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 AY AFTERNOON

### CONVENIENCE

It is a great convenience to be able to pay by cheque. A deposit account here enables you to do this. Sums from one dollar upward received and interest allowed at the rate of

## 3 1/2 PER CENT.

# NATIONAL TRUST CO.

18-22 KING STREET EAST LIMITED

Capital and Reserve \$1,400,000

W. T. WHITE, General Manager.

### WOMAN'S WORLD.

LIFE'S KEY.

All that I craved belonged to me. God held the gifts and I the key. He held them waiting my command. And yet I would not understand.

In patience and discontent. Full many a wasted year was spent. I cried, "How cruel is the fate That makes me work and weep and wait."

For things which make life worth living. Nor rob the giver in the giving!

A little joy, a little wealth. Result for toil, abundant health.

A chance to do, a chance to be. And then I looked and saw the key! Right in my heart I carried it. Divinely fashioned, formed to fit.

The lock of God's great reservoir. Which holds the things I hungered for.

The key was love; pure gold, auriferous. With glittering gems of faith and trust.

It fits all doors, it turns all locks. It leads the way thru walls and rocks.

It lifts the bolt, unbars the gate. And shows us where life's treasures wait.

Oh, are there heights that feet would not ascend? Try love, the key to all success.

The Principles of Home Making.

Mrs. Hoodless of Hamilton addressed a large audience in the Technical School, Toronto, on Friday evening last, on the principles of home-making.

### NO CRIME, SAYS JEROME

REPORTS ON MUTUAL LIFE

Only in Case of Two Officers Specifically Charged With Forgery—Law Doesn't Apply.

New York, Nov. 17.—District Attorney Jerome to-night made public the report prepared by him upon the request of Gov. Higgins, and concerning the conduct of the business of life insurance in this state.

### BEECHAM'S PILLS

The First Thing in the Morning

The haphazard use of a remedy will never discover its efficacy. Try Beecham's Pills morning and night, and note the improvement in your health.

The Last Thing BEECHAM'S PILLS

Sold Everywhere. In boxes 25 cents.

### "WHAT A GOOD BOY AM I!"

OIL TRUST TO THE PEOPLE

Directors Assure Shareholders That the Organization is Legally Sound.

New York, Nov. 17.—The directors of the Standard Oil Company issued this circular to-day:

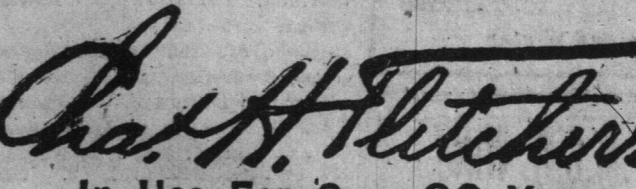
New York, Nov. 15, 1900. To the Shareholders of the Standard Oil Company:

# CASTORA

for Infants and Children.

## The Kind You Have Always Bought

BEARS THE SIGNATURE OF



In Use For Over 30 Years.

It is of the greatest importance to health to use only pure food and drink.

# COWAN'S PERFECTION COCOA

(Maple Leaf Label)

is one of the most nutritious as well as one of the most easily digested foods and beverages combined. Good for everybody, old and young.

THE COWAN CO. Limited, TORONTO

SUGGESTED AS REMEDIES TO CURE INSURANCE EVILS

Sixteen New Laws Drawn Up to Be Submitted to Various State Legislatures.

Chicago, Nov. 17.—The insurance commissioners, who have been in session for the last week, drafting proposed laws for the control of the life insurance throughout the country, completed their work to-day and adjourned. Sixteen new laws have been drawn up, which the commissioners believe, if adopted by the various states, will correct the greater part of the abuses in the management of life insurance.

Two Classes of Transactions.

The district attorney sets forth that his investigation discloses two classes of transactions, the first, matters partly developed by the Armstrong committee to the extent of gravely suggesting the commission of crimes; the second, actions which, in the light of the committee's investigation, commonly were thought to involve the commission of crimes and had many moral elements entering into certain well-known criminal offenses.

THE "EMPRESS" SAILINGS.

All Passengers Must Go on Board at St. John, N.B.

Montreal, Que., Nov. 17.—The Empress of Ireland, announced to sail from St. John, N.B., Saturday, Dec. 1, will sail from that port on Friday, Nov. 20, instead of her arrival there by train No. 9, which leaves Windsor-street station, Montreal, at 7:25 on night of Thursday, Nov. 29. This will be the Empress' arrangements for the winter season.

Oh, are there heights that feet would not ascend? Try love, the key to all success.

The Principles of Home Making.

Mrs. Hoodless of Hamilton addressed a large audience in the Technical School, Toronto, on Friday evening last, on the principles of home-making.

"The effect of an organization or institution is determined by the principles upon which it is based. In order to adjust principles, a standard must be established. We have standards in law, medicine, teaching, and for all the other great social influences, but what standard is there for the home-maker? Shall not the home-maker be established for the home-maker? This is a distinctly sociological age, and when it comes to a study of sociology (which is contemporary history), the place and influence of the home cannot be ignored, as it is there that the variations of character must be studied, and those qualities developed which shall make for efficient living.

