The Chief Points of the Proposed Bill With Interviews, The proposed insolvency bill is intended to apply to traders and trading co-partner ships, and to trading companies whether in orated or not, except incorporated banks, insurance, railway and telegraph

ships, and to trading companies whether incorporated or not, except incorporated banks, insurance, railway and telegraph companies. The sheriff of each county or district is to be the guardian, except in counties and districts containing cities with a population of more than 20,000, where the Board of Trade is to appoint a guardian. A debtor shall be insolvent when he has called a meeting of his creditors to compound with them, or if he acknowledges insolvency, if he has absconded or is about to abscond, etc. A creditor or creditors with claims aggregating at least \$500 may demand an assignment if a debtor ceases to meet his liabilities generally. Writs of attachment may be secured by any unsecured creditor for \$200 if he can show the debtor to be insolvent; these will hold the goods until a liquidator is appointed. Within 10 days after assignment or issue of writ of attachment the guardian must call a meeting of the creditors and they shall appoint a liquidator, an uninterested party. The creditors may at any meeting appoint one or three inspectors, who shall superintend and direct the proceedings of the liquidators. The guardian's remuneration is fixed by an appended schedule and an inspector's at a general meeting of the creditors. All gratuitous contracts and conveyances shall be void if made within the three months next preceding the date of insolvency. Any fraudulent contract, mortgage, hypothec or conveyance shall be void if both parties intended to defraud or delay the creditors. Preferences are void: if made within 60 days next before insolvency, they shall be presumed prima facie to be fraudulent. The insolvent is to be discharged with consent of creditors and the depositing of a sworn statement of his affairs, and he shall then be absolutely free and discharged from all existing liabilities. Every discharge procured by traud, fraudulent preferences or promise of payment shall be null and void. There are a number of wholesale merchants in Toronto who, while favoring the proposed bill, nevertheless are

in business now who would have long since failed had the Insolvency law been in force. Rather than fail and go into business again Rather than fail and go into business again under their wives' names these merchants have stuck closely to business, and through economy and watchfulness they have been enabled to overcome their difficulties. If they had obtained discharges these men would have failed and the creditors, of course, would have suffered. One great trouble is that wholesalers are too anxious to self goods and in so doing they do not look so closely as they ought into the business methods and character of their customers. However, I believe that some customers. However, I believe that some

action will be taken by the Government with regard to this bill, and hope that the results expected will be attained." A wholesale grocer, who was approached on this same subject, said: 'I have not yet read the draft of this proposed bill, but I am much mistaken if a bill can be framed that will free the honest merchant and punish the dishonest one. After a perusal of the bill, I will take pleasure in affording

The World an interview."

The Globe says: "The failure of past legislation and the evils arising during the present anarchical condition has especially qualified the wholesale merchants for the qualified the wholesale merchants for the work of supervising the requisite law.

* * While all fraudulent practices and reckless methods may forfeit a debtor's right to discharge, there is no undue harshness toward honest business men unable to pay through no fault of their own. It is to be hoped the committee will be successful in their effects.

in their efforts."

The Hamilton Herald has the following:
"The agitation in favor of a Dominion insolvency law is being kept up in Hamilton,
Toronto and elsewhere, and it is evident
that strong pressure will be brought to bear in their efforts." on the Government at the next session of the House to put the matter in shape."

The delegation appointed by the committee in charge of the bill will leave this evening for Ottawa to bring the subject before the Government.

