

Store Open Evenings Till Xmas



YOUR HOME will be happier with the presence of a

GERHARD HEINTZMAN Player Piano

which anyone can play--ANYONE. As an Xmas Gift nothing better could be thought of.

We also carry a full line of Edison Phonographs and Records.

GERHARD HEINTZMAN, Limited (Opposite City Hall) 41-43 Queen Street West TORONTO

\$2500.00 WORTH OF THEATRE TICKETS

FOR LOEW'S YONGE ST. THEATRE (Opposite Eaton's) Given Away FREE by The Liggett Drug Stores

A TREAT FOR YOUR WIFE, SWEETHEART OR DAUGHTER. Through special arrangement made with The Marcus Loew's Theatre, Ltd., The Liggett Stores have secured the majority of the tickets for the Tuesday, Wednesday, Thursday and Friday performances. These tickets are good for Ladies only, but gentlemen buying tickets will be seated with their ladies.

Associated Hebrew Charities Concert

An excellent audience attended the highly enjoyable concert of the Associated Hebrew Charities Wednesday night in Massey Hall. The program was a widely varied one and highly appreciated.

The vocal numbers were by Mrs. Carl Ahrens, whose contralto voice is of very rare quality, and should be more frequently heard.

"One Fine Day," the aria from "Mme. Butterfly," and even to better effect in the coloratura passages of "Frim's" "The Dawn of Love," which received a hearty encore.

GIRL HOPES TO SWIM FROM OCEAN TO OCEAN Bath Beach Mermaid Prepares to Navigate the Panama Canal.

COLON, Dec. 11.—(Can. Press.)—Miss Elaine Golding of Bath Beach, N. Y., who hopes to swim the Panama Canal from the Atlantic to the Pacific, started this morning from the five-mile buoy opposite Cristobal, and reached the lower lock at Gatun early in the afternoon.



The "Swan" Fountain pen as a gift is universally appreciated...

You can't make a mistake in giving Swan Pens this Xmas, because everybody needs a fountain pen, and everybody wants the best.

The Swan makes a practical, pleasing, appreciated present. It meets every requirement of a perfect pen and will last a lifetime.

\$2.50 up to \$35.00

FOR SALE BY F. E. LUKE Refracting Optician 159 YONGE ST. TORONTO. Marriage Licenses Issued.

RECKLESS AND IRRESPONSIBLE FINANCING OF UNION LIFE

Pollman Evans, Who Guided Many Companies Thru Their Disastrous Careers, Submitted a Statement—Misrepresentation in Every British Flotation.

Standing in the witness box in the closing moments of the government probe into the Union Life Assurance Company, H. Pollman Evans, who had guided this and a group of subsidiary organizations thru chequered disastrous careers, submitted an obituary memorial to the fragments of the enterprise.

Mr. Evans, with slight intermissions, sat in the box all the last day. He was quizzed from every corner of the business by C. A. Masten, K.C., but maintained pluck throughout.

His statement in full was as follows: Owing to large debenture indebtedness of National Agency and the large amount of British capital on which dividends would be expected to be paid after the full consideration of the facts of the case, and with the concurrence of the London advisory board that a policy of rapid expansion was inadvisable to ensure taking care of these requirements.

It was at the same time decided that this policy of expansion should continue over practically three years, and after that the debt should be consolidated and the expenses thereby greatly reduced, as a result of which, with the largely increased premium income there should be a surplus revenue sufficient to provide the payments to the National Agency and the dividends to the British shareholders.

Position Was Changed. An entirely unforeseen circumstance arose which altered the whole position. On or about Jan. 1, 1912, a suit was commenced against the Imperial Loan and Investment Co. of Canada on behalf of the then Scottish debenture holders, arising out of the construction of the old trust deed, under which the debentures had been issued.

It was necessary then to reduce the field staff and the president had to go to Europe to endeavor to replace or strengthen the assets in question.

Vigorous newspaper and competitive comment commenced, and the management of the field staff was reduced to a minimum. The company's career was left in the hands of comparatively inexperienced men.

When the issue was so small why were they not transferred back? "Because the packing company were regarded as the best investment."

Investigation of the accounts showed that the National Land and Packing Company had never exceeded 70 in the market value of the liquidator. The Agency Land and Securities Company debentures he considered reliable.

Low Death Rate. That the business was well selected was shown from the fact that the company's death rate was the lowest of any industrial company in the world.

Real Whole Wheat Toast The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

Real Whole Wheat Toast The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

The digestibility of ordinary whole wheat bread is a much debated question—but there is no question about the nutritive value or digestibility of

Sale of Men's Fur-Lined Coats

No need for delay in selecting that Fur-Lined Coat which the weather warrants. The best place in town to meet your needs, no matter the quality you seek or the price you wish to pay, is undoubtedly Dineen's.

