In these days, said the manager of a leading insurance company, it is no exaggeration to say that you can insure against any conceivable contingency, from twins to trace-ectomy; in fact, it would take a very clever man to imagine any possible risk that you can't protect yourself against if you are willing to pay the requisite premium.

It is fairly common knowledge that great musicians, like Kubelik and Paderewski, insure their hands against accidents that might disable them; singers insure their throats, athletes their limbs, and so on, no single part of the body which is a source of profit being overlooked; while, if you are a teataster, you can cover the risk of losing the delicacy of your palate, and a parfume expert can similarly protect his sense of smell. There are companies which make a specialty of insuring against loss of sight, says the London Tit-Bits, so that you can contemplate even blindness with comparatively equanimity. In Germany a child can be insured against ophthalmal up to the age of 55 by an anual payment of sixpence only. If the insurer's sight fails and he has to swear glasses, they are provided free, with treatment, as long as he lives. Baldness and loss of teeth can equally be provided against. At Grimsby fishing nets are insured against loss or damage; there is a company which confines its operations to the insurance of cut glass and chinaware; and you can easily guard yourself against loss from burst pipes in winter.

One company guarantees public house licenses and makes a good thing out of it.

guard yourself against loss from burst pipes in winter.

One company guarantees public house licenses and makes a good thing out of it, some big brewers paying as much as £1,000 a year in premiums, and large sums are often paid when licenses are lost; and quite recently, to illustrate the range of modern insurance, a beard ten feet long was insured for £100 at a premium of 1 per cent.

Quite apart from risks of what might be called an ordinary nature, from loss of employment to loss of a limb, there is an extraordinary variety of risks against which the underwriters will protect you for a suitable consideration. Suppose, for instance, a man after making his will in your favor or leaving you a fat legacy becomes insane they will insure you against the contingency of recovering his sanity and cutting you out of his last testament. If you have been lett a legacy on condition that you should marry a certain lady or change your religion by paying the stipulated premium you will be assured of an equal amount if the lady won't have you, or if on consideration you prefer to remain single, or if you decide to stick to your faith.

If you want to sell your house and the title

remain single, or if you decide to stick to your faith.

If you want to sell your house and the title deeds have gone astray and can't be found you can secure a policy as a substitute for the title, so that you are relieved of all further responsibility. Similarly, if you have arranged for a garden party and fear that a wet day will involve you loss, you can have you expenses guaranteed, so that, as far as your pocket is concerned, you can smile at a failing barometer, and equally, of course, a farmer can protect his crops against unified weather.

Suppose, again, you are heir to a bachelor

a farmer can protect his crops against unkind weather.

Suppose, again, you are helr to a bachelor uncle and are fearful that he may marry and you may be supplanted—you can insure against such an undesirable contingency, so that, whether he weds or not, you will not be a penny the poorer; or if you are engaged to a girl with a nice little dowr! I have no doubt you can yrotect yourself against the chance of lenig filled even at the eleventh hour. If you are next of kin to a man who has not made his will you can insure against his doing so to your detriment, or if has already left you a legacy you can be guaranteed his cancelling it. If you are a chemist you can guard yourself against the financial coacelling it. If you are a chemist you can guard yourself against the financial coacelling it. If you are a chemist you can guard yourself against the financial coacelling it. of supplying a wrong drug to a customer; a dentist need not spend sleepless nights for fear of drawing a sound tooth instead of a decayed one, nor a medical man for fear of wrong diagnosis. For a modest payment of about £3 per cent. you can face the possibility of becoming the father of twins, and a smaller sum will relieve your anxiety about triplets, while, if you are afraid your bank is shaky, you can insure it against distintler without.

bapk is snaxy, you can insure it against uisaster.

One might quote similar examples almost
similar without covering the entire ground
of out of the way risks against which you
can protect yourself nowadays; but I have
told you enough. I think to prove that if
you are worrried about any earthly contingency, from an earthquake to an attack of
measles, it is your own fault if you are not
protected against its financial consequences.

