

Sunlight Soap

is better than other soaps, but is best when used in the Sunlight way.

Sunlight Soap contains no injurious chemicals.

Sunlight Soap is pure soap, scientifically made. Every step in its manufacture is watched by an expert chemist.

Sunlight Soap saves labor, and the wear of rubbing which common soaps require in washing fabrics.

5c. Buy it and 5c. follow directions 5c.

Lever Brothers Limited. Toronto

Where Goldwin Smith Is Popular. The Cornell campus is crowded with emories of Goldwin Smith. One of the finest structures on the university will is named in his honor. A pretty that skirting the edge of Cascadilla Creek for several miles is known as Goldwin Smith walk. His presence at Ithaca, in the early days of the university, had much to do with the popularity that it immediately geined. popularity that it immediately gained as an institution of learning. The victories of the Cornell crews upon the water completed the fame of Cornell on the Hill. That Goldwin Smith will "live to be the last leaf on the tree" is the wish of every man who has sat under him in the lecture room. He may never succeed in uniting Canada to the United States, but he has al-ready gained the love and affection of the vast majority of the American peo-ple.—Pittsburg Pispatch.

He Will Cure You First Then You Pay Him

The physician, who has not sufficient configurate in his own ability to cure his patient firs



actorycrocts were than the disease itself) is dear at my pre-se.

Dr. Goldness has 14 diplomas and certificates from the various colleges and state boards of vectors are sufficiently supported by the sufficient grayantee as to his standing and absilty. It makes no difference who has failed to cure you, it will be to your advantage to get the doctor's pulson of your case free of charge. He wants greater than the sufficient property of the support of the

UTOPIAN NEW ZEALAND

LIFE INSURANCE AS IT IS CON-DUCTED BY THE GOVERNMENT.

Distrust in American Insurance Meth ods, As Revealed By Legislative Enquiry, Has Rendered the Antipodean Scheme of Universal In terest-Some Other Things That Flourish in Far-Away Islands.

Apropos of the Legislative invertigation now being made into the business methods of certain Unite States life insurance companies have States life insurance companies having their headquarters in New Yoricity, it is comforting to recall the fact that there is at least one country of the globe where such a state of affat could not exist. In faraway New Zoland the Government conducts a linusurance department which not one offers its policies at a low premiu but has the security of the state behind it as its guarantee to investors. By open competition with individual By open competition with individual concerns it prevents any ordinal combination from keeping up excesive rates, and there are no hig salaried officials to absorb the annual control of the control of t

receipts.

It is an ideal theory. In America a insurance of \$5,000, which may cos a person who has arrived at middiage \$200 annually, in New Zealand, may be obtained for one-third that ex



GOVERNMENT LIFE INSURANCE BUILDING WELLINGTON, NEW ZEADAND.

pense. In America Legislative inquiry has already thrown so mach light upon the complex and devious management of the insurance business that a distrust of the whole system has become general. In New Zealand the entire responsibility is borne by the Colonial Government. There can never be any fallure until the country becomes bankrupt.

It is true that New Zealand is in the antipodes, but it is not too remote for comparison. It is an isolated group of islands lying in the south temperate zone with a climate similar to that of the best part of America. Roughly es-timating, it is of the area of the king-dom of Italy, or the United Kingdom, or the Philippines, or twice the size of New England. It some seismic distur-bance should submerge all, of the United States except the states of Michigan and Illinois, there would remain almost the exact counterpart of New Zealand, in form, size, soil, climate and population. The comparison fails at one point only—the south Pacific colony contains no great city ike Chicago. New Zealand's policy of and nationalization attracts her po

lation to the country and makes large cities impracticable.

The United States and New Zealand The United States and New Zealand have many other points in common, The predominant element in both is Anglo-Saxon. Each carried the blood of Britain, as well as her laws and institutions, to its new abode, Immigration and colonization have progressed on similar lines, although New sed on similar lines, although New Yealand has been populated with a less diverse influx. The discovery of gold in both countries was followed by a marvelous growth, Such strides have New Zealanders made in mater-ical prosperity that when the roll of the nations is called for per capita wealth this distant appanage of the Pritish crown may answer first, with \$1,500 for each man, woman and child. Then follow the inhabitants of the British isles, with \$1,400; those of Australia, with \$1,350, and those of France and the United States tied at

