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The woolen season is with us again. Every housekeeper knows what's in store for her, if she uses yellow rosin soap for washing. The woolens and flannels shrink and pucker up alarmingly small.

Don't let your household suffer this winter from uncomfortable underwear. Try the Taylor way of washing and keep woolens their original size.

Taylor's Borax Soap

washes woolens without shrinking and brings them out fresh, clean and free from any "soapy smell." It is not necessary to boil the clothes—you don't even have to rub them, except very soiled spots. The borax softens the water, so less soap is required. It purifies and sweetens, and leaves the hands soft and white.

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## Fashion Hint for Times Readers

TROUSSEAU TRAVELING SUIT OF BROWN SATIN CLOTH

Simple, yet sufficiently dressy in style for any afternoon occasion is this smartly cut suit of satin cloth in the new seal brown shade which is a favorite in Paris now. At the neck is a touch of gold embroidery on bronze velvet. The hat is a walking shape trimmed with marabout, a bronze velvet facing repeating the color of the coat. This suit has the very long, dignified coat over a skirt in comfortable walking length.


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## REV. S. W. ANTHONY AT THE E. D. CLUB

### Refers to Prevalence of Crime in Modern Society—Brief Address by Rev. A. A. Graham

"Life is a battle, and the price of character is battle," said Rev. S. W. Anthony at the Every Day Club last evening. His subject was improvement in social conditions, and the realization of the kingdom of heaven in this world. Conditions were perhaps never worse than in the first century, and yet Jesus declared an audacious optimism, preaching the coming of the kingdom of heaven on the earth. Mr. Anthony referred to the prevalence of crime in modern society, and pointed out that with higher civilization came more and greater temptations, and a keener struggle between good and evil forces. He emphasised the need of individual effort to improve general conditions, and urged his hearers to identify themselves with the Every Day Club or some other institution doing similar work, for there was great need of it in the city of St. John as well as in other places.

Rev. A. A. Graham, in a brief speech, endorsed Mr. Anthony's remarks, and pointed out that a change had come over the pulpit in regard to matters of social reform. For himself he was in favor of the gospel of health, of cleanliness, of kindness and love for one's fellow man.

There was a good musical programme, with a vocal solo by Miss Lulu Colwell, and an instrumental duet by Messrs. Stokes and Wallace.

## MONCTON NEWS

### St. John Boy Arrested—Hotels Searched For Liquor

Moncton, N. B., Nov. 7—Edward Hazelwood, aged 15 years, hailing from St. John, who has been boarding at the Minto Hotel, was arrested this morning at his hotel on a charge of stealing $30 from Mrs. Levinge's boarding house, Highfield street.

William Duggan, a one-arm man from St. John is in the toils charged with assaulting Thomas Donnelly Saturday night. Duggan was sent to jail for three months about a year ago from Moncton for vagrancy.

The eighteenth anniversary of Wesley Memorial Church was observed today, Rev. W. J. Dean, of Newcastle, being the preacher.

J. H. Stanton, manager of the Massey-Harris Company, who leaves for the west next Friday, was presented today with a goldheaded cane from the members of his Bible class, and a fountain pen from the teachers and officers in Central Methodist Sunday school.

John A. Wilson, who up to thirteen years ago, conducted a merchants' tailor's business in St. John, died at his home here today, after a long illness. He was 59 years old and is survived by a widow, three sons and three daughters, all at home. John Wilson, of E. C. Cole & Co., is a son.

The police Saturday night raided the American Hotel, Hogan's and Cormier's Hotel, Duke street, but the search was fruitless.

## ANGLICAN MONKS BECOME CATHOLICS

Boston, Nov. 6—Through a notification received by the bishops of the Episcopal church from Right Rev. Frederick Kinsman, Bishop of Delaware, it became known tonight that the monastic order of Atonement, which has its headquarters at St. Paul's Friary, Fraymore, Fassision-on-the Hudson (N. Y.), has left the Episcopal body and has been received into the Roman Catholic church.

