—"So that my executors may have ready money."—

The following extract is from the will, recently probated, of a keen, successful, and, as the will proves, thoughtful business man.

Among the insurance policies on my life which are now payable to my children in equal shares, I am endeavoring to arrange that these policies shall be made payable to my estate so that my executors may have in hand ready money for immed ate requirements. If this shall not have been accomplished at my death I desire my children to release their interest in the policies and in lieu I direct

The $27,847 life insurance prevented the sale of property which would otherwise have had to be disposed of at a great sacrifice.

The moral is plain. There is no estate, be it large or small, but should be covered by life insurance. A policy would prevent losses to your widow or your children that could not otherwise be averted, because it spells "ready money," especially if placed with

The Manufacturers Life
Insurance Company
TORONTO, - - CANADA
King and Yonge Streets
Offices in all leading centres throughout Canada

EARLY CLOSING OF BARS FOR FRONTENAC CLUB

Kingston Organization Falls in Line With Other Institutions of Province.

Special to The Toronto World.

KINGSTON, Dec. 8.—The Frontenac Club has decided to follow the action taken by other leading Ontario clubs and for the remainder of the war will close its bars at 8 p.m.

J. J. Graham, chief of police at Napanee, who resigned to go to the front, has qualified as a lieutenant and has been attached to the 146th Battalion.

Capt. R. D. Ponton, Belleville, invalided home from the front, was the guest of the Canadian Club at luncheon today and gave a vivid account of his experiences.

Major-Gen. Lessard, inspector-general of the eastern forces, will inspect the garrison here Monday.

The tug Frontenac of the Donnelly Wrecking Co. is at Trenton to raise the tug McNaughton of the Dominion Dredging Co., Ottawa, which was sunk above Trenton near the Murray Canal while towing a large dump scow, thru being cut thru by the ice.

JUGGLING VACATIONS

Recipe for making a fortune with ease:—

Procure a dilapidated old hotel in a lone, lorn land. Renovate it—you will be surprised what a mere carpenter and painter can do Import a band of pretty chorus ladies and dapper young men for piazza furniture. Call them by high sounding names. Give them plenty of stage money. Let them nonchalantly discuss Standard Oil.

Now suppose there were to appear a very susceptible young man, with a roll of money and a penchant for the ladies, plus a desire to own a summer resort. With Wallingford at the helm, even though the girl in the case gives the whole story away you can imagine what is happening in the coming installment of

THE NEW ADVENTURES OF J. RUFUS WALLINGFORD

Wholesome comedy built into motion pictures of Pathe by Charles W. Goddard, whose scenarios are living up to his "Pauline," "Elaine," and "Goddess," reputation.

The pictures come through the local

PATHÉ EXCHANGE

which means that they are certainly within your reach.

The stories by George Randolph Chester, the creator of Wallingford are in the finest vein. You must read them in order to have the greatest possible enjoyment out of these Wallingford adventures. They appear weekly in the

WORLD

DISTRIBUTION COST IS EXTREMELY HIGH

Prof. H. S. Arkell Thinks That Public Investigation Would Improve Conditions.

WORLD'S NEED IS FOOD

Up to Canadian Live Stock Men to Grasp Opportunity and Produce More.

By a Staff Reporter.

GUELPH, Dec. 8.—Speaking to a big meeting of Ontario live stock men today, Prof. H. S. Arkell, Canadian Government live stock commissioner, said that while it would be unfair for him to charge the middlemen with dishonesty and extortion, he realized the cost of distribution was unduly high, and believed that were the searchlight of public investigation turned on the question, conditions could be materially improved.

The professor is the most widely versed man who has yet addressed the live stock men, consequently the lecture room was packed. Commencing with the difficulties of distribution, the professor turned to the great opportunities brought about by the war awaiting Canadian live stock men.

The growth and improvement of Canadian agriculture and the individual prospects of profit on cattle, sheep and hogs were dealt with.

Distribution Neglected.

With the increase of population in the Dominion, he said, the question of cheaper and quicker distribution had grown from a vital issue to one which challenged the best efforts of democracy. Perhaps, he admitted, past efforts of the government had been directed too much towards increased production to the neglect of the distribution facilities.

Previous to 1905 Canada had been simply an agricultural country, and with the quick incoming of big industries and enormous immigration, the country ceased to become an exporti g country.