Governmental life insurance is by no means the only New Zealand institution from which America might tal: pattern profitably. One of the fa'est and most logical remedial measures ever tried in the colony and one which has proved its usefulness from the very moment of its adoption is the workman's "compensation for accident" act. The principle upon which the measure was instituted was which the measure was instituted was based on the assumption that it is neither by the wish nor by the conduct of either employer or employe that accidents happen, but that in spite of that fact a steady percentage of accidents occurs. They are thus incidental to production, and the business which yields the profit should bear this part of the expense of producing. Therefore a sum must be paid to every injured worker and, if the accident prove fatal, to his family. The only exception to this rule is when it can be established to the satisfaction of the court of arbitration, which adjudicates these cases, that the employe was injured willfully. By the act there is a maximum of \$2,000 payable, but the form of the compensation is usually that of half pay for a definite time and the payment of a lump sum if the injury is permanent. Of course a corresponding efforthad to be made to minimize the loss to the employer. To meet the necessity the Government life insurance department was empowered to include accident insurance thus compalling based on the assumption that it is

sity the Government life insurance department was empowered to include accident insurance, thus compelling any combination of existing insurance companies of a similar kind to keep the tariffs down to reasonable premium value. The advantage to artisans and laborers from a governmental benefit of this nature can hardly be computed. It practically relieves them from the burden of accident insurance and compels a provision for their possible disability which they are almost certain to neglest frieft to their own initiative. It has worked admirably in New Zealand, and there is no reason why it should be less effective elsewhere.

fil recently pronounced utopian, has been tried by the New Zealand life insurance department and found practicable—the old age pension act. Older countries, from which millions flow like water for trade wars or to exploit some sentiment of nationality, have declined to provide nourishment for those who are no longer profitable for money producing purposes, but New Zealand decided to try the experiment, and it has entailed no hardship ment, and it has entailed no hardship on any class, but has given relief to

on any class, but has given relief to many.

Although one may not be able to accept the theories by which the reforms in New Zealand have been brought about he must grant that the people of this faraway country have shown such remarkable progress in self Government that all intelligent Americans cannot fail to learn much from, the up to date methods which prevail there. The Government owns and controls the rallroads and the and controls the railroads and the profits are applied to increasing the efficiency of the service and, incidentally, to reducing the cost of traveling. School children are carried by the railroads free of charge to and from their homes, and the expense of school excursions is borne by the Government. There are no labor strikes. There is a board of arbitration to which all labor disputes are referred. tion to v

The construction of public works is no longer in the hands of contractors. The work is given directly to the workmen, with the result that it is done better and at less expense. The middleman has been eliminated, and the workmen now receive a share of the profit resulting therefrom. The Government system of loaning money is both interesting and practicable. The colonial authorities borrow money in England at a low rate and loan it to the people at a very slight advance. The business part of the transaction is extremely simple. The would be is extremely simple. The would be borrower goes to his postoffice and fills out a blank. If the security is acfills out a blank. If the security is accepted he will receive the money promptly. As a natural result of the Government life insurance plan a large proportion of the population is insured and at very low rates. There is certainly much to be learned from New Zealand's successful experience in convertive self-government. operative self government.

AULD BRIG O' AYR.

Experts Say That. Fameus . Bridge Can Yet Be Saved.

The fate of the Auld Brig of Ayr, immortalized by Burns, still hangs in the balance, says The London Chronicle, but reports from experts submitted to the Works Committee of the Ayr Town Council show how the an cient bridge can be retained for poterity, and that its demolition is n necessary except on utilitarian grounds. So there is hope that Lord Rosebery's powerful sentimental plea for its preservation will in the end

prevail.

Mr. Francis Fox of the firm of Sir Mr. Francis Fox of the firm of Sir Douglas Fox and partners, Westmin-ster, states that as to whether an at-tempt should be made to preserve the bridge in its present form, or whether it should be entirely rebuilt, is really a question of weighing dry, matter-of-fact utilitarianism against sentiment connected with the literary, historical and archaeological associations of the bridge.

