

MADE IN CANADA AND PROUD OF IT.

"LORD PENNYSON"

Peer of 10c Cigars

S. DAVIS & SONS, MONTREAL

**YORK COUNTY LOAN CO.
MERGES WITH ANOTHER****Dominion Permanent is to Take Over
All Assets and Undertakings
of Well-Known Company.**

An arrangement whereby the assets and undertakings of the York County Loan and Savings Co. are to be transferred to the Dominion Permanent Loan Co., of which J. R. Stratton is president, is to be considered for ratification by the shareholders of the former company at an early date.

The statement as given out by the York County Loan Co. on Saturday reads:

"Whereas there will appear the notice of a special general meeting of the York County Loan and Savings Co. to confirm an agreement under the provisions of the Loan Corporations Act, transferring its assets and undertaking to the Dominion Permanent Loan Company, the same being allowed to withdraw from the company, and the company continuing its operations until it becomes the largest building society in Canada. The company has never issued any debentures or taken deposits, so that the assets of the company belong to its shareholders. The shares are what is known as terminating or withdrawal capital, the shareholder being allowed to withdraw his capital at the times fixed by the by-laws. A company composed of shareholders with the right to withdraw capital must, if it is to continue in business, replace with new share capital the shares withdrawn. The legislature has not looked with favor on companies so constituted, and some years ago prevented any new company from issuing withdrawable shares. More recently the legislature curtailed the power of companies still issuing such shares.

Change in Policy.
"The York County Loan had at the end of 1904 \$1,750,000 of capital after paying withdrawing members during the year \$1,400,000. The company was actively developing its extensive real estate in the western part of this city, and it was decided that the best of the company should be changed so that permanent capital should replace the withdrawing shares. The members were therefore invited to convert their withdrawable shares into permanent stock. While this has been done to some extent, the process was not rapid enough to permit the company to build up its real estate as well as pay off its withdrawable shares. The board of directors decided in the interests of all the shareholders to come under the amalgamation provisions of the Loan Corporations Act, and transfer its assets, subject to the ratification of the shareholders, and the approval of the lieutenant-governor in council.

Terms of Purchase.
"The consideration to be given by the purchasing company is the entire value of the assets in permanent stock of the purchasing company. It is understood that the York County Loan shareholder may, under the provisions of the agreement, for his share of the assets take a debenture of deposit receipt of the purchasing company. The directors of the York County Loan, who are now consulting with leading shareholders, who cordially approved of the step now taken. The officers of the agreement are Joseph Phillips, president and managing director; E. J. Burt, vice-president; and Stewart Linn, secretary-treasurer. The purchasing company was incorporated in 1900, and at that time was capitalized at \$1,000,000, with total assets of over \$3,000,000. The company does not issue terminating shares, its head office is No. 12 King-street West, in this city, and its officers are Hon. J. R. Stratton, president; Mr. F. M. Holland, managing director.

"The amalgamated assets of the companies will be in excess of \$4,000,000. The material saving in expenses by the placing of the two businesses under one management will result in great benefit to the shareholders of both companies."

ITALIANS SHOOT TO KILL.
Chicago, Nov. 25.—Two Italian section hands were killed at Winthrop Harbor, forty-five miles from Chicago, and two others fatally wounded to-day by three other Italians who entered a freight car in which five men were sleeping and fired at them repeatedly. It is thought by the police that the reason for the attack may have been robbery.

Are You Going South?
Call at Lehigh Valley City Passenger Office, 10 King-street East, and learn all about tourist fares to Florida, Cuba, Nassau, Jamaica, and all winter resorts south. All arrangements made for trip. Maps, time tables and illustrated literature free.

Don't Want Uncle Sam.
Havana, Nov. 25.—A memorial to President Roosevelt against the proposition that the United States assume control of the Isle of Pines, signed by 190 Cubans of that island, has been received here and will be forwarded to Washington.

Alleged Forger Caught.
London, Nov. 25.—Lewis Green Tew, Kentucky, alleged to be a forger in New York, was arrested here to-day on the charge of passing worthless checks for \$24,000. His wife, Violet, is also in custody, charged with assisting in passing the bogus checks.

Dr. Chase's Ointment
is a certain cure for all skin diseases, such as eczema, itching, bleeding, and all other skin troubles. It is sold by all druggists, or by mail, for 25c. at Dr. Chase's Ointment Co., Toronto.

Long Terms for Horse Thieves.
Woodstock, Nov. 25.—In the criminal court, Alfred Pugh was sentenced to seven years, and Norman Orr to three years in Kingston Penitentiary on the charge of horse-stealing.

