

MAGNIFICENT WORK

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ment had failed to provide free medical attendance for the thirteen millions who had been promised that boon. They encouraged the doctors with their assistance, secretly and openly. They fomented the agitation. They did all they could to strengthen the suspicions of the medical men, and when they thought we had no doctors they were pleased. Then they began to come in, and then the Tories said: "Oh, but look at their quality." Then the day came nearer and the doctors came tumbling in, until today we have eighteen thousand doctors on the list, practically all the doctors who are engaged in that class of practice. We have on the register nine thousand chemists who are prepared to supply on Government terms the doctors prescribed by the doctors. (Cheers.) Every week half a million workers are attended free by these doctors. They can claim free medical attendance and the best drugs. Before the act, hundreds of thousands died not to go to a doctor because they could not pay. Now that nightmare has been chased out of every cottage in the land. (Cheers.) Our opponents said: "You promised that every man should name the doctor of his choice at the expense of the state." So I did, but that meant if the doctor was willing, I could not compel a doctor to attend a man, and if I did the medical attendance would not be worth much. I promised a free choice of doctors among those who are willing to accept the very generous terms given by the Government. I can prove to you that in all cases where the doctors themselves submitted their accounts before the act for examination there is not one of them who is not making more money under the insurance act.

18,000 Doctors Working the Act. We have 18,000 doctors, some of them exceedingly able men, most of them good. They are looking after 500,000 sick workers, male and female, every week free of charge. (Cheers.) I never know how much doctors can do for you, but of one thing I am certain—they can warn and ward off danger. When the boat in which you are sailing rocks about they can tell you whether it is merely a temporary disturbance which you need not heed, or whether it means that you are rushing towards the cataract, and they can help you ashore before you reach the rapid. And anyone who knows this country knows only too well that one great reason why workmen's lives are on the average shorter than those who are not insured is because of the temporary disturbance which you need not heed, or whether it means that you are rushing towards the cataract, and they can help you ashore before you reach the rapid. And anyone who knows this country knows only too well that one great reason why workmen's lives are on the average shorter than those who are not insured is because of the temporary disturbance which you need not heed, or whether it means that you are rushing towards the cataract, and they can help you ashore before you reach the rapid.

The Sickens. I come to the second benefit—the sickness benefit. Here 270,000 workers are in receipt, most of them of 10s a week, the women of 7s 6d a week, because they pay less, and under the amendment will now be passing through Parliament these older people will receive exactly the same benefits as those who are younger in years. (Cheers.) I should like to tell my friend there how many have had the thirty bob. (Laughter.) Half a million. (Cheers.) The country is all right. (Laughter and cheers.) This and every other benefit is being made to work. That payment is being made to the act about (Cheers.) Before the act about 100 of these would have been in friendly societies, a few more may have had other resources, but over 150,000 of them would have been practically without any insurance, except the pawnbroker and the parish, to keep them, their wives, and their families from starvation. And this is the act conferred benefit on no one! (Laughter and cheers.)

The Sanatorium Benefit. I come to the third benefit which has already materialized—the sanatorium benefit. Before the act came into operation there were only about 5,000 beds available throughout the whole of the United Kingdom for all classes in the sanatoria. Most of these were occupied by persons who could afford to pay for them. You may therefore take it that barely 2,000 places would be available in new great institutions for the cure of the working classes. The first thing we did was to set aside 1,600,000 for the building of new sanatoria. The money was voted and put in the bank to be available for grants in aid of local authorities, committees, or associations that were prepared to build. I need hardly say you cannot do that in a day or even in a year. (Heard.) But we have secured a large number of temporary buildings, and what is the result? Those who suffer from consumption have been divided into three classes—those who are treated in their homes, those who are treated by dispensaries which have been set up everywhere under the insurance act, and those who are fit for treatment in sanatoria. In all, under the insurance act we have already treated 24,000 consumptive workers. Of these, 13,000 have been placed in these sanatoria. (Cheers.) It is a deadly fight between man and disease. One must be killed, either the man or the tubercle which is in him. Those who are treated at home get not only medicine and medical treatment, but they also get good nourishment which they could not afford to purchase—a pint of the best milk supplied to them every day, and other specially strengthening foods. Drugs do not cure a man without sus-

tenance, and in the sanatoria they are fed and nourished, doctored, and cared for.