"In 1912-13 and '14," he said, "the balance of trade against Canada has been about $180,000,000. We paid this debt simply by borrowing from Great Britain, but with the war conditions, we are faced with the obligation of paying this accumulated debt. Our only method of doing this is by increasing our exports. It is not gold the world wants now, it is food."

Up to Canadians.

Great Britain, he continued, had purchased from Argentine until the stock of that country had been greatly depleted. Australia had sustained a drought which would leave her out of the market for four years. It was up to Canada, if her live stick men would but g a p the situation.

Ge many, he had learned, had ordered the destruction of one-third the living live stock to preserve for human consumption the cereals the beasts would eat.

GUELPH'S WINTER FAIR SEEN IN TWO HOURS

Layman Who Made Hurried Trip to Big Show, Relates His Impressions.

Following are the impressions of one who paid a two-hour visit to Guelph Winter Fair:

The huge gray stone fair building is just thirty seconds from the station. It covers a good-sized block.

The line-up for tickets was like a Billy Sunday meeting. Evidently everybody goes—men, women and children, and from everywhere.

The attendance to date is several thousand ahead of last year and another day to go.

The first thing noticed on entrance after parting with "two-bits" is the warmth, the vast structure being heated thruout. The second impression is the cleanliness, the wooden floors are scrupulously swept, and the dirt floors are carefully covered with straw and sawdust and changed. The next feature is the accommodation, the aisles are wide between the exhibits, and the ventilation perfect. With 10,000 people present there was no crowding, no discomforts. It was as easy to see everything as if one were the only visitor.

The poultry exhibition is a world-beater. There were 6000 birds in neat wire cages, built in tiers, every cage the same and containing nearly 1000 varieties, all classified. From the little bantam hen, as slick as a canary, thru all the egg-producing kinds to the heavy strutting gobbler. This is the most liberal education and finest attraction for chicken fanciers ever put on for 25c. It is larger by 500 entries than the poultry display at San Francisco.

In the section of the killed and dressed fowl an epicure might lose his reason, and an honest man become a thief.

The applause from near by demanded attention to the judging arena. Here was marked out sufficient space to accommodate 100 horses at one time, and the judges could then drive between in a phaeton. It is all covered with clean sawdust.

Seats were arranged like an amphitheatre, and the interest of the four thousand present was a revelation—cheering, hand-clapping—"good judging", in short. Twenty-eight imported Clydesdale stallions, any one of which would fill a good-sized stall, came out to be judged. They stood forth like generals, all beribboned and decked and manicured to a hair. The man-on-the-street could not know that there were such beauties. Other supreme classes followed.

It then became evident that trying to see this show in two hours was like attempting to eat out a bakery at Christmas-time in one meal. It can't be done.

There is an entire room and separate section for each of these—poultry, pigeons, dressed fowl, lectures, seeds, sheep, hogs, horses, milch cows, butchers' beeves offices, judging area—several interesting demonstrations like egg-testing, artificial milking, cream separating and trade journals, also fakirs with liniments and collar buttons.

The provincial government helped by giving $5000 and sending a staff of eight from the department of agriculture to handle the affair. These with 100 extra help make a winter show possible that is no pocket edition of the live stock attraction at the Canadian National.

The judging competition includes eighteen counties, and the prize is a handsome silver cup valued at $150, donated by the Hon. James Duff, minister of agriculture.

The artistically arranged display of 350 different seeds used to grow foods for man and beast in Ontario, was especially deserving of credit. Every kind was legibly labelled, and here, note, that everything in the whole place was just so ticketed in print, that with total ignorance of the different subjects to enter with a visitor could not help knowing Wyandottes from turnip seed for ever.

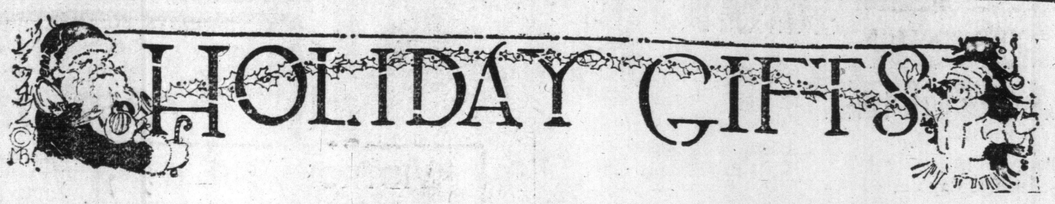
In the live stock sections there were 1325 entries, plus 366 horses. The exhibits included mammoth steers fed for the International at Chicago, with heavy and low-hanging butchers and flanks, smooth and deeply fat, cushioned sides, unwieldy heads and broad, flat glistening backs, only comparable to dining-room tables. Also excellently marked Holstein and Ayrshire cows, with large roomy bodies and milking records. And finely finished long hogs having succulent bacon written all over them. And not least, the heavy fleeced sheep and fancy lambs that, if killed and dressed, would put the price per lb. "out of sight."

