

## Predestined to Succeed

Nearly one million people live in Montreal and suburbs. More travellers and tourists pass through, and stay there, in one month, than stay in any other Canadian city in six months. It is also the coming Convention City of Canada.

Yet there are less fireproof hotel bedrooms in Montreal than in one hotel—The Biltmore—New York. Less than one thousand, in fact, whereas Cleveland has 3,000, Buffalo 3,000, although neither Buffalo nor Cleveland are ocean ports or railroad terminals.

Then, remember, that the Hotel will be operated by the United Hotels Company of America. This company has made a financial success of every hotel it has managed. It turned the King Edward Hotel, Toronto, from a losing proposition into a profitable enterprise for investors. Consider these facts, therefore, in the light of making an investment in the 8% Convertible Debentures of The Mount Royal Hotel Company, limited, at par and interest, carrying a 30% Common Stock Bonus.

For our part we have thoroughly investigated every phase of this investment and unreservedly recommend it.

Every man or woman who has little money, or money earning 3% or 4%, should consider at once the advantages that will accrue from investing in these 8% Convertible Debentures.

In short, you may invest in the 8% Convertible Debentures of The Mount Royal Hotel Company, limited, with the assurance that your money is safe—your 8% interest certain and your prospects good for a substantial profit from your Common Stock Bonus.

The price of the Debentures is par and interest, carrying a 30% Common Stock Bonus. Send your order now or write for full particulars. Address:

To W. A. Mackenzie & Co., Ltd.  
38 King Street West, Toronto.

Dear Sirs: Please send me a copy of the circular describing the 8% Convertible Debentures of The Mount Royal Hotel Company, limited, and obligate.

Name in full \_\_\_\_\_  
Full address \_\_\_\_\_

Please write clearly.

### Origin of "Lloyds."

Origin of "Lloyds" goes back to when the coffee-house played an important part in the social, literary and financial development of the period. In 1688, a house kept by one Edward Lloyd in Tower Street, became the meeting-place of a sort of London shipowners and directly interested in shipping. Tower Street coffee-house was a convenient centre for whose business took them into the neighbourhood of the docks, and accommodation was quite sufficient. Times were changing, and the maritime interests were waning. Soon the patrons of the Tower Street establishment began to move to the new premises in Lombard Street and began to issue, for the use of the shipping fraternity, a list of shipping movements. This list has been continued without interruption down to the present time. It is now, as seen to-day, a comprehensive and hitherto unknown list of shipping movements. It is strange to reflect how many tragedies and catastrophes have been connected with the maritime world. The most famous of these is the wreck of the "Titanic" which was seen to-day, a few days ago, and hitherto unknown.

### Stone Age Treasures.

BERLIN.—Necklaces of wolves' and dogs' teeth were among the relics of the early stone age, reported to have just been discovered in Westphalia, near Henglar, by scientific investigators. A stone chest containing stone vessels was unearthed.

## The Dominion's Favorite

### Grape-Fruit Jelly

- |                          |                                   |
|--------------------------|-----------------------------------|
| 1 envelope Knox Gelatine | 2 cups grape fruit juice and pulp |
| 1/2 cup cold water       | 2 tablespoonsful lemon juice      |
| 1 cup boiling water      | 1 cup sugar                       |

Soak Gelatine in cold water five minutes, dissolve in boiling water and add sugar. Strain, and when mixture begins to thicken add remaining ingredients. Do not pour into molds that have been dipped in cold water until jelly is ready to set in order to avoid settling of pulp. Cut in cubes and arrange in baskets made from grape fruit skins. Garnish each with a teaspoonful of red Bar-le-duc preserve.

NOTE.—Knox Acidulated Gelatine, which comes in a blue package, contains an envelope of lemon flavor which takes the place of lemon juice—saving time, labor and expense.

Get a box of Knox Gelatine at your grocer's to-day, and try the above recipe.

