

WINTER IS COMING. "Prepare for the Cold Snap."

Now showing in their Basement a Manufacturer's Stock just purchased for Spot Cash, and will be sold during Exhibition Week at 75 cents on the dollar.

1000 Tacked Down Comforters, from 75 cents and upwards. 1500 pairs White All-wool Blankets, from \$2 and upwards. 100 pieces Grey Union Flannels, from 13 cents. 200 Pieces Grey All-wool Flannels, from 19 cents. 1500 Heavy White Honey Comb Quilts, from 75 cents. Table Linens, Napkins, Towels, Roller Linens, Glass Towellings, Turkish Towels, Stair Linens, Crumb Cloths, Cloth and Raw Silk Table Cloths at less than Wholesale Prices.

F. X. COUSINEAU & CO., 7 and 9 King-street East.

FLEMING & CO.'S WEEKLY PAYMENT HOUSE, 184 Queen-St. West.

House Furnishing Goods

These days are days of great combinations: Capital combines to best labor, labor combines to best capital. But

FLEMING & CO. 184 QUEEN-STREET WEST

Combine the highest quality with the lowest possible living prices on our wares

WEEKLY AND MONTHLY PAYMENT. Give Them a Call and See Their Jumbo Stock.



CHARLES BROWN & CO. ARE THE LARGEST IMPORTERS OF HORSE GOODS!

703 IN CANADA

We keep all kinds of Boots for Horses in the different makes: Quarter Boots, 5 sizes; Saddle, 9 sizes; Slip, 10 sizes; Ankle, 10 sizes; Knee, 5 sizes; Arm, 5 sizes; Elastic Stockings, 5 Back-Rendon Boots, 3 sizes; 3, 4, 5 and 6 Roll Boots; Stock Feet and Security toe weights. Bring on your horses, we suit boot them.

6 Adelaide-st. East, Toronto.



PIANOS, PIANOS.

We offer at very low prices a variety of Pianos slightly used and in good order, by reliable and standard New York and Boston makers - BENHAM, FISHER, GABLER, THEOPHILUS.

SQUARES From \$75. UPRIGHTS From \$150. LISTS ON APPLICATION.

I. SUCKLING & SONS, PIANO WAREHOUSES, Yonge-street, Cor. of Adelaide.

ST. LEON MINERAL WATER AT THE EXHIBITION.



Business men and health-seekers are kindly requested to visit us on the floor of the Crystal Palace

About St. Leon Water

Also call at Head Office: 104 KING-STREET WEST AND 270 YONGE-STREET.

JAMES GOOD & CO. Sole Agents, Toronto.

C. E. A. LANGLOIS, DOMINION MANAGER, Sold at all leading Hotels. Ask your Druggist or Grocer for it.

JOHN CATTO & CO. Make a grand display of now

Dress Tartans,

In the following CLAN patterns: The Clan Macdonald, Maclean, Campbell, Cameron, Farquharson, Murray, Stewart, 42nd, MacLeod, Royal Stuart, Robertson, Victoria, Gordon and Argyle.

New Bonding, Traveling and Wrap Shawls, Rugs and KNITTED SILK SHAWLS.

BRITISH AMERICAN BUSINESS COLLEGE ARCADE, Yonge St. TORONTO

A school thoroughly equipped for business training. Reopens September 1st. C. O'DEA, Secy.

PROPOSED in Ontario, the United States and all foreign countries, Canada, Trinidad, Guyana, etc. Assurances, and all documents relating to Patents, prepared on the shortest notice. Information furnished free of charge. Patent Attorneys, and Experts in Patent Cases. Established 1887. Small, Blair & Co., 57 West Beaver St., Toronto.

W. H. STONE, UNDERTAKER, HAS REMOVED TO 349 STREET, opposite King-street. Telephone 242.

THE HERR PIANO COMPANY, Limited.

The Herr Piano!

Is now acknowledged by the highest authorities to be the COMING CANADIAN PIANO. The phenomenal success of this Company has never been attained by any other piano manufacturer in Canada. Every valuable improvement in piano manufacture is embodied in these instruments. Best skilled workmen and best material. Artistic in design, highest possible finish. Great power, brilliancy and purity of tone. Even and delicate in the touch. At a reasonable price. On easy terms. See our exhibit, MAIN BUILDING, INDUSTRIAL EXHIBITION.