The prior or superior of the order, Rev. Father Paul James Francis, who was canonically attached to the Episcopal diocese of Delaware, has been deposed from the priesthood by Bishop Kinsman because of his defection from that denomination.

Father Paul formerly resided in Delaware and was the founder of "The First Order of the Society of the Atonement," which had for its object the education of Episcopalians to regard the Pope as the leader and temporal father of Christendom.

The Society of the Atonement will retain its corporal and monastic existence in the Catholic church and will be attached to the Francoisian Order in the third degree.

With Father Paul, the only priest in the monastery, a number of lay brothers go over to the Roman Catholic church.

Robert Gallinger, son of United States Senator Jacob Gallinger, of New Hampshire, who died in New York recently, was formerly connected with the Graymor Monastery, but left it before he became an actual member.

## DEATH IN STREET DUST

Washington, D. C., Nov. 7—That approximately 25 per cent of the deaths of persons whose occupations expose them to municipal or street dust and to general organic dust, are due to tuberculosis, is the startling fact disclosed in a bulletin prepared at the bureau of labor by Frederick L. Hoffman. Though the statistics studied by Mr. Hoffman indicate that municipal and general organic dusts are less serious in their effect than metallic or mineral dust, the consequences to health and life, he says, are sufficiently serious to demand most careful attention to the whole problem of dust prevention and removal.

According to insurance mortality experience, 25.5 per cent of deaths in occupations with exposure to municipal dust were due to consumption, and in occupations exposed to general organic dust the proportion was 23 per cent. As compared with these proportions, 14.8 per cent of deaths of males, 13 years of age and over in the registration in the United States were from consumption.


## Sale of Ladies' Winter Underwear

Turnbull's Unshrinkable.
White or Natural Color.

Vests and Drawers, all sizes 25c. Each
Extra Heavy Vests and Drawers 38c. Each
Out Size, Vests and Drawers 45c. Each
Heavy Fleeced Vests, white only 50c. Each
Fine Wool Vests and Drawers 50c. Each
40c. Heavy White Knit Corset Covers 29c. Each

I. CHESTER BROWN
32 and 36 King Square.



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IT HAS NO EQUAL AS AN INFANT FOOD

The Original.
Borden's Condensed Milk Co.,
"Leaders of Quality."
Wm. H. DUNN, Agent


## FREDERICTON NEWS

### Pulpit Reference to Dr. MacRae's Death—A Liquor Case

Fredericton, Nov. 7—The Orangemen and Prentice Boys, of this city, and vicinity, celebrated the 304th anniversary of Guy Fawkes day by attending divine service at the Methodist church this evening. Brethren to the number of over 100 formed up at Orange Hall, and headed by the Fredericton Brass Band marched to the church by way of Westmorland and King streets. They occupied pews reserved for them in the lower part of the church.

Rev. J. W. McConnell preached an eloquent and appropriate sermon from Acts xxii—28: "With a great sum obtained I this freedom." In the course of his remarks the reverend gentleman made a feeling reference to the death of the late Dr. MacRae, provincial grand master of the order.

Chief of Police Hawthorn and Sergt. Phillips last evening raided a saloon in King street kept by Wm. Wall and seized about $25 worth of bottled liquors. Wall will be summoned to the police court to answer to a third offence for keeping liquor for sale contrary to the Canada Temperance act.

Miss Martha Grey died at her home here last night from cancer, aged 37.

The case of Crocket vs. the town of Campbellton was before the Supreme court all day yesterday and when the court rose at 5.30 o'clock O. S. Crocket, for the plaintiff, had not finished his argument.

## SOBO IN PORT

The West India steamship Sobo, Captain Bridges, arrived in port yesterday afternoon from Bermuda, the Windward Islands and Demerara. The steamer met with strong head winds and heavy sea on her way up from Bermuda, which made her a few hours late.

The following is a list of her passengers: Charles A. Killam, Miss Sarah A. Peters, Miss Frances Walters and Miss Minnie Simons.

