

The World's Standard  
for Tea is  
**LIPTON'S TEA**  
OVER 2 MILLION PACKAGES SOLD WEEKLY

**SPECIAL CHRISTMAS SAILINGS**  
**Allan Line Steamship Co. Ltd.**

Victorian	Corsican	Scotian	Sicilian
ST. JOHN, N.B. TO LIVERPOOL Sails Dec. 3	ST. JOHN, N.B. TO LIVERPOOL Sails Dec. 14	BOSTON TO GLASGOW Sails Dec. 7	PORTLAND TO GLASGOW Sails Dec. 14
First Class, \$62.50 Second Class, \$35.00 Third Class, \$25.00	First Class, \$72.50 Second Class, \$45.00 Third Class, \$35.00	"One Class," \$40.00 Third Class, \$30.25	"One Class," \$47.50 Third Class, \$30.25

All Steamers equipped with Wireless

**THE ALLAN LINE**  
77 Yonge St. Toronto

**COMEDY OF WAITING.**

**\$1,200,000 Building That Was Never Finished.**

An amusing account is given in the *Matin* of how the French Government erected a building at a cost of \$240,000 nine years ago and after installing a caretaker took no further steps to utilize it on the ground that it was "not quite finished."

In the year 1902, says the journal, the Government decided to create a special audit department, and a list of nominations to the various posts was drawn up. An aged Reservist was drawn up. An aged Reservist whose services to the country entitled him to fitting rewards was appointed concierge (caretaker) of a new building which was being erected for the department in the Rue Cambon.

The concierge was told to take charge at once. The building was not quite finished, but within a month or two everything would be in order and the members of the Ministry would take up their duties there.

Proudly the Reservist took up his quarters in the vast but unfinished palace. For days he walked without seeing another human being, but at last the dispirited man began to beguile his time by learning a new variation of his favorite game of patience.

Fortunately for the concierge he had taken the precaution to bring with him to the empty building a kitten and a canary. For two years he saw no one and heard nothing, although he received his monthly salary with military punctuality. In 1905 the architect rushed in and breathlessly remarked that a little furniture would be brought into the building and it would then immediately become a busy hive.

The little kitten had overgrown its mischievous nonage and become a grey-haired and tired-looking cat when, in 1908, the concierge, wearied by the strain of waiting, complained to the departmental heads. He was soothed by a promise that everything would soon be right.

Finally even the patience of the long-suffering concierge came to an end, for last month he resigned his position. The empty palace in the Rue Cambon, which was erected at a cost of \$240,000, is still awaiting one or two slight alterations.

**HE KNEW.**

"It's the first \$1,000 that's hard to get," explained the eminent millionaire.

"I know that," responded the more man. "I've been trying to accumulate it for the past forty years."

**TWO MILLIONS OFFERED.**

St. James' Methodist Church Board Receives Actual Bid.

A despatch from Montreal says: Major John T. McBride on Wednesday made a written offer of \$2,000,000 for the St. James' Methodist Church, and it seems to be the general belief that the church will be sold. It is stated that it is the only offer in view. Mr. McBride is acting for J. T. McGreevy of Winnipeg. The church authorities are now making out a report on the manner in which the \$2,000,000 would be spent for presentation to the Montreal Conference, when the approval of that body is requested.

**SUICIDE OF BRITISH M. P.**

Alfred P. Hillier Was Involved in the Jameson Raid.

A despatch from London says: Mr. Alfred Peter Hillier, Unionist member of Parliament for the North Division of Hertfordshire, committed suicide by cutting his throat on Wednesday. He was associated with John Hays Hammond and Dr. Jameson in the organization of the raid on the Transvaal, was President of the South African Medical Congress in 1893, and a member of the International Committee for the Prevention of Tuberculosis.

**THE WARNING OF FOOD EXPERTS AGAINST THE USE OF ALUM POWDERS.**

There are many housewives that unthinkingly use alum baking-powders in making biscuits, cake and pastry, when it would only take a little precaution to avoid doing so. Baking-powders that contain alum cause indigestion and nerve disorders. English food experts condemn alum as an injurious adulterant unfit for a baking-powder ingredient. If you are not careful you may be buying alum in your baking-powder and putting it in food. The way to be sure is to read the label on the baking-powder, and if the ingredients are not plainly printed on it, refuse to accept it.

**NEW AGREEMENTS.**

Morocco Question Believed to be on Eve of Settlement.