Office and Warerooms: 47 QUEEN-STREET EAST, 63 KING-STREET WEST, and 423 QUEEN-STREET WEST.

Advertisement for W. Bell & Co., Guelph, featuring a 'GENUINE BELL ORGAN' and 'INDUSTRIAL FAIR' information.

A FINE ASSORTMENT OF LIGHT-WEIGHT Fall Overcoats!

All Shades and Prices, any size. Our Great Suit Sale still in progress. It only lasts for a couple more days.

OAK HALL, KING-STREET EAST, TORONTO.

CARBOLIC SMOKE BALL.

This remarkable remedy - CARBOLIC SMOKE - has been used in the Eastern and Western States with the most gratifying results. It acts as a disinfectant upon all mucous membranes where the air cells exist, healing them up in a short time. By experimenting in a thorough manner it has cured nearly every case the most severe forms of Catarrh, Asthma, Bronchitis, Hoarseness, Chronic Sore Throat, Etc. The Carbolic Smoke disinfects the poison in the mucous membrane of the throat, throat, bronchial tubes, lungs, upon the same principle as Carbolic Acid would act upon the diseased and poisonous air arising from a patient in a sick room. It is perfectly harmless and the poison that causes the disease. It is put up in "Little Balls," that can be used at home or on the street, in the office or counting room, with perfect ease.



Have been using the Smoke Ball for about three weeks, and am happy to say I am about cured. Yours truly, T. W. DAVIS, American Express Co., Union Depot, Toronto. Gentlemen: - When I commenced using your Smoke Ball for catarrh, some three weeks ago, my head and throat gave me no more trouble than that I was totally unfit for business of a morning. The symptoms have all disappeared, and I feel like a new man. ALEX. WATSON, St. James Hotel, Toronto, Ont. CARBOLIC SMOKE BALL CO. Gentlemen: - I procured one of your Carbolic Smoke Balls for my wife, who was suffering from a severe attack of acute bronchitis. She was completely cured by the use of the Smoke Ball in five days. We cheerfully recommend it to others. G. GOLDBERGER, Advertising Agent Toronto News. CARBOLIC SMOKE BALL CO. Gentlemen: - The Smoke Ball I procured from you has done me a world of good. It has removed the most excruciating pains that appeared to be located between the eyebrows and the jawing and unpleasant discharge of mucus have almost entirely ceased. Very truly, G. W. OSTROM, M.P.E. TORONTO, Ont., June 7, 1907. CARBOLIC SMOKE BALL CO. Since using your Carbolic Smoke Ball I have had the greatest relief I have had in three years. I have tried many remedies for catarrh and asthma, but yours has done the most good. Please send me all the others. I cannot speak too highly of it. J. B. TULL, Empire Hotel, Hamilton, Ont. CARBOLIC SMOKE BALL CO. Gentlemen: - This is to certify that I have used one of your Smoke Balls the last four weeks and must say it is giving me great relief. I can recommend it. F. DAVIS, Electrotype, 14 King-st. East.

Gentlemen: - After having used your Smoke Ball for now nearly three weeks, I am delighted with the results; it having restored my taste and smell and it entirely killing the disease catarrh. I am, A. HODGKINSON, with Simpson & Co., 63 Yonge-street. Call at our prices. Treatments and consultation furnished without charge. Investigation requested and satisfaction guaranteed. Smoke Balls \$2.00 each. By mail \$c. for postage. Office hours - Week days from 8 a.m. to 9 p.m. Separate parlors for ladies.

ROOM "A" 49 KING-ST. WEST, TORONTO, CAN. GOOD AGENTS WANTED IN EVERY TOWN IN THE DOMINION. A LIVE GENERAL AGENT WANTED.

PRICE OUR JEWEL STOVES & RANGES BEFORE BUYING. JOHN MILNE & CO., 169 Yonge-street. Telephone No. 643.

HOUSE-KEEPERS, HOTEL-KEEPERS,

and others preparing for the Exhibition will save from Twenty to Fifty per Cent. by purchasing during the present month from

PETLEY & PETLEY, 125 to 132 KING-ST. EAST, TORONTO.

STECK PIANOS.



SOLE AGENTS: P. W. GRAHAM & CO., 283 Yonge-st., Toronto.

WM. M. BAIRD & CO. 63 KING-ST. WEST.

HERR PIANOS The Leading Canadian Pianos. THOMAS PIANOS. KRUEGER PIANOS. ESTEY PIANOS. DUNHAM PIANOS. WHELLOCK PIANOS. MASON & HAMLIN PIANOS.

