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Our stock is large enough to guarantee your style.

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small, medium and large shapes, in black and russet.

but quality's there all the same. \$1.50, 2.50

Silk Hats The fashionable man will find the newest fall shapes

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worth a hundred or a million the price

Main Floor-Queen Street.

is the same and shows big value, 6.00

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\$2.00 and.....

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Our business is to hand you the hat you ought to wear and it's our pleasure to

No other store deals in BETTER hat quality. Ready to please you every way,

in all the newest blocks for fall; fine fur felt from the world's best makers. Fine

quality trimmings, in black \$1.50, in black and russet at 2.50

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QUITE A CHANGE IN HEART.

(1) First and fundamental among

the truths given conspicuous empha-sis is the fact that life insarince sis is the fact that life instructed rungs are trust funds, should be managed as trust funds are managed, and any bleach of trust of matreasance should be freated with by the law and by public opnion, as case of banking, the elo. mous funds placed in the nands of insurance companies thru the annual premicompanies thru the annual premiums or the policyhologys, and the conditions under which those funds are held, constitute the greatest public trust of the day. It ought to be kept constantly in view by insurance men that their business is not a private interprise, with which they may deal as they think pest. they may deal as they think best, but that they are trustees under the strongest obligation, in Acnor and in law, to seek first the best in-

terests of their policyhoiders.
(2) A second point to which prominence has been given is that in the life insurance business the premiums paid by the poli yholders ar outweigh, in importance as in vol-ume, the capital invested by the As a matter of actual fact, in many prosperous com-panies the capital stock plays a very insignificant part. Almost the entire working funds come from the sands, while the premiums of the follows in necessary sequence, namely that amendments of the usurance law should very directly and designedly be for the purpose of protecting the interests of the plicyholders. If the business is conthat the deposits of the policyho

scandal, in which Lord Duffer n said:

I have been much bored and worany section of my Canadians. But I don't think their ill-humor will last long, and I am not sorry to have an opportunity of showing them that, however anx ous I may be to be gracious and civil, I don't

establish a connection between the Pacific scandal and Lord Duffer,n's attitude towards "the growing disposition of the young men to look upon indecountry." There is nothing in the quoted passages of Lord Dufferin's despatch to Lord Carnarvon to sustain by the assurance of a genuine conthis theory. His reference to the growth stitutional reform. of a more independent spirit than had existed before confederation and upon

KEEP THE BOODLER GUESSING.

Brazil is at the shipyards dry docks in South Chicago with a huge stone weighing fully 1500 pounds held securely bewhich the reviewer places such an ex-

Nor do I think that this novel next twenty or thirty years a vague nverted into a practical object, ritherto there has been a fack of self-assertion and self-confilence among Canadians, in forcible con-trast with the sentiments which ani-mate our friends to the south of Hitherto there has been a

suspicion that the connection with Great American continent which, having a Britain was seriously threatened by the spirit of Canadian nationality, and there give, is not at some time or other the town exposition. Called at the state

Nor is there anything in the more recent history of Canada to strengthen the theory that purity of administration has kept pace with the growth of the national idea. We have been soltion has kept pace with the Canada entered that Canada entered the strongest argument that Germany and England will send that if the agreement was not signed that Germany and England will send that if the agreement was not signed that Germany and England will send that if the agreement was not signed that Germany and England will send that Germany and Engla the national idea. We have been solthe circle of nations in 1897, and that
the circle of nations since that time the Dominion has responded to the thrill of a virile and vigorous spirit of nationality. If this is orous spirit of nationality. If this is true it can hardly be contended that true it can hardly be contended that corruption finds particularly congenial corruption on the subject of cast-

soil in the "political apathy of the sses." Whatever the political apathy of 1873 may have been, it was equal to the task of forcing the authors of the Pacific scandal out. For every dollar of corruption represented in the Pacific scandal, a thousand dollars have passed in similar political transactions during the past nine years. The smart politician of the ruling power at Ottawa to-day would laugh at accusations such as startled the Canadian electorate in 1873, and a Louis Seth Huntingdon would not be able to force the appointment of a parliamentary committee of enquiry to probe a 1905 adaptation of the Pacific scandal,