A despatch from Berlin, Germany, says: The fact that the Government of Germany and France have submitted new agreements in regard to Morocco to the powers which signed the Algeiras convention, and that the negotiations on the second part of the agreement in regard to German compensation in the French Congo are progressing favorably, is taken to mean that the whole matter is on the even of settlement.

**FEELING OF APPREHENSION**

**Australia Aroused By War Possibilities of Subsidized German Liners.**

A despatch from Melbourne, Australia, says: Grave concern is felt throughout the States comprising the Commonwealth over the assertion to the effect that all overseas vessels subsidized by foreign countries are easily convertible into commerce destroyers upon the outbreak of war. Private advices received in this country state that the liners flying the German flag are especially equipped for this contingency. As the result a feeling of apprehension is prevailing throughout the country. A resolution was moved on Wednesday in the Federal Parliament by a member of the Opposition to the effect that action be taken forthwith to discourage such shipping from trading in Australian waters. Prime Minister Fisher in the discussion that followed said:—

"We say most emphatically that ships of other nations which come to trade in our waters must not presume too much on our good nature and equip themselves so that they may act as ships of war upon the declaration of hostilities."

**PRICES OF FARM PRODUCTS**

REPORTS FROM THE LEADING TRADE CENTRES OF AMERICA.

**Prices of Cattle, Grain, Cheese and Other Produce at Home and Abroad.**

**BREADSTUFFS.**

Toronto, Oct. 31.—Wheat was dull here, with the feeling easier. The offerings of ungraded Western wheat are large, and much of it will be fed to stock. Coarse grains in Ontario continue firm. Cables are lower.

Flour—Winter wheat, 90 per cent. patents, \$3.60. Montreal freight. Manitoba flours—Patents, \$5.40; second patents, \$4.00; and strong bakers', \$4.70, on track, Toronto.

Manitoba wheat—New No. 1 Northern, \$1.07 1/2; Bay ports; No. 2 Northern, \$1.05 1/2; and No. 3, \$1.03, Bay ports.

Oats—Ontario, No. 2 white, red and mixed, new, 85 to 87c, outside.

Peas—Good milling peas, 98c to \$1.02, outside.

Oats—Ontario, No. 2 quoted at \$1.12 to 4c, outside, and No. 3 at 42c; car lots of No. 2, on track, Toronto, 47 to 48c; No. 2 Western Canada, 48 1/2c, and No. 3, 47c, Bay ports.

Barley—No. 3 extra, 92 to 94c, outside; feed barley, 80 to 85c.

Corn—No. 2 American yellow, 78 1/2c, and No. 2 mixed at 77 1/2c, Bay ports; No. 2 American yellow, 85c, on track, Toronto, for old.

Rye—Car lots, outside, 67 to 68c, for No. 2.

Buckwheat—Prices nominal at 60c.

Bran—Manitoba bran, \$23 to \$23.50, in bags, Toronto freight, shorts, \$25.

**LIVE STOCK MARKETS.**

Montreal, Oct. 31.—North-West steers, good, \$5.40 to \$5.50; Eastern steers, good, \$5 to \$5.75; fair, \$5.25 to \$5.50; bulls, heavy, 1,000 lbs., \$3.40 to \$3.50; light, 800 lbs., \$3 to \$3.20; North-West cows and heifers, \$5 to \$5.25; Eastern cows, good, \$4 to \$4.25; poor to medium, \$3.25 to \$3.75; canners, \$2.50 to \$2.75. Hogs—Selects, \$6.25 to \$6.50; underweights, \$5; sows, \$4.50; stags, \$3.50; and rough stags, \$3. Grass calves, 514 to 534c by the pound, and suckers, 514 to 512c by the pound.

**COUNTRY PRODUCE.**

Apples—Winter stock, \$3 to \$4 per barrel.

Beans—Small lots of hand-picked, \$2.25 to \$2.30 per bushel.

Honey—Extracted, in tins, 10 to 11c per lb. Combs, \$2.50 to \$2.75.

Baled Hay—No. 1 at \$15 to \$16, on track, and inferior at \$12 to \$13.

Baled straw—\$6.50 to \$7, on track, Toronto.

Potatoes—Car lots, in bags, at 95c to \$1.

Poultry—Wholesale prices of dressed poultry—Chickens, 12 to 13c per lb.; hens, 11 to 12c; ducks, 12 to 13c; turkeys, 19 to 21c. Live poultry about 2c lower than the above.

**BUTTER, EGGS, CHEESE.**

Butter—Dairy, choice, in wrappers, 25 to 26c; do., medium grades, 22 to 23c. Creamery, 28 to 29c per lb. for rolls, and 25 to 26c for solids.

