Furs for the Little People

Our Misses' and Children's Fur Department contains a duplicate of every attractive garment displayed in the larger showrooms.

Gray Lamb Sets and Iceland Lamb Coats are warm and serviceable, pretty in style and finish and reasonably priced.

White Coney Coat for Children. This coat is 24 inches long, warm and comfy..... $7

Children's Caps, Muffs, Collars, Stoles, Caperines, trimmed or plain, and in a wide variety of style.

The W. & D. Dineen Co., Ltd.
Manufacturing Furriers,
Cor. Yonge and Temperance Sts.

PRINCIPALS' BANQUET.

Toronto Association Spends Pleasant Evening at the King Edward.

The fifth annual banquet of the Toronto Principals' Association was held at the King Edward on Saturday evening with a large attendance, both male and female. After dinner the party moved into a drawing-room, where, under the guidance of the president, W. Pakenham, B.A., the entertainment and speech list was run off. A piano solo by Miss Mabel S. Hicks, A.T.C.M., was followed by the president's address. Miss K. Westman contributed a vocal solo, after which A. McMillan introduced George H. Gooderham, and Chairman of the Board of Education C. A. B. Brown. The last named gentlemen made brief addresses, and were followed by a solo by Percy Coward. G. K. Powell, in a brief address, introduced Mayor Urquhart. The mayor spoke on the necessities of the city, and the way they might be remedied by those in charge of the schools in educating the children in affairs municipal.

Principal Hutton of University College was introduced by A. J. Hill, Ph. B. The principal delivered a racy address, treating the schoolmaster from the various viewpoints. Samuel McAllister spoke on "Reminiscences of the city schools."

A SON WORTH WHILE.

Pays Off a $500 Debt to Relieve His Father's Mind.

With his savings of three years, amounting to nearly $500, Arthur Ormerod, a messenger boy at the C.P.R. telegraph offices a couple of days ago, walked into the establishment of P. McIntosh, cereal manufacturer, and wiped out a debt of his father's. He did so as a Christmas present for his father, who had worried a great deal over the debt, and he had been saving for three years in order that he might have the thing cleared up.

The debt was one incurred by his father in the flour and feed business. Mr. Omerod, sr., had suspended business some time ago, and instead of assigning had taken a position as driver and had started methodically to pay off the liability.

CAUGHT IN THE ACT.

William Moulton, 188 Parliament-street; Louis Bush, 7 Centre-avenue; William Thomas, 145 West Adelaide-street, were caught in the act of breaking into a potato car last night and were arrested.

"THE SHOP FOR KEEN PRICES"

Let Prudence prevail

Prudence says: "Get the best when purchasing apparel."

"Get the correct, the up-to-date, the exclusive kind."

"Get the highest grade British Woolens, because they pay best in the long run."

That's the kind you will find here.

Winter Overcoats ... $25.00 to $30.00
Business Suits ..... $22.50 to $30.00

Spare's
Tailors, Breeches-Makers and Haberdashers.
77 King St. West, Toronto

Chadwick Mystery of Millions is Ended Carnegie's Name on Paper for $13,700,000

On Worthless Securities Loans to An Amount Much Above $1,000,000 Were Obtained by a Shrewd Woman.

Cleveland, Dec. 11.—The last vestige of the Chadwick bubble and its mythical millions was resolved into air yesterday. Attorney A. A. Stearns, representing Herbert D. Newton of Boston, made an authoritative statement that the securities found in the mysterious package left with Iri Reynolds by Mrs. Chadwick included paper of the face value of $12,500,000 bearing the signature "Andrew Carnegie," which is regarded as worthless. This is the key to the situation, for on the securities supposed to be in this sealed package loans of an unknown amount—certainly more than $1,000,000—were negotiated.

The details of Mr. Stearns' statement as to the securities are as follows:

Package No. 1 contained a note made payable to Cassie L. Chadwick, dated May 20, 1902, for $5,000,000, and payable in 15 months. It was signed with the name of Andrew Carnegie.