Only one of many delicious dishes that can be made with

# KNOX

## SPARKLING GELATINE

Shape you would like my booklet "Dainty Desserts." Send for it free. Just enclose 4c. in stamps to cover postage and handling. Address

MRS. CHARLES B. KNOX

## KNOX GELATINE

400 Knox Avenue, Johnston, N.Y.  
Wherever a recipe calls for Gelatine think of Knox.  
For information apply to THOMAS B. CLIFT, Manager Knox Co., 10 Chambers, Water St., Rooms 9 and 10. Sample Room 14.

## "Titles" Debated by M. C. L. Institute.

BIGGEST ATTENDANCE FOR YEAR  
HEARS INTERESTING DISCUSSION.

The Newfoundland legislature should not petition the Throne to the effect that no further titles be granted in this Dominion, in the opinion of the Methodist College Literary Institute. The subject was fully and freely debated at last night's session and then decided by vote, a small majority going for the Negative view. The debate was perhaps the most interesting, in point of speeches made, so far, this season. Eleven speakers from the floor, in addition to the six set speakers, in turn mounted the figurative tribune and expounded their views on the subject.

The set speakers were: affirmative, Rev. C. H. Johnson, Hiram Young and H. M. Wilson; Negative, R. F. Horwood, Clarence Scott and Capt. A. Kean (substitute); and from the floor the following: James Bowden, William Drover, A. E. Hayward, A. Moores, C. F. Garland, Chesley Bowden, Leslie R. Curtis, Harry J. Wyatt, Wilson Clark, Thomas Roper and J. R. Smallwood. Of particular interest were the ingenuity of Mr. Curtis and the wit of Mr. Wyatt, as the leader of the affirmative pointed out. The presentation of the affirmative's case was half ridicule and half seriousness. Some of the speakers preferred to simply ridicule the idea of knighthood and nobility (the kind that is awarded). Others, taking it seriously, pointed out the evils and corruption wrapped up in the custom.

The Institute was concerned more with knighthoods than anything else. Hereditary nobility did not apply here. Another point was that such titles as "Doctor" or any particular degrees, "Professor," and such titles of learning, for which the holders had to pass examination, did not come into this debate. The only kind of title meant here was the kind that the King would bestow, upon recommendation, on any Newfoundland citizen. The affirmative side felt that we were living in democratic days, when theoretically every citizen was as good as any other citizen. It was to perpetuate the pernicious "caste" system to bestow titles. It was the privileges which went with the title that made it obnoxious. Titles were not awarded any longer for merit or worth. That day had passed long ago. Titles were now given thru political pull or by purchase. The best and purest and noblest men did not get the titles. It was largely the mediocre ones who received such honors. The men of science, literature, art and statesmanship who had done most for the Empire did not receive titles. Such scientists as Huxley, Spencer, Darwin, Bueche, Adam Smith, Ricardo, Hobbes, Locke, Hume, Stephenson, Watts and so on, and many others, and such great lords of the language as Shakespeare, Cowper, Milton, Pope, Johnson, Rossetti, Goldsmith, Kipling, Ruskin, Morris, and the others, had never been titled men. Yet they were men of real worth and true merit. Such statesmen as Mr. Pitt, Gladstone, Balfour, Asquith, Lloyd George and others had never been titled. They were plain "Misters," unless it be their titles of learning, such as "Doctor," "Professor," etc.

"Honor and shame from no condition rise: Act well your part: there all the glory lies."

"Worth makes the man, the want of it the fellow."

Look around, even here in Newfoundland, the affirmative urged. Did anyone mean to imply that the best, the greatest and the noblest Newfoundlanders were titled? Were the ten or twelve knights in our midst the best, the cream, of the 250,000 of us? Even the knights themselves would not claim such a thing.

The Negative side agreed with the Affirmative heartily in believing that hereditary titles should be abolished. They could not agree that the others also be abolished, however. Men needed stimulating incentive. Honor, as badged by knighthoods and other titles, spurred men on to achieve. There had to be a system of rewards, or effort and endeavour would die. Even in a game of athletics there had to be a prize. So in the game of life. The Negative maintained that no such petition should be sent unless it could be shown that the presence of such titles in Newfoundland had worked injury to the country. The affirmative side had to show that the people were demanding that such a petition be sent. In any case, they thought, it would be a piece of impertinence to petition the Throne to that effect. The Canadians had petitioned to have titles abolished in Canada, it was true. But they would soon repent of having done so, the Negative thought. It was admitted by Negative side that there were abuses and evils in the giving of titles, and that unworthy men received them. But at the same time, they argued, there had to be some system of giving honorary reward. They pointed out that if this petition were sent, it would mean that the really worthy men would not receive such rewards.