North Toronto. Mrs. Charles Firth of London is visiting Mrs. Charles Firth of London is visiting her parents.—The Railway Committee did not present their report to the council last night, as the work was not complete.—The new casting arrived last night for the broken centrifugal pump at the new well, and was found to be a wrong casting. The work is still at a standstill, and so is the engine, while the rent of the gear goes on at \$6 per day.—The pipe-laying in Albertus-avenue will be started to-morrow, Chairman Bryce having everything ready to push the work.—Great complaints are made of the bad arrangements in the Eginton school regarding Great complaints are made of the bad arrangements in the Eglinton school regarding the heating of the rooms. They are made terrifically hot, then the windows are opened and the children are shivered, and those near the windows have to sit with their coats on; also that the teachers should be more careful regarding the cleanliness of the scholars.—
The Court of Revision for the Glen Grove Park, Snider estate and Greenwood Park will be held in the Town Hall on Nov. 30 at 7.30 p.m. Judge Morgan will preside. This will be held in the Town Hall on Nov. 30 at 7.30 p.m. Judge Morgan will preside. This is the Metropolitan five-acre lot appeal.—
The members of the Vocal Union met last night at the residence of Mr. Williamson, in Soudan-avenue.—Men are around with wagons stealing wood from the vacant lands.—Tombleson, the man who eloped with his wife's niece, was seen in Toronto last Monday. He will not tell where the girl is. Mrs. Tombleson has had a warrant issued for his arrest on a charge of neglecting to support arrest on a charge of neglecting to support

The meeting of Syracuse Lodge K. of P. took place Wednesday night.—A social was held last night in the Annette Methowas held last night in the Annette Methodist Church.—The Public School Board held a special meeting last evening for the purpose of considering the report circulated by York Sanitary Inspector Miller, who made serious charges as to the condition of several of the town schools. A deputation had visited the schools and found them thoroughly sanitary. A resolution was passed coudemning Miller and asking the Township Council to take action in this matter. The board adjourned to await the decision of the Township board and an apology from Miller.—J. S. Leslie claims damages done to his property in Uttley-street through the grading of Beatrice-street.—A parlor social was held at the house of Mr. Allan Rogers in aid of the Davenport Methodist Church.—The held at the house of Mr. Allan Rogers in aid of the Davenport Methodist Church.—The annual election of Mimico Lodge A. F. & A. M., No. 369, for the following year; W. Bro. Gilnour, W.M.: Bro. J. Sabistan, I.P.M.; Bro. Charles Aymer, S.W.; Rav. J. R. Linton, J.W.; Bro. T. Tier; Bro. George Gray, treasurer; Bro. A. B. Rice, secretary; Bro. W. Suggitt, tyler; Bros. Dr. Bull and Dr. Godfrey, auditors.—The Rev. Mr. Hill of Port Perry is to receive a call to the Annette-street Methodist Church.

Dr. J. D. Kellogg's Dysentery Cordial is prepared from drugs known to the profession as thoroughly reliable for the cure of cholera, dysentery, diarrhosa, griping pains and summer complaints. It has been used successfully by medical practitioners for a number of years with gratifying results. If suffering from any summer complaint it is just the medicine that will cure you. Try a bottle. It sells for 25 cents.

FRIDAY SPECIALS

FRIDAY SPECIALS

R. Simpson's.

R. Simpson's.



S.W. COR. YONGE & QUEEN.

FRIDAY SPECIALS

A THANKSCIVING LIST FOR SHOPPERS

Fine Wool Blankets \$2.75, regular

Millinery Ribbons, worth 50c and 60c, Friday for 10c.
Tartan Sashes, 9 in. wide, 2½ yds. long, 25c, regular price 65c.

RIMMINGS AND SUNDRIES-

Pins, 2 papers for lc.
Good Needles lc paper.
Table of Braid Trimmings, worth
from 35c to \$1 yd, Friday 5c
Ladies' Hem-stitched Handkerchiefs, colored border, regularly 5c each, Friday 2 for 5c.

Torchon Lace 5c per card, dozen yards, Valenciennes Lace

price \$1.

Irish Point Lace, biege color, 9 in.
wide 10c, regular 20c.

Fine Cashmere Blouses, cardinal, brown and navy, lined through-out, \$1.19. Striped Winter Skirts, 45c, regular

40 in. Art Muslins, 10c, regular 20c. Swiss Check Muslins, regular price 25c, Friday 10c.

Ladies Felt Slippers, 50c, worth 75c. Ladies' Felt Buskins, fur bound, 90c, worth \$1.10. Ladies' Felt fur-bound Lace Bu

ins \$1, worth \$1.25.
Ladies' Felt Fox Bals \$1.25, worth

\$1.50. Slater's hand-made \$3.50 Boots

for \$2. Ladies' hand-made Button Boots

\$1.50, worth \$2. Men's Solid Leather Boots \$1.25.

