

Clothes mmer comfort in store for the man

Suits in two or three-piece 50, \$8.50, \$10 and \$12.50 are

it is full to overflowing with of every description. It's up 'll suffer with the summer

, 75c., \$1, 1.25 to 2. 1 75 to 3. newest, 25c, 35c., 5cc. garment and up.

Caps, etc. and up to \$5. , \$3, \$3.50 and \$4.

BIBBY CO. ashers, Oak Hall.

The Verdict

os. Abramson's Clothng and Gents' Furnishngs Stand the Test.

People's Clothier n's and Crawford's Groceries.

CIAL ies' White as Oxfords ners at \$2.

Shoe Store.

ALE & PORTER

nerit and superiority LABATT'S ALE ORTER are well The claim is made, by numerous nd testimonials, that pure, wholesome

ND. AGENT. ingston.

, superior to any

this continent.

999999 9999 Antimony and Tin co., Toronto.

PRAISE FOR A FAMOUS MEDICINE CANDID CRITICISM BY INDE-

Mrs. Willadsen Tells How She Tried Lydia E. Pinkham's Vegetable Compound Just In Time.

Mrs. T. C. Willadsen, of Manning, lowa, writes to Mrs. Pinkham: Dear Mrs. Pinkham :-"I can truly say that you have saved my life, and I cannot express my gratitude to



"Before I wrote to you, telling you how I felt, I had doctored for over two years steady and spent lots of money on medicines besides, but it all failed to help me. My monthly periods had ceased and I suffered much palin, with fainting spells, headache, backache and bearing-down pains, and I was so weak I could hardly been averaged. could hardly keep around. As a last resort decided to write you and try Lydia E. Pinkham's Vegetable Compound, and I am so thankful that I did, for after following your instructions, which you sent me free of all charge, my monthly periods started; I am regular and in perfect health. Had it not been for you I would be in my grave to-day.

"I sincerely trust that this letter may lead every suffering, woman in the country to every suffering, woman in the country to write you for help as I did."

When women are troubled with irregular or painful menstruation, weakness, leucorrhœa, displacement or uleeration of the womb, that bearingdown feeling, inflammation of the ova-ries, backache, flatulence, general debility, indigestion and nervous prostra-tion, they should remember there is one tried and true remedy. Lydia E, Pinkham's Vegetable Compound at once removes such troubles. has received such widespread and un-qualified endorsement. Refuse all sub-

Mrs. Pinkham invites all sick women to write her for advice. She has guided

COMMERCIAL MATTERS.

What Is Going On In the Business World-The Markets. Canadian Cotton Mills have advanced

prices of yarns two cents a pound, about In New York, all grades of refined The Rand gold output for June was and the greatest security for these 412,317 ounces, 4,078 minces less than the people. They are not likely to have any and 7,683 ounces less than the people.

outting out \$100,000 of new stock, and

nd Steel company have sufficient orders to keep the rail mill going for a year. six months this year as reported by Bradstreet's totalled 674, involving \$7.pared with the first half of 1904, and an increase of nearly 40 per cent. in liabili-

18c. Rolls Butter 18c. Rolls of extra choice butter, Fine Fishing.

Chaffey's Locks, July 12 .- Mrs. Jovce and children, Kingston, will remain here for a time visiting her father, John Regan, and other rela-Mrs. (Capt.) Noonan children. Kingston, are occupying their cottage here. Mr. Terry, York, is spending some time at Terry more Island, Indian Lake. Mr. Rich ardson and family, city, have arrived at Feathercane Island to spend summer. Miss Maggie Fleming turned from Westport, where she bas been attending school. Farmers have commenced having; it is an abundant crop. A picnic party from Westport this morning, arrived by steamer Ri deau Queen. The bass and pickerel fishing is excellent this season; some bass tipped the scales at six pounds Idylwild hotel is nearly filled with

James Timlin, Belleville, has purhased the Sine house in Frankford Butter rolls, 18c. Crawford.