"Does society as a whole show any needs that such a study would meet and answer? Surely the most conspicuous of these are the social conditions which we see in our population, both rich and poor, is that there is in consequence great economic waste; for lack of vigor means lack of effective accomplishment, and also makes necessary large expenditure for remedial measures. With better shelter, food, water, ventilation, cleanliness and proper clothing, a check would be placed upon this enormous waste, and more real work would be done, and there would be fewer pauper, medicine, foods and hospitals.

HEARD OF THE DEATH-CRY OF WOMAN MURDERED

Herkimer, N.Y., Nov. 17.—That the dying cries of Grace Brown were heard by a witness who will be called by the state in the trial of Chester E. Gillette, charged with the murder of his sweetheart, and Miss Brown to Moore Lake, from the waters of which the girl's body was later recovered and a struggle on the shore, the prosecutor added:

JAP SAILORS COMING.

Will Visit Prince in Spring—Why Not Toronto in September?

San Francisco, Cal., Nov. 17.—Collector of the Port Stratton has been notified to prepare for the reception of a Japanese squadron which will come to this port in the spring.

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A NOTABLE SINGER.

The Excellent Standing in Musical Toronto of Arthur Blight.

Although Mr. Arthur Blight returned from Europe only a year ago, he has won already a very prominent place in the musical fraternity of this city. As a singer of light life insurance, he has surpassed, while his interpretations are full of vigor, free from offensive mannerisms and indubitably artistic in the highest sense. His voice is exceedingly resonant and clear, and is well-balanced and flexible. As a teacher, too, Mr. Blight has done good work.

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PUBLIC AMUSEMENTS.

Toronto is the only city in Canada which Mr. Dillingham has chosen, in which to present Rob Lorraine in the much-discussed play, "Man and Superman," and to-night at the Princess will be the first time Mr. Lorraine has ever appeared in Toronto in the capacity of star. It will likewise be the first time "Man and Superman" has ever been placed on view in Canada. There is but one company presenting this comedy, therefore the production which is to be seen in this city is the original one as well as the only one. In the character of John Tanner, the hero of "Man and Superman," it is said, Mr. Lorraine has demonstrated his splendid versatility in making the character one of unusual individuality—one that is strong, forceful, in short a daring and dashing iconoclast—a modern reformationist, who would change existing social conditions and bring out many needed reforms. It is recognized as an unusual character, but not an unusual one, and as interpreted by Mr. Lorraine, his personality brings the reputation of making it exceedingly convincing.

The new musical comedy which will be the attraction at the Grand this week is a jolly combination of opera, comedy, spectacle, ballet and pantomime, a record number for autumn sailings from Canada. In fact this number was exceeded only upon one occasion, that being the sailing of the same steamer on June 22 last with 755 passengers, also a record.

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FIRE TOWN TO HIDE BURGLARY

Robbers Make Second Attack Within Week on Bank Funds.

Walker, Mo., Nov. 17.—Robbers here early to-day started a fire that destroyed six of the best business buildings in Walker, the object being to cover up the robbery of between \$2000 and \$3000 belonging to the Bank of Walker.

On Monday last robbers wrecked the safe of the bank with dynamite, getting away with almost \$2000, and the bank officials were forced to place in the safe of a neighboring store what money was left.

To-day's robbery is believed to have been committed by the same men who dynamited the bank.

TO ENDOW UNIVERSITY.

Wm. O'Brien and Wife Announce Disposition of Their Wealth.

Cork, Ireland, Nov. 17.—Addressing a meeting to-night to further the conversion of Queen's College, Cork, into a university for Munster, William O'Brien said that he and his wife intended to bequeath all they were worth toward the endowment of a Cork university.

Special Steamer for Liverpool.

Mr. S. J. Sharp, 80 Yonge-street, has received advice that the Canadian Pacific Atlantic Line has arranged to run the S.S. Lake Manitoba as an extra steamer from Montreal to Liverpool, Nov. 24. This steamer has excellent first, second and third-class accommodations. Parties wishing to take advantage of this late sailing should send in at once for reservation, in order to secure choice of location.

Nursing baby?

It's a heavy strain on mother.

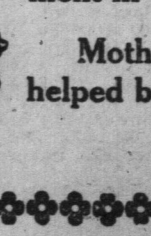
Her system is called upon to supply nourishment for two.

Some form of nourishment that will be easily taken up by mother's system is needed.

Scott's Emulsion contains the greatest possible amount of nourishment in easily digested form.

Mother and baby are wonderfully helped by its use.

ALL DRUGGISTS; 50c. and \$1.00



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### New Hair

Ayer's Hair Vigor makes the hair grow because it is a hair-food. Feed the hair-balls, and the hair grows. That's the nature's way, and that is all there is to it. Strong and healthy hair stays in, keeps soft and smooth, and grows thick and heavy. Then aid nature with Ayer's Hair Vigor. A little of it often does great things. There's genuine comfort in a handsome head of hair!

Lovell, Mass.

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The Kind You Have Always Bought

Bears the Signature of Charles H. Fletcher