Some Typical Cases. I had a list the other day from Bristol of the persons who had received treatment there. They had only paid a few shillings for stamps. Some of them had only paid 2s. 6d. and even yet I find that £20, £30, £40, and even £50 had already been spent upon their treatment. I have a case here where £50 was spent upon a patient who had only consumed about 2s. 6d. rather better than ninepence for fourpence! Here is the case of a stationmaster. When he was first reported by the insurance committee's tuberculosis official he was too ill to come to the dispensary, and he was sent at home by the stationmaster who reported on his case, and advised that he should be treated at home. At first he received domiciliary treatment for four months. The railway company proposed to dispense with his services, but when they heard that his case was being taken in hand by the insurance committee they gave him a chance. After four months' treatment in his own house he was sent to a sanatorium for consumptives. He was away for two and a half months. What is the result? The disease has been arrested. He is now quite well, and he is back at his work. (Cheers.) He was sent at home by the stationmaster who reported on his case, and advised that he should be treated at home. At first he received domiciliary treatment for four months. The railway company proposed to dispense with his services, but when they heard that his case was being taken in hand by the insurance committee they gave him a chance. After four months' treatment in his own house he was sent to a sanatorium for consumptives. He was away for two and a half months. What is the result? The disease has been arrested. He is now quite well, and he is back at his work. (Cheers.)

I could give you endless cases which have been supplied to me. Here is the case of a man who had lost one daughter through consumption. The second daughter was attacked, and you can imagine the frame of mind of that poor fellow when he saw his second child rapidly dragged after her sister along the road that leads to the tomb. He was seized with despair. But the insurance act called at his home when he was sitting with bowed head and despondent heart, tapped him gently on the shoulder, and said to him—Be a good cheer! I know it is difficult. One of your children has already been taken away by this monster, but that was before I was born—you leave her to me. And this revived act forthwith takes the poor child to the sanatorium, and he was recovered to her tenderly, skillfully for months, and now has sent her back rescued from the shadow of death to the arms of a glad father. (Cheers.) Don't let any insurance canvasser go past that man's home at any rate. (Laughter.) Here is another case of a man who had been specially bitter in his opposition to the insurance act. He was seized with consumption. He was kept in bed for months until he was well, and 10s a week was given to his family. I will tell you what he said. He said he had ridiculed the benefits of the act more than anyone, but he would be one of the first to have my life saved by the act. I cannot express my gratitude for what it has done for me. (Cheers.)

His Reckoning is Piling Up. I should like to give you another case, that of a laborer in Lancashire. (Yes.) He was a bricklayer's laborer. He is spoken of by the secretary of his approved society as being a modest, gentlemanly fellow. He was discovered to be suffering from tuberculosis, but he refused to give up his work because he said he had gone through too much eight years ago, when he was ill, and did not want to lie up again. They found out his case, however, and he had a few shillings on his card, and when he discovered that 10s a week would be paid to him during the time that he was incapacitated, and as his wife was also earning something, he decided to place himself in the hands of the insurance doctor. It was then discovered he had communicated this horrible, infectious disease to his wife and three of his children, and they had to be taken in hand. She was also insured by the act. They all received sanatorium benefit. He was in a sanatorium for thirteen weeks; she received treatment at home, not merely medicine, but a quart of the most beautiful milk every day. The children were taken to the sanatorium, and the man is fit for work, and has already got a job in Liverpool. (Cheers.) I can supply his name and address to inquiring Tories, so that their canvasser can pass him by when they go about abusing the insurance act. (Laughter.) I have no time to multiply instances, but I could do so of men, women, and children who have been just snatched from the jaws of the grave by this act of Parliament, and yet, whilst it is walking the streets, hurrying about on its errand of mercy, visiting the sick, healing those who are afflicted with disease, feeding hungry children whose parents have been prostrated by sickness and cannot look after them, whilst it is doing the work of the Man of Nazareth in the stricken homes of Britain it is being stoned by Tory speakers, reviled, insulted, and spat upon. Their reckoning is piling up. It will soon be demanded at their hands to the last penny (cheers), by a people who have been misled by them into disdaining one of the greatest gifts the Imperial Parliament has ever delivered to the people of this land. (Renewed cheers.)