COMMERCIAL. STOCK MARKETS.

cially to the Whig Manager Hartshor le, Members New Yor 151 St. James Stre AL STOCKS. July 14th 12.30 p.m s 92
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New York Central

U. S. Steel, pfd. ..... 1014 102 A Salari Andreas GRAIN MARKET.

# "IT SAVED MY LIFE" INSURANCE A GAMBLE

PENDENT WRITER.

The Savings Bank the Better Institution No Philanthropy in Life Assurance—The Classes it Benefits-An Original Discus-

W. C. Fowler, Jr., in Human Life. But what's the good of life insur ance? There must be some good in it To deny it would be the silliest kind of foolishness. The fact that so many people are insured, no matter what may have been the methods which in duced them to take out policies, is prima facie evidence that there is some intrinsic bottom to life insurance. I believe that life insurance has value to three distinct classes of peo-

First, the workingman, or the business man or clerk of small income, who has, or is likely to have, some one depending upon him. The uncer tainties of life are such that it is ne cessary to protect his family or pendents, even at an exorbitant rate. This man is justified in taking out moderate amount of life insurance not as an investment, but simply as a protection, He should, in my judgment secure the cheapest kind of policy and should not consider any endowment. or any other form of policy which is represented as being an investment. There is another class who can to advantage use life insurance. It includes men of enormous wealth, who are living extravagantly, who realize the uncertainties of business and that death may overtake them at any monent. They can afford to pay heavily

for protection, and even for a kind investment which would be questionable for those in moderate circumstances. The life policies which they can easily earry, even if they cost several thousands of dollars a year may permit their families, in case of their death, to live in comfort or luxury. The endowment, or other form of policy, gives them a sort of high priced investment, but one, which, my judgment, should never appeal any except those who are able to pay the price. I would therefore recom mend the various forms of life ance policies to very wealthy. housands to health. Address, Lvnn, largely because they can afford to carry them, irrespective of whether or not they pay an exorbitant price for

The third class of people to whom insurance should be recommended i the pure and simple spendthrift or fool. A proportion of our population knows little of the value of money, and positively refuses to save by any legitimate method of saving. The savings bank offers the best opportunity money on hand, and if they try to be frugal to-day, they will be extravadevoted to cotton growing. Area to be gant to-morrow, and the savings of vesterday will be used. A straight life policy, or even any form of endowment policy, may result in a saving which would be practically impossible by any method, except a compulsory one only. Still I would not feel like investment even to these people, because the chances are that few them will continue to make payments long enough for the policies to have any other than a death value,

Therefore, it seems to me that there are only two classes of people who can legitimately and profitably use life insurance-those who actually need protection against death, and the weal thy who can afford to pay the price. As a pure and simple investment, don't believe that any form of insurance policy or insurance bond is worthy of any consideration. I make a

big distinction between protection and Life insurance has a distinct protective value. To question this is absurd but when it comes to investment, would not advise any one, rich or poor, to give life insurance, in any of its forms or policies, any considera-

The life insurance company, whether it be a mutual or a stock affair, is in business for business, and none of its officers hold their positions for the benefit of their health.

Insurance is a cold-blooded business

I am of the opinion that substantially every insurance officer of a large insurance company, or even of those of moderate size, is a wealthy man and is enjoying luxuries of life. He lives in style, keeps' servants, and horses and yachts, if he wants them: and many of these officers have no business outside of their insurance companies; and therefore it is fair to assume that the insurance business, from the insurance company's side, is, . The steamer Caspian arrived here dentally met death in the water. as profitable as I think it is, unless at Presque Isle for twenty-two hours. da in 1855. the cost sustained by the insured was not very much out of proportion to fog, when the vessel glided upon a a son of the late Isaac Frair, Glenora,

I believe that if insurance companies nelly then succeeded in pulling the Barton, Enterprise, were run as the majority of our mer- Caspian off about ten o'clock, last Murney P. Jarvis, of Black River of insurance to the insured would be started at once. The Caspian is none than what it now costs.

vise every one to refuse to believe, the heavy westerly wind would have without actual proof, any statement caused considerable injury made by any insurance agent, even though the agent be the brother or near relative of the party solicited. I don't mean to say that some insur- (possibly 1,299) by taking in North ance agents don't tell the truth, but King and Caspian ramble any day ex-I'do believe that insurance agents, as cept Monday at 10.15 a.m. superlative, continuous - on the

face of the earth I believe that fifty per cent of all Crawford. through a misunderstanding of conditions on the part of the insured. I of the best American and Canadian believe that the statistics and other styles (Slaters excepted). The Lockett documents sent out by insurance com- shoe store. panies are, for the most part, intentional lies and calculated to deceive.