Receipt for $7,500,000

In package No. 1 was also a trust agreement, dated Feb. 27, 1901, and signed Andrew Carnegie, purporting to be a receipt for securities delivered to Andrew Carnegie by Frederick R. Mason, deceased, uncle of Cassie L. Chadwick, the value of the securities being placed at $7,500,000, and to be productive of income. These securities purported to be bonds of the United States Steel Corporation, the Caledonian Railway of Scotland and the Great Western Railway of England.

Package No. 2 contained a duplicate copy of the trust agreement.

Package No. 3 contained a promissory note for $1800, signed by Emily and Daniel Pine and made payable to Cassie L. Chadwick, and a mortgage securing the same.

Total Now $13,750,000.

With this revelation it is found that the signature of Andrew Carnegie has apparently been forged on notes and other papers to the total amount of $13,750,000. The securities held by Reynolds, together with those that were held by the Citizens' National Bank of Oberlin and have already been made public, aggregate this amount.

The Reynolds securities have been for the last three years the principal basis on which Mrs. Chadwick has conducted her financial system. And these same securities are the rock which has wrecked the Oberlin Bank and caused the ruin of hundreds of families and losses to business men almost without number. For it is the frankly expressed opinion of reputable lawyers who have examined these papers that they are not worth one cent.

Reynolds May Lose.

Moreover, there is bitter irony in the fact that the very man who held this worthless paper so faithfully and tenaciously for Mrs. Chadwick, and who apparently believed in its worth so implicitly, and thru whom others were, perhaps innocently, drawn into the vortex of Mrs. Chadwick's operations, should be himself one of the heaviest losers.

For Iri Reynolds, after his long course of faithful guardianship for the woman he trusted, now considers himself a dupe. It is stated as a fact, not hitherto known, that Reynolds lent Mrs. Chadwick practically all the money he possessed. His entanglements, however, involve only himself, the Wade Park Bank being in no way affected.

The note for $5,000,000 is believed by all who have knowledge of it to have been written and signed by the same person who filled out and signed the notes for $500,000 and $250,000 held by the Citizens' National Bank of Oberlin.

CHADWICK AND HUMBERT.

Striking Similarity in Two Careers in Gigantic Swindles.

The New York World says: Striking similarity marks the methods employed by Mrs. Chadwick and those of Mme. Humbert, France's most famous woman swindler. Side by side the two cases will take their places as the most remarkable swindles on record perpetrated by women. Both obtained vast fortunes from hard-headed bankers on mythical securities. They got unlimited credit from tradespeople. For years they lived in splendor, maintaining the deception.

Mrs. Chadwick, born in a backwoods town in Canada, became the wife of a Cleveland physician of social position.

She obtained loans by representing that she had a batch of securities, tied up so that she could not use them at the time, in the Wade Park Bank, and that they were worth $5,000,000.

She produced notes signed with the name of Andrew Carnegie, which he stamps as forgeries, and on the strength of these mythical securities she obtained huge loans from bankers.

Like Mme. Humbert, she exercised a fascinating power over men, easily making them believe her strange representations.

She obtained unlimited credit from tradespeople, buying gems, gowns and expensive hats without regard to expense.

When her much-vaunted batch of securities in the Wade Park Bank was opened yesterday the contents were found to be worth not over $5.

Mme. Humbert, born of obscure parents, became the wife of a member of the French chamber of deputies.

She set afloat the story that an American millionaire, out of gratitude to her for nursing him, had left her $20,000,000 in securities.

By making Paris bankers believe that these phantom securities were locked in a sealed safe in her house she borrowed $12,000,000, and kept up the fraud for years.

She lived at No. 65 de l' Armee, Paris, in a palatial home, entertaining magnificently, giving costly presents and buying jewels and gowns without regard to cost.

She exercised a remarkable power over men, being able to make the most hard-headed bankers believe her fantastic stories.

She exhibited an alleged will, signed by the American millionaire, and even began a suit thru fictitious nephews of the millionaire contesting the will.