OF HAND.

ting system" that does not "partici- down in a new and unexpected quarter, pate"? Ninety per cent. of the poli- and it is the duty of the railway comcies of Canadian life companies are of mission to promptly learn the reason this kind. The companies should be why. made to convert all these into some- Something is radically wrong where

Why should it not be as straight as a wheat than half a dozen lines of railpromissory note, as it once was, and way tapping Lake Huron and Georgian is in some of the conservative compa- Bay know what to do with. The "spout"

We have standardized a promiss ry

bles-rather has it intensified them. Canadian west in order to more expe-The simmering mass of discontent ditiously handle grain coming to its sured fact. When Michigan Barry's whitewash which had broken out in isolated ebul- Georgian Bay terminals via Chicago. giving revival services here, was the speakof the Canada Life was applied some litions is now seething everywhere, and of the Grand Trunk lines are at both afternoon and evening services. life insurance. of the Canada Life was appled some five weeks ago. The Globe wint into ecstasies over the excellence of our life insurance system, and especially over the showing of the Canada Life. A tar reading The World's artic es. t has be n forced to change its line, and now it is calling for a radical change in the law. It undertakes to lay down the "axioms" that ought to govern the situations.

It is part of the irony of history, that a genuine desire to concede reforms usually comes too late to be of use. The ally comes too late to be of use. The subsidized any company to forward process which educates the masters American wheat, while the Canadian

> power, and despairing of redress, are of anarchy and revolt. absorbing interest always created by the spectacle of a people struggling to be free. But unfortunately for Europe and for Russia nothing that concerns any one of the states of that continent but must affect every other. Not only the home, but the foreign policy of the

The conclusion of peace with Japan on terms which saved the Russian government the last and greatest humiliation left the czar free to follow the pent the last and greatest humous, I left the caar free to follow the mast of M. Witte, whose diplomacy in digital probability of the street in and, on the street in and, on the street in an ance of a triumph at the conference able. Acting upon the new minister's advice the caar had resolved, it is credibly reported, to grant a measure of constitutional government. In addition, notwithstanding the effort of the kaiser to take the place of France of the place of France of the kaiser to take the place of France of the kaiser to take the place of France of the kaiser to take the place of France of the place of France of the place of France of the kaiser to take the place of France of the kaiser to take the place of France of the kaiser to take the place of France of the kaiser o

Some interesting extracts from Sir Alfred Lyall's "Life of the Marquis of Dufferin and Ava" are reproduced in the course of a review by The New York Post. Among these is a private letter written to Lord Kimberley during the course of the course of Lord Kimberley during the course o York Post. Among these is a private letter written to Lord Kimberley during assist in the suppression of the cuting eneral, the tempestuous days of the Pacific breaks, and in the re-establishment of autocratic rule. But if the czar in despair accepts of German help some Editor World: In your price will have to be paid, and what Oct. 28 there is an item, be to be gracious and civit, I distributed a factor of duty is involved.

For reasons which are not apparent, The New York Post reviewer tries to hand against every man's and every lot. We did not enter bar rooms nor

It is clear that Lord Dufferin had no town in any obscure corner of the is nothing in his words to uphold The home of grafters and lobbyists and New York Post's conclusion that:

Anything would be better for the exposure of these enemies of the pub- is to make to Europe to induce Euro-Dominion than the political apathy of the masses, which admitted of such wholesale corruption as was revealed by the Pacific scanda!. lic, but in failure to set the machinery pean countries to participate in the vevealed by the Pacific scanda!. . . . them. A municipality which is true to be the assembling of fleets of the navies of the world.