Eggs—Strictly new-laid 28c, and fresh at 26c per dozen in case lots.

Cheese—Large, 14 1/4c per lb., and twins at 15c.

**HOG PRODUCTS.**

Bacon, long clear, 12 to 12 1/2c per lb., in case lots. Pork, short cut, \$22.50; do., mess, \$19.50 to \$20. Hams, medium to light, 16 to 16 1/2c; do., heavy, 14 to 14 1/2c; rolls, 10 3/4 to 11c; breakfast bacon, 16 to 17c; backs, 19 to 20c.

Lard—The market is quiet and firm. Ties, 11c; tubs, 11 1/4c; pails, 11 1/2c.

**BUSINESS AT MONTREAL.**

Montreal, Oct. 31.—Oats—Canadian Western, No. 2, 49 1/2 to 50c, car lots, ex-store; extra No. 1 feed, 49 to 49 1/2c; No. 3, C.W., 48 1/2 to 49c; No. 2 local white, 48 to 48 1/2c; No. 3, do., 47 1/2 to 48c; No. 4, do., 47 to 47 1/2c.

Flour—Manitoba Spring wheat patents, firsts, \$5.50; seconds, \$5.00; winter wheat patents, \$4.75 to \$5.00; strong bakers', \$4.80; straight rollers, \$4.25 to \$4.50; in bags, \$1.95 to \$2.05. Rolled oats—Per barrel, \$5.25; bag of 90 lbs., \$2.50.

Corn—American, No. 3 yellow, 81 1/2 to 81 3/4c. Millfeed—Bran, Ontario, \$23 to \$24; Manitoba, \$23; middlings, Ontario, \$27 to \$28; shorts, Manitoba, \$25; moulted, \$26 to \$32. Eggs—Selected, 26 1/2 to 28c; do., fresh, 32 to 34c; No. 1 stock, 22 1/2 to 24c. Cheese—Westerns, 14 to 14 1/4c; easterns, 13 1/2 to 13 3/4c. Butter—Choice, 27 1/2c; seconds, 26 1/2 to 27c.

**UNITED STATES MARKETS.**

Minneapolis, Oct. 31.—Close—Wheat—December, \$1.09 3/8; May, \$1.13 1/2 to \$1.15 1/2; July, \$1.14 3/4, nominal; No. 1 hard, \$1.07 7/8; No. 1 Northern, \$1.10 to \$1.10 3/8; No. 3 Northern, \$1.07 3/8; No. 3 wheat, \$1.05 1/2 to \$1.04 7/8. Corn—No. 3 yellow, 72 1/2 to 73c. Oats—No. 3 white, 46 to 46 1/2c. Rye—No. 2, 45 1/2c. Bran—\$21.50 to \$22. Flour—First patents, \$5.30 to \$5.60; second patents, \$4.90 to \$5.20; first clears,

**INTERCOLONIAL RAILWAY.**

The Canadian Northern May Get Lease of It.

A despatch from Ottawa says: It is stated in railway circles here that the Canadian Northern Railway is likely to submit a proposition to the new Government, having reference to the Intercolonial Railway system. The Canadian Northern Railway is gradually linking up its transcontinental line, which will be completed in 1913 to Quebec. Connection between Quebec and the Atlantic seaboard has yet to be determined, and the idea prevails that, in lieu of constructing an independent line, or at least before deciding upon it, the Mackenzie and Mann interests will endeavor to lease the Intercolonial. Otherwise there may be four lines, three of them through roads paralleling each other in practically the same territory. As yet, however, no proposition has been submitted for the Government's consideration.

**CHINESE GENERAL BLOWN UP**

Newly Appointed Fung Sen Assassinated at Canton.

A despatch from Canton, China, says: The newly-appointed Tartar General, Fung Sen, was assassinated upon his arrival to assume his duties on Wednesday. The General, accompanied by his wife and a large escort of soldiers, was coming ashore when a bomb thrown from the roof of a building dropped into the party. The explosion that followed killed Fung Sen and twenty-eight other persons, and wounded eighteen. Seven houses were burned to the ground. The bomb-thrower, a native of the Sunning district, was mortally injured. Troops have been sent to the Shokpa Station to guard the Canton-Kowloon Railway. Many Chinese are leaving for Hong Kong.

**CAR SHORTAGE IN WEST.**

Interfering With Crop, Lumber and Fuel Shipments.

A despatch from Winnipeg says: Fifty-two points in Western Canada confirm the recent report of car shortages. In Alberta it is claimed that the shortage is the most serious on record, not only interfering with crop transportation, but with the lumber and fuel shipments.

