AVERGAL COLLEGE

WINNIPEG NCIPAL-Miss E. L. Jones LL.A., St. Andrew's, Scot-and, formerly Head of the School, Havergal Col-Toronto, assisted by a rge staff of resident and iting Professors and

RSE OF STUDY-Careful at. ment to the individua ing of pupils. The school irse comprises English in its branches, with Latin, ench and German, Mathetics, Botany, Drawing and ass Singing. Pupils are epared for Matriculation the University of Mani-

IC-The College offers exceponal advantages for the udy of Music, and present past pupils have taken honors in the examina ns of the Toronto Consertory and College of Music SICAL CULTURE-The phy development and train of the girls is supervised a resident graduate of the sical Culture, who is also nis, basket ball and hockey the school rink. ERGARTEN-A Kindergar-

department leads into the ior School ENDAR-For Calendar con ning full information, ap-

1 re-opens Tuesday, Septem

all say the same about George's ting Powder

ens of my best customers St. George's to the test." y have tried it for Biscuits nuts-for Cakes and Pies uffins and Pancakes." they agree that St. George's pended on-that when their share of the baking George's makes the lightest, tasticst pastry and cakes and in a word, that it is the best my customers are pretty

pe System

I see the Semi-ready find your exact figure t shapes and forms of the measurements show each variation from the nct Types of Man.

Stout Man, he of Type lders and body of large and we divide this type, man, into five distinct

oping Shouldered ooping or Round

ailoring



want help

REASONS FOR PRESENT STRESS

In Money Markets-Big Rubber Works Have Gobbled up the Gold.

The Toronto Globe in a recent issue published a special article on the finan- is more than possible that the stringency

Canada. It has been an open scoret is none the less speculation, industrial for some time that the financial inand are not now willing to comply with el, "It is not improbable that our inall the demands made upon them for dustrial progress at the present time is dition financially, but that they are determined to continue in a good financial ditions are sound, yet I think it possible

being thought of the position in financial circles a representative of The Globe As a matter of fact there is alread has during the last few days waited on evidence that this restraining influence a number of gentlemen in the city of is bearing results. On the part of all Toronto who are closely identified with the financiers interviewed there was financial organizations, and though, for cordial agreement with regard to the somewhat obvious reasons, it is not pos-sible to disclose their identity, yet the opinion was expressed that there results of these investigations are of in-terest, and on the whole may be re-that offered by western farm lands, progarded as reassuring by those who have viding of course, that reasonable care of late become a little fearful as to the was exercised. The proof of the pudd-

Causes of Dear Money. Generally speaking, the chief causes of Japan both of which turned money from its natural industrial channel, and finally the great wave of prosperity which has literally swent over the world of remercial and industrial enterprise than has the increase of the world's supply of gold, the basis of all commercial enterprises at \$4,000, but on it being offered an easily understood consequence that dearmoney should result, selections of sale, the best bid secured was \$2,500 this property the assessment when it was appealed against, was upheld. Transcontmental, Egyptian and African projects of great magnitude have added to these burdens enormously.

Such being the case, it is no difficult matter to realize why in Canada is the few allows the control of the capital and friend projects of great magnitude have added to these burdens enormously.

Such being the case, it is no difficult matter to realize why in Canada is a shad been provided for at the religious and and financial that of a case which occurred in western town. A proporty the assessment and that of a case which occurred in a well-known western town. A proporty the basis of all commercial enterprise, and the proporty the assessment when it was appealed against, was upheld. Transcontmental, Egyptian and African projects of great magnitude have added to these burdens enormously.