Men's Fur-Lined Coats, \$50 Natural muskrat linings, natural otter or Persian lamb collars—imported beaver shells—a most serviceable coat. Special Sale price ..... \$50

Men's Fur-Lined Coats, \$90 Choice Canadian muskrat linings—Canadian otter or selected Persian lamb collar—shawl or notched. Special Sale price \$90

Men's Fur-Lined Coats, \$125 Natural black—Russian rat, Persian or other collars—finest imported shells. Special Sale price ..... \$125

The Weather Warrants No Delay

W. & D. DINEEN CO. LIMITED 140 Yonge Street - Toronto



Amusements Amusements. Amusements.

OPENS MONDAY, DEC. 15th, 8 p.m.

Loew's YONGE ST. THEATRE Opp. Eaton's QUALITY VAUDEVILLE and Select Photo-Plays Continuous from 9 a.m. to 11 p.m.

SCALE OF PRICES: 9 a.m. to 12 12 to 5 p.m. 5 p.m. to 11 p.m. ALL SEATS 10c and 15c 10c, 15c, 25c BOX SEATS 25c BOX SEATS 50c

Box Seats reserved only

PRINCESS THIS WEEK CHARLES FROHMAN PRESENTS JOHN DREW IN A DOUBLE BILL "The Tyranny of Tears." "The Will," by C. Haddon Chambers. by J.M. Barrie.

Next Week MATINEES SEATS NOW ON SALE MR. GEORGE ARLISS IN (and his English Company).

"DISRAELI" The Lieber Co., Mgrs. TORONTO POPULAR SYMPHONY CONCERT

NOW SELLING MASSEY HALL, MON., DEC. 15th. All seats 25c and 50c.

being turned to gain the Home Life and buy orchard lands. The net result was that all the companies in the chain came directly under the control of Evans.

Mr. Evans then reappeared as witness to explain why Dr. Millchamp, on the board, had received \$25,000. He thought that Mr. Millchamp had manipulated the deal by granting certain Home Life shares to the doctor for unknown services.

Mr. Egenieff sang two groups of German songs and two in English. From the beginning he was a favorite with the audience, and was recalled after each number.

Mr. Kerntler is a perfect accompanist and a pianist of marked ability. He played Papillons (Schumann) and Schaezso (Strauss), in both of which his artistic temperament added greatly to the musical interpretation.

World editorials are convincing and to the point.

Amusements.

ALEXANDRA Mat. Sat. THE GREATEST OF ALL MUSICAL COMEDY SUCCESSES. "THE HONEYMOON WITH A JOULSON EXPRESS" AND 123 OTHERS.

MONDAY, DEC. 15 Mat. Thurs. Louis Meyer's All-British Company in the play that kept London and Paris laughing two years.

"THE GLAD EYE" One of the best comedies seen here in years. A tribute to English acting—Herald, Montreal.

GAYETY DAILY MATINEES BURLESQUE & VAUDEVILLE BEN WELCH AND HIS BURLESQUERS

SHEA'S THEATRE Matinee Daily, 25c; Evening, 50c, 75c. Week of Dec. 8.

GRAND OPERA HOUSE MATS Wed. 25c & 50c THE PLAY ENDED BY THE CONFESION

STAR BURLESQUE SMOKE IF YOU LIVE DAILY MATINEE

RECTOR GIRLS. With Lydia Eppa and Leo Steverson. Next Week—Jenny Mull's Beauty Show.

Helen Keller Massey Hall, January 8th

HAMILTON HOTELS HOTEL ROYAL Largest, best-appointed and most centrally located. \$2 and up per day. American Plan.

NOTICE-- WALDORF REMAINS OPEN The directors controlling the Waldorff Hotel, Ont., have decided not to attempt the demolishing of the Waldorff until next spring, and request that guests who have reserved the usual first-class accommodation under the proprietorship of R. B. Gardner.

SAOW CASES FOR IMMEDIATE DELIVERY. Call or write JONES BROS. & CO. LIMITED 22-21 Adelaide Street West, Toronto.

Helps for the Afflicted Artificial Limbs, Trusses, Deformity Appliances. AUTHORS & COX Manufacturers 125 CHURCH ST. TORONTO

CONVICT'S WAS

Prisoner in the Wash Water One

"CHOKING" More Stories "Tubbing" Traffic

(Special to THE KINGSTON, DECEMBER 11.—) The convict and guard a tarmac's session mission, and who reached the evidence War. en O'Leary as concluded.

The convicts ch prosecuted by the fence, while the deputy showed other guards in a known as easy as Passag

There was another arms between the felon and Dr. Edw again made the ch the was trying to. The charges against the convict were read at tomorrow's The commission investigation on Sat

GOLD MINING SHOT

Sir Lionel P. Wounded by ed L

JOHANNESBURG Africa, Dec. 11.—tempt was made Sir Lionel Phillip mining magnate of shots were fired at the mine. The mine Sir Lionel is con

One bullet pierced but the attending ful of Sir Lionel suffered much and no attempt to move the bullet, neck a slight.

His assailant, of introduction to ago, and the minutes that every be done to help him to recover the pounds, but was finally arrested case opened a w under remand.

STRATFORD Charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan

STRATFORD License Inspector charge under the a local hotel, arranged to have in the bar of the stood that the Commission also of the occurrence in the county the jury in the Schaefer v. Phillip to recover the awarded \$75 dan