Nor is there anything in the more re-

Refreshing effect of a glass of

Byrrh Wine-straight or mixed with aerated watersis remarkable. It imparts a sense of freshness and lightness to the whole system. A glass of Byrrh is the most pleasant of drinks for any time. Try it instead of Ve mouth or Cocktails.

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Proprietors, Thuir, France Representative: G. W. Prescott, 507 Huron St., - . Toronto.

Opens Temperance League Meet-

ings in Massey Hall.

TOGO TO THE SPIRITS.

Admiral Vicibly Affected at Great Memorial Ceremonies.

taries were present.

A POLICY SHGULD BE LIKE A NOTE bound grain traffic reveals an extraordinary condition of affairs. Canada's What do you think of "a participa- transportation system has broken

two lines of railway operated between Rev. Dr. Dawson of London, Eng., Why should anyone be allowed 'o Winnipeg and Port Arthur and Fort rite a po icy with any conditions what- William can bring down more wheat, ever printed in small type on the back? and the lake vessels can forward more represented by two lines of railway has meetings in connection with the Canadian note, and a life insurance policy should be as simple a document.

THE RUSSIAN PERIL.

Peace abroad has brought for Russian no alleviation of her internal troubles—rather has it intensified them.

Succeeded in overfilling the hopportation of railway. This evening services. President J. S. Robertson, in introducing Rev. W. J. Dawson, were generally based on the bill introduced at the last session of congress would be 50 or more local option campaigns in January. The reduction of the number of licenses in Toronto, he said was an assurance Corporations which succeeded in overfilling the "hopper"

completes the transformation of the farmer and shipper calls in vain for

people, who, having learned their own rolling stock. ready to obey the call of the leaders SCARED THE OFFICE SEEKERS.

Dufferin Post: During the last week sent uprising confined in their conse- Dr. Lewis. M.L.A. for Dufferin, has quences to Russia herself the course been enjoying his first respite from of events would be followed with the importuning office-seekers since the absorbing interest always created by Ontario general election on Jan. 25. the home, but the foreign policy of the were the first to hear it and they disnorthern colossus hangs in the balarce.

that the deposits of the policynoiders are made secure and reasonably
remunerative, the legitimate dividends of the stockholders w.ll by 'n
no danger. This question will be
before parliament at next fessoo,
and the experiences of these months
are supplying materials out of who ch
amendments making for economy
and security should be framed.

This states the case, but we do not
know that the legislative cure that The
Globe promises for next session will be
sufficient. The government may do nothing. The public, and especially policyholders, must not be satisfied with a
promise.

This program been successfully carried
out, the world would in all probability
have entered upon another long term
your valuable paper to say a few
words in answer to "Old Boy." He begone in answer to "Old Boy." He begone in answer to "Old Boy." He begone words in answer to "Old Boy." He besign saying he must be wrong. I
gins by saying he must be wrong. I
sum sure he is wrong. He was never
education above the position he
education above the position he
peaceful introduction of constitutional
reform, menaced as it was by the hostility of the German emperor. As King
sufficient. The government may do nothing. The public, and especially policyholders, must not be satisfied with a
promise.

The color of the sum of peace.

The violence and extent of the Russian uprisings have without doubt serdout, the world would in all probability
have entered upon another long term
of peace.

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have entered upon another long term
of peace.

The violence and extent of the Russian uprisings have without doubt serdout he world would in all probability
and the experiences of these months
are supplying materials out of who ch
are supplyin to that of the czar. He notoriously views with intense dislike the move-

NOT "D" COMPANY.

it will be hardly admits of doubt. The kaiser's latest declaration exhibits him with his back to the wall, breathing kilted cowdies. Just here let me state anger and distrust against all other that they have also mentioned C Comnations. Yet if he only would, there pany. I am not prepared to say anything about C Company, but I. being is nothing to prevent him joining the a member of D Company, will certain-

The biggest feature of the show

## PROPOSE GOVT. OWNERSHIP OF INSURANCE BUSINESS

Number of Bills Looking to That End Likely to Be Introduced in U.S. Congress.