Such being the case, it is no difficult matter to realize why in Canada is provided for at the religious and and projects of great magnitude have added to the solution and financial attractions of the work which was to be done. He claims to come from an old race of explorers, his father and grandfather having the control of the capital ledged in the United States is less than double that placed in Canada. It is a proporty the assessment in the being officer a union of the two convertions. And the capital ledged in the United States is less than double that placed in Canada. It is converted to the capital ledged in the United States is less than double that placed in Canada is promised to the capital ledged in the United States is less than double that placed in Canada. It is converted to the capital ledg

ing in the west as the means by which means that the British and eastern in Mines ... to gain a livelihood have had to be supplied with machinery, and the great these towns, and today large bunches of growing population so rapidly increas-debentures remain unsold. ing has demanded such an increase in

Have Enlarged Establishments. of the people have had to enlarge their establishments, and the demand for money to carry out these works has been so great that at the present time it is absolutely impossible to the people have had to enlarge their country, and who are giving loans on farm land security, while they are, as a rule, unwilling to have anything to do great that at the present time it is absolutely impossible to the extent of £217,100,000 caused the franchise to be forfeited with town securities. There are the people have had to enlarge their country, and who are giving loans on farm land security, while they are, as a rule, unwilling to have anything to do with town securities. There are the people have had to enlarge their country, and who are giving loans on farm land security while they are, as a rule, unwilling to have anything to do with the people have had to enlarge their country, and who are giving loans on farm land security while they are, as a rule, unwilling to have anything to do with the people have had to enlarge their country, and who are giving loans on farm land security while they are, as a rule, unwilling to have anything to do with the people have had to enlarge their country, and who are giving loans on farm land security while they are, as a rule, unwilling to have anything to do capital to the extent of £217,100,000 caused the franchise to be forfeited.

these building operations should not be capital in Canada. interfered with. It must also be borne in mind that to a large extent the erection of new house property is undertaken as a speculation purely and simply and those engaged in this business are dependent on the banks and loan societies for the means of carrying on their work, day and fined \$100 each and three not the stringency of the money market

undertakings for which permits have been issued being carried out. Made Financial Arrangements. Asked whether he thought that such in railway and financial matters in would be the case one gentleman said Great Britain and the best known on this continent making up for war most emphatically, "No! because peo-ple, before obtaining their permits, at least in a great majority of cases, have

made their financial arrangements. No doubt some isolated cases will be inter fered with, and people will be prevented from going on with their work." It must be confessed that this optimistic opinion was not generally supported, and it is to be feared that the growth. of the city will not be so rapid this year as it was expected to be, and as those conditions which have produced light money are likely to continue Toronto's expan sion will be somewhat retarded for some

office to come. There is another feature of the situa tin that is worthy of consideration. 1

is of a gilt-edged character, but proba- 01. Speculation in all forms, whether bly in no country is the demand for in stocks, land values, or in what may money more difficult to satisfy than in be regarded as more legitimate, but what stitutions of the country have not been words of the gentleman previously quotloans, not that the banks and great loan taxing the future, and while I am still companies are in any way in a bad concondition. The calls made upon them are to make haste too rapidly. If there was so numerous that it is impossible to sat- no other result it would foster a spirit with a view to ascertaining what is of extravagance on the part of our peo-ple, which in itself is not desirable." A Restraining Influence,

condition which affairs have assumed. ing is in the eating, and the faith that loan companies have in farm lands as a security at the present time is shown by dear money throughout the world are, Toronto this week eighty mortgages on the fact that at one board meeting in the first instance, the huge expen-ditures brought about by the South African war, costing the British people in round figures something like two hunrican war, costing the british from hun-round figures something like two hun-able time in visiting and investigating dred and fifty million pounds sterling; the conditions of the west, and, as before the great war between Russian and stated, they regard well-selected larn has literally swept over the world of re-be exercised in the dealing in western cent years. The last mentioned factor is by far the most important. To real-made to any extent on out-lying urban thought on the great industrial development that has taken place in connection of greater sanity in regard to township with the three great manufacturing nations of the world—Great Britain, the United States and Germany. In each of the country. The extravagant expending the countries, particularly in regard tree of some of the western communities is being curbed by the refusal of rect. In tabular form the investments to the two last, the rate of progress the public to supply money by taking rect. In tabular form the investments and development in comparatively speak. and development in, comparatively-speak-