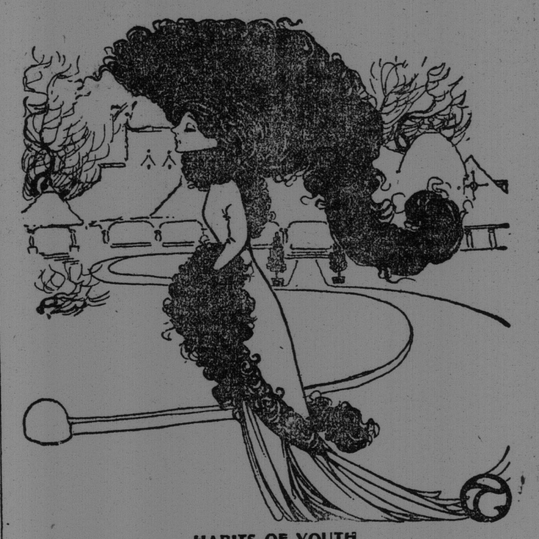
The steamer has some cargo to land here and at Halifax. She is now berthed at the corporation pier.

Every fellow feels kittenish once in a while, it's a good sign. Why not wear CATSPAW RUBBER HEELS and feel that way all the time. Any dealer.


## COLL'S SOAP

If your child is saving up the wrappers to get a premium, put 2c. in his bank that you save in the additional weight when you buy Coll's Soap. Compare the savings on 25 or 100 bars with the premium secured. Insist on getting Coll's full pound for 6c.


## The Times Daily Puzzle Picture



HABITS OF YOUTH

When I was young, a pretty maid
Conducted me around,
And every single place I went
The nurse was also found.

But now that I have older grown
An heiress, not a nurse,
Conducts me; I stick close to her;
She holds, you know, the purse.

Find a youth.

ANSWER TO SATURDAY'S PUZZLE

Upside down, nose against body.

# THE THREE KEYS

BY FREDERICK ORMOND.

CHAPTER I.

Morris Lathrop gave a final glance toward his reflection in the mirror, and assured himself that his toilette for the evening was immaculate. Then, he took from his pocket a solitary dollar bill, at which he stared for a long time in rueful contemplation.

"The sole remnant of my fortune," he muttered, finally; "my last dollar—absolutely, the last!" But he shrugged his shoulders contemptuously as he thrust the bill back into his pocket. "At least, it will serve to pay my cab-fare to the Trevors'," was his reflection. "And I'll make my last night on earth a merry one. None shall see the shadow of death on my brow. . . . .And yet—I wonder where I shall be tomorrow, when they find my body, after the flight of that which is called the soul!"

But since he had definitely resolved to make an end of himself, such speculation troubled Morris Lathrop very little. It seemed to him that, inasmuch as he had dissipated a fortune, he might throw away life itself as well. So far as he could determine, he possessed no art for the accumulation of money, even had he the inclination, which he had not. For that matter, now at the last, he found himself rather weary of the frivolous round which had made up his life. He had but one sincere sorrow before the prospect of death, and that lay in the giving up of Carla Trevor, to whom he was bethrothed—for the final interview with whom he was now setting forth.

It was only a few blocks from the apartment house in which Lathrop had his suite to the mansion of George Trevor, the financier, where the debut of Edna Trevor, the younger daughter, was to be celebrated that night. It was such a little way, indeed, that the cab-driver thanked his fare when the young man gave him the fag end of a fortune in the guise of a dollar bill.

"And I suppose the fellow envies me!" Lathrop mused cynically, as he mounted the steps.

"The ladies are not down yet, sir," the butler explained, as the visitor entered the vestibule; "but Mr. Trevor is in the library. Will you go there, sir?"

Lathrop nodded, and forthwith made his way to the library, which he entered unannounced. The only occupant of the room was a handsome man of some threescore years, whose clear eyes and complexion proclaimed both a good constitution and a clan manner of life. The iron-gray hair still clustered thickly; his spare frame was held vigorously erect. The whole aspect of the man suggested the consciousness of power. Yet, at this moment, the strong, stern face was relaxed into an expression that betrayed acute anxiety. Then, as he looked up at the opening of the door, and saw Lathrop, a sudden relief shone in his eyes.