Bankers and tradespeople fought for the privilege of giving her credit.

When the safe was finally opened its contents were found to be worth only $2.

DELIVERY BOY STOLE PURSE.

Fred Maguire Spent $1.15 Out of $13 Before He Was Arrested.

Fred Maguire, aged 15, who drove a cart for Dunning, the butcher, was locked up yesterday, charged with stealing $13 from Mrs. Montgomery, 465 Church-street.

Mrs. Montgomery laid her pocketbook on the sofa. Maguire delivered a parcel and after he had gone the purse was missed.

Maguire subsequently showed P. C. Kennedy where he had hidden the plunder. He had spent $1.15.

Why Rainbow.

All the qualities of light are revealed in a rainbow. All the qualities of good tobacco are revealed in Rainbow Cut Plug Smoking Tobacco.

MRS. CHADWICK.

PART REV. DR. EATON PLAYS IN FAMOUS CHADWICK CASE

Boston Man Holds No Malice Toward Pastor of Rockefeller's Church or His Motives.

Boston, Dec. 11.—Herbert D. Newton, who loaned Mrs. Cassie L. Chadwick nearly $200,000, gave the reporters, in the presence of Percy W. Carver, his counsel, a full account of his dealings with Mrs. Cassie L. Chadwick. He described how he first met the woman, how she gained his confidence, and how he set in motion the famous suit which has resulted in bringing to light the remarkable financial transactions in which she has figures, Mr. Newton said:

"Mrs. Chadwick came to Boston last April. She was sent here by the Rev. Charles A. Eaton, pastor of the Euclid-avenue Baptist Church of Cleveland. Dr. Eaton had been appealed to by her as a woman in distress and had acted as a pastor to help her out. She came to the office of John E. Eaton, in the Tremont building, where Mr. Eaton is a member of the law firm of Eaton, McKnight & Carver. The purpose of her visit, of course, was financial assistance. From Dr. Eaton of Cleveland she carried his instructions to give her assistance if after examining her securities, her statements could be verified.

"It was in Mr. Eaton's office that John E. Eaton introduced Mrs. Chadwick to me. At this meeting Mrs. Chadwick showed me the securities she held, and amon gthem was the $500,000 note signed 'Andrew Carnegie' and also the certificate signed by Iri Reynolds, stating that he had in his possession $5,000,000 in securities belonging to Mrs. Chadwick. As far as I can remember, these securities consisted of United States Steel gold bonds, Caledonia Railway stock and Great Northern stock.

"We communicated with the Rev. Dr. Eaton and he confirmed the signature of Iri Reynolds. The signature on the $500,000 Carnegie note was never verified beyond Mrs. Chadwick's own statements. The Rev. Dr. Eaton, in verifying the signature of Iri Reynolds, spoke in the highest terms of the character and business standing of Mr. Reynolds. Later, Mr. Reynolds personally acknowledged his signature on the certificate of securities and the strictest inquiry showed that Mr. Reynolds was supposed to enjoy in the City of Cleveland the reputation of being a man of the highest integrity and honor. So in this way you can see that both representations made by the Rev. Dr. Eaton have been fully verified.

"Dr. Chadwick was also reported to be a man belonging to a fine old Cleveland family, a prominent Cleveland physician and a man of large means. Upon these representations I decided to help Mrs. Chadwick, and agreed to let her have $14,000. I paid the money to John E. Eaton and he gave Mrs. Chadwick his cheque. After this first loan I negotiated with Mrs. Chadwick myself and made the loans under which she became so heavily indebted to me.

"I believe that both Eatons acted in perfect good faith in the introduction, and I think that the confidences were abused, as were the confidences of many other persons, as later developments have shown. Mr. Carver knew absolutely nothing about my transactions with Mrs. Chadwick and met her for the first time at the Holland House, New York, on Nov. 12, this year. He went to the Holland House at my request to get at the bottom of the transtions I had had with Mrs. Chadwick. For several months Mrs. Chadwick and her attorneys had been making promises for settlement of payments on the loans, and these promises were as often broken.