**MUCH GRAIN SHIPPED.**

Output From West This Season Over Forty-seven Millions.

A despatch from Winnipeg says: The total grain marketed at Canadian Pacific points this year has passed the 30,000,000-bushel mark. The Canadian Northern has marketed 17,000,000 bushels, which brings the total shipments of both companies up to 47,000,000 bushels.

**WHY SUFFER ALL WINTER?**

Hardfield, N. B.

"It affords me great pleasure to convey not only to you, but to all sufferers from Backache and Rheumatism, the great relief I have obtained from the use of Gin Pills. I feel thankful to you. I recommend Gin Pills to everyone suffering as I did."

ROBERT M. WILSON.

Write us for free sample of Gin Pills to try. Then get the regular size boxes at your dealer's or direct from us—50c a box, 6 for \$2.50. Money refunded if Gin Pills fail to cure. National Drug & Chemical Co. of Canada, Limited, Dept. W.L., Toronto.

**MAGIC**

**BAKING POWDER**

MADE IN CANADA  
CONTAINS NO ALUM  
CONFORMS TO THE  
HIGH STANDARD OF  
GILLETT'S GOODS.

**MAKING SAFE INVESTMENTS**

CITY MORTGAGES SAFE, BUT THIS NOT SO IN TOWNS AND VILLAGES.

Villages and Towns Often Stagnant—Small or No Demand for Property in Case of Foreclosure—A Recent Example—Guaranteed Mortgages.

The articles contributed by "Investor" are for the sole purpose of guiding prospective investors, and, if possible of saving them from losing money through placing it in "wild-cat" enterprises. The impartial and reliable character of the information may be relied upon. The writer of these articles and the publisher of this paper have no interests to serve in connection with this matter other than those of the reader.

What has been said about farm mortgages is in a general way true of mortgages generally. But, of course, there are several differences which are worth noting.

While mortgages on farm land, when carefully chosen, are safe as regards principal, the same cannot be said without qualification with respect to village and town property. The great danger of investing in mortgages on property situated in a town is that there is, as a rule, no very pressing demand for land of this class. For example, if it became necessary to foreclose such a mortgage it would not be at all an easy matter to find a purchaser. Nor would it be much easier to find someone to rent the place. Then, again, there is always danger that a small town will decrease in size. Anyone who has glanced over the census returns published last week cannot fail to note that the rural and village population of many parts of this province has materially decreased in number during the decade. The result to an investor would be, of course, that there would be a very good chance that the property on which he held a mortgage would be one of the many that one may see in almost any Ontario village, that has lain vacant for years. The very fact that the loan and mortgage companies will not accept as security mortgages based on such property is a conclusive proof that there must be something wrong with that sort of security.

Of course, if one could be sure that the town or village in which the house—or whatever the security may be—is situated is in a fair way to grow, there would not then be the same risk. Even at that, there is, however, nothing in this form of investing to attract any careful investor.

Only a short time ago a friend of the writer found it necessary to take a mortgage on some town property in payment of a bad debt. He tried to sell the mortgage. He was informed by one company that they might buy it if the rate were right. This they placed at no less than ten per cent. The rate was made ten, as suggested, but even then the manager of the company would not touch it—nor would anyone else. Then the insurance rate was also ten per cent., and, as the security, without the insurance, was very "insecure," this ten per cent. was practically a first charge on the income of the unfortunate mortgagee. And this, mind you, in a growing town. The mortgage was only for a short term and will be payable in a few months; but the chances that it will be paid off are very, very slight. And here comes in the personal element. The two parties to the mortgage are friends. The holder of the mortgage would be most unlikely, under any circumstances, to foreclose, and even if this were done, there would be no ready market for the place. Altogether, it is a very nasty situation, and one that an investor would do well to avoid.

When one turns to city property there is a very different consideration to be born in mind. In the first place, the cities of this province have been growing of a great rate during the past decade. And as a natural result of this growth the values of land of various classes has also increased.

This leaves a very substantial equity behind the security on which the mortgage is based, and so the investor in such mortgages has not stood to lose anything during the past few years. The increasing populations have also resulted not only in a steady demand for dwellings, but also as a result of the increasing number of people in the necessity for more shops, and, consequently, a demand for property in the shopping districts. The result of this is, of course, that any property secured under a foreclosed mortgage could be readily sold.

