

Fifty Cents Buys a Piano. Ye Olde Firme of Heintzman & Co., Ltd., 193-195-197 Yonge street, are

loaded up with Square Pianos that have come to them in exchange when

selling their own famous uprights and grands. These have been thoroughly

overhauled by their own workmen and are guaranteed in good condition.

\$125.00

They are priced at from \$50.00 to 125.00. Make your choice and the

The resumed investigation yesterday nto the Union Life Assurance Com-

into the Union Life Assurance Com-pany showed that the National Agency, its progenitor and suppor-ter, from the very inception, gained almost abnormally by the relation-ship maintained. The disposal of the North Am-erican Life industrial business in the first place brought a lib-eral profit to the 'agency coffers. In addition from year to year thruquently. Business Owindled. A summary of the annual state-ment of the company from 1902 to 1912 showed the business dwindling steadily with the expense faccount growing fast. Some knowledge of this may be gained from the table of figures as follows:

 
 Premiums
 Gene

 902
 earned.
 Expe

 903
 \$ 14,270.03
 \$ 6

 904
 123,817.00
 19

 908
 262,887.51
 28

 911
 637,939.19
 58

 912
 717,663.01
 697

 912
 621,024.02
 697
 Year. 1902 1903 1904 1904

Like Shifting Sands. In this time the increase in reserve changed from \$11.171 to \$230.397.14, with the losses and gains in the policy-holders' surplusses shifting from year to year. In 1912 the loss in this lat-ter account was \$962.004.85, the total loss ultimately reaching \$625.474.08, During the examination an item marked "special salaries" drew at tention. Salaries Guaranteed. "For the field force. We guaran-teed them a certain amount of busi-ness." said Mr. Symonds. Mr. Currie volunteered that it was to keep them alive while securing business. They amounted to \$55.000 in 1904. It is expected that special examina-tion on the later history of the com-

HUNTERS' EXCURSIO 1913 AND OTHER STEAMSHIPS

Reduced fares from Montreal to points in the Provinces of Quebec, New Bruns-wick and Nova Scotia, will be issued Oct. 10th to 25th, inclusive, good to re-turn until Nov. 15th, 1913. FROM MONTREAL AND QUEBEC.

Empress of Britain ......Oct. 30 Lake Manitoba ......Nov. 6 Empress of Ireland .....Nov. 13 Empress of Britain ......Nov. 27 THROUGH O 6 TRAINS TRIESTE SERVICE (Calling Naples) BETWEEN Montreal and Halifax SPECIAL SAILINGS TO LONDON. 

**Ocean Limited** LEAVES 7.30 P.M. DAILY bebec, River du Loup, Camp

uebec, River du Loup, Campbellten, Moncton, Truro and Halifar, cotions for St, John, Prince Edward Island and the Sydneys (cz-Empress of Ireland ...... Sat., Dec. 13

All particulars from Steamship Agents or from M. G. Murphy, Dis-trict Passenger Agent, Toronto, Ont. **Maritime Express** 



Ates, reservations, etc., apply E. Tippin, General Western J. King St. East (King Edward Phone Main 354,

SHORT LINE BETWEEN

Montreal and Quebec



on her if his honor decided she was seaworthy. Judge Lanctot said he had nothing to do with deciding whether the ves-sel was seaworthy or not. The only thing for him to decide was whether the three accused were guilty of hav-ing refused to obey the lawful com-mands of the captain of the ship. Captain Moore of the Mount Tem-ple stated that his vessel was in per-fect condition and had been granted a certificate of seaworthiness. Judge Lanctot found the men guilty but they were allowed to go on sus-pended sentence and the Mount Tem-ple cleared for London an hour later.



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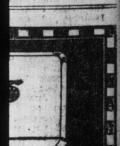
## change, eventually deal and handln noney for the l

successfully work-agency at Toronto ts, where the chieves . Gurofsky's yield.

ller sum. street cigar store rst tendering a \$10 hen discovered he ce and would not the received. The man here the received. The folled at the of-N. W. Telegraph In one case there ad, and in the othet after the exchange

## Thanksgiving.

ided to open the and Home Exhibion Thanksgiving with the official ng. The Women's Canada will be al ms, both after





ean! hen you use Works like thoroughly.

and appetizing.