It was not until Dr. Chadwick returned from Europe and gave his promissory note to me for $90,800, and on which cheques offered in payment by him were returned marked "insufficient funds," that I felt it high time to place counsel in the front and probe the matter to the bottom.

"At this time Mr. Carver went to New York, where he outlined his position strongly to Mrs. Chadwick and told her the stories she had put up sounded plausible enough at first, but that they had begun to sound like fiction. Mr. Carver outlined to her that it was strange that with all her reputed wealth she could not realize herself and make her payments. Following this we entered the suit, which is already knowledge."

NEW TRICK IN WALL STREET.

N. Y. Herald: Not since the days of Col. James Fisk, jr., has Wall-street seen anything so impudent, audacious and spectacular as the performance of the Boston plunger posing as the guiding genius of the storm that prostrated Wall-street this week.

The colonel, however, always treated the Wall-street operations in which he participated as a roaring farce, whereas the Boston plunger takes himself seriously, and floods the country with telegraphed bulletins, in which he "pledges his word to the American people" in a manner worthy of one of the three tailors of Tooley-street.

As a matter of fact, the decline which was initiated in Wall-street on Tuesday, acquired serious momentum on Wednesday and culminated in a panicky stock market yesterday forenoon, resulted from the topheaviness of the speculative position. There had been a phenomenally protracted rise in the prices, encouraged, if not directly engineered, in many securities by the great monetary powers of "the street."

Minor cliques and pools and individual plungers took advantage of the tendency thus created to hoist the prices of their several specialties and attracted speculators who bought on margins and with every new advance bought more. As always happens, the shrewder and more powerful operators and speculators quietly sold out, stood aside and waited, leaving the weaklings—"the lambs"—laden with stocks. Thus, while railway earnings were gratifying, and the mercantile, industrial and monetary skies were clear, the speculative position was weakened. Any sharp decline would compel the weak or overloaded speculators to liquidate.

Altho the simile may be too grandiose, the load of these speculators was like the avalanche poised for descent so that a shot or shout from any quarter would bring it down. It was the Boston plunger who raised the shout and produced a concussion by touching off explosive material he had been accumulating. For months he had been busy identifying himself in the popular mind with a knowledge of Amalgamated Copper. This stock early in the year was low in the "forties." In the beginning of October it was in "the fifties." It was skilfully and rapidly advanced, until last week it was in "the eighties."

A pool directed by the Boston plunger was popularly credited with lifting the stock to this high level, aided by a notable rise in the price of raw copper and a liberal use of the advertising columns of newspapers—a deplorable, but nevertheless striking, illustration of the power of advertising. Last week the transactions in Amalgamated stock were enormous, with practically no change in the price, and, following that significant indication, the plunger on Tuesday last spread thru the country a flamboyant "warning" to his foolish followers that he had received a mysterious revelation that the stock was too high, and urging all holders to sell at once, as it was about to tumble down with a crash.

It did. A fall of nearly $10 a share on Wednesday, and a further drop of $10 in the first two hours on the stock exchange gave the market a shock which, being assisted by bear attack, dislodged an enormous volume of other stocks from the hands of weak or overloaded speculators.

When this liquidation ceased at noon there was a sharp recovery under the influence of buying from various sources. London bough so many stocks that the bills drawn against them broke the market for exchange. Shrewd speculators and investors, who had been awaiting and expecting just such an opportunity, were buyers, and bear traders, whose "short sales" had helped the decline, were repurchasing. And so the market at the close was strong.