ments in the hope that the values would become permanent. In order to create States is £445,700,000, and its actual tions. matter to realize why in Canada the stringency of the money market should town lots, all sorts of things have been value is £449,500,000, an advance of the money market should town lots, all sorts of things have been value is £449,500,000, an advance of the money market should town lots, all sorts of things have been value is £449,500,000, an advance of the money market should the stringency of the stringency o be greater than it is in some of the older lights having been run into the bush done sewers and sidewalks and electric 0.8 per cent. communities. No country in the world can point to such a remarkable record of development as can the Dominion. In the world the side of a nill. Assessments have of development as can the Dominion. been pushed up, and the figures sent out vestments in Canada then were The record of progress during the last to investors as values. The investor, of ten years, progress made in every branch course, considers the percentage of deb. of commercial undertaking has no equal. to the assessed value—ten per cent. is In every part of the country the same considered reasonable, excluding debte Railways. ... story of prosperity and expansion is to on such things as waterworks, which are Corporation be told. The great crowds of new cithassets when owned by the municipality have had to have their needs supplied. increase of assessments, inflating values, -and the result is misleading. Now this (Those of them that have taken up farm- is telling against the municipalities. It

the supply of manufactured goods that in every industry there has taken place time is that there is a good deal of private European money going into the west | 000 and in the actual value of £145,-There are a great many Englishmen pos-The manufacturer and the merchant, sessing small amounts of capital going the actual value of our debt to the phone and Telegraph Company. so great that at the present time it is absolutely impossible for the banks and doubt but that this large branch and absorbed British of the extent of £217,100,000 caused the franchise to be forfeited continues to improve. The last solution and the bond released. He received dier to have the disease was discharged by the continue of the continues to improve. The last solution in Frenfuges continues to improve. The last solution in Frenfuges continues to improve. The last solution in Frenfuges continues to improve the disease was discharged by the continues to the continues to improve. The last solution in Frenfuges continues to improve the disease was discharged by the continues to improve the disease was discharged by the continues to improve the continues to absolutely impossible for the banks and doubt but that this loan business will loan corporations to meet them, and, in expand, and by its means, to some exspite of the fact that the rates of interest have been considerably increased tent, the necessary moneys to meet legs date aggregated £323,500,000 in nomthey are now only able to deal with Further, trere is every evidence that inal, and £353,000,000 in market value. they are now only able to deal with such applications as will yield absolutely the most advantageous results to themselves. In other words, Canada's own tremendous development and prosperity of the agricultural west. One own tremendous development and prosperity of the agricultural west. One one tremendous development and prosperity of the agricultural west. One of what is taking place came. own tremendous development and prosperity affords the reason why money should be dearer here than in other countries.

In other words, Canada's prosperity of the agricultural west. One instance of what is taking place came particularly under the writer's notice during a recent visit to Great Britain. Last year a representative of a large private loan business in Birmingnam visited western Canada. His firm's on the canada, this firm's on the canada that the canada Toronto institutions that it was impossible for them to afford that accommosible for them to afford the formula for t dation to local industries as had been als report that they have decided to have gone to one to the Antipodes. afforded in the past. In this connection transfer their work and the firm, which a point of great interest and consider- controls capital, amounting to something able importance to Toronto arises. Since like \$7,000,000, to Canada; indeed, they the beginning of the year, building per- have already invested a considerable am- there is much water in these vast inmits have been issued in the city aggre- ount in the country. Again, almost every able portion of this proposed construc-tive work is house property, and with the need for greater house accommoda-satisfied with conditions property to the Grand Trunk Railway company perate struggle, in which he was severely cut and bruised, Joseph Volte, a boss barber, at midnight last gating in value \$10,689,330. A consider- boat arriving from the old country

> Bookies Go to Jail, Toronto, Ont., Aug. 29.-Eight bookmakers accused of violating the criminal code by keeping a gambling does not invest enough of her capital money, for he feared no one, months in jail.

will prevent any large portion of these Well Known Londoner in West. Winnipeg, Man., Aug. 29.—R. W. Englishmen have balanced their vestments so that depression in

IN THE DOMINION

\$1,224,234,000.

ey, of well over fifteen billion dollars. What may be styled the forma investments are thus set forth:

Amount Market Value merican £1,167,800,000 £1,170,000,000 468,700,000 535,400,000 Africa Asia ... 436,500,000 451,300,000 346,100,000 201,500,000 205.200,000

£2,620,600,000 £2,709,900,000 Or a nominal amount of \$12,700,000. 900, and a market value of well over The figures allotted to British investments in Canada are:

Nominal stocks. . . £ 45,000,000 £ 46,100,000 British N.A. . . 5,612,893 164,000,000 158,000,000 Toronto Railways. orporation stocks, bank-

ing, financial. 29,300,000 16,100,000 land, etc... 2,800,000 24,000,000 26,000,000 £251.900.000 £262,400.000

of our debt to Britain is \$1,224,234,000. n Australasia and in the five colonies of South Africa amount in all to a nominal value of £346,100,000 and £383, thought on the great industrial develop-700,000 and £433,900,000 respectively. The impression that Canada secured smaller share of the Englishman's

Nominal Market amount. value.

800,000

value of our borrowings of £111,000,-The Quarterly writer admits that estments. "All the ordinary stock of put the amount which Britain has seem to enter into the tragedy. being a billion and a quarter. The him "the barber king."

ial code by keeping a gamoring of with us.

One or two other points of interest one of this survey. A arise in the course of this survey. A police station in a patrol wagon and A feature of the situation is the extraordinary aggregate skill with which Englishmen have balanced their in perial House of Commons, prominent part of the world has been offset by

has £2,400,000 invested abroad, and of this just under half, or £1,182,-000,000 was placed in British coloni and dependencies. In 1906 the total had arisen to £3,150,000,000 and just

Nominal Amount of Canada's Debt to Old Country is

Another consideration is the amount of interest we have to pay for all this accommodation. The Toronto, Aug. 29.-The News says: Quarterly writer puts the average in-Light upon the subject of the amount terest realized on the face value of the Harriman of the Illinois Central arpublished a special article on the financial stringency which deals in part with conditions in the west.

No man needs to be told that at the present time there exists throughout the money markets of the world a condition of stringency. Everywhere money is never than possible that the stringency of meney may have a good effect in the conditions in the west.

No man needs to be told that at the present time there exists throughout the money markets of the world a condition of stringency. Everywhere money is hard to obtain, even when the security offered to obtain, even when the security offered in Chicago this afternoon and is afforded by an article in the current quarterly Review upon "British afforded by an article in the current Quarterly Review upon "British Capital placed in Canada is afforded by an article in the current Quarterly Review upon "British Capital placed in Canada is afforded by an article in the current Quarterly Review upon "British Capital placed in Canada is afforded by an article in the current Quarterly Review upon "British Capital placed in Canada is afforded by an article in the current Quarterly Review upon "British Capital placed in Canada is afforded by an article in the current Quarterly Review upon "British Capital placed in Canada is afforded by an article in the current Quarterly Review upon "British Capital placed in Canada is afforded by an article in the current Quarterly Review upon "British Conclude that our yearly payment to British capital placed in Chicago this afternoon and to be between fifty-four and fifty-five millions of stock exchange publications, government; and the subject of the amount of the Illinois Central article in the current Applying this to our debt to be should conclude that our yearly payment to British capital placed in Canada is afforded by an article in the current Applying this to our debt to be should conclude that our yearly payment to British capital placed in Canada is afforded by an article in the current Applying the to our debt to our debt t ment trade statistic, income tax reports, treatises on pecial industries, pressly remarks the money put into works on economics and private inquiries, the writers comes to the starting conclusion that in 1906 Great case, the interest bill which we must case, the interest bill which we must concerning an alleged occurrence residual trade of the writer expension of sum of £3,150,000,000; or, in our mon-liquidate ranges from sixty to seven- ported as having taken place at a

CANADIAN BANK LOANS.