TEA DRINKERS SUPERSTITIOUS.

and Unlucky Pots. With regard to superstitions connected with the teapot, or rather the teacup, the most widely spread, probably, is that

which concerns its use for divinatory purposes. Professors of the domestic black art, says the London Globe, told and tell fortunes by the grounds and stalks in the cup, as others do by the cards.

When Arthur Clennam in "Little Dor on his return home went over the old house, he found that the ceilings we are told, were so fantastically clouded by smoke and dust that old women might have told fortunes in them better than in "grouts of tea." Grouts, by the way, is a word which is not so often heard nowadays as of yore. John Thos. Smith, the antiquary, in that "Book for a Rainy Day," which has recently been re-issued in so excellent and attractive a form under the editorial oversight of "John o'London," says that when he was about 12 years old he received not only a tip of half a guinea from Charles Townley, the collector of the famous marbles, but a pat on the head and some encouraging words from the great Samuel Johnson, and consequently began to think, he says, "that there was something in a procrastination announced to my dear mother by an old star gazer or tea grouter that through life I should be favored by persons of high rank."

How fortunes are read from the sedi ment in the teacup the present writer knoweth not. The process is to turn the up upside down in the saucer and then, returning the cup, to draw intima-tions of the future from observation of the positions assumed by the grouts. An allusian to the performance may be found in a somewhat unexpected quarter. Rossetti in "Dante at Verona" says:

Wherefore should we turn the grout

In a drained cup?

The grouts or stalks play another part when they float on the surface of the tea. Everyone knows that a floating stalk indicates the coming of a stranger; but perhaps every one does not know that if you test the stalk with the teeth and find it cost. and find it soft, the coming stranger is a female, if hard, a male. Again, to continue the divination, you should put the stalk on the back of the left hand, and strike it three times with the back of the right. If the tea stalk fall off, the stranger will not come after all; if it adheres, he is bound to arrive. It is curious that a form of this stranger super stition exists in Japan. The late Miss Bird, in her "Unbeaten Tracks of Japan," tells us that in the north, "if a stalk of

tells us that in the north, "if a stalk of tea falls into a teacup, and remains upright for a second, a stranger is expected from the direction in which it falls."

"The habit of "saucering" the tea again is another social danger signal. The people who quietly pour the tea into the saucer set at naught the customs of redired sociaty are yet in the straight. fined society, are yet in the straight line of descent from the first tea drink-

ers, who used very shallow cups, and who always spoke of a dish of tea.

A curious custom which used to be very general, even in the most refined circles, but which would now be looked upon as quite vulgar, was the practice of placing the spoon in the cup by way of intimation that no further supply of he beverage was needed.

The late Mr. Fitz Edward Hall, so hon

orably known for his philogical work said, writing in 1891, that he remember said, writing in 1891, that he remembered, as a boy in America, that he was always expected, after drinking tea or coffee, if he did not wish for more to put his spoon into the eup, and he knew that in at least some parts of the United States the custom survived until less than twenty years before the date at which he was writing

than twenty years before the date at which he was writing.

Among vulgar folk the same disinclination for more tea was shown by the much more forcible method of turning the cup upside down in the soucer! There could be no possibility of mistaking the significance of this action. Anderson, in one of his "Cumberland Ballads," :lescribing a christening, savs:

one of his "Cumberland Ballads," :lescribing a christening, says:
Nay, dunnet turn tee-cup down.
No more, no more! I've drank two cups—That's nowt; what! I've ta'en four.
One or two less known fancies are associated with tea drinking in various parts of the country. In Durham, if you put milk in your tea before sugar, you lose your sweetheart. The late "Cuthbert Beade" has recorded that he knew a woman in a Rutland village who, on returning from a visit, brought with her a teapet, which she gave as a present to a young woman friend. She explainto a young woman friend. She explained that she did so "baceuse no one had good luck until she had made tea out of her own teapot." The good woman said that this was an old saying, but it will probably be new to many. Another Midland woman once remarked that it was bad luck for two to pour out of a pot. Many and devious ways of good and bad luck, and few there are who know them all—or half of them. all-or half of them.