But there is no comfort in that for a multitude of small investors cajoled into buying Amalgamated at top prices by rosecate pictures, and frightened into selling at the bottom prices by a "warning" and fall. Many speculators who intended to give their wives automobiles at Christmas will have to compromise on roller skates, but they were gambling and claim little sympathy. Innocent investors are entitled to some protection at the hands of officials of the company in which they are shareholders. The men who sold Amalgamated stock to the public in the first instance, and whom control its affairs to-day are trustees for the shareholders, and morally, if not legally, bound to defend their interests against attack. They owe it to themselves, to the shareholders and to the public to repel unjust attacks, to meet with facts any untrue rumors circulated to the injury of their cestui que trusts, and to test the power of the law to deal with anyone who makes false statements to their injury.

Kept Home From School

With Coughs and Colds, and Parents are Proving the Wonderful Curative Power of

DR. CHASE'S SYRUP OF LINSEED AND TURPENTINE

When grown people neglect their ailments and allow them to develop into serious diseases, they have no one to blame but themselves.

With children it is different, because they do not realize the seriousness of a neglected cold nor the means of obtaining cure, and many a child, as he grows older and finds himself a victim of pneumonia, consumption, bronchitis, asthma or throat trouble, cannot but see that his parents were responsible for neglecting treatment when his ailment began in the form of a cold.

To-day the schools have many a vacant seat on account of coughs and colds, and many children who are there should be at home. What treatment are these children getting? Do their parents realize the seriousness of neglecting to cure a cold? Have they proved the merits of Dr. Chase's Syrup of Linseed and Turpentine as a cure for coughs and colds, bronchitis, croup, whooping cough, and all kindred ills?

Very many have, for there is no preparation for throat and lung diseases that has anything like the sale of Dr. Chase's Syrup of Linseed and Turpentine.

Be careful when you buy to see that the portrait and signature of Dr. Chase are on the wrapper. If you send the children to the store, warn them not to accept any imitation or substitution. Children like to take Dr. Chase's Syrup of Linseed and Turpentine, and there is no remedy so prompt and effective. 25 cents a bottle; family size, three times as much, 60 cents; at all dealers, or Edmanson, Bates & Co., Toronto.

WEAR HEELS
TREGWIN'S REVOLVING RUBBER
ALWAYS LEVEL. EASILY FIXED. NEVER SLIP.

YORK COUNTY AND SUBURBS FIRE IN WESTON POSTOFFICE

Damage $350—Might Have Been More—False Alarms at the Junction.

Toronto Junction, Dec. 11.—A Carlton and College car backed into one of Weeks & Co.'s lorrys, driven by Alex. McClelland, at the corner of Lansdowne-avenue and Dundas-street, yesterday afternoon. The front axle of the wagon was smashed, but otherwise no damage was done. The driver claims that the conductor of the street car did not ring the bell until the collision occurred.

Smoke was seen issuing from a new brick residence on Pacific-avenue, just north of Humberside-avenue, last night about 7 o'clock, and an alarm of fire was rung from box 23. Upon reaching the scene it was found that a smudge was being used to dry the plaster in a new house that was being completed by Contractor John Marr. About 12 o'clock last night the firemen were again aroused from sleep from the same cause.

Rev. Dr. Taylor of Wycliffe College occupied the pulpit of St. John's Church this morning, and Rev. Bernard Bryan of the Church of the Epiphany, Parkdale, preached at this evening's service. The new rector of St. John's will not take up his duties until January.

The services in Annette-street Methodist Church to-night were conducted by some half dozen students, representing the Victoria College Evangelistic band. There was a very large congregation.

A special meeting of the town council has been called for Tuesday to deal with the tax exemptions asked for by the WroughtIron Range and Furnace Co., which recently purchased what is known as the "old Wagner factory," to confirm the assessment, and general business.

Weston.

Weston, Dec. 11.—About 9 o'clock this morning about 9 o'clock the building occupied by Pearen & Co. as postoffice and drug store here was discovered to be on fire. A large number of citizens were soon on the scene, and with the aid of buckets the fire was put out. At one time things looked so serious that the Junction fire brigade was telephoned, and the request for help was countermanded before the latter started for Weston. It appears the fire started inside of a partition wall upstairs, and the belief is that mice carried matches there, and in nibbling at them started what might have been a much more serious blaze. The damage to the building will be about $200, and to stock about $150. The Weston branch of the Bank of British North America is next door to the postoffice, and it is understood that some damage was done to its contents in their hasty removal outside.

