

Have a hobby! Let it be your coffee. It should be Chase & Sanborn's.

ALL GROCERS



A Skin Tonic

The best skin food and tonic a woman can use is

"Royal Crown" Witch-Hazel Toilet Soap

For baby's bath—for 'my lady's toilet'—for men after shaving—for any time and all the time—the soap that is best for the skin is "ROYAL CROWN" WITCH-HAZEL.

Supplied on all Pullmans, and at all hotels and steamers operated by the C. P. R.

AT YOUR DRUGGISTS.

3 CAKES FOR 25c.

DID YOU HAVE

SHREDDED WHEAT

A breakfast of Shredded Wheat with hot milk or cream supplies the energy for a whole day's work. Try it.

CANADIAN SHREDDED WHEAT CO., Limited, Niagara Falls, Ont.

Toronto Office, 22 Church Street.

INSURANCE COMMISSION

Sun Life Company Before Opening Session of Montreal Sitting.

Montreal, Oct. 15.—The royal commission on life insurance opened its sessions in Montreal today, dealing first with the Sun Life Assurance Company of Canada.

The president of the company, Mr. Robertson MacAulay, was the witness during a short session which lasted only an hour.

The evidence was for the most part of a preparatory nature, the hour being devoted to an analysis of the Sun Life charter.

Being one of the two oldest companies in Canada, the other being the Canada Life, the charter of the Sun Life is a little wider than those of the other companies in the Dominion. The company obtained its charter in 1871.

According to the rather indefinite wording of the clause in the charter, the Sun Life has taken the stand it had the power to go farther afield in its investments than do insurance companies generally.

The Sun Life carries on its business of life insurance in the United States, Great Britain and Ireland, Honolulu,

Japan, China, the Philippines, India, Hong Kong, Straits Settlements, Burma, Siam, Egypt, France, Belgium, Holland, Newfoundland, Chili, West Indies, Peru and Mexico.

Domestic Counsel Shepley, of Toronto, conducted the investigation, and he questioned Mr. MacAulay at some length on the method of dividing the profits of the Sun Life. The directors have discretionary powers as to the division of profits and the proportion of these to go to the shareholders of the policyholders. The witness said this was as it should be.

He said the policy of the Sun Life in making this division was not influenced by the action of competing companies. The provinces of Quebec and Ontario are both represented by counsel at the investigation.

VON HOHENLOHE RESIGNS.

Colmar, Upper Alsace, Germany, Oct. 15.—Prince Alexander Von Hohenlohe, younger son of the late Chancellor Von Hohenlohe, who recently caused the publication of the latter's "Recollections," and was rebuked by Emperor William for his "factiousness" in so doing, yesterday visited Chancellor Von Bülow at Hamburg, and today sent his resignation as district governor to the governor-general of Alsace-Lorraine.

Malta-Vita

NO Cooking—Ready to Eat

Malta-Vita is so good to eat because it is made from the finest whole white wheat, thoroughly cooked and matured, then mixed with pure, rich barley malt extract and rolled into little wafer flakes and baked crisp and brown. It is the most healthful food in the world for the same reason. The malt extract turns the starch of the wheat into maltose, or malt sugar. Maltose is most easily digested and physicians recommend it because it is so strengthening. Malta-Vita is rich in maltose. Get some Malta-Vita today. A bowlful with milk or cream or fresh fruit is a delightful breakfast. No cooking.

All Grocers, Now 10 Cents.

CURATOR FOR THE ONTARIO BANK

Will Act With Advisory Board of Bankers' Association.

GOLD ON HAND FOR EMERGENCY

Ex-Manager McGill, in Interview, Says All Speculations Were in Interests of the Bank.

Toronto, Oct. 16.—The board of directors of the Ontario Bank were in session yesterday afternoon with representatives of the Bank of Montreal, and it was decided that in the best interests of the shareholders, and as supplementing the agreement with the Bank of Montreal, a curator and an advisory board should be appointed by the Canadian Bankers' Association under the bank act of 1900 to co-operate with the directors of the Ontario Bank. It is understood that Mr. W. F. Stavert, general manager of the Canadian Bank of Commerce, D. B. Wilkie, general manager of the Imperial Bank of Canada, and Duncan Coulson, general manager of the Bank of Toronto, will be the advisory board.