If utility is only to be considered be

should advise the entire removal of the



present structure and the erection of a new bridge. If importance is to be attached to sentiment, then he recom-mended a different policy. Referring to the repair of the exist-

ing structure, Mr. Fox says that, thanks to the invention of the grouting machine by the late Mr. Greathead, many ancient historical buildings which were cracked from top to bottom have been repaired, and are to-day stronger and firmer than ever they were. By means of the grouting machine liquid cement could be blown by compressed air into the heart of any wall, no matter of what thick-ness, whether the crack be wide or as narrow as a sheet of cardboard, and the weakness would thereby be eli-

This plan would meet the case of the Auld Brig. Assuming the whole bridge to be grouted up, and thus se-cured from falling, the question of the foundations could then be dealt with by constructing a box of vertical tim-bers round each pier. Finally Mr. Fox is of opinion that the bridge can be

saved at a moderate cost by the pro-cess outlined.

Messrs. Simpson and Wilson of Glas-gow estimate that the bridge can be preserved at a cost of £8,500. Other engineers to the number of ten submit proposals, and all are at one in upholding that the bridge can be pre-served.

The Blood and Mountain Climbing. A European scientist, Raoul Bayeux, has been counting the red corpuscles in human blood during ascensions of Mont Blac. M. Bayeux draws the following conclusions from his experiments: The blood undergoes a rapid and considerable increase in the number of red globules when one passes from one altitude to a higher level. If one remains in the latter. passes from one altitude to a higher level. If one remains in the latter place the first number of globules is found to diminish slightly, but not to a great extent in a few hours. Descending to the starting point makes the number diminish to a greater degree, but it is still above what it was before the ascension. He finds that a second ascension made before the number has fallen to the original value causes a new increase which is value causes a new increase which is greater than is remarked in the first

By the Minister. He—Do you think a fellow ought to be locked up for stealing kisses?" She—N-no, not just that. But I think he ought to be tied up. So now they're engaged.

Carter's Little Liver Pills.

Must Bear Signature of

Breut Good See Fac-Simile Wrapper Belo



GURE SICK HEADACHE.

A Brown Paper Magnet. A very simple and interesting elec-trical experiment may be made with a sheet of brown paper, illustrating in a remarkable manner how the most astonishing effects may be produced by the simplest means. Take a sheet of coarse brown paper and after holding it before the fire until it is perfectby dry fold it up into a long strip about two inches wide. The magnet is now complete. To exhibit its attractive power cut some strips of writ-ing paper about three inches long and about as wide as one of these lines, then place them upon the table, three er feur together. Now take the magnet and draw it briskly under the arm twe or three times. Its electro magnetism is instantly developed and be-comes apparent when held over the small strips of writing paper, for they fly up from the table toward the paper magnet veritably "by the wings lightning.



The modern farmer is concerned with large acres. He treats his soil well and he has a system—a scientific side to his farming as well as a business side. The man who does things and lancus why he does them is the one who reaches the top. Most farmers know that the reason that clover and all the relations of the clover family are great restorers of fertility is because they are nitrogen gatherers. They enrich the land because down at the roots of these plants are multitudes of little nodules and in these nodules are millions of small organisms gathering ir nitrogen from the air and storing it in such a way that the plant will give it up to the soil, where some other crop like corn or wheat can find and use it.

An imitation of nature's method of restoring waste of tissue and impovershment of the blood and nervous force is used when you take an alterative extract of herbs and roots, without the use of alcohol, like Dr. Pierce's Golden Medical Discovery. This vegetable medicine coaxes the digestive functions and helps in the assimilation of food, or rather takes from the food just the nutriment the blood requires.

Pure blood is essential to good health. Dr. Pierce's Golden Medical Discovery, rot only cleanses the blood of impurities, but it increases the activity of the blood making glands, and it enriches the body with an abundant supply of pure, rich blood. It thus cures scrofula, eczema, erysipelas, boils, pimples, and other eruptions that mar and scar the skin.

Dr. Pierce's 1000-page illustrated book, "The Common Sense Medical Adviser," is sent free in paper covers on receipt of 31 one-cent stamps to pay cost of customs and mailing mult. For So stames the

"The Common Sense Medical Adviser," is sent free in paper covers on receipt of 31 one-cent stamps to pay cost of customs and mailing only. For 50 stamps the cloth-bound volume will be sont. Address Dr. R. V. Pierce, Buffalo, N. Y.