Therefore, as mortgages go, those based on well located property in a growing city are perfectly safe. They do not, as a rule, bear as high a rate of interest as

farm mortgages, but there is a greater certainty that the interest will be paid. A very great drawback to the average man who desires this form of mortgage is that those on really desirable property are usually required to great an amount of money that it is quite out of the question for him to invest therein. As a result, they usually fall to the lot of financial and mortgage institutions, and only the less desirable are open to the small investor.

Nor should it be forgotten that there is as much necessity for a careful valuation and scrupulous attention to insurance, titles, etc., in city, as there is in the case of farm mortgages.

Before leaving the subject of mortgages, the "guaranteed mortgage" should, of course, be mentioned; although it has not yet reached here the same popularity as in the States. This mortgage is one of the usual kind issued in the ordinary manner, but bearing on its face, in some form, the guarantee of a company that the interest and principal would be paid in full when due. There are many advantages in this form of mortgage. In the first place, it obviates the usual worries over the small, but important, details of insurance, valuation, collection of interest, etc. On the other hand, for their trouble and the guarantee, the company charges a certain part of the interest, usually about a quarter. As a result, therefore, the mortgage returns you scarcely more than the average industrial bond without, however, its distinct advantage in being readily salable.

**SCIENCE SAYS ALUM IS UNFIT FOR USE IN FOOD.**

In Great Britain no one is allowed to sell alum hidden in baking-powder, because the English law protects the people from this injurious acid.

Canada has not yet enacted a law against the use of alum, and as alum in baking-powder cannot be detected by its appearance, many manufacturers are using this condemned acid because it is a cheap adulterant.

It is a fact that alum in your stomach produces the same disagreeable results to the delicate organism as you will feel in your mouth by putting a tiny piece on your tongue. Science shows that alum reduces the flow of the gastric juices and weakens their power of assimilation, causing indigestion and the ills that follow.

No housewife should buy a baking-powder made by a manufacturer that is afraid to print the ingredients plainly on the label of each can, and the wording should state that there is no alum in disguise inside.

**REBELS CAPTURE WAR CHEST.**

Imperial Soldiers are Left Without a Dollar.

A despatch from Peking, China, says: It is reported that the rebels have outflanked the Imperialists, about 180 miles north of Hankow, and have captured a war chest containing 1,500,000 taels (\$750,000), leaving the Government army without money. The fighting at Seven Mile Creek on Tuesday is not told in detail here, and apparently it was not very important. Five thousand more troops have left Peking for Sin Yang Chow. Nanchang, Sukow, and Kuli Lin have joined the rebellion.

**PURIFIED HIS BLOOD**

Dr. Morse's Indian Root Pills Healed Mr. Wilson's Sores

When the sewers of the body—bowels, kidneys and skin ducts—get clogged up, the blood quickly becomes impure and frequently sores break out over the body. The way to heal them, as Mr. Richard Wilson, who lives near London, Ont., found, is to purify the blood. He writes:—

"For some time I had been in a low, depressed condition. My appetite left me and I soon began to suffer from indigestion. Quite a number of small sores and blotches formed all over my skin. I tried medicine for the blood and used many kinds of ointments, but without satisfactory results. What was wanted was a thorough cleansing of the blood, and I looked about in vain for some medicine that would accomplish this.

"At last Dr. Morse's Indian Root Pills were brought to my notice, and they are one of the most wonderful medicines I have ever known. My blood was purified in a very short time, sores healed up, my indigestion vanished. They always have a place in my home and are looked upon as the family remedy."

Dr. Morse's Indian Root Pills cleanse the system thoroughly. Sold by all dealers at 25c a box.

**This Food-Tonic Quickly Restores Strength**

After a serious illness, ordinary food should be supplemented by a strengthening tonic. For this purpose

**NA-DRU-CO Tasteless Cod Liver Oil Compound**

is recommended very highly. In its preparation the disagreeable flavor of the natural Cod Liver Oil is entirely removed, while its well known nourishing and tissue-building qualities are retained. Then we add Hypophosphites to build up the nerves. Extract of Cherry (for the Lungs and Bronchial Tubes), and Extract of Malt (a food itself) which aids in the assimilation of other foods.

Children in particular enjoy the pleasant flavor of Na-Dru-Co Tasteless Cod Liver Oil Compound, and quickly regain health and strength when Nature is aided by this natural food-tonic. Your Druggist has it in 50c. and \$1.00 Bottles.

**NATIONAL DRUG AND CHEMICAL CO. of Canada, Limited.**

FOR EVERY AILMENT THERE'S A NA-DRU-CO SPECIFIC BEARING THIS TRADE MARK. SEE THAT YOU GET IT.

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