E. G. THOMAS & CO.'S ORGANS. UXBIDGE ORGANS. Noted for Special Merit.

Reasonable Prices. Easy terms. Call and see them at our Warerooms, 63 KING - STREET WEST. And at H. G. McDOWELL'S, 423 Queen-st. West.

The Canada Life vs. The Ontario.

It is about time to close, for the present, our defense in this matter, although our material is not exhausted. In former articles we have shown by ACTUAL EVIDENCE that THE CANADA'S claim to "surpassing advantages" over THE ONTARIO is best borne out as in favor of its POLICY-HOLDERS, and as the claim is made by THE CANADA in the public prints to attract new business, it is our duty as a member of the public, and unfair towards THE ONTARIO, which is the subject of its attack.

The claims of THE CANADA to "advantages" arising out of its "age," and the business "experience and care" of its management, appeared so plausible and captivating that it became necessary for us to show the utter fallacy of such claims; these we ventilated in our articles Nos. 5 and 7, and gave substantial reasons why the cost of Assurance has been greater during the last fifteen years in THE CANADA than in THE ONTARIO, showing that, whatever advantages THE CANADA may have enjoyed have been absorbed by its Stockholders. The dividends paid to them during the past fifteen years have ranged from 5% to 20% per cent. on their paid-up capital stock, as follows:

Three years of 5 per cent.; 1 year of 12 per cent.; 2 years of 15 per cent.; 1 year of 40 per cent.; 1 year of 50 per cent.; and 1 year of 75 per cent. For amounts refer to our article No. 8.

In respect to its favorable mortality, the utter groundlessness of the claim of THE CANADA as given in the following words, "with at least equal experience and care in the selection of risks, it cannot be doubted that THE CANADA LIFE is at least able to equal the profits of THE ONTARIO MUTUAL from favorable mortality," is made clear in our article No. 7, which gives full figures, and shows that there are 67,000 deaths, and that THE CANADA'S mortality ratio to amount of assurance at risk was during the past 15 years nearly double that of THE ONTARIO, the excess amounting to the large sum of \$1,540,000, or over forty-five per cent. of THE CANADA'S total mortality paid during that period. This item alone has immensely increased the cost of Assurance in THE CANADA. Other substantial reasons might be given in which the stockholders of THE CANADA enjoyed its "advantages" at the expense of the Policy-holders, such as:

April, 1875 "written off Company's office" \$1,000 00
" 1876 "written off Company's premises" 40,000 00
" 1882 "written off Company's office" 40,000 00
" 1883 "written off THE CANADA COMPANY'S Head Office and Branches" 40,000 00
Reducing the profits by: 401,943 02
(These quantities are from THE CANADA'S reports of the years given.)

At the time the first \$1000 was written off, the shares of profits were, to the Policyholders 75 per cent. and to the Stockholders 25 per cent. When the \$10,000 was written off, the profits were, to Policyholders 90 per cent., and to Stockholders 10 per cent. When the last \$40,000 was written off, the shares of profits were, to Policyholders 83 1/2 per cent., and to Stockholders 16 1/2 per cent. So that, while the shares of profits of THE CANADA, who are the company - own the property - the profits so applied were borne as follows:

By the Policy-holders: 75 per cent. of \$1,000 - \$ 750. By the Stockholders: 25 per cent. - \$ 250
" 90 " 40,000 - 36,000 " 4,000
" 83 1/2 " 40,000 - 33,375 " 6,625

Total by the POLICY-HOLDERS: \$33,375 By the Stockholders: \$6,625
No wonder that THE CANADA LIFE stock has been quoted at 400 per cent., and little or none parted with at that high figure during most of these years of "surpassing advantages." Little wonder that assurance has cost more in THE CANADA, in which the Stockholders absorb so large a share of "advantages" than in THE ONTARIO, where the POLICY-HOLDERS are the company, and enjoy ALL ITS ADVANTAGES.

WILLIAM HENDRY, Manager. WATERLOO, August 25th, 1887.

CUNARD STATE. TOURIST TICKET OFFICE. EXCURSION TICKETS TO ALL PARTS OF CANADA AND UNITED STATES. LOWEST RATES TO EUROPE. By the Principal Steamship Lines. A. F. WEBSTER, 56 YONGE-ST.

NATIONAL C.P.R.