The Land Monopoly. I have never pretended that this act is going to remove all the social and economic evils which afflict and press on millions of men, women, and children in this and every other land. I have never joined any set of believers—and there are many—who believe they have discovered some one infallible specific for all these evils. To remove the mischief at the root of our social condition there is much more to be done than even insurance, old-age

pensions, wages boards, labor exchanges, or mines regulations, and other acts. They have accomplished their part, but not all. There is much more to be done before undeserved poverty and privation is chased out of this proud country. The surest and most searching reforms must all take time to work out their beneficent purpose. All I claim for the insurance act is this—that whilst reform is working its way suffering is averted and alleviated by means of this act. More than that, this act is tracking out and exposing social sores. Take this one proof which I put to you. There is no social or economic evil in the land which ultimately does not pass into the doctor's hands. Intemperance, under-feeding, bad housing—whatever the wrong is somehow or other works its way out in disease. Insurance will find them all out and grab their causes. It will force the state to take official cognizance of them, and will

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nothing but gold, gold, gold, diamonds, diamonds, diamonds. Surely a fortune could be realized if the attaches were dishonest. But, as a matter of fact, fully 95 per cent of these valuables are returned to their owners. Carelessness in the streets. At the Grand Central station, through which from 35,000 to 10,000 persons enter the city every day, two men are kept busy receiving, classifying and delivering articles abandoned in the trains. Amongst these are left the trunks of this company last year were several pairs of crutches and a wooden leg. For sheer negligence this puts the item of the abandoned false teeth in the Metropolitan Police. To such an extent are umbrellas abandoned that the custodian made the remark that he could invariably tell by looking over his book of receipts whether a certain day was rainy or fair from the number of umbrellas brought in.

On the Jersey Central, which brings 20,000 passengers a day into New York, 6,000 articles were left in cars seats last year. There were overcoats, dress suitcases, golf sticks, and several hats every day—which is very remarkable. Others left chickens, parrots, melons, muffs, mechanical kits, and in many cases shoes that the wearers had discarded to ease their feet and had walked away without them—which was even more negligent than leaving their hats. Most of these articles betrayed the sex of their owners—the size of rubbers showed it without a doubt, but eyeglasses and umbrellas were of neither gender. The custodian was indicated by packages containing such things as bread, butter, eggs, lard, pickles and cans of bug powder.

At the lost and found department of the elevated road and subway in New York an average of 1,000 abandoned articles are taken care of every day. Recently the older chauffeurs of New York city organized under the name of the Gasoline Engine Protective Association, their purpose, according to a resolution adopted, being "to eliminate joy-riding and drunkenness and to put the profession on such a basis that the chauffeur would be as discernible against because of his calling."

What a commentary on the status of a vast army of skilled workmen—discriminated against because of his calling! Yet it is absolutely justified. There are probably 15,000 of these men in Greater New York, the majority of them of good character, yet all more than enough to fill the ban of suspicion because of the acts of a by no means small minority.

The negligence of the machine owner and the public has developed the greatest field of criminal opportunity ever known in America. Nor in any field has specialization in crime developed the efficiency that it has in this. So tempting have the opportunities before them become that many have developed crookedness from the inside because of the opportunities found there.

There are four classes of automobile crooks—the chauffeur who robs his employer right and left; the man who steals his machine; the sneak thief who pilfers the accessories from the car; and the driver who cheats in the matter of fares, steals whatever belongings he may leave behind, often robs drunken fares, and occasionally carries unprotected women to lonesome places and relieves them of all they've got.

And this is all directly due to negligence. The owner is negligent either directly in leaving unguarded a machine, or in retaining in his employ, as he too often does, a chauffeur whom he knows to be dishonest or a drunkard or a dope fiend.

Owners to Blame. We wonder why an owner keeps a chauffeur whom he knows to be dishonest. It happens usually with the first machine; then he (the owner) becomes sophisticated. Usually he has made a lot of money in some up-state town. The neighbors have expensive toys, yet an indispensable mark of social standing. Our friend's wife must keep up with his neighbors. Very well. He gets a car. He has heard that it is a necessary evil, he concludes. So he submits to it. This is where his negligence comes in. He doesn't take the trouble to determine that he need not submit to it. The chauffeur comes with good references and seems to fill every need. He keeps the machine in first-class shape, makes good mileage and avoids collisions. Immediately he arrives, the chauffeur locates the car and arranges with them for a "rake-off." When the bills come in the owner grins and bears it. He is willing to be "done." It's a mark of his standing and a sport. But after he has had one or two machines he learns to audit bills carefully and so changes drivers frequently, for these gentlemen are "mean" about expenses.