Not Prosecuting.

The president, Mr. Geo. R. R. Cockburn, has given it as his opinion that Mr. McGill had gone into speculation with a view to making money for the bank. He had never been authorized to do so, and the directors were kept in ignorance of his operations.

Mr. McGill points out that while he made investments without the knowledge of the directors he believed that the ventures were sound and made him solely in the interests of the bank. Mr. C. A. Stavert, representative of the Bank of Montreal, said that the Ontario Bank was not in liquidation. "It has ceased to do a commercial business," he observed, "but so far as the Bank of Montreal is concerned, we have simply rediscussed a quantity of the Ontario Bank's loans, and have assumed its liabilities. The Ontario Bank still holds its real estate, its securities and some loans which we have not rediscussed." Mr. Stavert confirmed the announcement that Mr. T. Brattin, local manager of the Bank of Montreal, had been appointed general manager of the Ontario Bank.

"We have not considered the criminal prosecution of Mr. McGill," stated Mr. G. R. R. Cockburn, president of the Ontario Bank, this morning. "We are chiefly concerned about the adjustment of the present difficulty."

McGill Interviewed.

"When I took hold of the Ontario Bank I made up my mind to do the best I could with a practically hopeless case."

Mr. Charles McGill was making a statement as to his eleven years' management of the Ontario Bank. His story is a record of constant struggle under various circumstances. He was very nervous this morning when seen at the King Edward, and what he had to say was told in short, disconnected sentences.

"When I assumed the management," said he, "the stable, the loans for the most part in a dead condition. Very little could be realized upon them. Almost everything that was good had gone to other banks to save the stock."

"I hesitated about taking the management, but was urged, and finally consented, deciding that with time and help I would be able to pull things together."

"For two or three years I found that the accounts in several cases were turning out worse than was expected. Times were very poor, and, for instance, there was one account amounting to about \$100,000, which ultimately proved worthless, while, by the collapse of a lumber company, an account amounting to about \$500,000, also proved unprofitable."

"Soon, however, prospects began to brighten. There was a slight improvement in accounts, but still there was a large amount that would have to be made up from some source."

"When I took hold there was nothing that would produce profits, and it became necessary to make money in some other way. The direct way I knew I had a lot to do to make these assets of any value. I concluded that if wise investments were made in American securities the profits on these from time to time would provide for any loss in accounts. I would not have placed myself under these securities if I had not felt that they might make up for deficiencies."

"When Ames took over the stock we got a little better credit, but it did not make the assets any better. Some of the securities in which we dealt have increased from 40 to 150 during the past six or seven years."

"My constant aim has been to protect the bank's stock, and to build up such a financial institution as would attract new blood. The business of the bank has increased considerably of late years. Some of the accounts have been working into a much better condition. Had the protracted period of prosperity been foreseen, the situation might have been saved, but I received no help. I did what I thought best. I am not trying to shift responsibility. I thought the directors were aware of the bank's condition, but I would always try to make it appear as promising as possible. Probably I was foolish to continue in the position during the past few years, for I saw little chance. My object has been to build up the bank."

"Were the directors aware of your operations in these American securities?"

"They had some knowledge of the bank's affairs and that it was necessary for me to secure help of some kind and from some source outside," replied Mr. McGill.

Plenty of Gold.

Toronto, Oct. 15.—A million and a half of gold reached Toronto this morning from New York on the 11 o'clock

train. It was consigned to the Bank of Montreal to be used by them to meet any emergency occasioned by the Ontario Bank collapse.

A FAREWELL DINNER

Military and Civilian Friends Tender It to Major Laybourn.