Miss Dollie Cashman and Miss Mary sailors on the Russian warships over tional lies and calculated to deceive.

E. Draper, have returned to Glenbur had food has led to the arrest of an Take the frequent advertisements of nie after a pleasant outing at Ganthe insurance companies, where they anoque, Alexandria Bay and Clayton, sailors of the Kneml and Alpine have present what seems to be unimpeach- N.Y.

ly true; but the insurance company, ford.

fails to figure, for the public's benefit, how much the insured would have had if he had deposited each of his pay ments in a savings bank and enjoyed compound interest.

As insurance companies are not philanthropic institutions, it seems to me absurd to assume that any insurance company would pay a dollar to a policy-holes, unless that policyholder paid in the equivalent of dollar and a profit besides.

If you think that you need life surance, and wish it simply for the protection it will give you, insure, but don't insure for a larger sum than you can afford to carry. Don't consider life insurance as

If you have money to invest, put it in the savings bank, in real estate, or invest it in any other conservative Don't give any consideration to the

unproven statements made by insur-Buy your insurance, if you need itand be sure you need it before buy it-the same as you would flour or any other commodity.

Keep away from insurance clubs and all insurance schemes, Don't believe any statement made to you in public print, or elsewhere, to the effect that there is any club or individual who is working in your interest from an insurance standpoint.

The business there would not speciwhether they are managers of insur-ance clubs, or are so-called insurance jaunts is all spent. operts, are wholly in the employ some insurance company.

I believe that most life insurance men have but one point in view, and that is to get the policy-holder's money, and to give as little in return as the law will allow, and say this, recognizing the protective lars. willingness to advise anyone in fair circumstances, and with dependents, to carry a moderate amount of life insurance, provided he can afford

SUNDAY SCHOOL PICNIC. Children of St. Paul's Enjoy

Annual Outing. The annual picnic of St. Paul's Sunschool took place, Thursday, Brophy's Point being the place rendezvous. The weather was ideal for the outing and those attending the lage. outing enjoyed themselves heartily. At ed the "hungry point" of the day; a sumptuous meal was served. The fol lowing are results of the programme of sports carried our

Boys, nine years-J. Savage, Girls, nine years-lona Hawkins, Gretta Goodearle. Boys, eleven years-W. Turkington,

eleven years-Annie Young, Marion Dewey. Boys, thirteen years-Stanley Simpson, G. Stansbury. Girls, thirteen years-Alma McCulagh, Jennie Irwin. Boys, fifteen years-Gordon Flem

fifteen years-Alma McCulagh, Jennie Irwin. Three-legged race-W. Turkington and G. Stansbury; S. Simpson Arm-in-arm, girls-Marion Denny and Gretta Goodearle; J. Irwin and

W. Mitchell. Open, boys-V. Morrison, B. Hunt. fifteen years or over-Irene Mills, Annie Sherratt. Throwing baseball-G. Stansbury. Throwing baseball, open-D. McSor

Consolation, boys-J. Watson, Consolation, girls-Sybil Stansbury. Teachers' race-Miss Mills. Choir race-Miss Bertie Sherratt. Wheelbarrow race-Simpson Muir; Fleming and Hunt.

WERE SUCCESSFUL.

Winners at Tweed Entrance

White, Aida Shaw, Kathleen Golan, Mary Wallace, Willie Benn, Teressa Methodist church, Calgary, of Myron Way, Carman Young, Viola Palma- ville teer, William Easterbrook Cosey An abusive language case in whi bert, Pearl Coulter, Leon Turcott, decision. Frances Beatty, Michael Keilty, Rob- Alga M. J., to W. J. Maclachlin Farrell, Ross Bateman, Sada Healey, lic school. Emma Elliott

Taken Off On Time.

five o'clock this evening on her usual Upon general principles, I would ad- run. Had she been on the bar to-day of 860 per month.