FANCY GOODS AND NOVEL-

250 Goldine Brooches 7c, worth

Morse's Castile and Oatmeal bar

Soaps 5c.
Curling Tongs 5c pair.
Opera Glasses (Lamaitre), fine
French glass, \$1.75, regular
price \$3.
100 Feather Faus, beauties, 75c,
worth \$1.50.
Xmas Cards 5c dozen.

Box Note Paper and Envelopes, fine quality, 5c, worth 15c.
Our 12½c Writing Pad, Irish linen,
Friday for 6c.

Shakespeare's Works, cloth bound, marble edge, size 9x11x3 in. thick, 39c, regular price

LaFontain's Fables, Palestine Illus-

frontain's Fables, Palestine Illus-trated, Dore's Masterpieces, Dore's People's Gallery, all with full page steel engravings, handsomely bound, size 10x12,

regularly sold for \$2, on Friday at 49c.

Decorated Vase Lamps, dome shade, \$1, regular price \$1.75.
Stand Lamps, complete, 15c.
Opal Gas Globes 15c, regular price

Large Gas Globes 19c, regular price 40c. Fancy Gas Globes, all shades, 30c,

regular price 75c.
Rockingham Bowls 3c, worth 10c.
Japanese Wall Screens 2 for 25c,
regular price 45c each.
Hair Banister Brushes, large size,

Stove Brushes 10c, regular price 20c. Heavy Tin Wash Bowls 5c, regular price 10c. Granite Saucepan, lipped, 25c, regu-

lar price 50c. Stove Boards, extra large size, 75c, regular price \$1.25. 8-quart Re-Tinned Saucepan 13c,

regular price 25c.
Collar and Cuff Boxes, leatherette, 5c.

BOOKS AND STATIONERY-

TIES-

LADIES' UNDERWEAR-

yards, Valenciennes Lace Flouncing, 40 in., 40c, regular

Pillows \$1.50 pair. Comforters 70c.

OTHERS may croak about dull times. This house U has everything to be grateful for. We've done an immense business this Fall. But could it be otherwise at the prices we sell goods? Accept as a thank offering to shoppers the extra tempting prices that follow for Friday's business. You'll act wisely by starting out early.

SILKS AND SATINS-

25 pieces Lister's pure silk, Pongee, in evening shades, 25c, worth wholesale 40c. wholesale 40c.
27-in. Japan Silks, real silk, evening shades, 45c, regular price 75c.
20 pieces only White Bengaline, 15c, worth 35c.
10 pieces only Colored Corded Dress

including navy and brown, 30c.
Tinsel Brooches 65c, regular price \$1.50. Colored Surah, all silk, 35c, regular

price 65c. Black Silk Luxor, a rich black dress silk, 65c, regular price \$1. 23-inch Black Satin Duchess \$1, regular price \$1.75. 23-inch Black Satin (linen back) 35c, regular price 60c. 22-inch Black Satin Merv., pure silk, 48c, worth 75c.

DRESS GOODS-\$6 Dress Robes, with silk spot for \$3.

\$9 Dress Robes, spot, for \$4.50.
\$10 Dress Robes, ombras, for \$5.
46-inch Fancy Weaves, \$1.25, for

Soc.
Some striking lines at 25c.
44 inch Shot Dress Goods, with silk spot, 50c, worth 90c.
47 inch Henriettas, all colors, including evening shades, 50c, worth 70c.
45 inch Wave Effects, plain colors, 50c, worth 75c.

Fine Cash brown out, 8
Striped Wi 85c.

MUSLINS—
40 in. Art M. Swiss Cheel

LINENS-

64-inch Unbleached Table Linen
40c, regular 55c. 2x2 Table
Napkins \$1 dozen, regular \$1.35.
18-inch Roller Toweling 7c
yard, regular 10c. 22x42 Linen
Huck Towels, colored border,
25c pair, regular 35c. BOOTS AND SHOES-COTTONS-

36 inch White Cotton 6c yard, regular 8c; 36 inch Unbleached Twilled Sheeting 10c, regular 12½c.

80 inch Bleached Sheeting 22½c, regular 30c. 100 pieces Horrockses' Cotton 12½c, regular 17½c.