Minard's Liniment Relieves Neuralgia. ANCIENT BACTERIA

Geologist Finds Microbes in a Vein of Coal.

Modern discoveries concerning the origins of disease have covered the little rominence that search has of late years been made to ascertain if they existed during the early geological periods. In this connection a prominent Government gealogist gives some interesting information

Not long ago a French scientist, M. Regnault, announced the discovery of bacteria in coal. A long continued research confirmed the evidence that bacteria was probably coeval with the first appearance of organic life on the earth. These bacteria attacked vegetable tissues,, as well as the bones and teeth of animals, but as a rule they belonged to species of bacteria organisms quite dis-tinct from those of to-day.

No Wonder.

The recruiting officer leaned back in his chair and eyed the big raw-boned Highlander. "What were you before you enlisted?" he asked. Lachie drew a breath that nearly swept all the attestation forms up into his face, and started—"Ass a poy, sir, she wass a herring fush! Then she was a night porter during the day aboarding the Igna! Then she cot a chob as a broken stone by the roadside! Then she went as a poilssman and a half for a year in Glasqow! Then she —" But the recruitinging officer had fainted.

A druggist can obtain an imitation of Telling Fortunes From the Cup-Lucky MINARD'S LINIMENT from a Toronto house at a very low price, and have it labelled his own product.

This greasy imitation is the poorest one we have yet seen of the many that every Tom, Dick and Harry has tried to introduce. Ask for MINARD'S and you will get

Negroes in Northern Cities.

(New York World.) York in 1900 stood fifth in point o negro population among the cities of the United States. The rapid growth of its col-ored sections since the last federal census has been evident to the most casual oberve A count to-day would probably place this city ahead of Philadelphia, leaving only Washington. Baltimore and New Orleans with great ton, Baltimore and New Orleans with greater numbers of blacks. For the most part the nexroes of New York are industrious and well-behaved. Many are prosperous, a few are rich. They support more than a dozen churebes. They have gone into trades, occupations and professions. Their voting strength — it was 31,000 in the state in 1900—has become politically petential.

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## Your Doctor

Can cure your Cough or Cold, no question about that, but—why go to all the trouble and inconvenience of looking him up, and then of having hisprescription filled, when you can step into any drug store in Canada and obtain a bottle of SHILCH'S CURE for a querter. for a quarter

Why pay two to five dollars when a twenty-five cent bottle of SHILOH will cure you bottle of Shilloh will cure you as quickly?
Why not do as hundreds of thousands of Canadians have done for the past thirty-four years: let SHILOH be your doctor whenever a Cough or Cold

appears.
SHILOH will cure you, and all druggists back up this statement with a positive guarantee.
The next time you have a Cough or Cold sure it with

English Doctors Out of Work, (New York Globe.)

(New York Globe.)

The English doctors are on the verge of financial ruin. For according to the British Medical Journal published in London the day before yesterday the incomes of English doctors have fallen off 25 per cent, within the last six years. Among the causes of this decrease in income are the disappearance of the epidemic of influenza and other sicknesses and the decrease of winter aliments, attributable to the mildness of recent winters. But it would be more honorable to the distinguished profession to attribute the decline to the improved sanitary arrangements, organized for the most part by the medical profession, and also for the increased understanding regarding the condition of health which has been brought about entirely by the study of medical science. If the doctors in London are starving they are starving honorably.



Outrage on a British Workhouse Inmate (London Post.)

