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If you compare our Pianos and prices with offerings elsewhere you will be forced to conclude that no better values can be given anywhere.

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To those who have the impression that we sell ONLY the most elegant and costly instruments we wish it made known that we also pay particular attention to medium and moderate priced requirements. Our large variety of inexpensive Pianos, together with our Easy Payment Method, makes our store the real headquarters for those who wish to own reliable Pianos of well-known makes, and yet expend only a moderate amount.

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MASON & RISCH

LIMITED.

231 DUNDAS STREET. T. C. WRIGHT, Manager.

CHATHAM DEATHS.
[Special to The Advertiser.]
Chatham, Nov. 23.—Andrew Everett, aged 67, is dead at his home after a brief illness with typhoid fever. Besides his wife he leaves the following brothers and sisters: W. W. Everett, of the old home in Harwich; Adam Rich-

ard Everett, Harwich; Mrs. William Caraway, Chatham, and Mrs. Nell McGee, Harwich.
William Clements, of Raleigh, who has been critically ill with paralysis for several weeks, died today at the home of his daughter, Mrs. A. T. Johnston.

WEST LONDONERS ARE ORGANIZED

Improvement Society Launched at a Meeting Held on Thursday Night.

A NEW BRIDGE WANTED
A Loop Line Over Oxford Street is Suggested—Ald. Wilson Addressed the Meeting.

At a meeting held in Collins' Hall, West London, on Thursday night, the West London Improvement Association was launched on its way. A large number of members were secured, a constitution and bylaws were adopted, and a full list of officers elected. Mr. W. Nicholas was elected president; Mr. J. Clarke, vice-president; Mr. T. Dexter, secretary-treasurer, and Mr. A. Y. Sutchcombe and Mr. Wilson, auditors. An executive committee was appointed as follows: J. Smetzer, H. Wooster, R. Sutchcombe, J. Hevey, M. Wilson and A. Y. Sutchcombe.

Meetings will be held every Wednesday from now until after the first of January, when the time of meeting will be further considered. It was decided to charge a membership fee of 50 cents, and membership cards will be issued in a few days.

Want a Bridge.
Among other things the West Londoners are out after a new bridge across the Thames between South and West London, street railway extension in West London, and various other improvements on Blackfriars street and the breakwater. "There hasn't been a dollar spent on Blackfriars street this year," said one member with determination in his voice.

Ald. Wilson was present, and addressed the association. He was quite aware that West London had not been rightly treated by the city council in recent times, and offered to do what he could to introduce into next year's council, should he be re-elected, any improvement measure the West Londoners desired to pass. He explained why the Mount Pleasant avenue sidewalk had not been built. When Ald. Richter's local improvement bylaw was carried, all improvements hitherto planned, but not actually undertaken, were cancelled, and would have to be re-petitioned for. He took occasion to criticize Ald. Richter's bylaw, and declared strongly against local improvement that in total paid for on a frontage tax basis. It was much more just, he declared, for the city to pay half.

A Loop Line.
Ald. Wilson expressed himself in favor of a loop street railway line through West London and back over the Oxford street bridge to Richmond street. Mr. R. Sutchcombe, on the other hand, debated that the frontage tax rate was the only way to pay for new pavements and sidewalks. "People who use the pavements should help to pay for them," said Ald. Wilson.

"You're the wrong way round again," said Mr. Sutchcombe. Mr. Hevey supported Ald. Wilson in the debate, which was very animated. The executive committee will get busy and prepare a petition to present to the council at the first December meeting, asking to have a bylaw submitted to the Wharfedale bridge project.

Mr. Sutchcombe was doubtful whether the bylaw would carry. "Over on the Ridgeway in South London there is a crowd that aspires to aristocracy," he said. "They think they are a little better than the West Londoners, and they don't want to be hitched up with us. They will do all



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NEW Coats and Suits

IN SMART, STYLISH EFFECTS

New York's Latest Garments Are Now on Display Here

The keynote of our display is **style**. Though we always give you quality, fit and finish, as a matter of course, the style of every garment we show is of the latest. We keep in constant touch with the fashion centres of the world, and the newest productions of the best makers are always to be found here. If you would be well dressed, be sure and see our ever changing display.

COATS

Handsome Coats of all-wool tweeds in heavy diagonal effects, dark and light shades, made with large sailor collar, inlaid with contrasting broadcloth, also with large double-pointed collar, trimmed with plaid and finished with tassel. **\$13.50**

Classy Tweed Coats, made of reversible and solid color materials, semi-fitted style, trimmed with large pointed collar, inlaid with contrasting shades, large patch pockets and panel back. Great variety of materials. **\$16.50**

Reversible Coats, New York's latest fad, can be worn on either side, made of all-wool tweeds in several combinations, some trimmed with heavy tassel at back. A splendid, stylish garment at **\$19.50**

FURS

Black Hare Sets, of new design, large stole trimmed with tails, and choice of pillow muff or large rug muff, satin-lined and very dressy. **\$7.75**

Siberian Wolf Sets in black and blue, large stole, finished with head at back and tails in front, with large rug muff to match, or round back stole with extra large pillow muff, at **\$13.50**

Large Persian Lamb Muffs, made in eight different styles, all new, some trimmed with tassels and fringe, others plain. These Muffs are pieced, but can scarcely be distinguished from those costing twice as much. **\$19.50**

SUITS

Neat Tailor-Made Suits of Serge, Venetian and Tweeds, in plain manish style; silk-lined coat, 28 inches in length. Skirts made panel back and front; all sizes and colors, at **\$9.95**

Handsome Suits of black and navy serge, black and colored broadcloths and venetians, in several splendid styles. Coats all silk-lined and trimmed with braid and buttons. Remarkable values at **\$14.75**

High-Class Suits of exceptionally fine material, made by the best makers of the country; only one of a kind in many styles. All colors and sizes. If you want a splendid suit at a great reduction see these garments at **\$21.75**

Raphael & Co

236, 238
Dundas St.