MANTLE CLOTHS and TWEEDS Astrachan Cloths for Mantles, 52 inches wide, black, gray, cream, \$1.75, worth \$2.50. Sealettes, fine silk pile, extra heavy,

\$12.50, regular price \$16.

Heavyweight Mantle Cloths, 52 inches wide, \$1.

Corduroy and Moleskins 40c.

Canadian Tweeds 40c, worth 60c. GLOVES-Mosquetaire Kid Gloves, dressed fine Fronch quality. 75c.
Undressed Kid Gloves 50c.
Lined Kid Gloves, four button, 50c Black Cashmere Gloves 18c, regular

35c. Children's All-Wool Mitts 15c. Boys' Wool Gloves, fine and heavy,

FLANNELS-Special value in Flannelettes, over 100 patterns to choose from, 62c, worth 10c.

Imported Flannel Shirtings, extra, BASEMENT—

All-Wool Gray Flannels 20c. Navy Shirting Flannel, extra heavy, Saxony Flannels, all wool, cream and white, 20c. Scarlet Saxony Flannel 10c, 12½c.

MANTLES-Satin-Lined Circulars, fur collars, \$5—a wonder.
Rack of Ulsters, choice, at \$2 and \$5 Frieze Cloth Coats, brown, navy and black, \$3.50.

Special rack of Capes and Jackets, choice at \$5 each.

Dolmans, choice of lot at \$1.98.

BOYS' CLOTHING-Some astonishing values in Over-

MEN'S FURNISHINGS-

Men's Braces, fine quality, with web ends, regular price 20c, Friday 10c Gents' Silk Knot Ties 10c, regular price 25c. Scotch Lamb's Wool Underwear 65c, worth 90c.

FURS-\$1.25, regular price \$2.50.
Greenland Seal Capes, 30 inches long, \$17.50. Fine Feather Boas, 100 inches long, BLANKETS AND BEDCOVER-

Collar and Cull Boxes, leather etc, 5c.
Big Doll, 24 inches, unbreakable,
pretty, 19c, regular price 30c.
Big Picture Book, boards, 7.1-2x10
inches, 1½ inches thick, 15c.
Cullender, tin, large size, 6c, regular
price 12 1-2c. TEAS-Choice Mixed Tea 25c, regularly sold for 40c.

India-Ceylon Black Tea 25c, regularly sold for 40c.

A very select blend of Tea 35c, regularly sold for 50c.

Wool Blankets \$1.50 per pair. The out-of-town shopper has only to select from above lists, at special prices quoted, despatch the order by mail and goods are received promptly. Press the button, we do the rest.

R. SIMPSON,

S.W. cor. Yonge and Queen- | Entrance-Yonge-street, streets, TORONTO. | Entrance-Queen-st. wes Entrance-Queen-st. west. New Annex-170 Yonge-st. Store Nos.-170, 174, 176, 178 Yonge-st. 1, 3 Queen-st, W.

A FACT

ALE & PORTER-SI.50 A KEG. SPADINA BREWERY,

BULLISH SENTIMENT IS NO PREVAILING. other Advance in Chicago Wheat, and

Bradstreet's report an increase in the available supply of wheat 3,93,000 bushels, and an increase in the world's visible for the week of 3,300,000 bushels.

BATES IN NEW YORK.

When Down Town (Near the Bay) Drop In

AND SEE US. We offer Special values in all kinds of Malaga Fruit, Valencia Raisins, Nuts, Figs, Prunes and Christmas Table Deli-

Toronto Stock Market. The market to-day was quiet, without special features. In some cases bids are slightly lower, while C.P.R. and Cable are higher.

Morning transactions: Commerce, 6 at 1864; Imperial, 3 at 1784; Cable, 50 at 1834, 25 at 1834; Imperial Loan, 2 at 118; London & Canadian, 46

163 10214

IT'S BETTER THAN

HOCKEY

SKATES

SEE THE 1893 PATTERNS

RICE LEWIS & SON

(Limited)

King and Victoria-sts., Toronto.

wail-Street—Cable and Cauadian Pacific Railway Stronger—Local Grain
Quiet—Cotton Firmer.

Wednesday Evening, Nov. 22.
There will be no session of the Local Stock Extange to-morrow.