The sentiment of the Institute was plainly that either of two things would have to be done; either titles would have to be purged or they would have to be abolished. It was with such a thought in mind that the Institute voted, by a small majority, not to petition

# ANOTHER WONDERFUL VALUE OFFERING!

We find business good, because we are catering suitable merchandise and priced to meet present day conditions.

The crowds attending our Dress and Hat Sale will tell you that we back our advertisements fully; and when we advise you to inspect the values we offer without delay, we simply mean that in order to get your share of same it is necessary for you to DO YOUR SHOPPING AT ONCE.

## SWEATERS

All Ladies, Gent's & Children's Sweaters in stock

Reduced 50 p. c.

TO CLEAR.

First Arrival in

## LADIES' HATS

Just arrived and now on display in our Showrooms, a small shipment of Ladies' Seasonable Hats. See them now.

PRICES are RIGHT.

## NIGHT DRESSES

A complete range of Ladies' Night Dresses. Good value at 3.50 ea.

FRIDAY and SATURDAY,

# 1.98

EACH

## All Merchandise Especially Priced for Friday & Sat.

## COSTUMES

One rack of Ladies' and Misses' small Costumes, consisting of Serges, Tricotines, Garberdines, in colors of Navy, Brown, Fawn, Blue, etc. Sizes 28 inches to 36 inches. Formerly 25.50.

Friday & Saturday, 15.98

It always pays you to see our stocks and get our prices.

## LADIES' RAINCOATS

18 only Ladies' Raincoats in a splendid range of colors and sizes. Formerly 8.50.

Friday & Sat., 3.98 each

# LONDON, NEW YORK & PARIS ASS. OF FASHION

### Canine Theology.

That a dog is a most religious animal in his special position, no man can doubt. Religion means the exhibition of loyal reverence and love on the part of the inferior dependent creature toward the superior being on whom he depends; and nowhere amongst human beings, in all the churches, or in all the lives of the saints, can we find a more perfect love to the Supreme Father in Heaven than a dog shows to a kind master or mistress. And observe here, particularly, two immense advantages on the side of the pious dog. In the first place, he sees God bodily before him, as distinctly as the hare, which he hunts. He is not pumblid with any misty or vague dreams, or vexed with any perplexing problems of Calvinistic

or any other theology; he is perfectly happy in his worship, as pleased with God as with his dinner; and this is more than can be said of many good worshippers in the human shape. Again, he not only worships untroubled by atheistical doubts, pantheistic vagaries, or Athanasian creeds, but his devotional practice is as significantly simple as his preceptions are true. In the religious world of unreasonable beings, nothing is more common than nonsense; contradictions of all kinds pass unquestioned by a blind faith, and the most plain sense is translated into absurdity by the magic touch or the bewitching word of an insolent dreamer, with a mitre or a tiara on his head. (From the "Day-Book" of John Stuart Blackie.)

Eat MRS. STEWART'S Home Made Bread. —oct18,620

### Wood Money.

Wood does not occur to many of us as a substitute for gold, but a Swiss

newspaper insists with logic that in many countries the substitution has been made. Recalling the brilliant ante-war guaranteeing of note assets with gold deposits, the Swiss journal remarks: "In most European countries the paper currency is now based not upon gold, but upon wood. The wood is changed by busy hands into paper, from which beautifully colored bank notes are manufactured. Gaudy certificates, bearing many ciphers, are the money of to-day, which is being turned out in floods." When one recalls the vast forest resources of Russia, he may begin to wonder how far upward the billions of Russian paper money already issued may mount. Some financiers should suggest to printing press governments the superior advantages of American wampum over wood shavings as a handy medium of exchange.