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**TORONTO MAKES CLOSE RUN
FOR A F. O. F. CONVENTION****President Gompers Re-Elected by
Almost Unanimous Vote—Opposition Cried Down.**

Pittsburg, Pa., Nov. 25.—The silver anniversary convention of American Federation of Labor adjourned late to-day to meet next year in Minneapolis, on a date not yet set. Samuel Gompers of Washington, D.C., was re-elected president by practically a unanimous vote, only two votes having been cast against him.

The retirement of Thomas I. Kidd as fifth vice-president advanced the candidates behind that office, and all who were candidates for re-election were successful but Eighth Vice-President W. R. Spencer of Dayton, Ohio, who was defeated for the seventh vice-presidency by W. D. Huber of Indianapolis, Joseph F. Valentine of Cincinnati, Ohio, was the only new delegate elected, defeating W. D. Mahon of Detroit.

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**CHRISTIANITY A FAILURE
DOES NOT PROTECT J'WS****Religion of Gentiles Has Not Made
Its Voice Heard, Says Rabbi at
Jewish Anniversary.**

New York, Nov. 26.—The twenty-fifth anniversary of the landing of the Jewish race in America was celebrated here Saturday with religious ceremonies. Today prayers of thanksgiving were offered for the same event.

An arraignment of Christianity, by Rev. Dr. Silverman, speaking in English, was the feature of the first service Saturday. He said in part: "Christianity has proved its bankruptcy. It has failed to protect the Jew and stop the riots. It has not made its voice heard in sufficiently strenuous tones. Christianity is a failure, and there is all the more reason that we should preach the gospel."

Or the Jewish character, Dr. Silverman said: "There is consolation in the thought that the our people have been cut into 1000 pieces it still remains one. It is the wonder of the world. We have been ridiculed, humiliated, driven around the world. We have been the enemies of society, seeking revenge. The Jew has never lost his manhood, but has remained the servant of the Lord. From him has the world derived its ideal of the spiritual life."

SAVOY'S SECOND WEEK.
Every Care to Be Paid to Perfecting Its Service.

This week the Savoy enters upon what may be considered its normal existence. The phenomenal crowds which thronged the store on its opening days exceeded all the anticipations of the management, and at certain times the activities of the staff was almost overtaxed. Wonder was very generally expressed, however, at the smooth running that characterized the store's opening. Certainly so large an establishment scarcely "springing into full life" with fewer points for criticism. Of course some details for attention have already suggested themselves to the management. And like all live business organizations, the Savoy may be expected to be ever on the alert to der a more and more perfected service to patrons in all its departments. The staff has been enlarged, and has already developed in a large degree the "store loyalty" which contributes to the success of the satisfaction of any establishment's patrons.

TIDE ENGULFS WAREHOUSES.
Scarcely a Board Left to Mark Their Former Site.

New York, Nov. 25.—A tide of unusual height caused the sea to engulf \$12,000 worth of warehouses on Barren Island here today. A plot of ground 300 feet long and 150 feet wide crumbled suddenly and slid into the sea. Several workmen who were in the warehouses then in fear for their lives, fled to the shore. The buildings were of a stately frame structure. The sudden cave-in of the land was caused by the action of the tide which, rising higher than usual and running very swiftly, carried away the piling which had been used to support the warehouses stood. An hour after the buildings fell there was left a bare sea board or pile to mark their former site.

DROPS DEAD AT WEBBWOOD.
Sudden Death of J. C. Foley, Mining Expert, in New Ontario.

Detroit, Mich., Nov. 25.—Word was received here to-day from Sault Ste. Marie, Michigan, of the sudden death of Joseph C. Foley, who for sixteen years was identified with gold mining in the Rainy River district.

Mr. Foley left recently for Webbwood, where he was looking over the mine of Joseph C. Foley, who for sixteen years was identified with gold mining in the Rainy River district.

NEW CURE FOR CANCER.
London, Nov. 25.—If Dr. Chisholm Williams is correct, cancer is no longer incurable, and at last one of the most dreaded diseases known to science which scourge humanity has yielded to treatment.

In an article just published in the Lancet Dr. Williams, electro-therapist of the West London Hospital, gives a list of the cases of cancer which have been exclusively cured by the application of the wonderful X-rays.

December 1st Is the Date.
Grand \$500 New York excursion via Lehigh Valley Railroad from Suspension Bridge, Niagara Falls. Tickets good ten days. Four fast express trains. Call at L. V. R. office, 10 King-street East, for particulars.