The Pinch of Salt. The pinch of salt that gives an add ed savoriness to almost every dish should not be put in till the last moment in cases where any considerable quantity of milk is an ingredient. This bit of carefulness would prevent many a curdled failure. When a "cruel separation" has actually taken place dish may often be made fit to serve by the brisk application of an egg beater,

Any Boys? If there are boys in the house, or girls either, then croup, coughs, catarrh, bronchitis, and sore throat are sure to be there, too, sooner or later. Don't crowd their stomachs with medicine, just have them breathe-in the vapor of Vapo-Creso-lene; they'll like it, and it will give

immediate relief. In this way you put the medicine right on the place that needs it. For whooping-cough it's the perfect cure. Vapo-Cresolencis sold by druggists, or sent expres preside on receipt of price. A Vapo-Cresolene outfi-including a bottle of Cresolene, complete 8:, o. Sen for free illustrated booklet. Lezanin, Mines Co. Ltd., Agents, 388 St. James Street, Montreal, Can.

Humor and Philosophy

By DUNCAN M. SMITH

PERT PARAGRAPHS.

Many people who think that they are musical cannot be rated as good th

A habit is something that you couldn't help if you would and often wouldn't



price do not al-ways go together -for instance. in a

The small boy thinks there is tion in living in a desert, as no switches grow there.

It takes a lot of nerve and gall to boost yourself and knock the other fellow at the same time, but many men play the game that way.

Be clever, and people will forgive you for not being good.

He who knocks and runs away will live to be an expert knocker.

Don't judge a man harshly. You might want to borrow money of him some day.

The reason why so many people so uninteresting is that their habits are mostly secondhand.

Don't be afraid until you have to be,

There is something of a difference between winning because you work and working because you win.

Don't borrow trouble. If you have the habit that bad, borrow money Sometimes it is worth while being sick just to see how badly scared you

The only man who ever understood

can get.

The less a pessimist knows the loud-

Some people are never pleased unless they are displeased about something all

The Bo. The Bo.

The sun shines out through autumn air On seas of corn to pick,
And stacks of work are everywhere,
But I won't turn the trick.

Twould surely be a holy show
And of bad judgment smirk
If I should labor. No, ah, no!
I am not built for work.

It's not for me—the heavy task It's not for me—the heavy task
Of cleaning up the street.
An old box car is all I ask,
Where I can rest my feet.
The thought of labor makes me sick;
My stunt is just to shirk.
I know a larger, smoother trick.
I am not built for work.

The honest farmer glares at me
As through the country lane
Or dusty road I travel free
From sordid loss or gain.
No care have I for spoiling crop;
For me no terrors lurk
In pouring rains that never stop.
I am not built for work.

The sound of work on every hand Falls on my careless ear.

I wander through the smiling land
With neither hope nor fear. I have a strange philosophy
That's free from quip and quirk;
It whispers soft and low to me,
I am not built for work.

Fine Sense of Propriety. "Have you any Richardsonaries? asked the quiet looking stranger of the salesman in the bookstore. "Richard onaries?" queried the salesnan, with a puzzled look. "Er-I think Oh, you mean dictionaries!" he

"Perhaps that is what you call them," said the stranger meditatively; "but, you see, I am not familiar enough with 'em to call 'em Dick."

said as the eye of the stranger rested on a pile of Standards and Internation-

Thought He Was Harmless. "I understand you met Jones in a saloon last night and bought a horse rom him for about half its value.' 'Yes, I got a good bargain. It is a shame to take advantage of drunken man. "I didn't know he was loaded."



ough the day is blazing hot,

Progression "How is she getting along with Char-

'Quite rapidly. She calls him by his "Hopes to call herself by his last name later on, I presume."

She couldn't bake or saw or mend Or make the carpet sweeper whirl, And so she wouldn't wed a man Who couldn't keep a hired girl,

The Red Rose Flavor

and Strength NO Ceylon tea nor Indian tea alone can have the "rich fruity flavor" of Red Rose Tea, because

neither variety in itself possesses all the qualities of strength, richness, delicacy, and fragrance. Each has its own peculiar qualities, but each has its weaknesses.

By combining the two in the Red Rose proportions, I produce a tea with the "rich fruity flavor" and strength of Red Rose Tea, a flavor and strength found in no brand of Ceylon alone.

Red Rose is good Tea T. H. Estabrooks

OISTRICT

NORTH BUXTON.

The school concert of last Friday was a huge success. Over 50 numbers were given by the pupils and reflected very creditably for their teacher, Miss E. M. Wickwire. Miss Hicklin, of Chatham, elocutionist, assisted with sweathly successful with sweathly successful with sweathly successful.

Hicklin, of Chatham, elocutionist, assisted with several good pieces.