A report having been made to the Depwade (Norfolk Board of Guardians that a male nmate of the Pulham Workhouse had reinmate of the Pulham Workhouse had refused to do any work, two of the guardians—Messrs. J. G. Prentice and T. Keppel—were deputed to see the man, who coolly told them that he had entered the workhouse for a rest and did not intend to do any work. The guardians, being satisfied that the man was in a fit conditions to work, decided to put him to stone breaking. Mr. Ames remarking that something would have to be done, as the workhouse had got a name for being a comfortable, easy place. The man was called into the board room, and on being notified of the board's decision he exclaimed: notified of the board's decision he exclaimed:

"Very well, gentlemen, if that is your decision I must leave the house rather than submit to it. I came into the house for the rest cure, not to work."

Hint to Sassy Foreigners. (Boston Globe.)

In the last target practice of at least two of Uncle Sam's naval vessels every shot fired hit the target. This extremely significant fact should be posted in the hat of every foreign diplomat in Washington.

The notion that tea is injurious to rsons of weak nerves is a false idea as has been proven by the eminent scientist, Jonathan Hutchinson. Tea is in reality a nerve nutrient and is extremely beneficial to weak nerves, especially when you use pure tea direct from the gardens, packed in sealed lead packages, such as "Soleda". uch as "Salada" tea, which received Highest Award and Go'd Medal at the St. Louis Exposition in 1904.

Floor Used for a Table.

There are neither chairs, beds, nor in our sense, tables, in Japanese dwellings, for in these the people live, so to speak, from trays placed upon the floor; they sleep on it, and during the day they either lie stretched out upon it or sit upcn their heels in a crouched position which seems awkward and is quickly painful to those foreigners who make their initiative attempts at it. This general use of the floor for living purposes enables the Japanese to do without the greater part of the furniture with which our western dwellings are filled, and it los accounts for the invariable rule

of removing one's shoes when entering Japanese house.

The Japanese ordinarily wear either The Japanese ordinarily wear either straw sandals or wooden clogs, the latter almost always in wet weather, when they think it desirable to have the soles of their feet raised two or three inches above the wet ground. Both of these are held to the foot by a band which, after passing between the great and the second toe, divides and goes over the second toe, divides and goes over the arch of the foot. By practice the scendal or clog can be held by this means about as securely to the foot as it would be if aced, with this—to the Japaneses—great advantage, that it can be immediately and without trouble put off when going into a house and put on when leaving One can generally tell how many peo-ple there are in a Japanese house by counting up the number of sandals and clogs there are lying in the little ground space between the inner and outer parspace between the inner and titions—Cor. Boston Herald.

PITTSBURG NOW IS SIXTH.

By a majority of more than 25,000 Pittsburg and Allegheny decided to cease their separate existences on Tuesday and become one municipality, under the name of the former city. Ever since 1854 the people of Pittsburg have tried to bring about this state of affairs, but have always been prevented by the people of

Allegheny.

Even now some Allegheny people will try to get the Supreme Court of the United States to declare unconstitutional the act of the Legislature which permitted the vote. A public defence committee has been organized in Allegheny with unlimited money backing for the purpose of fighting consolidation. Pittsburg now takes its proper place among the great cities of the country. It is the sixth largest city in the country in population, first in the country as well as in the whole world in tonnage, fifth in bank clearings and fourth in assessed valuaclearings and fourth in assessed valua-

By the consolidation with Allegheny Pittsburg passes Baltimore, Cleveland, Buffalo, San Francisco and Cincinnati. Baltimore may contest the right of Pitts-Baltimore may contest the right of Pitts-burg to sixth place on acount of the spurt it has taken since the fire. The 1900 census gives Baltimore a total pop-ulation of 508.957. The most conserva-tive estimate of the new Pittsburg's pop-ulation is 521,000, while some people belation is 521,000, while some people ieve it to be 50,000.