Will Rebuild Rock Island Railway.
Chicago, Nov. 25.—The management of the Chicago, Rock Island & Pacific Railroad decided to rebuild the entire system with a view to securing minimum grades.

Cook's Cotton Root Compound.
The only safe and effective remedy for all skin diseases, such as eczema, itching, bleeding, and all other skin troubles. It is sold by all druggists, or by mail, for 25c. at Dr. Chase's Ointment Co., Toronto.

**SECOND JEWISH RELIEF FUND
BEGUN BY B'NAI ZION SOCIETY****Mass Meeting in McGill St. Synagogue
Yesterday With Addresses
All in the Yiddish Tongue.**

"Resolved, that this meeting, held under the auspices of the United Zionist societies of Toronto, protests in the strongest possible manner against the terrible massacres of the Jews which have recently taken place in Russia, and voices its sympathy for the victims by raising a fund to be distributed amongst the Jews in Russia thru the intermediary of the Jewish Colonial Trust Relief Fund."

Such was the motion adopted with minor variations at a meeting held in the McGill-street Synagogue yesterday afternoon. This function similar to that of the first fund, was held in the McGill-street Synagogue yesterday afternoon. This function similar to that of the first fund, was held in the McGill-street Synagogue yesterday afternoon.

We are not working in opposition to the Russian Relief Fund, it was pointed out. On the other hand, we are co-operating with it, believing that we can reach the heeds and pockets of those Jews that they can use. The chair was taken by Alexander Cash, president of the Jewish Colonial Trust, B'NAI ZION Society of Toronto, who, having been introduced to the gathering by K. Yaffe, president of the Association, delivered a speech in Yiddish, which was interpreted into English. Afternoon, save one, used. Alexander Cash drew a vivid picture of the terrible massacre that predominated in Russia. An address was given by Rev. H. Weintraub, who, in an address, gave an account of an interview which he had had with the Russian minister of the interior, the purpose of which tended to show that the policy of the Russian autocrats has always been to exterminate the Jews. He said that he had been to the Russian minister of the interior, the purpose of which tended to show that the policy of the Russian autocrats has always been to exterminate the Jews.

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**Gourlay, Winter & Leeming
188 Yonge Street.****SPECIAL
SALE
OF
SQUARE
PIANOS**

The pianos here offered are a good investment. Anyone desiring a practice piano at a moderate cost will find them more serviceable and better in every way than a poor upright, and only a wretchedly poor upright could be sold at such low prices.

Stodart Rosewood square grand piano, 7 octaves, \$400. Terms: \$5 cash and \$35 per month.

Thomas Square piano, 7 octaves, \$600. Terms: \$5 cash and \$55 per month.

Williams Rosewood square piano, 7 octaves, \$800. Terms: \$5 cash and \$55 per month.

Henry F. Miller very handsome piano, by Rosewood case, finished with black and gold, 7 octaves, \$1100. Terms: \$5 cash and \$110 per month.

Rainer, Hazleton & Sweetman The hand-made piano we have examined for many days. We are a special offer of \$500 and \$1000 in stock.

Big Holding Company to Make Properties More Compact and Cohesive.

NEW YORK, Nov. 25.—The World says: Wall-street heard yesterday from a source it believes to be reliable that the visit of J. P. Morgan, John D. Rockefeller, H. H. Hollister and other prominent financiers to the country house of W. K. Vanderbilt last Thursday night was purely social affairs, the assembled financiers discussed informally the question of the formation of a holding company to take over a so-called Vanderbilt property in the city.

The details of the holding company were not furnished, but at the conference, it is said, it was agreed that the early spring will be a favorable time for announcing the Vanderbilt control.

HAS NO SIGNIFICANCE.
Omission of Sir Henry Pellatt's Name in Canada Gazette.

The Canada Gazette this week, while announcing the King's birthday honours conferred on Canadians, omitted reference to the name of Sir Henry Pellatt, but the World's Ottawa correspondent explains it as follows: "The list as published in The Canadian Gazette is the list of the London Gazette. The secretary of state department here explains that his appointment will be published in a subsequent number of the London Gazette. The publication in The Canadian Gazette is merely as a matter of news, and has no official importance."

PAROLE SYSTEM IS A SUCCESS.
24 BACK OUT OF 1100 RELEASED.

W. F. Archibald, the Dominion parole commissioner, is at the Queen's yesterday Mr. Archibald addressed several meetings dealing the cause of men who have fallen, but "beyond hope or kindly efforts to uplift them," as Mr. Archibald tersely puts it.

"Out of nearly seven hundred men released conditionally from our penal institutions in Canada, we have only about three hundred now re-appearing."