one of the curious things about this this surrance situation, from a legislative standpoint, is the fact that most of the radical legislation proposed seems to be in a way most constitutional. It would take a good deal of litigation and a number of collateral decisions from the United States supreme court to determine that a life insurance pulcy is an article of interstate commores and hence that the federal government to the manses of a bank the people deposit their own money and the personality of the depositor does not enter into the case of a bank the people deposit their own money and the personality of the depositor does not enter into the case of a bank the people deposit their own money and the personality of the depositor does not enter into the case of a bank the people deposit their own money and the personality of the depositor does not enter into the case of a bank the people deposit their own money and the personality of the depositor does not enter into the case of a bank the people deposit their own money and the personality of the depositor does not enter into the case of a life insurance policy, however, the case of a life insurance policy is not an article of interstate commerce, but there may be a distinction drawn between that instrument and the youth who has no ambition or ideals, who is copied as the pound where the position for deferal supervision of life insurance policy, which can be bought and sold. The fight on the proposition for deferal supervision of iteristate comment in the loss of a hundred processity of the deposition for oney thru the persistent insurance of people who would be intended by some could be managed as well as a position for feels, who have the position for feels, who is constituted in the proposition for feels and the proposition for deferal supervision of life.

REV. DR. DAWSON.

He may not have any whatever, I mean the youth who has no ambition or ideals, who is copied to the proposition for defera

and premiums have been payable at postoffices and other government es-tablishments for the convenience of the common people.

In this respect the government kusurance theory in Europe has been substantially the same as the postal savings, bank idea which is now being

Tokio, Oct. 29.—The great Shinto rites. in memory of the naval officers and men who were killed during the war, were held to-day at Aoyama Cemetery. Besides the admirals, officers and sallors, hundreds of civil dignitaries were present.

it was decided that the organization should stand by the agreement submitted last week to the employers. Difficulties in the Way. Entirely the strongest argume

Washington Correspondence of Chi ago Tribune: Shall the United States to into the insurance business? This question will be asked with a good deal of force at the opening of congress. Individual representatives from different districts, including widely separated sections of the country, have dropped in here from time to time within six weeks and have indicated their intention to introduce bills regulating life insurance and even fire insurance business. Inquiries have been made of the bureau of corporations at the department of commerce and labor, and other investigators have been studying methods in the office of the controller of currency. All friese researches, as conducted by individual congressmen, have had for their one object the development of data going to show the necessity of federal controller. Sunday marked the opening of the revival

president of the Frudential Life in-surance Company, a corporation which has made a specialty of insuring pcor people on small monthly or weekly payments, but which also has a large Dr. Dawson, who will spend the week in

Insurance business as well, if such a thing be possible.

Of course, no one expects that any such radical legislation will be passed at this session of congress, but several members of the house seem to have become imbued with the idea that the time is ripe for a radical and even a socialistic departure in the direction of a more paternalistic theory of government.

Would find it difficult to resist the political pressure which would be brought to bear upon him, and the result almost certainly would be the loading up of the government books with the

Their experiments in this direction however, have been almost exclusively for the benefit of the poor. Policies have been limited to small amounts

advocated in this country.

There is a great dearth of information in the departments here regarding the success or failure of these foreign governmental in-

Element of Frand Considered. It is said to have been found by

vigorously carried on and troops are arriving daily at various ports.

General Kuroki is expected here in the middle of November.

### STORE OPENS AT 8 A.M. YOUR KIND OF HAT

in any other.

**Derby Hats** 

The prices we put

any day, anxious to do it Tuesday.

Admiral Togo addressed the departed spirits, eulogizing their noble deeds in battle and their gallant co-operation, which resulted in the sacrifice of their official can be trusted to insure goods lives. He humbly asked repose for the and chattels to almost any extent, be-spirits whose exemplary deeds in life cause in case of fire there must be had contributed to the victory over a definite proof of loss, which is subject powerful enemy. While reading his ad- to official scrutiny. Private insurance dress, Admiral Togo was seen to be officials seldom inspect furniture or stirred with strong emotion, which was other property at the time it is insuring contrast with his calm demeanor ed. They take the word of their cliwhile on the bridge of the Mikasa durent, but when a fire occurs they remarks the betters that they are the state of the s while on the bridge of the Mikasa during the hottest battles.