A very pleasant function indeed was the farewell dinner tendered Major Laybourn in the officers' mess at Wolseley Barracks last evening. Major Laybourn leaves this afternoon for St. Johns, Quebec, where he is to be on the staff of the permanent force, and before his departure the officers of Wolseley Barracks, together with a few civilian friends, decided to tender him a farewell. The company numbered about 30, and they took occasion to express the regret felt at the departure from London of Major Laybourn, who during his residence here had made many warm friends.

Among those present at the function were Col. Peters, D.O.C.; Col. McDougall, commanding No. 10 Company, R.C.R.; Col. McEwen, Byron; Col. Garthshore, Col. Belton, Major Wynne, Major Abbott, First Hussars; Major Crony, Seventh Regiment; Captain George Brown, Captain Becher, Captain Hogg, Mr. George B. Gerrard, Dr. Becher, Mr. T. H. Carling, Mr. P. V. D. Brodick, Mr. Biddome, Mr. Coulson, Mr. F. P. Betts, Mr. Harry Blackburn, Mr. Lambie, Mr. Stevenson (St. Thomas), Mr. J. A. Hunt, Mr. S. N. Sterling, Mr. Jeffrey Hale, Mr. Charles Hunt, Mr. Thompson, Mr. Macbeth, Mr. Henderson, and Mr. F. F. Harper.

LIVELY SET-TO IN THE COUNCIL

Continued from page one.

responsible for his being turned down on the trip, and he wanted to say that he was at one time eager to go to Dallas, but it was not in the last three months.

This Was News.

This was news to the other members of the council, especially in view of the well-known fact that Ald. Matthews had gone to the mayor the morning after the meeting of the council at which he was turned down and had asked for his worship to do what he could to have him sent, not that he was so eager to take the long journey, but that he wanted to avoid the humiliation of being left at home after it being generally understood that he was to go.

Ald. Greenlees here took Ald. Matthews to task for casting what he (Ald. Greenlees), termed "about as mean an insinuation as an alderman can make in the council." "It is in keeping with his conduct in the council from the beginning to the end of the year," said Ald. Greenlees. "He never gets up without making an insinuation."

Ald. Matthews declared that no insinuation had been cast by him. Ald. Greenlees (to the mayor)—A few weeks ago he insinuated that there was something wrong among certain members of the council who had voted for the Grant Trust agreement—either it was that their hands were greased or something else. I am just about tired of insinuations coming from a source like that.

Ald. Matthews—Well, then, sit down.

Order," called the mayor.

Ald. Greenlees' Hot Shot.

Ald. Greenlees continued to hold the floor. He said there was one thing that he was glad to see at the last meeting of the council, Ald. Matthews on that occasion boasted about the citizens of London holding him in high esteem, while he could not understand how the aldermen did not appreciate him as much. "It is simply this," declared Ald. Greenlees, "the citizens do not know him and we do, intimately, and we value him at his proper worth."

Ald. Armstrong took a hand in the discussion, by saying that he considered the talk over the report as much ado about nothing.

Ald. Gillespie was the mover for the report on the deputations, and as such he said that the citizens were complaining that there were too many jaunts, and he had undertaken to let them know who was going on them. A great many of the deputations were, in the opinion of Ald. Gillespie, unnecessary, and he said that according to decisions given the city treasurer would not dare to make payments for such purposes if any citizen should see fit to have an injunction issued. As to the insinuation of Ald. Matthews, Ald. Gillespie said (Ald. Matthews), I had been asked by a unanimous vote of the council to name the aldermen, and he had not dared to name one. "Why did he not name the aldermen?" asked Ald. Gillespie.

"I will do it at the right time and the right place," answered Ald. Matthews.

Ald. Gillespie declared that he had never been on a deputation at the expense of the city—that any time he had gone away on the city's business he had paid his own way.

Ald. Forristal asked Ald. Gillespie if he had ever protested against a delegation being named.

Ald. Gillespie answered that he had not.

"And who moved for the Dallas deputation?" asked Ald. Matthews.

"I moved that the fire chief be sent," said Ald. Gillespie.

Ald. Saunders Raps "Dick."