1,000 For 50. You can see 1,000 islands for 50c.

18c. Rol's Butter 18c. Rolls of extra choice butter,

20 p.c. off gents' low shoes, choice

NOVA SCOTIA.

Conference of Provincial Premiers Are to Meet Laurier-A Late Chief Buried With Public Honors.

Special to the Whig. Ottawa, July 14 .- Sir Wilfrid Laurier has been presented with a large group photo of the Nova Scotia mem-bers, "the solid eighteen." It is historic as a similar result may never

cial premiers will be held with Sir Wilfrid during recess to finally adjust the question of provincial subsidies. The late Chief Detective Robillard was buried, to-day, with semi-public honors. Forty city and ten Dominion

Carpenter represented Montreal. I believe that everyone of these men, fically benefit Canada, and even the

North Sydney to Montreal by rail, but was disposed to think it was e success. He is waiting fuller particu-

Sides of The Line.

Robert Foster, Burritt's Rapids, has

has raised a small storm in that vil the death of John Richards which occurred on the 5th inst., the

Bruce McDonald, Picton, has sold his handsome grey team of carriage horses. Michael Stafford, of Montreal ought them. The price was \$400. On June 26th, a son was born Mr. and Mrs. Hagh O'Connell, Huntingdon. This makes the fifth

year. Mr. Close had been unwell a in the office of that bank lately open

were brought home- and buried Glenwood cemetery. The marriage of Rev. H. H. Lewis Seale, pastor of St. Paul's church anark, to Miss Rachel Susannah Goodwyn, of Bristol, Eng., took place in Toronto, on Wednesday.

Meiklejohn, Bernice Diyoume, Alice George Thrusher was accused of slang-Jones, Maggie Wilson, Annie Keilty, ing William Clare, an aged Hunger-Albert Porter, Mary Leworthy, Harry ford farmer. Much evidence was Preston, Ethel Trudeau, Mary Hol-heard. The Tweed magistrate reserved

dent of Glen Miller, went for a bathe in the river near his home, and acci extremely profitable. It could not be about ten o'clock, after being ashore was born in 1841, and came to Cana

the cost of actually carrying the in- smooth ledge of rock. The boilers and his remaining brothers and sisters surance on the part of the insurance were emptied and the cargo shifted are: Messrs. David and James, Glentoward the stern. The steamer Don- ora; Franklin, New York, and Mrs.

cantile houses are conducted, the cost night, and the trip to Kingston was Bridge, a graduate of the telegraph from twenty-five to fifty per cent less | the worse for her mishap and left at lege, has recently been promoted to a position on the M.C.R. at a salary On June 26th, prior to the depar

ture of Rev. William Johnston from Serio Conscionation of Rev. William From Serio Conscionation of Rev. Willi Havelock to Warkworth, the Epworth League, presented him with a nicely worded address expressive of their appreciation of his influence and William Legary, who died at Pilot

Bathurst township. Edward King now | occupies the old homestead. Over fifty years ago Mr. Legary married Sarah years at Armstrong's Corners on the

received. This statement is undoubted. Extra sifted peas. 7c. can. Craw- pan and nearly as much in Formosa. Butter rolls, 18c. Crawford.

"THE SOLID EIGHTEEN" OF

Premier Tweedie, New Brunswick, is

police and twenty firemen headed the procession, Chief Campeau and Chief

Judge Omera granted an injunction

opinion on the result of the experi-

IN OUR OWN CIRCUIT.

The District on Both The abundant charms of Dalhousie

first concession of Lanark, for \$3, The cancellation of the liquor cense of Thomas Flynn of Chesterville,

township of Drummond, lost an old

living descendant of this generation.

Dalhousie lost a good catizen in the person of Michael Close, who died last Thursday night, in his sixty-third

Cyril Courier, formerly of the Kemptville branch of the Bank of Ottawa, has been appointed accountant ed in Peterboro.