The daily lectures are far above the average, and John Ferguson of Swifts', Chicago, had just completed a talk on "Marketing of Produce" that was voted chuck full of remarkably new and efficient ideas and a veritable mine of information.

The winter fair at Guelph in two short hours stood out for accommodation, sanitation, decoration and education.

MURRAY-KAY, LIMITED

MURRAY STORE 17-31 KING EAST. | STORE HOURS: 8.30 a.m. to 5.30 p.m. Telephone Adelaide 2380. | KAY STORE 36-38 KING WEST.



Chiffon Motor Scarfs Regularly to $1.00 50c

Chiffon Motor Scarfs, 2¼ yards long, hemstitched all round, just a few shades to be cleared Friday at half price. Regular selling price $1.00 each. Special sale price, Friday, each 50c

These Evening Scarfs Regularly to $2.50 $1.00

Evening Scarfs, of chiffon and liberty silk, just a small lot in pretty afternoon and evening shades, marked at half price and less for Friday's selling. Regular selling prices are $2.00 and $2.50. Special sale price, Friday, each $1.00

Other Evening Scarfs Regularly to $5.00 $2.00

Evening Scarfs, chiffon and liberty silk, white, blue and pink, with floral designs, or in plain colors, to be cleared Friday at half price and less. Regularly $4.50 and $5.00. Special sale price, Friday $2.00

This Sale of Neckwear Regularly to 75c 15c

Neckwear, a large assortment of separate collars and vestees in fine organdie and net, slightly counter-soiled, some tucked, others pleated and lace-trimmed, regularly to 75c, marked for quick selling Friday, each.. 15c

New Sports Mufflers Wool or Silk, Special $1.00

New Sports Mufflers of wool with angora finish, also of knitted silk, the very smartest things shown this season for wear with sports costumes. We have a splendid assortment in plain colors which we shall place on sale Friday, specially marked at each $1.00

Regularly to $13.50 Brilliant Pendants Half Price

Brilliant Pendants, some on tiny chains, others on black velvet or tulle neckbands, the better lines in sterling silver, brilliants of splendid quality. Regular prices $1.00 to $13.50. Friday half price ..... 50c to $6.75

Beauty Pins, in sets of three, also bar pins, gilt finish. Special 25c

Pins, Hair Mounts, etc. Regularly to 75c 10c

Pins, Fancy Buckles and Hair Mounts, pins and buckles in gilt and oxidized effects, hair mounts in marabou and sequin effects, a big collection of these attractive little novelties marked at great reduction for Friday, regularly 75c, Friday, each.. 10c

Hat Pins, Buckles, etc. Regularly to $1.50 25c

Hat Pins, Fancy Pins, Buckles and Bead Necklaces, hat pins and fancy pins in gilt, Roman gold and oxidized finish, buckles in cut steel, etc., bead necklaces in all colors, regularly to $1.50, Friday 25c

Long Jewelled Chains Regularly to $3.50 $1.00

Jewelled Chains of gun-metal and silver, with pearl, amber and brilliant beads at intervals. These very charming chains are reduced for Friday when the following special prices will be in force, regularly to $3.50 at $1.00; regularly to $6.50 at $2.50.

Here Are Coats of a Character That Sell up to $27.50 On Sale Friday, Special, Each - - $10

Those of you who had the privilege of selecting coats from our recent remarkable offerings at $10.00 will endorse our statement that the values in every case have been far beyond anything you had ever hoped for. Notwithstanding the almost unprecedented nature of the former offerings, the coats on sale for tomorrow are the best yet; which is to say, that the woman who needs a coat now has an opportunity for securing one of the season's cleverest models in the choicest of materials, with a fur collar if you like, and you need pay only $10.00 for the choice.