So easy has this game become that if a chauffeur were a good sport, he wouldn't take the graft! The negligence becomes a promoter of crime in others. He does things with the machine that no old-fashioned coachman would have dreamed of doing with his employer's rig. Joy-riding, that partial reform was brought about. Many garage managers were warned not to let the cars go

arouse the conscience of the nation to deal with them. But social reform to be thorough and effective must move on an extended front. We are moving on. (Cheers.) We have already attacked the poverty of the aged worker. (Cheers.) That position has been stormed (cheers), and one million old people have been freed from the bondage of anxiety in old age. (Cheers.) We have started our pavement repair campaign. Intemperance is being attacked. We are now about to march against the central position, where land monopoly is entrenched. (Cheers.) The struggle will be a fierce one, but with victory well in our hands (cheers), and then the road will be free to a Britain where a man who is willing to give the honest labor of brain and hands may feel assured that, whether he be a pauper or a millionaire, he will not be forsaken nor will his seed be forced to beg their bread. (Loud cheers.)

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out without orders from the owners. This restricted the chauffeur's opportunities somewhat. Obviously he could not use the machine while his owner was making a call, for he didn't know what his master's movements would be. But the definite hours of the theatre and opera gave him a chance. From the rising to the falling of the curtain is "his" time. He picks up girls or meets some one that he knows and whisks away up Jerome avenue, or somewhere else, where numerous cafes and combination dance halls or cabarets obtain. He leaves the machine outside at the mercy of whoever he meets by. These cars are strung along for blocks, unguarded for a couple of hours at least. And the sneak thief, knowing the negligence of the grafting chauffeur, proceeds to himself to prey upon the "higher up." A pair of nippers and a screwdriver are all the tools he needs. He may clip off tires worth anywhere from \$50 to \$150, or remove and appropriate for \$125 a magneto or \$100 a speedometer with perfect ease and safety, and carry them to his own waiting car, and then to the fences, where he disposes of them for fully 60 per cent of their face value.

How Stolen Machines Are Sold. There are about 40 companies in New York who write insurance on automobiles, and they lose an average of \$100,000 a year each. The insurance policy covers theft of machine, fire, transportation and pilferage of tires, tools and other accessories, in amounts of over \$25,000, and where the loss has been on by others than those employed by the owner. The moral risk is everything in insuring a machine. A company would insure an auto owned by a man who has been in the habit of right up to the face value, where they would insure it for only half its value for some restaurant keeper, bartender, or other person of uncertain responsibility.

The man who steals cars is stolen in the daytime in front of the big cafes in crowded districts. There is nothing easier for a man dressed as a chauffeur than to step into an unguarded machine and pull out. But it takes a mechanic familiar with the makes of all machines to do this with anything like the necessary assurance. On the other hand, accessories that are stolen are not so easy to get rid of. The reasons for this are obvious—anyone clipping a chain from an extra tire or unscrewing a magneto would be instantly caught.

The man who steals the car drives to a regular "fence," where they at once proceed to change its appearance. The body, its most distinguishing feature, if a limousine, is exchanged for a touring, or vice versa. The chassis is changed, or a kind of a top. Then the factory number, stamped in the bed of the engine, is chiselled out, and all greatest definite marks of identification removed. So negligent are we that we do not take the trouble to inform ourselves as to the proper fares a taxi driver should charge, and even when we know he is robbing us we are too cowardly or too indifferent to make a complaint. We are too lazy or too afraid to call on the police station to settle the matter. Of course, he knows this, and banks on it. And yet we complain of crooks, being in the business of driving taxis!

The Diamond Thief. Diamonds are the goal of the most ambitious crooks. These bring the greatest price, are the most portable, and can be disposed of at nearly or quite as high a price as they cost. It is constantly a game of wits between the jeweler and the crook. The one knows that the other is after the diamonds, and he tries to safeguard them by the greatest of all combinations. But the crook knows that there is a very great profit in jewelry, that one sale may net the merchant enough to pay his expenses for a long period—and he knows that for a certain amount of risk that the dealer will take.