Mr. Robert Reinie, seedsman, was to-day ected a member of the Board of Trade.

Canadian Pacific closed 56 higher in London to 70% and sold in Montreal at 73%.

Consols steady, at 987-16 for money and 98% or account.

The earnings of the Grand Trunk Railway for Mr. Robert Rennie, seedsman, was to-day elected a member of the Board of Trade.

SKATES

The amount of gold in the United States Treasury has been reduced to \$84,616,000. Money at London on call is quoted at 1 to 11/8

says Dixon, and he will cover on any break it he gets a chance. Sentiment, however, is so generally in favor of an advance that if the market should get fairly started on the upward turn it will likely be carried along a considerable distance without any regard to the cash situation.

The Canadian Grocer's London cable says: Sugar, centrifugal, 96 degrees test, unchanged, 15s 6d; Muscovado, fair refining, unchanged, 13s 3d; beet, November, 14d lower, 12s 54d; March unchanged, 12s 104d.

Sugar, centrifugal, 90 degrees test, unchanged. 13s 3d; Muscovado, fair refining, unchanged. 13s 3d; beet, November, 13d lower, 12s 54d; March anchanged, 12s 104d.

ALEXANDER BOYD & SONS

Tenders will be received up to Tuesday, 28th November, for the first-class stock of imported woolens of James Beil & Son, King-street east, consisting of overcoatings, suitings, pantings and trimmings, all this season's importations, no fixtures, at a rate on the dollar. Terms cash. If time is required interest at the rate of 7 per cent., with endorsed notes to the satisfaction of the vendors. Amount of stock \$3500, and can be inspected at the warehouse of Alexander Boyd & Sons, No. 11 Front-street West, adjoining Custom House, Toronto.

Money Markets.

The local money market is unchanged at 6% per cent. At Montreal the rates are 6 to 6% per cent. At Montreal th

erling, 60 days 4.84

EBY, BLAIN & CO. Wholesale Grocers, Toronto, Ont. 246

Asked Bid Asked Bid

changed, 1500 bushels selling at 40c to 45c for institute and at 35c to 57c for feed. Oats easy, 300 bushels selling at 33½c To 34c. Peas are nominal at 55c to 55c for complete on the 15c to 55c for timothy and at 57 for clover. Straw is quoted at 57 50 to 58. Butter, choice tub, 20c to 21c; lb.rolis, 23c to 35c. Butter, choice tub, 20c to 21c; lb.rolis, 23c to 35c. Butter, choice tub, 20c to 21c; lb.rolis, 23c to 35c. Butter, choice tub, 20c to 5c; retail 19c to 58c; lamb, 5c to 71½c per lb.

\$300,000 TO LOAN WM. A. LEE & SON Real Estate and Financial Brakers
GENERAL AGENTS

Western Fire & Marine Assurance Co Manchester Fire Assurance Co. Canada Accident and Plate Glass Co. Lloyds' Plate Glass Insurance Co. London Guarantee & Accident Co.

Employers' Liability, Accident & Commo Offices: 10 Adelaide-st. E Telephones 592 & 2075. Provisions,

Trade is a moderate trade. Hogs \$6.25 to \$6.50. Hams, smoked, 12½c; bacon, long clear, loc to 10½c. Cauadian mess pork \$10.50. to \$20 per boll. short out \$20 to \$4.50, lard, in pails 12c, in tubs 11½c to 11½c, evaporated apples 16c to 10½c, clired apples, 5½c to 6c, hops 17c to 19c. Cheese, 11c for August and 11½c for strictly fresh, 17c for ordinary and 15½c for limed.

MINING STOCKS. Following out the views of the Citizens' Association, expressed in their reports last spring. I shall endeavor to evoke a Toronto interest in producing mining stocks, and thus direct some capital to safe mining enterprieses in Ontario.

I have visited and examined the Opbir Gold Mine, and have arranged for the agency of some of the stock, which at present prices ought to pay 15 to 50 per cent. Details will be cheerfully given to intending investors.

Poultry in fair supply and easy. Boxed lots: Chickens 85c to 40c per pair, ducks 50c to 75c, geese 5½c to 7c per ib and turkeys 8c to 10t per lb.