After a lingering illness from stomach trouble, Mrs. Samuel Molyneux died on Saturday at her home in Elzevir. Deceased was seventy-five years of age. Q The remains of Samuel North, formerly a resident of Picton, but who

of R. E. Clark, Hillier, on July 5th. to Garnet H. Morden, Rochester, son of S. P. Morden, Wellington. Mr. McConnell, who resigned his

position as principal of the Bancroft public school, has been offered a substantial increase in salary to continue Amy Newton, Charles Black, Edna his services, and has accepted. The marriage took place in the Thomas, Zetta Caskey, Jennie Por-ritt, Joseph Bergeron, Mary Quinn, Annie Kehoe, Ruth Loyst, Harriett daughter of Samuel Crawford, Kempt-

Ervin Bateman, Johnny Broad, Ber- At the home of Mr. and Mrs. Samuel nard Hinch, Milton Elliott, Edward Percival, Burritt's Rapids, took place Turkington, Stella Breen, Clare Allan, the marriage of their daughter, Miss ert Beatty, Maggie Bateman, Teressa principal of the Burritt's Rapids pub-

John Le Boutillier, a respected resi

Mound, Manitoba, was a native of

Serious discontent revealed among & able proof that a certain party has The annual convention of the Gren-just received a certain figure, the ville county Sabbath school associa- Japanese government has encouraged face value of his policy, and has paid tion will be held at Kemptville on gold mining. The result has been over \$5,000,000 worth of gold in Jaover \$5,000,000 worth of gold in .In- at 95 Clarence Street. 

"MEATS THAT SATISFY"

Tastiest of Morning Dishes is

### Laing's Breakfast Bacon

Cured with white sugar - and smoked with hickory woodthat give the sweet, nutty flavor. Broiled to a crisp, appetizing brown, it is a whole breakfast in itself.



Or if you prefer HAM, you will find LAING'S HAMS uncommonly delicious. We also put up Boned and Boiled Hams, ready to serve. Send us your grocer's name

if he cannot supply you with Laing's Ham, Bacon, Corned Beef and Canned Meats.

The Laing Packing @ Provision Co., Limited, Montreal



Oxfords for \$3.50 \$4.50 and \$5



Can you afford to miss this sale? We have placed on sale all our \$4.50 and \$5 Oxfords for \$3.50, and all \$3.50 and \$4 Oxfords for DUR POLICIES COVER MORE ON

These shoes are all made in the newest spring styles, in Tan, Russia Calf, Patent Colt, Gnw Kid and Velour Calt.

Window.

H. Sutherland & Bro.

20%--Reduction--20%

FOR TEN DAYS We offer cash buyers a discount of 20% on Dress | NO NEED TO SEND OUT OF Goods and Silks. This department contains all the A happy event occurred at the home new makes and weaves shown in plain and fancy will work is good work English, French and Canadian Dress Novelties. Purchase a summer or fall dress now and save the price of the making.

Pirle Finish Broadcloths

Canvas Suitings.

Basket Suitings. Silk Eoliennes.

Nuns' Veilings. Wool Serges.

Black, Navy, Brown, Cream Alpacas. Plain and Fancy Homespun Suitings. Black Silks and Satins."

Plain, Fancy and Shot Taffeta Silks. Check and Stripe Shirt Waist Suit Women's White Muslin Underwear.

Women's and Children's Hats, prices Wool and Silk Warp Henriettas. in most cases cut in two.

# Bargains! Bargains in all departments at

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Until you have a fire, your house of office robbed to realize how cheaply you might have protected your valuables.

So Cheap You Can't Afford to Wait. Get our Prices and Catalogue TO-DAY.

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ARTHUR ELLIS ARCHITECT, OF a fic site of New Drill Hall, near core ner of Queen and Montreal Streets.

etc., Anchor Building, Market Square Phone 345. MONEY AND BUSINESS

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FOR ALL THINGS." Now, while prices are low, is the time to fill your coal bin with best equality SCRANTON COAL

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Gent's Furnishing. Hats and Caps, Boots and Shoes, Trunks, values, etc. ISAAC ZACKS The New Store and the Old Stand. 271-273 Princess Street.

that the man of fashion could ask for.

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