Four men drift casually into a jeweler's store on upper Third avenue. The one, an enterprising fellow, engages the attention of the watchmaker in the window, dicker over the repairs to a cheap watch, another engages the shopkeeper's wife in a transaction over bric-a-brac at the other end of the counter, while the third, a very distinguished-looking man, presently strolls in and asks to see some unmounted diamonds. This game is as old as the hills, yet the crook never fails for it is a long. Sometimes to inspire confidence, the distinguished stranger is accompanied by a man, bareheaded, and in his shirt-sleeves. The bare-headed man says to the merchant, "You know me—my shop's just four doors above." The jeweler doesn't know him, but the ruse works. The tray of diamonds is brought out and the distinguished stranger, in a few minutes, has the merchant's eyes never leave his hands, so great is his art as a prestidigitator that he either substitutes a paste diamond or a genuine stone of inferior quality or of smaller weight. The latter is generally the case, since paste is easily detected by an expert, and could not be successfully substituted except under the most favorable conditions. This process is called "pennyweighting."

The companies who insure jewelers constantly warn them never to take a risk for a small sum of money there is in it. But his most unreasonable negligence is where he leaves his store unlighted at night, or locates his safe behind a partition, or puts his wallet all the row is filled, since it is difficult to note a missing ring from broken rows.

Notwithstanding his experience and his warning, the jeweler will take a risk for a small sum of money there is in it. But his most unreasonable negligence is where he leaves his store unlighted at night, or locates his safe behind a partition, or puts his wallet all the row is filled, since it is difficult to note a missing ring from broken rows.

boards a car, does the strap-hanging act, and leaves his valuables unguarded.

Jewelers Take Chances. Jewelers take great chances in displaying immensely valuable stocks in windows with just the thickness of a glass between the precious stones and the thief. In fact, from the 15th of September last to the 3th of January—the great holiday gift season—a regular epidemic of window-smashing occurred in Chicago. The crooks would simply steal a car, one of them being an expert driver; then, when the police were out of the way, would dash up to a window, smash it, grab the loot, make a get-away, and then abandon the car.

Jewelers have sustained heavy losses through the negligence of drummers. For instance, on one occasion such a one sent his truck worth \$20,000 away on the wagon of an expressman whom he did not know—and never saw it again. Later it turned out that the expressman "specialized" in jewelry. A drummer's truck may never be worth more than \$50,000, it's worth taking pains to get. The specialist will follow it from town to town, seeking for a chance to "switch" checks in the baggage-room or "sneak" it in a hotel. Not long ago a jewelry drummer left a grip with \$7,000 worth of jewelry in it with the head porter of a hotel, while he went with another grip to meet buyers. When he came back it was gone. And so the drummer has been warned by the insurance companies never to leave a trunk in a baggage-room overnight; always to see to it that it goes on the same train with its own driver, and to keep a grip on the floor in a jewelry store while he is displaying valuables from another on the counter or elsewhere. Above all things, he is warned against talking—telling shop to anyone but the men with whom he is sent to do business. Talking is a fatal propensity in any case. It leads to much crime. Here's an example:

A little shoemaker from Naples had located on the east side of New York. Here he had worked and saved from day to day until he had accumulated \$1,000. With this he intended going back to Italy, buying a little house and being happy the rest of his life. But his great happiness made the little shoemaker garrulous. He told his plans to his assistant, a Sicilian. The assistant went to his boss' companions, told them of the shoemaker's savings, and the little Neapolitan received a demand for the \$1,000 under pain of death. The gang got the money and the cobbler continued to work and save, with the hideous farm ten years away.

Highwayman a Bluff. Cowardice no less than negligence is responsible for the continued existence of the highwayman. As a matter of fact, that gentleman is a great bluff. In case of a hold-up by a highwayman the best thing is to resist him. If you do, in 98 cases out of 100 he'll run away. Always remember that this man wants your money and not your blood. It is the greatest importance to him that he avoid violence. He may use his gun to threaten, and if he discharges it, it is only to intimidate. Shooting will create an alarm, and the thief dreads above all things, and bloodshed will increase any possible sentence against him by many years. A curious fact is that a highwayman will run away under resistance from a man. He not only has more nerve, but is more terrible in his fighting than the male of his species. Joseph Taylor, the head of the auto bandits, was recently arrested with his crew in this city, and who always operated at the point of a pistol, told me that it was his absolute order to his men that if anybody offered resistance, not to shoot, but to back away.