KILLED BY BROTHER'S RIFLE.
Weapons Accidentally Discharged, Ball Passing Thru Body.

Port Arthur, Nov. 25.—(Special.)—A serious accident took place at Kakabeka yesterday when a boy named Curran of this place received injuries which will likely end fatally.

1-30th of the entire Quinine production of the World is consumed every year by the makers of **Laxative Bromo Quinine Tablets**. "Cure a Cold in One Day." R. W. GROVE'S signature on box. 25c

**ROSEN AND TAKAHIRA SIGN
RATIFICATIONS OF TREATY****Final Chapter of Bloody Russian-Japanese War Enacted Saturday
at Washington.**

Washington, Nov. 25.—Without formally the final chapter in the bloody war between Russia and Japan was enacted in the diplomatic room of the state department this afternoon, when at 4:05 o'clock Baron Rosen, the Russian ambassador, and Mr. Takahira, the Japanese minister, on behalf of their respective sovereigns exchanged ratifications of the treaty of Portsmouth, which was signed Sept. 5 last. The only witnesses were Prince Kuropatkin, the secretary of the Russian ambassador, who was with him at 4:05 when the treaty was signed, and again served out the peace conference at Portsmouth, and Mr. Aden, the Russian minister, on behalf of the Japanese emperor.

Five minutes before 4 o'clock Baron Rosen, the secretary of the Russian ambassador, who was with him at 4:05 when the treaty was signed, and again served out the peace conference at Portsmouth, and Mr. Aden, the Russian minister, on behalf of the Japanese emperor.

While Baron Rosen was signing the Russian and French translations of the Russian ratification, Mr. Takahira was affixing his signature to the Japanese and English copies. Mr. Takahira signed with the pen he had used in signing the treaty at Portsmouth. The exchange of ratifications was a formality, the treaty having become effective the day it was ratified by the Russian and Japanese emperors.

The work done, Baron Rosen and Mr. Takahira again shook hands and left the department. The exchange of ratifications was a formality, the treaty having become effective the day it was ratified by the Russian and Japanese emperors.

The Case Will Be Dropped.
Owen Sound, Nov. 25.—Late last Monday night Wm. Hammond reported to the police that while driving thru the swamp late in the evening he had been held up and robbed of \$480 by three men. The police made every effort to trace the supposed highwaymen, but owing to certain circumstances and conflicting statements the case has been dropped.

**GOOD
ORGANS
AT
BARGAIN
PRICES**

Peioubel & Pelton one octave organ, \$25. Terms: \$5 cash and \$20 per month.

Bell 5 octave organ, \$34. Terms: \$5 cash and \$29 per month.

Estey An excellent organ, with 10 stops, \$38. Terms: \$5 cash and \$33 per month.

Karn 6 octave organ, with 12 stops, \$45. Terms: \$5 cash and \$40 per month.

Dominion Piano-cas organ, with full length carved panels, mirror, 10 stops, \$83.

Sherlock-Manning one octave organ, with 10 stops, \$94. Terms: \$5 cash and \$89 per month.

Every organ is in first-class order, and is guaranteed for five years, with five years' option of exchange.

TERMS OF SALE:
Organs under \$50—\$5.00 cash and \$5.00 per month.
Organs over \$50—\$5.00 cash and \$4.00 per month.

**Gourlay, Winter & Leeming
188 Yonge St., Toronto**

On a Cold Winter's Day**the "cup that cheers" and strengthens is a cup of
COWAN'S
PERFECTION
COCOA**

It is an easily digested food and a comforting drink.

THE COWAN CO., Limited, Toronto.

THE FINEST SHOW IN CANADA

ELECTRIC FIXTURES

In our Show Rooms we have the latest designs in English, French and American Electric Fixtures, Ceiling Lights, Art Shades, etc.

THE BENNETT & WRIGHT CO., Limited, 72 Queen St. East, Toronto

THE IMPERIAL COAL CO.

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THE YOKES HARDWARE CO., LIMITED
111 and 113 Yonge Street, TORONTO**

BRUSHES

**Nothing too Good for
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EASY MONEY AT HOME

**COTTAGE BIRD SEED
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KEEPS CANARIES IN HEALTH
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**LADIES' MADAME DUVONT'S
FRENCH FEMALE PILLS**

GLIDDEN TRIP FOUR.

Automobilists Will Leave Buffalo and Make Long Tour.

Wood's Phosphorine.

CASTORIA**for Infants and Children.**

**The Kind You Have Always Bought
BEARS THE SIGNATURE OF
J. C. FLETCHER**

In Use For Over 30 Years.

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