Pittsburg and Baltimore are growing very rapidly, and it is a question which will have the greater population in 1910. St. Louis and Boston are hovering about the 600.000 mask and the properties of the control of the strength of the stren the 600,000 mark, and there is a possibility of Pittsburg's forging ahead of both. With the present enormous demand for iron and steel products it is believed that Pittsburg will grow at a more rapid rate during the next few years than any other city in the United States. States. In creating the Greater Pittsburg no

attempt was made to take in a great area of territory, as was the case with Greater Philadelphia, Greater New York and Greater Chicago. Only the city of Allegheny was annexed. There are still in Allegheny county, in

which Pittsburg is situated, and all with-in ten miles of the city limits, the following municipalities: McKeesport, population 37,000; Braddock, population, 17,500; Homestead, population 14,000; and Wilkinsburg, population 13,000. The last borough adjoins Pittsburg, and is really a part of it, except that it has its distinct existence.

distinct existence.

There are also many other smaller towns within the ten mile limit with a total population of more than 100,000, which really means that the total number of people in Pittsburg and within ten miles of its boundaries is about 850,000, which would rank the city fourth in size in the country, with only New York, Chicago and Philadelphia in front of it. Some day these districts will be taken in.

will be taken in.

Allegheny was a peculiar city in many respects. Although it had a population of 140,000, it had neither a daily newspaper nor a theatre. Some years ago a thertrical manager opened a theatre there, but it was very short lived, the people preferring to come to this side of the river. On the other hand, the Pittsburg baseball club has always played its games in ball club has always played its games in Alleghen.y Thus it can be seen how closely the two cities were linked to-

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SHE GOT A JOB.

There is a true story of one young to pulling wires and using all possible influence to gain an interview with a certain theatrical manager. At last her hopes were realized; she got her ap-pointment and she was finally ushered into the manager's private office. He teceived her most cordially and offered her a chair. "Thank you," she said, gratefully. "I think I will sit down. I've been just ten months getting here and I'm a little tired." And the manager, who is really a great man and bence has a sense of humor, promptly upon the floor. They take their meals engaged her.—Charles Belmont Davis in from trays placed upon the floor; they

Minard's Liniment for sale everywhere

Come Up and Subscribe There are a few scoundrels in Pollock who do not subscribe for this paper, who do all they can to it jure us, but the devils are always borrowing it. If it were not like shooting mice with canister, we would turn the muzzle of our gun on them, exposing the critters, but they are too small, too small.

Minard's Liniment Cures Dandruff. As a Matter of Principle

Meeting a newsboy whose face was soarred with scratches and looked like a map of some great railroad center, a reporter asked the youngster what the matter was.

"Feller spoke disrespectful of my sister; said he'd bet she was cross-eyed, and I sailed in."

"Is your sister cross-eyed?" asked the reporter.

"Hain't got no sister," was the reply. "It was the princele of the thing what I got licked for."

Minard's Liniment Cures Burns, etc. Suburbanite in Big Luck.

"Did you hear of the servant girl Back-lotz took out from the city with him the other day? It's marvellous! Marvellous!" said Sububs.
"Marvellous!" quested Citiman, "She's going to stay, eh?" "Oh! better than that! He induced her to buy the place for only a few hundred dellars less than he paid for tt."

Mayos Up in the List of Big Cities by Consolidation.



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Care of Rugs.

A sweeper should be run over a car pet or rug every day to take off the loose dirt.

Once a week a thorough sweeping is necessary to brush out the grit and dust from the nap of a velvet or Wilton, or from the close weave of a body Brussels or an Ingrain.

In sweeping take a stiff breom and brush with the weave. After the first dirt is removed sprinkle over the carpet or rug damp tea leaves. Leave them for fifteen or thirty minutes and then brush up lightly, and the brightness of the colors will make the floor covering look almost like new.

Dampened picces of paper spread over a carpet will have the same effect on the colors, for the dampness seems to take up loose dirt that a broom or a sweeper cannot catch.

Salt sprinkled over the carpet before sweeping is often resorted to, though while it does brighten the colors there is always the danger of the salt that re-mains in the nap rusting the chair and furniture casters, particularly if there is much dampness about the house.—New York Telegram.