Ald. Saunders took a rap at Ald. Matthews. The latter, he said, was now trying to get him to go to Dallas. If that is the case, it was wrong for Ald. Matthews to have gone about telephoning to the aldermen beforehand, asking them to send him on the trip.

"Ald. Matthews either lied then, or he is saying what is not true now," said Ald. Saunders.

Ald. Matthews said that no alderman dare say that he telephoned them asking them to send him to Dallas. He spoke to the mayor the morning after the last council meeting, and told his worship that he could do as much for him as ex-Mayor Campbell had done a year ago, when he authorized Ald.

SMALLMAN & INGRAM

THE WEATHER TODAY.
Fine and a little warmer.

THE SATISFACTORY STORE

The New Gunmetal Grays

in the silk and wool mixtures make exceptionally dressy and becoming gowns for elderly ladies.

Have them in two different stripe effects and one plain weave. 44 inches wide.....75c

Also showing the gunmetal grays in the dressy armure weave—a fine, closely woven, light-weight fabric. Very dressy.

Two distinct tones of gunmetal gray to choose from. 48 inches wide.....85c

Dress Goods—Main floor.

Pretty Crepe Mikado

A light-weight French wool cloth. Chiefly notable for the uniqueness of the designs and beauty of the colorings. Just the very thing for waists.

Among the many patterns to be found in our collection the cream grounds with red and blue spots are much favored. Also the cream grounds scattered over with navy and black broken rings have been much admired.

Price of this splendid material is a big point in its favor. Only per yard.....50c and 55c

Flannels—East store.

Superb Exhibit of Fur-Lined Coats

Each successive autumn and winter season sees a marked increase in the demand for our fur-lined coats.

They are becoming more and more popular with those who are particular in the matter of dress.

Our coats were designed by experts—the fit, the hang, the graceful, stylish appearance, show that they were cut with no ordinary skill.

The Broadcloth shells are of very high-grade Broadcloth. Beautiful, soft, smooth, dressy finish.

The fur linings are rich in appearance and of superb quality. Every piece carefully and skillfully joined together.

Elegance of style, comfort and low price are combined to your advantage in every one of our fur-lined coats.

Invite you to come and examine them whether you desire to purchase or not.

These Fur-Lined Coats of black, fawn, navy, and brown broadcloth, with warm Kaluga linings are well worth the price asked. ¾-length, box coat, trimmed with strappings of cloth. Collars are ready for the fur to be put on.....\$31

Handsome green, navy, mulberry, reseda and black broadcloth coats. Gray and white squirrel lining makes a beautiful contrast to the darker colored broadcloth shells. ¾-length, with storm collar of cloth, narrow strappings of cloth are smartly employed for trimmings.....\$38

Dressy black broadcloth coats, with Hamster lining and dyed coon collar. ¾-length, full box coat, trimmed with strappings of cloth. Very reasonable price is marked on this stylish model.....\$46.50

The beauty and elegance of this fifty dollar fur-lined coat will win the admiration of all who see it. The superb quality of the green broadcloth and the rich appearance of the Hamster lining, together with the handsome Jap miuk collar, place it in the front rank of our exhibit. The full box coat is neatly trimmed with strappings of cloth. The price of this coat is very reasonable—any judge of value will admit that.....\$50

Mantle Department—2nd floor.

SMALLMAN & INGRAM,

149, 151, 153 and 155

Dundas Street

Saunders to attend the firemen's convention at Duluth.

"The reason I did that," said Ald. Matthews, "was because I wanted to be able to say that I could have gone to Dallas if I had wanted to."

Rebuked by the Mayor.

Mayor Judd said he did not understand the object of Ald. Gillespie's resolution. He would say that if the aldermen who were now buying themselves about the cost of deputations had opposed them in the first place it would have been much more in the interests of the city. The mayor just wanted to say also that when he was spoken to by Ald. Matthews about Dallas, he thought the alderman wanted to go. He thought Ald. Matthews should have gone, but at the same time if he had no intention of going he should not have gone to him (the mayor) the morning after he was turned down and asked to be sent.

The matter ended by the council deciding to have the treasurer's report printed in the minutes.