WOMEN'S COAT SUITS

Worth \$16, \$18 and \$20... **\$8.95**



This is one of the most wonderful offerings of the entire year. They are tailored in the latest fashions, some are beautifully trimmed, others are plain. All are made of the best materials, in all the wanted colors. There are all sizes in the lot. We will alter them free of charge. Coats are nicely lined with fine quality satin and messaline. Several style skirts. Remember, Coat Suits tomorrow, worth up to \$20.00. Only 38 of these **\$8.95** to go at

FURS OF QUALITY

A wonderful display of Furs that cannot be purchased any place in the city for the price we offer them at.

Persian Paw Sets, Pillow and Rug Muff, and various style Neckpieces. These are worth up to \$18.00 and \$20.00. Our sale price **\$12.45 and \$14.95.**

Natural and Black Coon Sets, Pillow and Rug Muff and Stoles to match. Regular \$18.00, for **\$13.95** 3 sets only, worth \$22.00. To clear at **\$15.95**

Mink Marmot Sets—Many beautiful styles to choose from. Medium size Stoles, trimmed with tails, and Pillow Muff to match. These are specials for Friday and Saturday. **\$7.75**

Large Stoles, with square or pointed collars, trimmed with heads or tails. Beautiful Pillow or Rug Muffs, plain or trimmed, to match. These are lined with Skinner's satin, and positively cannot be purchased anywhere less than \$20.00. Our sale price **\$15.95**

LADIES' SKIRTS

Cloth Skirts, beautifully braided, several different styles to select from, black and blue only. You will find these perfect-fitting Skirts, and every one a bargain. Our price **\$2.75, \$2.95** Venetian and Panama Skirts, plaited or plain, with loose panel effect. To clear at **\$3.95**

LOOK FOR THE BIG STAR SIGN, IT MEANS BARGAINS TO YOU.

The Metropolitan Skirt & Suit Co

232 DUNDAS STREET.

they can to defeat the bridge bylaw, as they did the last time."

Seeks Co-operation.
Ald. Wilson suggested that the West London Association seek the co-operation of the East End Progressives.

But Mr. Sutchcombe thought otherwise. He had attended one of their meetings, but declared that they had asked nothing but "English swamps." They wanted the new city hall built in Queen's Park. They wanted everything for one part of the city which a few years ago was swamp land. East and South London had always opposed every measure for the benefit of West London.

The question of nominating candidates to represent West London in the next city council will be considered more definitely at the next meeting. Among others, Mr. T. Dexter has been suggested as a likely candidate.

A SARNIA CASE

Smith vs. Excelsior Life Insurance Company Heard in Toronto.

Toronto, Nov. 24.—At Osgoode Hall, in trial court, before Britton, J.: Smith vs. Excelsior Life Insurance Company—This action is brought by Jean Smith, widow and administratrix of Charles Francis Smith, and by Zillah Smith, his mother, to recover \$1,000, being the amount of a policy issued by the defendant company upon the life of Charles Francis Smith. The defense was that C. F. Smith was engaged in a more dangerous service than when insured, without permit of the company, and they bring into court \$350 premiums paid after deceased became a fireman on the G. T. R. Defendant was on duty as engineer, to which he had been promoted, of the G. T. R., when killed. Judgment: Plaintiff alleges that defendant had notice of deceased's change of employment, such notice being given to A. B. Teifer, their agent. The claim seems to me a just

and equitable one, and I am glad to find that the defendants, notwithstanding their pleading admit by the letter of the actuary put in the trial as exhibit 5, that upon the basis of a premium of \$32.32 plus \$5, the plaintiff would be entitled to \$222.66. In any event, in my opinion, the plaintiffs are entitled to that sum, but I think them entitled to judgment for \$1,000, with interest at 5 per cent per annum from Aug. 16, 1911, with costs. Thirty days' stay.

DELAWARE.
Special anniversary services will be held in the Methodist Church here on Sunday and will be conducted by Rev. John W. Baird, of the Hyatt Avenue Methodist Church, London.

BOSWORTH GUILTY.
Burlington, Vt., Nov. 24.—A verdict of guilty, accompanied by a recommendation of capital punishment, was returned today by the jury that heard the evidence in the case of Arthur

Bosworth, charged with the murder of Miss Mae Lobbie at Essex Junction last summer.

COWAN'S PERFECTION COCOA

Is good for Growing Girls and Boys—and they like it. It nourishes their little bodies and makes them healthy and strong.

Cowan's Cocoa, as you get it from your grocer, is absolutely pure. Its delicious flavor is obtained by the use of the highest grade of Cocoa beans, skillfully blended. Nothing is added to impair the health-building properties of the Cocoa.

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The Lamp That Saves The Eyes

Children naturally never think of possible strain on their eyesight when poring over a fascinating book.

It is up to you to see they do not ruin their young eyes these long evenings by reading under a poor light.

The Rayo Lamp is an insurance against eye troubles, alike for young and old.

The Rayo is a low-priced lamp, but it is constructed on the soundest scientific principles, and there is not a better lamp made at any price. It is easy on the eye because its light is so soft and white and widely diffused. And a Rayo Lamp never flickers.

Easily lighted without removing shade or chimney; easy to clean and polish. Solid brass throughout, with handsome nickel finish; also in many other styles and finishes. Ask your dealer to show you his line of Rayo lamps; or write for descriptive circular to any agency of

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