M M M M

At all Grocers

lean powder mell. Does was not money but life that was at stake. Then betrayal was as now-the blackest crime in the calendor. For the traitor, there was no mercy. The enemy might be spared, but never the false friend who broke his faith. So, in all movements for human lib-erty which were compelled to work in secret, the "informer" was the dread. The enemy might be spared, but never the false friend who broke his faith. So, in all movements for human lib-erty which were compelled to work in secret, the "informer" was the dread-ed—the hated—the relentlessly pur-sued—viper in the grass. The syrant might escape; but the "informer" never

So, in all movements for human it-servet, the "informer" was the dread ed—the hated—the relenticesly pur-secret, the "informer" as the dread ed—the hated—the relenticesly pur-might escape; but the "informer". Make the secape; but the "informer". There is, still again, that great and the secape; but the "informer". There is, still again, that great and the secape; but the "informer". There is, still again, that great and the secape; but the "informer". There is, still again, that great and the secape; but the "informer". There is, still again, that great and the secape; but the "informer". There is, still again, that great and the secape; but the "informer". The maxing of our statesmen, who and the moted leader to take a cer-and their noted leader to take a cer-and their noted leader to take a cer-and the noted leader to take a cer-tal and thru whose establishment on the morning of the 22nd of September of that we have won, let us crucify that Bourasa. His name must not ap-pear in this paper any more." The who creeps to them with the con-the wond creeps to them with the con-the makes the difference between brings them victory. They were engaged together in the same operation; but Major Andre has ha monument in Westminster Abber, while Benedist Arnold and Major Andre has ha monument in Westminster Abber, while Benedist Arnold and Major Andre has has monument in Westminster Abber, while Benedist Arnold is a hissing and a byword on both sides of the Atlantic - the synonym in the English language of treason. He betrayed those who while were cut across the face of the human race like an unhealed scar - what makes the difference between the High Friest Calaphas and Judas Bearlot? They both sought to com-pas the death of Christ. They worke be condicated scar - what makes the difference between the High Friest Calaphas and Judas Bearlot? They both sought to com-pas the death of Christ. They worke -what makes the difference between the High Priest Cataphas and Judas mention it would result in polluting what makes the difference between the High Priest Cataphas and Judas lscarlot? They both sought to com-pass the death of Christ. They worked together toward this end. Yet we have for the high priest the respect always thown an earnest, tho mistaken, per-son; while the very name of Judas has become the last word in loathing and contempt. What makes the dif-ference? Just this—Judas had the confidence of Christ, and betrayed it. The universal and unchanging in-tinct of the whole human race is seldom wrong. We should think of these things carefully, even in this careless and unthinking even we are made

carefully, even in this careless and unthinking age, when we see menerhaps under the smart of business usy-engaged in the betrayal of confidence with a light heart and cyni-

may be "confidences" of which one has been made the unwilling, and perhaps unwitting recipient? If a burglar, for instance, should come to us and confide that he committed a burglary upon Sir Hugh Graham's mansion on Sherbrooke street we should be constrained to betray the "confidence" to Sir Hugh, even and altho the burglar had offered us a share in his prospective toot. Like-wise, if an acquaintance of ours, presuming upon that acquaintance, confided in us that he planned the assassination of the character of a friend we should be inclined to "be-tray" that man's confidences to the tray" that man's confidences to the one most directly concerned. And

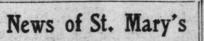
Tiz5.00. Make your choice and the plano will be delivered to your home on agreement to pay fifty cents a week.
ADDRESS ON FORESTRY.
CORNWALL. Oct. 16.—(Special.)—
Mr. James Lawior, secretary of the Canadian oFrestry Association, de-livered an addreses tonight before the Stormont Teachers' Institute, on the ubject, "Must Our Forests Vanish-"
Mr. Lawior illustrated his lecture by means of many stereoptican views.
One most dimectly concerned. And again, if a man came to us, no matagain, if a ma

SOMETHING LIKE AN ORATOR.

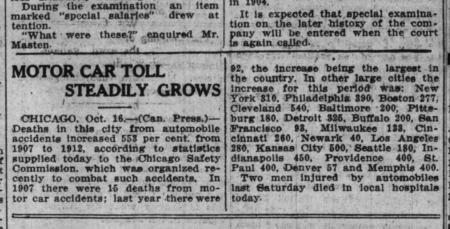
British Weekly, Sept. 18: In a sketch of Dr. J. A. Macdonaid, the editor of The Toronto Globe, we are told that Dr. Macdonaid is the most popular speaker on the American continent today, before representative and serious gatherings of importance. "Some-times he passes to and fro on the plat-form, like a lion caged. Again, he doubles up like a jack-knife, or crouches like a leopard about to spring Then he thrusts both hands deep into Now he is victously stabbing the air with his forefinger, driving in his point, or those long arms swing like pendulums. Again, he frenziedly rumples his hair or clutches it by handfuls. There is no predicting what his next gesture will be. He slaps his thigh like a man telling a story to a group of his cronies. I have seen him stand for more than a minute on his left leg, kicking the calf of it with his right toe!"

His Greatest Moment.