Later in the evening, when the report of No. 3 committee was being discussed, Ald. Matthews proceeded to make an explanation of one of the clauses, but before doing so, he passed a remark about his not being construed as making insinuations. Ald. Greenlees countered, and Ald. Matthews, with a show of anger, turned to the former and remarked that he was "rotten."

Ald. Greenlees only appealed to Ald. Matthews to restrain his temper.

As soon as the necessary funds are collected a Hebrew institute will be erected in Omaha, Neb., by the local B'nai B'rith for the purpose of training Jewish boys and girls.

DIAMOND DYES

ARE FIRST AND BEST

FOR RENEWING

FADED AND DINGY

DRESSES

COSTUMES, SKIRTS,

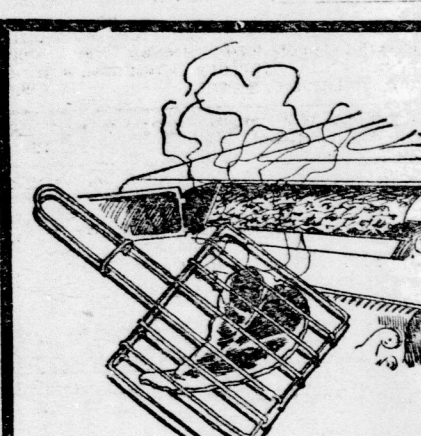
BLOUSES, CAPES,

JACKETS & SUITS,

FOR MEN & BOYS.

REFUSE ALL VILE SUBSTITUTES AND IMITATIONS

DIAMOND DYES GUARANTEE PERFECT RESULTS



The Pandora Broiler

The biggest steak is not too big for the Pandora Broiler door. Successful broiling must be done quickly over a hot fire. You can get the hottest fire you want in five minutes by the drafts of the Pandora range, and without waste of coal.

The best way to cook a good steak is to broil it, and the best way to broil it is on a Pandora range.

McClary's Pandora Range

Warehouses and Factories: London, Toronto, Montreal, Winnipeg, Vancouver, St. John, N.B., Hamilton

J. A. BROWNLEE, 585 Talbot St. J. C. PARKS, 663 Dundas St. E.

Woods' Fair

New line of Children's Mitts just in.

Ladies' Long Sleeve Vests, at 25c and 35c.

Flannelette Wrappers, 75c

Ladies' Flannelette Wrappers in navy, cardinal, gray, and black, fitted waist lining, deep flounce on bottom. All this year's goods sizes 24 to 44. Sale price.....75c

Kimonoes at \$1.00 and \$1.50

Long or Short Kimonoes, made of American cotton flannel, trimmed with plain satin down front and sleeves; short ones strapped at waist. Sale price.....\$1.00 and \$1.50

Ladies' Corsets, 50c

A splendid line of Corsets, in four different styles, made of drab jean and white batiste, all steel lined, lace and baby ribbon trimmed. Sale price.....50c

Also a line of Long-Hip Corsets in odd sizes, at.....45c

Nigh'gowns, 50c, 60c

Ladies' and Children's Gowns, made of good English outing flannel, with full around neck, yoke and sleeves, lined yoke in back, all full sizes; special sale price, all this week.....50c and 60c

Umbrellas, 75c

Ladies' Umbrellas, with assorted handles, steel rod, Austrian cloth covering, patent rod, guaranteed rainproof; sale price.....75c

Ladies' Fine Wool Hose, in all sizes, 50c.

WOODS' FAIR

Splendid showing of Scrap Baskets, 25c, 35c, 50c.

Feather Beds, Pillows and Mattresses renovated and sterilized; also manufacturers of Mattresses, Feather Pillows, Cushions and Spring Beds. Brass and Iron Beds, Stoves, Furniture, Camp Beds, at the Feather Bed, Pillow and Mattress Cleaning Factory, J. F. HUNT & SONS, 583 Richmond street. Phone 97.

The Emir of Afghanistan recently discovered that three of the muftis of his court had been grafting, and also had been guilty of oppressing the poor. He ordered them buried alive, and this was done without delay.