FOR ALL HUMOURS Eczema, Salt Rheum, Pusules, etc.—no rem seals more quickly than Mira Ointment. Mira relieves inflammation, soothes pain, ca

beals more quickly than Mira Ointment.

Mira relieves inflammation, soothes pain, causes are hisus to cover raw surfaces, and restores the skin to healthy smoothness.

Mrs. J. Webb, 175 Dovecourt Street, Toronto, writes: "It is a wonderful cure." J. Tremiett, Hamilton, says: "I highly recommend your Mira Ointment for Eczena.

Mira Tablets and Blood Tonic help to a more thorough cure. At druggists—or from The Chemists' Co. of Canada, Limited, Hamilton—Toronto. Insist on getting

Making a Suitable Change.

n." said the political leader's wife have to get a new policeman assigned beat; Bridget doesn't like the presen "All right," said he, "and while I'm about it I'll get one that I'kes his meat rare. I'm getting tired of overdone beef." ISSUE NO. 44, 1906.

AGENTS WANTED.

A GOOD SALARY adies and gentlemen; permanent posi-rapid advancement; salary and ex-;; genteel, desirable business; exper-

write
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TORONTO. (Mention this paper.)

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FOR SALE, AT ONCE, CHEAP UNDER mortgage, 400 acres grazing farm with good buildings, in County of Bruce; only \$200 down or secured and balance in eavy nayments. Address London Loan Company, London, Ont.

MISCELLANEOUS

PICTURE POST CARDS 15 for 10c; 50 for 50c; 100 for 80c; all dif-ferent; 500 for \$3 assorted; 1,000 envelopes 50c and 60c; 1,00 foreign stamps \$Ec. W. R. Adams, 401 Yonge street, Toronto, Ont. Mrs. Winslow's Soothing tyrup should always be used for children testaing. It soothes the gums, cures wise cotic and is the best remedy for Diax.



LE ROY PILL CO., Box 48, Hamilton, Can

November Excursion to New York Via West Shore Railroad.

November 2nd and November 20th are dates of New York excursions via West Shore Railroad, \$9.00 round trip from Suspension Bridge or Buffalo. Tickets good going only on above dates in all regular trains. Good ten days for re-turn.

L. Drago, Canadian Passenger Agent, 69½ Yonge street, Toronto, for all par-ticulars.

The Buckingham Tragedy.

(Montreal Witness.)

Here was a company of workers who had organized themselves to demand a given wage. If it had not been a larger wage than free people would have been glad to do the work, for they would have had little need for organization and none for force. They only demanded this, which they had a perfect right to do, the alternative being to decline the work, but they demanded that the Union should be acknowledged, that its, the people conducting the business should settle all questions of wages with the Union. Putting the two things together, it meant that the Union should dictate he price of labor. As the management could not indicate the price of its product, to accept this would have been to kill their business, or, at least the men undertook to enforce their decrees by forming themselves into an army to prevent any one else from working. There was a guard to protect certain workers. Whether the guard should have gone through certain formalities before firing is not the present question. It would be unpardonable if they did not use every, possible method of securing peace before resorting to lethal defence. The question with which we are dealing is whether authority may or may not in the last resort use force to secure liberty. We must own that here always comes the difficulty when the men denounce the use of arms. (Montreal Witness.)



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> Unwelcome Rice Throwing. (London Tattler.)

Fond Mother-What are you crying for, Mabel? Mabel-We are playing at wedding and Mabel-We are playing at wedding and Tommy threw rice all over me. Foud mother-Oh, you needn't cry over that; it's to bring luck to the bride.
Mabel-But what he used (sob) was in pudding form. pudding form.

One Year Later.

His Wife (during the spat)—I only married you out of pity.

Her Husband—Well, everybody pities me now.

Sunlight Soap is better than other soaps but is best when used in the Sunlight way. Bu, Sunlight Soap and follow directions.

In the Literary World.

Lady Gushington—So your son is a real au-hor- How distractingly interesting! And

does he write for money?

Practical dad—Yes. I get his application about once a week.



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