"Ah, Morris, it was good of you to come early," he exclaimed. "We have a full hour for a smoke and a chat. Help yourself to a cigar and a glass of wine, my boy . . . .I must talk to you seriously. I am going to ask a favor of you, Morris."

"A favor!" the young man repeated, in evident surprise. "But, sir, between us two, it is you who have the power of granting favors, not I."

The financier smiled, wryly.

"It happens that—just now, at least—you are wrong, Morris," he said sadly. "I know that, since the death of your father, you have looked on me as taking his place toward you in some measure. I for my part, have looked on you as a son, especially since your engagement to my daughter. So, I am sure that you will respect what I am about to say."

"Is it to be a lecture, sir" Lathrop inquired apprehensively.

"On the contrary!" the financier declared with emphasis. "But I shall come to the point at once . . . Morris, I am on the verge of failure. I may contrive to hold out for three days longer—I believe that I can. But, unless I have assistance at the expiration of that time, I must go to the wall."

"Great heavens!" the young man exclaimed, in dismay. "Why, pater, I thought that you were worth—"

"—somewhere between fifteen and twenty millions. So I am; but at this time every dollar of it is tied up—pledged. There is only one way by which I can avoid the crash and that way lies through you, my boy. . . . .You inherited from your father something more than a million dollars, did you not?"

"Yes, nearly two," Lathrop answered. Dread fell on him as he apprehended the significance of Trevor's question.

"A few hundred thousands—say, four or five—will save me," the financier went on. "I want you to come to my office in the morning, and inspect all there is to inspect, satisfy yourself of what you are doing, and then, in return for a partnership in the business, let me have the money. Will you do it, Morris?"

For a full minute, Lathrop sat perfectly still, staring dumbly at his companion. He was face to face with a difficulty which he saw no means of surmounting. He had inherited two millions; in five years, he had succeeded in squandering them to the last dollar. But he had kept the secret of his spendthrift habits so carefully that not one of his associates suspected the condition of his finances. His debts were paid to the smallest item; it was because he would not incur debts which he could not pay that he had decided to sink quietly out of existence. He believed that he had injured nobody but himself, and that, therefore, he had the right to dispose of his life even as he had disposed of his fortune. He had regretted only one thing, the giving up of Carla Trevor. But he believed, with the cynicism of a man of the world, that she would soon recover from the shock of his sudden taking off. Now, however, he was suddenly confronted by a difficulty of which the possibility had never occurred to him, a difficulty that threatened his complacency in the face of a cowardly purpose. For a moment he found himself incapable of making any answer to the financier's question, the while he remained staring bewilderedly into the elder man's face. Presently, he saw a frown gathering upon the broker's brow, and heard him say, with some coolness:

"If I had thought, Morris, that you could hesitate, I should not have made the request."

Morris pulled himself together then, and smiled with a semblance of sincerity.

"Did I seem to hesitate, pater?" he said. "I was only wondering as to how it could be accomplished in three days."

"You will do it then?" You will let me have the money?" exclaimed the elder man, his face lighting up with a joy that he did not care to conceal.

"I mean," was the earnest answer, "that there has never been a time since I can remember when you could not have had every dollar that I possessed. I wish that I had placed it all in your hands long ago. Then, you would not have been compelled to ask for it now."

"Tut, tut, Morris! If that had been the case, you might have been in this unpleasant fix with me, and therefore unable to help me out. My boy, you have made me very happy. I shall sleep well tonight. How is your money invested, Morris? In bonds and stock, I suppose. If so, they will be easily negotiable for my purposes."

"What is the exact amount that you will require, pater?" asked Morris, ignoring Trevor's question.

"Well, half-a-million would be ample. I might possibly pull out with less, but that amount would mean entire safety."

"And when must you have it?" Lathrop continued.

"This is Wednesday. I should like to have it to-morrow. I must have it at the latest, by Saturday noon."