The calmness in the presence of a burglar is often very effective. The best thing to do with such a one who enters your house at night-time is not to show fear, but to reason with him. Tell him like a human being. You might say to him, "some of those articles belong to my wife and can't be duplicated. They were given to her by her mother or sister, and have small value except to her. Leave them alone and I will give you money instead." Or you might say: "Yours is a nerve-taxing business—you've got to be keyed up all the time—now I've got some good old rye down in the dining-room. Let's go down and have some." Such talk is very disconcerting to a burglar—in fact, any talk is. He doesn't know at what moment it may attract attention. He wants silence. In most cases such perfect calmness will result in the retreat of the man without spoils, or at least with only a small part of the plunder he came to get.

A friend of mine asked one of these men: "He did you come to pick out my place? I don't want to criticize your work, but I'd just like to know. Did anybody put you on?" This led to a general talk, and they finally went downstairs and had a drink. But it's very easy to force an intruder to shoot by a sudden alarm, a shriek, a rush for the telephone, or an insult that must be suppressed by the use of the gun.

Fires and Carelessness. Only a few days after the Equitable fire I was in the office of a friend of mine down-town. He had only one room and employed no help. He was talking about the great fire, the fear of loss of property, and loudly cursing the fellow who had thrown the fatal match. He held up a paper which he had been reading and pointed to some vivid pictures taken at the fire. Then he locked his desk, lighted a cigar, tossed the charred match into the waste-paper basket, and as we went out locked the door. Before I got to the elevator my friend remembered that he had left something behind and returned to get it. As we opened the door we were greeted with a cloud of smoke. The basket was ablaze and flames had already caught the lower end of the wooden desk. We quickly put the fire out.

Will people never learn? The companies who insure jewelers constantly warn them never to take a risk for a small sum of money there is in it. But his most unreasonable negligence is where he leaves his store unlighted at night, or locates his safe behind a partition, or puts his wallet all the row is filled, since it is difficult to note a missing ring from broken rows.

Notwithstanding his experience and his warning, the jeweler will take a risk for a small sum of money there is in it. But his most unreasonable negligence is where he leaves his store unlighted at night, or locates his safe behind a partition, or puts his wallet all the row is filled, since it is difficult to note a missing ring from broken rows.



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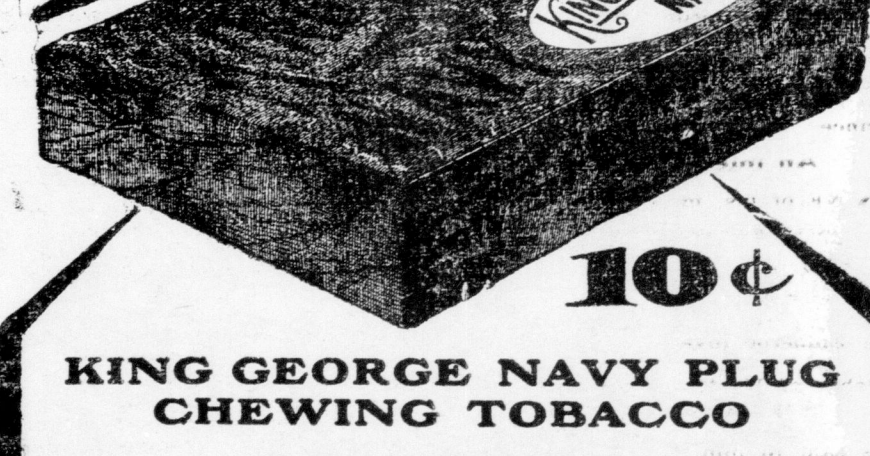
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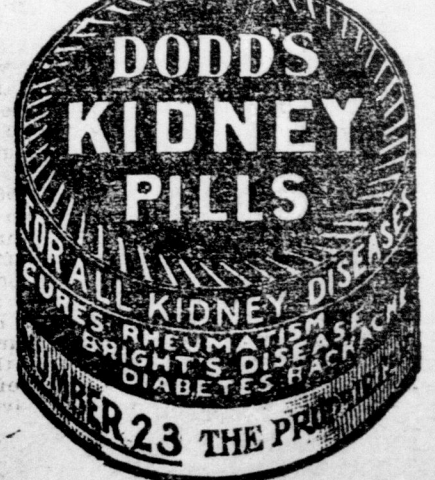


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