Thousands of sailors marched to the accompanying strains of music to the cemetery and afterward to the naval

Local Union No. 708 of the International Brotherhood of Teamster's to-day, paternalism pure and simple.

of representatives from the councils of the three towns. The demonstrations will be held alternately at Guelph, Berlin and Galt. The judges will be appointed from the two visit. ing councils. The three councils wi each be asked to contribute \$50 to A PRIENDLY CALL THIS TIME. Nagasaki, Oct. 29.-The Russian crui-

ser Bogatyr has arrived here. This is the first Russian warship to visit Jepan The Rev. Walter T. Currie, Chramba, West Central Africa, has arrived in the city.

# T. EATON CO.

Rome, Oct. 29.—The Vatican authorities have received reports from the had been neatly arranged beforehand. Philippines, dealing especially with the privilege of marking a ballot. One of war Taft and his attitude towards Catholic interests in the islands.

state for parochial schools. The rejorts say that Secretary Taft declared it was impossible to comply with this last request, which was against the sp.rit of the separation of church and state, a fundamental principle of the United States constitution.

The reports express the hope that there will be a change in the situation, and that the question of just ce to the schools will be settled when these schools are attended by a majority of the children. Such an attendance, it is added, will mean economy for the state which will thus require fewer government schools.

SASKATOON IS ASSURED.

Half a Hundred.

When the meeting was called to order, there were 40 persons in the hall by actual count, and later on a few fundamental principle of the United States constitution.

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When the meeting was called to order, there were 40 persons in the hall by actual count, and later on a few fundamental principle of the United States constitution.

L. L. Hartman remarked the riding the retiging to a postmaster general.

What was wanted in North York, "North York knows a good thing when it sees one," said C. E. Lundy, "and Durham didn't," "T. J. Robertson was in favor of a cabinet minister who could do things."

The clerk then called for nominations, and the following were propositions, and the f

wanted him.

J. Davidson hoped the small gather-The three councils will the short notice given of the meeting.

J. Davidson hoped the small gathering at the convention was not for lack of enthusiasm, but on account of the short notice given of the meeting.

There is considerable satisfaction among the North York Conservatives over the lukewarmness of the Liberal pow-wow. Their convention will be pow-wow. Their co held next Wednesday.

severe and desperate cases. Especially

A Doctor's cough syrup. It is a strong medicine, a doctor's medicine. It cures hard cases, Medicine good in bronchitis, pleurisy, consumption. Ask your doctor all about this. We have no secretal We publish J. C. Ayor C. Web the formula of all yet positions. Jewell, Many

See the pean of qualities of the qualiti

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The BARBER & ELLIS Co.

LIMITED.

72 YORK STREET Catholic interests in the islands.

The bishops urged the payment by the Washington government of what was due the Catholics for the occupation of church properties by American troops during the war, and finally set forth the need of financial assistance from the state for parochial schools. The reports say that Secretary Taft declared it was impossible to comply with this last re-Any one from Ontario might be regarded as a local man so far as the Do

Arch Campbell Defends Grab, Archie Campbell, M.P., was the only General Manager Morse Tells Deputation His Main Line Preferences.

W K Ward, R D Moorehead. C E Lundy, T J Robertson, S W Underhill, Saskatoon. Sask., Oct. 28.—(Special.)

Arche Campbell Defends Grab, videon, E J Davis, C R Fitch, H W Gunderhill, Saskatoon. Sask., Oct. 28.—(Special.) LARLTON'S LIBERAL CONGREGATION Award to continue the war inside peaker, and he was inside the war inside the wa

Comit can cat and cat