Receipts moderate and prices steady. Alsike sells at \$5.50 to \$5.50, the latter for choice. Red clover brings \$5.50 to \$5.55, and timothy \$1.25 to \$1.75.

FRED. ROPER, New York Stocks. The fluctuations in the New York Stock Exange to-day were as follows: TRUSTEE, AUDITOR, ETC. ffices: Quebec Bank Chambers, 2 Toronto-street. 'Phone 1714

Chicago Markets.

John J. Dixon & Co. report the following flucuations on the Caicago Board of Trade to-day Open'g High'st L's't Close.

Eckardt & Young, Assignees, Accountants. Auditors, etc. 246

tively speaking, think they can see the sun shine on the hills beyond. Bearish news has lost its influence, at least temporarily. The sick man is not going to enter any athletic contests right away, but be is convalescing and able to be around. Corn and oats show no activity. Speculation has not got into them yet. The receipts of corn a little larger than expected, and holders have had time to sell out, but there is nothing discouraging in the outlook, and much to give encouragement. Provisions braced up surprisingly. They have had a good drain, and ought to be purchased now on all soft spots. Stocks are light and there is an excellent consumptive demand that will absorb them.

AT 5 AND 6 PER CENT.

SIDNEY SMALL,

20 Adelaide-st. East,
Telephone 1154.

Brandstiffs.

At Toronto the market for flour is very dull.
Straight roller is guoted at \$2.50 to \$2.50, Teronto freights. and the price is an understate trade, with the family of the price of t

Chartered Accountants.

North British & Mercanile Chambers

At New York December closed at 60% for December and at 60% for May.

26 Wellington-St. E., Toronto, 246

Montreal Stock Market,

Montreal Stock Market,

Montreal, 180 and 10%; Toronto, 12 222 and 21%; Ontanio, 118 and 10%; Toronto, 12 232 and 10%; Toronto, 12 246

Morting and 10%; Toronto, 24 253

Morting and 10%;

R. S. WILLIAMS & SONS

Prices Specially Reduced for the Holiday Season. Beautifully Assorted Stock

R. S. Williams & Son. 143 Yonge-street, Toronto.



HAND-MADE GARRIAGES 63 and 65 Adelaide-st. West.

WM. DIXON, Proprietor. FARMERS, MARKET GARDENERS

THE SPEIGHT WAGON CO. Can give you a complete outfit of the best in material and workman-ship. Guaranteed to run, easily, to wear well and properly propor-tioned. tioned. and properly proportioned. We make it a constant study to keep in stock such Wagons as your business requires, and if we have not just the one you do want we can, on short notice, build one to suit, from a Ten-ton Truck to a Village Cart.

Our Toronto Branch Factory is loctated at 7 Ontario-street.

THE SPEIGHT WAGON CO.

TORONTO AND MARKHAM. Gananoque

Dry Earth Closet. Every house should have one, clean, neat and healthy; can be used in any room. Winter is coming and you do not want to have to go to the bottom of the garden when the thermometer registers zero or thereabouts. Get one of these and stay right in the house.

See the following testimonial:
George Taunt, Esq., Agent:
DEAR SIR.—I have much pleasure in recommending the Gananoque Dry-Earth Closet as most useful and sanitary. These closets may be said to be essential in houses without water-closets, and very useful even to those that have such conveniences. Yours,

Toronto, Oct. 12, 1893.

Toronto, Oct. 12, 1893. Only \$5 Each. GEORGE TAUNT, Agent, 67 and 69 Jarvis-street, Toronto. 246

R. Cochran received the following from Kennett, Hopkins & Co.;

Office, 43 Adelaide E., Toronto month of November, 1893, mails close and are due as follows:

CLOSE.

DUE.

a.m. p.m. a.m. p.m. 1000 9.00 2.00 2.00 7.30 6.15 4.00 10.30 8.20 U.S. Western States... 6.15 10.00 9.00 8.20

thousand, good for all next week.

At Oswego barley is very light: 50,000 bushels:
Canada Permaneal.

At Oswego barley is very light: 50,000 bushels:
Canadian S. & Loan.

St. Canadian S. & Loan.