At the special meeting of the Weston Public School Board, held last night, it was decided to increase Principal Alexander's salary from $650 to $750 now and further increase it to $800 after the summer holidays. It is understood that this is acceptableto Mr. Alexander.

East Toronto.

East Toronto, Dec. 11.—The choir of St. Saviour's Church will hold a parlor social at the home of Mrs. Hare, Lansdowne-avenue, on Tuesday evening at 8 o'clock.

In the football match yesterday between East Toronto Juveniles and the Capitals of Toronto, the home team won by 3—0. This makes the Juveniles champions of the series. The intermediates of East Toronto hold a similar position.

Lodge Cambridge, S.O.E., will hold a banquet in Snell's Hall on Thursday evening.

The town council will meet to-morrow night and, if rumor is correct there may be some sensations.

Thomas Davidson, G.T.R. brakeman, who was thought at one time to be somewhat severely injured, will shortly resume his duties.

The skating rink was last night opened for the first time this season. The attendance was good.

The Masonic meeting, called for last night at the home of C.T. Lyon, Beech-avenue, was most gratifying in point of attendance and enthusiasm. The founding of another lodge is now assured.

The establishing of a public school in the First Ward with the approach of winter, becomes more than ever a live question. The number of scholars south of the Kingston-road is already enough to warrant the establishment of at least a two-room school. The present long walk from the Beach to the upper end of the town is in a measure responsible for the annexation tendencies of the residents along the beach. The topic will be one of the features of the municipal campaign.

Markham.

Owing to a shortage in material a number of the Speight employes were laid off for a portion of last week.

Markham Village taxes must be paid by Dec. 15.

A syndicate composed of Messrs. Reesor, Speight and Bishop will erect a number of comfortable dwelling houses, renting at a moderate figure, to relieve the house famine in Markham.

The funeral of the late Donald Douglas took place on the arrival of the morning train on Saturday. The remains were conveyed to St. Andrew's Cemetery. Service was conducted by Rev. Mr. Pidgeon. The late Mr. Douglas resided for many years at Hagerman's Corners and was widely known and respected.

The annual meeting of the Markham fire brigade resulted in the election of H. M. Honeywell, president, James McGill, chief; John Hemingway, first lieutenant; Norman Robb, second lieutenant; John Meyers, hook and ladder; Frank Nighswander, secretary-treasurer; C. Harry Ash and H. C. Gee, auditors. The Markham fire brigade has attained a high state of efficiency.

The fine new residence of E. H. Crosby is rapidly nearing completion.

So far no opposition has developed to the present council and everything goes to indicate their return by acclamation.

North Toronto.

Temperance advocates are not entirely satisfied with the action of the council on Friday in refusing a vote on local option at the time of the municipal elections. Whether the matter will develop into a municipal fight similar to that of last year has not yet been decided upon, but the conciliatory spirit at present existing between the two factions on the council seems likely to prevent another acrimonious contest.

Henry Johnston, a well-known market gardener of Davisville, died very suddenly at his residence on Gordon-street Saturday evening. Deceased leaves three grown-up sons.

The residents of Deer Park are casting about for a candidate to represent them in the township council to fill the place that will be vacated by Reeve Sylvester. The only name yet mentioned in this connection is F. Dunbar. Mr. Dunbar has stated his willingness to run for the council, but not for the reeveship.

Rev. Mr. Banks of Norway gave an earnest Advent address at the Leaside Mission last evening.

EXCHANGED SWORDS OF FRIENDSHIP

Gen. Kuropatkin and Jap Minister of War Old-Time Pals.