"Indead!" Lathrop exclaimed. To disguise his despair from the other's observation, he continued with an assumption of relief in his voice; "Oh, well that gives us quite time enough."

"And you surely will not fail me, Morris?" the financeer questioned, pitifully insistent.

"Fail you?" Lathrop repeated, thoughtfully. Then, after a moment's pause, he spoke very solemnly:

CHAPTER II.

The conference of the two men in the library was interrupted by the entrance of Edna Trevor, come in search of her father. The debutante possessed a face of charming piquancy and a manner shyly vivacious. Just now, however, there was an obvious attempt at hauteur, by which the young lady of society meant to mask the natural, mischievous gaiety of the schoolgirl. Lathrop greeted her warmly, for he was very fond of Carla's sister, and, presently, after having paid her the compliments demanded by the occasion, he accompanied her to the drawingroom, in quest of his betrothed.

He found Carla Trevor exquisit tonight, as always. As she gave him her hand in greeting, he forgot all else for the moment, and regarded her fondly, with the pride of possession. The warm pressure of her fingers thrilled him, and added a subtle zest to the rapture of beholding her loveliness. His delighted eyes rested for an instant on the coronal of golden hair, then fell eagerly to the dainty, radiant face, in which the violet eyes now shown so brilliantly and so tenderly on him. Never had she looked more beautiful than now.

"You have seen papa?" she asked, after some swiftly-whispered words from her lover that set her to blushing happily.

"Yes," Lathrop replied; "I left him only a minute ago."

"I know that he was anxious to see you tonight," Carla continued. "Something is troubling him, but he will not tell me what it is—indeed, he says it is nothing. Do you—?"

Lathrop evaded the question ere it was completed by a quick word of praise for her gown, and thus for the moment beguiled her attention.

"And will you forgive me if I go away very early?" he inquired. "I have a number of things that must be attended to at once."

"Oh, something for papa! Is it not?" Carla exclaimed.

"Yes," Lathrop admitted.

"Of course, Morris, I shall miss you horribly," the girl said, "but you must do as you think best. And I am so glad that you can do something to help him!"

An hour later, Morris Lathrop left the Trever mansion, and took his way slowly on foot toward his apartments. For the first time since he had reached man's estate, he was profoundly distressed. The many things that he must do, of which he had spoken to his fiancee, were in truth one single thing; he must solve the problem Fate had set before him.

"To do a great right, do a little wrong," he quoted, as he entered the parlor of his suite, threw off his overcoat, and stood contemplating the glowing coals in the grate. "I have heard that somewhere, but in my case, I must change it a bit: "To do a great right, make an infernal scoundrel of yourself!"

He remained for some time wrapped in thought, but, at last, with an exclamation of determination, he rose from his chair, crossed the room, and, having unlocked a drawer of his desk, took from it a revolver and a small packet of paper, of the sort used by chemists in putting up powders. These objects, he placed side by side on the desk, and then surveyed them with a contemptuous smile.

"I had decided to use one or the other of them before morning," he said grimly: "decided, as I believed, irrevocably. Now, I am no longer free to follow my own choice in the matter. I find myself condemned to live. So—"

He thrust the revolver back into its drawer, and tossed the packet on the coals. Afterward, he seated himself, and watched the burning of the paper that had held the poison.

George Trevor had been the dearest friend of Jason Lathrop, the father of Morris. Twice, his aid had saved the elder Lathrop from financial ruin. The gratitude thus inspired in the father had been passed on to the son, as a part of his heritage. In addition to this, Trevor was the father of the girl to whom Lathrop had become engaged; for Carla's sake, he must do everything possible in Trevor's behalf. And, finally, by reason of personal intimacy with the financier since his father's death, Morris had come to regard George Trevor almost as his own parent; he felt for the old man an affection truly filial. Thus, it was brought about that this unexpected appeal from the one man on earth whom he most esteemed and loved, filled him with consternation. Confused by the suddenness of the catastrophe, he found himself wholly unable to explain to the broker the fact as to his own shattered fortunes. He dared not confess the cowardice by which he had planned to make an end of his life. In consequence, ere he himself was fully aware of the deed, he had pledged his aid to Trevor. The instantaneous relief effected on the spirits of his friend by this promise restrained him from any withdrawal of it afterward. Now, therefore, he had become involved inextricably in an undertaking at once absurd and impossible of achievement. He, a penniless man, was expected to provide immediately the sum of half-a-million dollars!