Mr. P. Miller has begun the job of raising the B. M. E. church. It is intended to put a concrete wall under the building.

C. H. Shupe will unloade a car of soft coal this week. He also expects a car of chestnut coal in shortly.

The harvest home festival held in the B. M. E. church Monday evening was largely attended and proceeds were very gratifying, upwards of \$65 dollars being realized.

Inspector Park visited the school wednesday and found things in good order.

Corn is beginning to arrive at the large cribs at Shupe and Rhode's elevator and prospects look for a busy season this fall and winter in

corn and other grains.

Mr. Andrew Newly still continues on the sick list.

Miss Mary Newly is visiting at the parental home for a few weeks.

Mrs. Williams, of Flint, Mich., is visiting with her father, Rev. W. R. Drake, for a few days.

The rains have stopped corn husking and work in the sugar beets, but was much needed for fall wheat.

Dear Sirs, — Within the past year I know of three fatty tamors on the head having been removed by the application of MINARD'S LINIMEN'S without any surgical operation and there is no indication of a return CAPT. W. A. PITT. (Clifton, N. B. Gondols Ferry.)

Even the man who is always looks ing for the worst may be disappointed it it doesn't turn up.

A lost fortune grows in proportion to the passage of time.

To succeed these days you must have plenty of grit, courage, strength. How is it with the children? Are they thin, pale, delicate? Do not forget Ayer's Sarsaparilla. You know it makes the blood pure and rich, and builds up the general health. Sold for sixty years. We have no secrets! We publish the formulas of all our medicines. Lowell, Mass.

SEE THE NEW YORK HORSE SHOW.

The famous New York Horse Show will be held in Madison Square Garden from November 13th to 18th. Torontonians can see it at little expense by taking advantage of New York Central Railroad's cheap excursion on November 14th. Rate \$10.25 for round trip from Suspension Bridge or Buffalo, good 10 days for return, Write or call on Louis Drago, Canadian Passenger Agent, 691-2 Yonge SEE THE NEW YORK HORSE

dian Passenger Agent, 691-2 Yonge Street, Toronto, for full particulars, SUBSCRIPTION AGENTS WANTED,

There is a splendid offer made to agents by The Four-Track News, one of the most popular magazines in the country and one of the very best sellers. Subscription agents are wanted ed everywhere and large profits are assured. It will pay you to write to Geerge H. Daniels, Publisher, 7 East 42nd Street, New York, for full particulars. ticulars.

CHEAP EXCURSION TO NEW YORK.

The excursion of the season to New York will be on November 14th via New York Central. \$10.25 return from Suspension Bridge or Buffalo, good 10 days. Covers date of New York Horse Show. Write or call on Louis Drago, Canadian Passenger Agent, 69 1-2 Yonge St., Toronto, for full information.

FOUR-TRACK NEWS.

The Four-Track News for November opens with an exceedingly interesting article entitled "Deep-sea Fishing," by Bertha H. Smith. other articles of more than passing interest are "In Far Australia," by Lida A. Churchill; "The Pearl of the Black Forest," by Grace Isabel Colborn; "General Phil Kearney," by Harold B. Johnson; "Preparing For War," by M. L. Oliver; "The Highlands of Ontario," by Lawrence H. Tasker; "New York's Backbone," by Emma Archer Osborne; "Camera Cameos," by Frank Yeigh, and many others. All of these articles are beautifully illustrated. In addition to these are the usual departments devoted to The World's Progress, Vest Pocket Confidences, The Trail of the Traveler, The Book Table and Dramatic.

The Four-Track News is one dollar a year, or ten cents a copy, and can be had ef George H. Daniels, Publisher, 7 East 42nd Street, New York, or at any news-stand. FOUR-TRACK NEWS.

CHEAP RATE TO NEW YORK.

November 14th, New York Central, will run the excursion of the season to New York, good 10 days for return round trip from Suspension Bridge or Buffalo \$10.25. Excellent opportunity to see the New York Horse Show in Madison Square Garden. Write or call on Louis Drago, Canadian Passenger Agent, 691-2 Yonge Street, Toronto, for particulars. Telephone Mail 4361.

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For Sale Cheap THE BANK OF MONTREAL offers for sale, cheap, the lumber formerly owned by Scott Bros. & Co., suitable to farmers for Barns, Outbuildings, etc., also Lath, Ucors and Window Frames.

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