Read the Details:

Coats Tailored in the height of fashion, of materials that are serviceable and smart looking, including stunning-looking imported tweeds in pretty mixtures, over checks, lovely plaids and fashionable curls. These coats are modelled on the season's newest lines, with flaring skirt, and have high standing collar of beaver or skunk raccoon fur. Then there are the new skating coats, these also being made of lovely imported materials, with deep collars and deep cuffs of leather in contrasting color. Altogether a magnificent collection of desirable garments, every one designed and made late this season. Window display today. Values to $27.00. On sale Friday $10.00

An Opportune Sale of Gloves $1.25 Line, 85c; $2.50 and $3 Lines, $1.50 and $1.75

The announcement of this triple-barrelled bargain in our Glove Section will doubtless arouse much enthusiasm. Everyone knows the popularity of gloves as Christmas gifts. Everyone knows the rarity of such extraordinary reductions as these:

WOMEN'S GLACE KID GLOVES, two dome, perfect fit and finish, white, white with black stitching, black and tan. Regular $1.25 quality. Friday, per pair 85c

WOMEN'S LONG WHITE KID GLOVES, three dome fasteners, beautiful gloves, perfect in every way, 12-button length. Regularly $2.50 a pair, Friday, $1.50. 16-button length, regularly $3.00 a pair, Friday $1.75

Bargains in Christmas Cards Boxes of Six at 25c and 35c a Box

Christmas Cards at extra special prices for Friday selling; in boxes of six with envelopes to match, the regular prices up to 65c, for the box. Friday, per box 25c

Another line, boxes of six, with envelopes to match, the regular prices up to $1.00 a box. Friday, per box 35c

Sale of Boys' Ulster Overcoats Values $10 and $12, Friday, Each - - - - - - - - - $6.85

Boys' Ulsters, a fortunate purchase of the season's over-make of one of the best manufacturers on the continent, made of heavy tweed and cheviot coatings, browns and greys, half belt at back, fully lined; sizes 28 to 34; coats that were made to sell at $10.00 and $12.00. Our sale price for each, Friday and Saturday..... $6.85

MURRAY-KAY, Limited

Pro its on This Book for Patriotic Purposes $1.25

The Blinded Soldiers' and Sailors' Gift Book, boxed, the contributors, Chesterton, Gilbert Parker, Anthony Hope, A. G. Benson, etc., all profits to go for relief of those brave fellows who have lost their eyesight in the war $1.25

These Books for Boys Regularly $1.50 19c

Special Line of Boys' Books, including The Winning Ten, Rulers of the Surf, Rifle and Caravan, also abridged editions of Scott's Ivanhoe and The Talisman, illustrated in color, regular $1.50 edition, Friday, each.. 19c

Dainty Gift Books, the Gem Series, Special 20c

Dainty Little Gift Books, size about 3" x 4", bound in soft leather, green, red, black and navy, gilt edged, medallion in gold on cover, a long list of titles, including Gems From Kingsley, The Princess, The Lovers' Chaplet, etc., splendid value, each 20c

Breviary Treasures Regularly to $3.00 35c

"Breviary Treasures," including "The Epilogues of Virgil," "Classic Wit and Humor," "Story of Odysseus," "Gesta Romanorum," "Satires of Horace," "Selections from the Koran"; also "Democracy in America," "Advancement of Learning." Regularly to $3.00, Friday, each.. 35c

(No Phone or Mail Orders.)

Children's Stockings Regularly to 75c 25c

Children's Plain Cashmere Hose, English make, full fashioned, black or tan, 5½ to 7 in. only; regularly 35c and 45c. Friday, per pair 25c

Children's Fine Rib Silk Stockings, black, tan, pink, sky and red, not all sizes in each color; regularly 50c to 75c, Friday, per pair 25c

Dainty Handkerchiefs in Great Variety 12½c

Dainty Handkerchiefs, in fine sheer linen with imitation American lace edge (glove and usual size) and of fine linen, plainly hemstitched, also a charming assortment in fine sheer dimity, all white, or white with touch of color ..... 12½c each, $1.50 doz.

Women's Handbags Regularly to $9.00 $4.50

Women's Handbags, many lovely new shapes in seal, pin seal, morocco, crepe grain, etc., black, brown and navy, fitted with mirror and coin purse. In the lot are bags worth regularly to $9.00. Our sale price for each, Friday $4.50

Lovely Silk Negligees From London and Paris

Silk Negligees, beautiful new models from the best London and Paris houses, in crepe de chine, Liberty satin, lace, etc. Some on semi-fitted lines, suitable for house frocks. Prices ..... $9.00 to $45.00

New Lingerie Blouses Special Value at $1.50

Dainty Lingerie Blouses, very pretty models just received, made on newest lines from voile, dimity, etc. Some models lace trimmed, others with pretty groups of tucks. Specially good value, each $1.50