Nevertheless, Lathrop stood up suddenly to the full six feet of his height, and set his broad shoulders squarely, belligerently; and his clean-cut face grew cold and hard.

"Well, it's for the old man," he said aloud, softly; "and—somehow—I am going to do it!"

Presently, the tenseness of his pose relaxed. He drew his chair a little closer to the fire and seated himself, and again became absorbed in reflection.

"Five hundred thousand!" he mused. "And the pater asked me for it as easily as though I could just step out of doors, and pick it up anywhere in the street. Well, I fancy that is what I shall be compelled to do—with certain modifications. I can't borrow such a sum; all the security I have to offer would hardly bring me five thousand dollars. I suppose that I might get five, or even ten, thousand from Jack Millington, on my I. O. U: I'll have to do that for pin-money. Great heaven, how I hate the bare idea of it! 'Neither a borrower, nor a lender be.' Pish! Polonius forgot to advise his son against the evils of stealing. And the simple, unqualified, damnable fact is, that I must steal half-a-million dollars between now and Saturday morning—sooner, if I can!"

Lathrop glanced hastily at his watch.

"I can catch Jack and some of the others at the club yet," he reflected; "and, since I am going to make a downright scoundrel of myself, I might as well begin now. Here's to the crossing of the Rubicon between honesty and crime!"

Half-an-hour later, he entered one of the top-floor rooms of the club, where six men of about his own age were seated around a greencovered table. He proved to be a welcome intruder, for all greeted him warmly.

(To be continued)

## NORTHCLIFFE SPEAKS ON CANADIAN NAVY

Ottawa, Nov. 7—Lord Northcliffe addressed the Ottawa Canadian Club Saturday and touching upon the proposed Canadian navy, he advised Canadians to go slowly and carefully. He warned them that they would make mistakes and have misfortunes. The British navy had reached its present excellence through such lessons. The Japanese had developed a reasonably efficient navy by following the English example and training its men in the British fleet.

A navy, he said, was an extraordinary mixture of tradition, scientific shell and discipline. The British navy was the one which was worked most. It was constantly at sea. That accounted for the occasional disasters and the immunity of some other navies was due to the fact that their ships were never out of harbor.

As Canadians had more sea knowledge and traditions than the Japanese, they should be able to perfect a navy quicker than Japan had done.

"But still I do not think you will be able to do it as quickly, as some of your newspapers seem to think; some of them appear to be of the opinion that a navy can be ordered like a dinner. You send for the head waiter and order it.

"However, my observations lead me to conclude that when you have a Canadian navy, you will have for a long time all the trouble you want. On the other hand, my experience of Canadians, and especially of the sailors that I have seen around Newfoundland and the Gulf of St. Lawrence, convinces me that you have as good raw material for sailors as can be found."

Hon. Mr. Fielding, in proposing thanks for the address, noted that Lord Northcliffe had interests in both Canada and Newfoundland. "May it not be that his common interests may be instrumental in bringing about that understanding between Canada and Newfoundland which will lead to the accomplishment of that union which we in Canada are at all times desirous of having, and which we would welcome at any moment, but which out of regard to our brethren in Newfoundland, we feel we should not press for too much. When the moment arrives that they feel that their interests are alike and they are disposed to come to us, they will be heartily welcomed."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Restores every nerve in the body to its proper tension; restores vim and vitality. Premature decay and all sexual weakness averted at once. Phosphonol will make you a new man. Price $3.00 a box, or two for $5.00. Mailed to any address on receipt of price. The Scobell Drug Co., St. Catharines, Ont., or at your druggist.



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Cures a Cold in One Day, Grip in 2 Days