

of the automobile epoch will come into operation October 1st, 1912. It has been made possible by the gigantic increase in Ford production. And it brings the matchless Ford well within reach of the average income.

\$675 Runabout - - -750 Touring Car 1.000 Town Car

These new prices, f.o.b Walkerville, Ont., with all equipment. An early order will mean an early delivery. Get catalogue from Ford Motor Company of Canada, Limited, Walkerville, Canada.

# The High Cost of Living

The cost of living in Canada contin upward, according to figures issued by the Government. The statistical depart-ment's index number has risen 10 points

### Life Insurance is a Necessity

which, in regular legal reserve companies, can still be purchased at the same price that has prevailed for some years. And it is a distinctly advantageous feature that, notwithstanding the advance in price of other things, the yearly cost of insurance can never be increased beyond the original price stated in the policies of

# The Mutual Life Assurance

COMPANY OF CANADA. 8

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# THE IDEAL HOME BEVERAGE

You are quite safe in ordering a case of light, sparkling, palatable

# Sterling

### FOR HOME CONSUMPTION

Take it with your meals—it is a splendid aid to digestion, and contains but a small proportion of

Let your friends try "STERLING" Ale—They will be delighted with its flavor.

All good dealers and hotels keep it in stock. Brewed and Bottled in the most up-to-date and sanitary plant in Canada by

# REINHARDTS' OF TORONTO

INSPECTION INVITED

out into the choir loft. But when Archer looked over the old rigamajig the afternoon before the recital, he pulled off the case in front, showing all the works of the thing and giving the sound a chance to get out. At the recital he pulled out stops that had been dead for years. He mixed up stops that never dreamed they could go together. He made the old contraption dance and sing, and laugh and weep. Guilmant never could have done it. Archer did it because he liked the joy of showing what an organ could do. It was he who opened the present Casavant organ in Notre Dame, Montreal, and the present Warren organ in St. James' Cathedral, Toronto. out into the choir loft. But when Archer

### 000 000 A Trifle Exaggerated.

SOLOISTS with orchestras are not anways infallible, but often trouble-e. There was once a lady who used some. There was once a lady who used to play a solo instrument with the Toronto Symphony Orchestra. She was none too good a player and rather pernickety. It became necessary for the conductor to find fault with her performances. She usually blamed the trouble on somebody else. Once she became more than usually whimsical and coid in a very example ting way:

came more than usually willinsteat and said in a very exasperating way:

"Mr. Welsman, I think it's the B flat cornet that's causing the trouble."

"Excuse me," he said incisively. "The B flat cornet is not present this evening." 000 000

### The Accompanist.

The Accompanist.

S IGNOR DINELLI, who about fifteen years ago was the best accompanist in Toronto, did most of the accompanying in Massey Hall for visiting soloists who came without players. On one occasion he played so beautifully that a young man lodging in the same house, but quite unacquainted with Dinelli, dropped a note under his door, praising his fine work. In thanking him, Dinelli said:

"It is so seldom that the critics give any credit to the accompanist."

### **Talking Machines**

Talking Machines

When the first talking machine was introduced into Canada, and the agency went begging, nobody, not even the manufacturers, realized what proportions this business would assume. The piano manufacturers looked upon the talking machine as a noisy, raucous nuisance, interfering with piano sales, and with no prospect of its permanency. Now the Toronto firm which accepted the agency have increased their general turnover from twenty-five thousand dollars per year to a round million, and that in a very few years. Every piano house handles them now, devoting much space and time to exploit them. Of the three large firms doing business in Canada one has a Canadian factory, manufacturing one-third of the total machines sold in Canada.

Great changes have been made not alone in the perfection of the machines, but in the excellence of the records. The soft waxen rolls and discs have given place to gold moulded and hard vulcanized records, standing hard usage and continual use. The screechy, scratchy records are no more, and the selections that were first intended to amuse have made room for the more instructive, educative and entertaining. Extravagant prices have been paid the world's greatest singers, bands and orchestras for the exclusive use of their services, so that for a small expenditure one can hear grand opera, symphony orchestras, world-famed bands, vaudeville stars and musical comedy favourites. It has transferred the theatre to the home, and many people who would not enter a play house are not denied its many pleasures. and many people who would not enter a play house are not denied its many pleasures.

pleasures.

Then, too, the talking machine has been useful in the study of languages. One can get a complete education in any tongue from the verbal records and text books which accompany the course. As a business help it is a time saver with the busy man who can dictate his letters into the machine and keep a whole battery of typewriters at work.

As for price one can pay almost any figure from ten dollars upward to three hundred. The talking machine has been one of the revolutionizing factors of the new century, and like the automobile trade—figures large as an industry.