An interesting story of the war between Japan and Russia lies in a long established personal friendship between Gen. Terauchi, minister of war of Japan, and Gen. Kuropatkin, commander-in-chief of the Russian armies in Manchuria, and an exchange of swords as presents between them on the eve of the war, writes an A.P. correspondent from Tokio. Kuropatkin and Terauchi met in Paris 20 years ago. Terauchi, then a major, was military attache to the Japanese legation in the French capital, and Kuropatkin, a major-general at that time, went to France to observe the military manoeuvres. The two soldiers first met officially and there soon sprung up between them a feeling of warm friendship and regard.

They parted in Paris and did not meet until Kuropatkin came to Japan last year. The lapse of years had brought increased rank and cabinet portfolios for both. Events were then moving rapidly towards war, but the rapture had not come and the two ministers met as friends and freely enjoyed the reunion. When Kuropatkin was about to leave Japan for home Terauchi presented him with a Japanese sword—an old blade of the finest workmanship and with a history. When he reached St. Petersburg Kuropatkin gave an order for the manufacture of a Russian sword for his friend Terauchi. It was finished and despatched in December and reached the Japanese capital a week before Togo's guns opened fire on Port Arthur.

A somewhat peculiar thing about the Russian sword is that it reached Tokio with the blade keenly sharpened, a custom followed by officers as a rule only in time of war and among the few who knew of the existence of the weapon there has been much discussion as to why it was sharpened. The sword is a handsome weapon, shaped more like a sabre than the conventional sword of the time, it has a handle of gold, and the black scabbard in which it rests is tipped with gold.

Throut all Japan Toropatkin is held in distinct respect by the people at large, many of whom believe that if he had been at home in Russia last year the men who made the war would never have gained the ascendency.

LOANS

DO YOU NEED
MONEY-MONEY
TO ENJOY A
Merry Xmas
—AND—
Happy New Year?

If So, Then Bear Us in Mind.

For our manner of loans should help you. They are made on Furniture, Pianos, Organs, Horses, etc. They are quickly made and strictly private. Time, one month to one year is given. Payments can be made weekly, or monthly if more convenient. Interest stops moment principal is paid.

We're long established and reliable, and as we "advertise, so we'll always do."

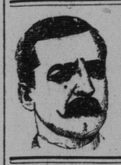
Facts about our loans cheerfully furnished, so call and get our rates.

D. R. McNaught & Co.
10 Lawlor Building,
6 King Street West.
Phone M. 4233.

$ MONEY

$10 to $300 to loan on furniture, piano, on one to 12 months' time, security not removed from your possession. We will try to please you. Open evenings during December.

KELLER & CO.,
144 Yonge St. (First Floor).
Phone Main 5326.



DR. W. H. GRAHAM, Late of No. 193 KING STREET WEST

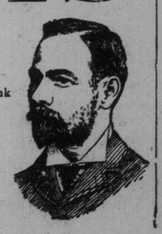
No. 1 Clarence Square, cor. Spadina Avenue, Toronto, Canada, treats Chronic Diseases and makes a Specialty of Skin Diseases such as PIMPLES, ULCERS, ETC., ETC.

Private Diseases, as Impotency, Sterility, Varicocele, Nervous Debility, etc., (the result of youthful folly and excess), Gleet and Stricture of long standing, treated by galvanism—the only method without pain and all bad after effects. 134

DISEASES OF WOMEN—Painful, profuse or suppressed menstruation, ulceration, leucorrhœa, and all displacements of the womb

OFFICE HOURS—9 a. m. to 8 p. m. Sundays, 1 to 3 p. m.

XMAS
— A Pair of
SPECTACLES
Phone Main 2568. Is a joy to both giver and receiver. Think of this as a Christmas gift to your friends.



F. E. LUKE,
Refracting Optician.
11 King St. West,
TORONTO

THE ROBERT **SIMPSON** COMPANY LIMITED

H. H. FUDGER, President. J. WOOD, Manager. December 12

STORE CLOSES AT 5.30 P.M.

