rocking Chair, finished in Mission style. These Rockers are the very newest design.

New Williams Sewing Machines

We are sole agents for the New Williams Sewing Machine, and have the very latest models of this celebrated make, which we are selling at rock bottom prices.

RUGS AND FLOOR OILCLOTHS

We are carrying a very large stock of Rugs and Floor Oilcloths, which we are selling at very close prices.

EDWARD KRESS Furniture and Upholstering. Special attention to Undertaking. Show-rooms next door to Post Office.

OUR With \$12, WE BEGIN

This simple announcement carry no goods over payment cannot be found HERE. Brown Hats. One small brown paoon velvet drooped bell shape, trimmed with side with beautiful bunch of brown roses and foliage. Regular \$2.25. Sale price—\$2.25.

Large drooping paoon velvet made in brown, with handsome facing o moire silk, with large corset tam crown, trimmed with large feather spray. A leader for young girls. Regular \$2.99. Sold at the low cost of \$2.99.

This jaunty turban shaped hat made of brown and blue velvet, trimmed with handsome wings, and rhinestone. Reg. \$5. Sale price—\$3.25. This is a becoming, yet inexpensive drooping felt shape, with silk velvet binding, tam crown, velvet and corded silk, lunched brown silk flowers, and foliage side. Regular \$5.15 Sale 1.15.

This jaunty draped turban brown silk velvet is becoming to most everyone. Made of fold brim, and gold and brown ribbon. Handsome mount at side. Regular \$4.75. Sale price—\$2.99. Brown felt chic shape, velvet folded around crown, and handsome wings. Regular \$4.75. Sale price—\$1.99.

Large felt flat hat in brown, with velvet binding, beautifully draped crown, and large ornament. Regular price, \$4.75. Going \$2.1 now at—\$2.1. Medium size brown felt hat with suitable trimming of broad silk ribbon and spray. Reg. \$3.75 Sale price—\$1.8.

1 smart brown silk velvet draped toque, bandeau of gold Persian handsome pr. wings. Reg. \$5.75. Sale price—\$3.6. 1 good quality brown felt turban. A leader. Trimmed with crushed brown silk velvet, with two gold buckles and good pair of wings. Reg. \$4.75, for—\$2.6.

1 small brown felt, with satin roll at side, trimmed with yellow and brown paoon velvet with white to match. Reg. \$4.00. To be sold below cost, at—\$1.9. Good quality large felt shape brown, roll at side, trimmed with good quality brown satin ribbon and strong wings, with touch of gold. Regular \$4.15. Sale \$2.1.

Elderly Ladies' Bonnet. 1 black silk velvet bonnet, faced and draped, trimmed with the handsome tips, taffeta ribbon, sequin ornament. Regular \$3. Sale price—\$2. 1 bonnet in dull silk, shirred sequin applique, ostrich pom-pom rosettes of taffeta ribbon, and teta ribbon ties. Suitable mourning. Regular \$5.00. 1 taffeta silk bonnet, for crown, trimmed in front with blue and silk rosettes, taffeta ribbons. Regular \$4.00. For—\$2. 1 black silk velvet bonnet, draped facing, good full draped crown, trimmed with jet and ostrich with good quality taffeta ties, rosettes. Regular \$4.50. Ladies' taffeta silk and velvet bonnet, made folded brim, pretty full crown. Fits well, looks stylish and pretty, trimmed with jet spray with good quality satin ribbon ties and bows. Regular \$4.75. Sale price—\$2. 1 bonnet made with black silk velvet facing and draped crown, trimmed with fluffy mount, ties and rosettes of good quality taffeta ribbon. Reg. \$4.50. 2 Black paoon velvet bonnet, folded brim and crown, trimmed with good satin ribbon and sequin. Regular \$4.25. Now marked \$2.

A nice assortment of bus from 5c. to 35c. Rhinestone, silver and jet. 19 only fancy pins, mostly jet hat pins. Regular 2 for 25c. Sale price, each—1c. Beautiful sequin and jet earrings. Regular 65c and 75c. Sale price, 25c. and—3c. The ladies of Durham Saturday and following Lambton