The greatest moment and the most golden memories of Dr. Macdonald's life are the times when he took greet-ings from President Taft to the Gen-eral Assemblics of the Scottish Churches. He has repeatedly refused public office in Canada. It is rumor ed that he was offered the successor ship to Laurier. Twice Scotlish Lib erals have offered him a seat in par liament from a constituency which has never been anything else than Liberal This touches his heart, tho it does not tempt him, for the Scotch element in the man is something more than pride. He loves the Highlands as if he had been reared in them. When he discovered a Scotch community in North Carolina he visited it, and then talked about it for months afterwards with every friend he met. Dr. Mac-donald, who was born in 1862, was pastor of Knox Church at St. Thomas, Ontario, from 1891 to 1896. Then he entered religious journalism, becoming editor of The Westminster, He is now in command of the great Liberal organ, of the Dominion. which has grown under him steadily in prestige and power.



Knox Church. A special meeting of the town coun-cil, called to deal with a petition of 82 property owners, for the re-submis-sion of the flour mill bylaw at a near



A Grain of Wheat

A grain of wheat contains all the elements

that are needed to completely nourish the

human body and to sustain at top-notch efficiency all the mental and physical powers.

When you eat a wheat food be sure you get

all the wheat in a digestible form. In making

we make all these elements digestible by

steam-cooking, shredding and baking into crisp, golden brown Biscuits. Two Shredded

Wheat Biscuits with sliced peaches or other

fresh fruit will supply all the nutriment

Always heat the Biscuit in the oven to restore crispness. For

breakfast serve with milk or cream or fresh fruits of any kind.

MADE IN CANADA

A CANADIAN FOOD FOR CANADIANS

The Canadian Shredded Wheat Company, Limited

Niagara Falls Ont.

Toronto Office: Wellington St.

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needed for a half day's work.

MONTREAL-BRISTOL SAILINGS rom Montreal. Saturday. Steamer.

From Bristo Saturday. Nov. 15.... Royal George ..... Dec. From Halifax. Dec. S.....Royal Edward .....

And The

Dec. 16....Royal George ......Dec. 31 For further information apply to any steamship agent, or to H. C. Bourlier, general agent, 52 King street east, Toron-to, Main 3764. 135tf

DIRECT FROM ST. JOHN

Lake Manitoba ..... Wed., Dec. DIRECT FROM HALIFAX

STANDAR & SON, Gen. 53 YONGE STREET.

HOLLAND - AMERICA LINE ANCHOR Vew Twin Screw Steamers, from 12, to 24,170 tons. 'CAMERONIA,' 'CALIFORNIA,' 'CALEDONIA,' 'COLUMBIA' Plymouth, Boulogne Rotterdam,

Sailing from New York every GLASGOW Marille LONDONDEREY R. M. MELVILLE & SON, General Passenger Agents, Corner Adelaide and Yonge Streets. ed

FOR BOOK OF TOURS, RATES, Etc., op piy R. M. Melville & Son, G.P.A., & Torners St.; A. F. Webster & Co., 58 Yours St. S. J. Sharp, 19 Adelaide; Thes. Cost & Fra Toronto.

Pedagogs.

The annual convention of the North

**Inland Navigation Inland Navigation** THANKSGIVING DAY, LOW RATES Niagara Fails and return ..... bod going Oct. 18th, returning Oct. 20th, or going Oct. 20th, returning Oct. 21.

HOLIDAY AFTERNOON EXCURSION. 2 P.M. TRIP Steamer "MACASSA"

SON OF GARIBALDI **RURAL TEACHERS** ATTACKED BY MOB IN CONVENTION Support Given by Him to Household Science a Topic at Meeting of North York

Clerical Candidate Inflames Party Foes.

ROME, Oct. 16.—(Can. Press).— The campaign in the general elec-tions which will be held October 26 is waxing warmer, and in some cases political activity has taken the form

of violence. The governor, however, has issued orders for the prompt re-paper dealing with household science A meeting of Garibaldians was held and other subjects connected with A meeting of Garibaldians was held today to register a protest against Ricciotti Garibaldi. the only surviv-ing son of the general, because he has given his support to the candicacy of Marquis Di Medici, a nephew of one of the Garibaldian generals, who is also supported by the clericals.

Ricciotti Garibaldi. crippled by oid wounds. arrived here today and drove thru a hostie gathering. He was at-tacked by the demonstrators, one of whom struck him with a stick. His assailant was immediately arrested and the police restored order,

ST. MARYS, Oct. 16.—(Special.)— The 13th annual meeting of the Strat-ford Presbyterial Society was held in

sion of the nour mini-bytaw at a near date, decided to put the question to the people again on Nov. 20. William Frayne, who had his left eye so badly injured a few weeks ago