Men's $12.50 Overcoats, $7.45

You know this brand of clothing. It's advertised a great deal. You've seen how the manufacturers claim it to equal the finer grade American clothing. The difference is that the wearer saves the duty, as the goods are manufactured in Canada. The eastern city where these goods are produced has been overloaded this fall with overcoats. The wholesale trade was backward, and this manufacturer advertised that he would give big discounts on his regular prices. He offered us even bigger inducements. We have accepted 75 of them, and we can say they certainly are good coats.

Now here's the way we'll sell them to first comers Tuesday morning, in the men's store:

Men's Long Winter Overcoats, in dark Oxford grey, English meltons and cheviots, cut on the latest American models, some three-quarter length Chesterfields, others long and loose, lined with fine Italian cloth and mohair sleeve lining and finished with silk velvet collars, sizes 34 to 44, regular $12.50, to clear Tuesday..... 7.45

Mufflers for Christmas

In the Men's Store you may pick the Muffler that you want—be it for man, boy or a lady. We have beauties this year, of all kinds.

480 Fine Silk and Satin Neckwear, four-in-hand or Derby, also shield knots, made from extra quality imported tie silks, neat, dressy patterns and colors, regular price 25c, on sale Tuesday, 2 for..... .25

136 Men's Natural Wool Combination Suits Underwear, fine elastic rib, form fitting, unshrinkable, a clearing of two broken lines, not all sizes in each line, but in the lot are sizes 32 to 44, regular price $2.25, $2.75, on sale Tuesday, per suit..... 1.79

Suitable Xmas Gifts

Men's, Boys' and Women's Way Mufflers, the kind that fastens at back of neck, very warm and comfortable, a large assortment of styles and colorings, also plain colors, prices range from 25c to..... 1.00

Oxford Mufflers, black and fancy silks, also satins, neatly made and finished, a very dressy wrap, quilted linings, prices $2.00, $1.50, $1.25, $1.00, 50c and..... .39

Ladies', Gentlemen's and Boys' Muffler Squares, finest imported materials, newest patterns and colors, nicely finished, in black, white and fancy patterns, prices from 20c to..... 3.00

New Fur Coat for Christmas

How would you like to buy yourself a present of a fine fur coat for Christmas? It's not overly likely that anybody else will buy it for you. The men's store have fur coats at all prices, but they're better fur coats for the money than you suspect. Ask to see any one of these:

Men's Fur Coats; in black china dogskin; full 50 inches long and deep storm collars; made from selected grade skins and well lined and finished; at $15.00, $16.50, $17.50 and..... 19.00

Men's Russian Calfskin or Australian Wombat Fur Coats; dark, well matched and heavily furred skins; extra well lined; special, at..... 19.00

Men's Astrachan Lamb Fur Coats; made from strong and lustrous even curl skins; this is the coat par excellence for clergymen or undertakers; special, at $25.00 and..... 35.00

Men's Raccoon Fur Coats; selected medium, dark, heavy furred and well matched skins; best linings and finish; at $40, $45 and..... 50.00

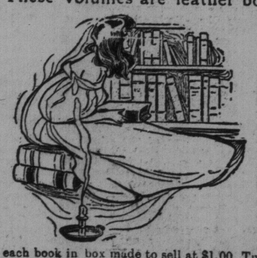
80c Wall Paper, 23c Roll

860 rolls High-grade Imported Wall Papers, for high-grade rooms, a large selection of beautiful colors and new, up-to-date, artistic designs, in room lots of 10 to 20 rolls, reg. price up to 80c per single roll, Tuesday .23

Presentation Copies of Standard Fiction

One Dollar Values For Fifty Cents.

These volumes are leather bound. We bought them as we sell them Tuesday—half-price. Couldn't wish for a nicer idea for a gentleman's thoughtful and respectful present to a lady.



260 copies of a half leather bound edition of Standard Fiction, by Hugo, Emerson, Dickens, Scott, Fothergill, Brontë, Hawthorne, Mulock, Cooper, Spencer, Eliot, Ebers, Bartlett, Darwin, Proctor, Lamb, etc., gilt top edition, each book in box made to sell at $1.00, Tuesday..... .50