Annual Statement Is of Interest at the Present Time.
Winnipeg, August 29.—In view of the discussion that has arisen over the large amount of money Canadian banks loan outside of the country, it is interesting to see that the last Canadian bank statement, out Wednesday, places the total of outside detailed statement of outside loans is as follows:

Current Amount, Market Value. Montreal. \$31,728,910 \$7,716,300 Nova Scotia. 5.783.369 3.005.938 3,400,550 1.000.000 + Union of Halifax Merchants 4,689,932 Commerce 8,818,595 Royal 3,000,000 Hamilton 73.500 Imperial 1,579,056 Sovereign ... That is to say, the nominal amount

Total.....\$60,609,114 23,723,397 VANCOUVER PASTOR ACCEPTS

Rev. J. W. Leitch Will Take Pastorate of Broadway Baptist. Winnipeg, August 29.—Rev. J. W. Leitch, pastor of First Church, Van-

STRAW COMPANY DID WORK.

San Francisco, Cal., Aug. 29.—The task of showing that the Pacific Fovt. stocks £ 33,000,000 £34,500,000 States Telephone & Telegraph Com-89,000,000 61,000,000 pany in 1905 sought to prevent the entrance into Oakland of the Home Telephone Company by organizing a "straw" company, and obtaining for it a franchise, was resumed at the 11,800,000 13,300,000 continuance of the Glass bribery case 1,000,000 today. Attorney A. W. Beasley, of San Jose, who testified that he had 6,800,000 bid in the franchise and furnished a surety bond of \$2,500 to the Oakland £140,600,000 £116,600,000 council and then had signed and de-This shows an increase in the face livered through Halsey all his stock- teers. No others will be taken holding in the "straw company" to E. . Seimmer, who at that time was an auditor for the Pacific States Tele-

about \$11,500 for expenses.

A CRUEL MOTHER. Threw a Pot of Scalding Water on Her Son. Montreal, August 29.—Shrieking It is one thing to owe money and for his father, but begged the nurse another thing to have received it. to keep his mother away from him.

New York, August 29.-After a desthe need for greater house accommodation by the need for greater house accommodation in the city becoming more pressing those countries and who have left them discount." Taking into consideration, who had demanded money and attended to the need for greater house accommodation in the city becoming more pressing the need for greater house accommodation in the city becoming more pressing the need for greater house accommodation in the city becoming more pressing the need for greater house accommodation in the city becoming more pressing the need for greater house accommodation in the city becoming more pressing the need for greater house accommodation in the city becoming more pressing the need for greater house accommodation in the city becoming more pressing the need for greater house accommodation in the city becoming the need for greater house accommodation in the city becoming more pressing the need for greater house accommodation in the city becoming more pressing the need for greater house accommodation in the city becoming the need for greater house accommodation in the city becoming the need for greater house accommodation in the city becoming the need for greater house accommodation in the city becoming the need for greater house accommodation in the city becomes a contr contributed to our development at a billion; the face value of that debt barber shops; his compatriots call sum may surprise some who are wont to complain that the Mother Country ed threatening letters demanding bleeding, Volte was taken to the

> **BODE'S GUM** Will Not Decay the Teeth

Empire. In 1897 the United Kingdom has £2,400,000 invested abroad, and NOT RESPONSIBLE

over half, or £1,626,000,000 and just over half, or £1,626,000,000, was under the flag. The Imperial investments had increased by £444,000,000, or 37.5 per cent., and the non-Imperial ones by £306,000,000, or 25 per World.

> Chicago, Ill., Aug. 29.-President eeting of the Board of Directors held

'My duty and honor will not allo ne to discuss matters of occurrences considered or taking place at the meetings of the board of directors; nor will my dignity permit me to positively discuss personal matters, further than to deny the report, which undoubtedly emanated from the same source as the reports appearing in today's newspapers and which loans at \$84,332,000, the bulk of which been frequently published, to the efis in the shape of call money. The ject that the friendship, which existed between Mr. Fish and myself was broken just prior to my election t resident of Illinois Central in No vember, 1906. The fact is Mr. Fish's ctions had severed that friendship everal years ago prior to that tim 'Reports have also been published the effect that during the long 802.255 friendship of Mr. Fish and myself fre-1,186,452 quent promotions were given me 1,688,204 through the influence of Mr. Fish.

TO EXPLORE NORTH.

don college. Mr. Leitch will commence his pastorate October 1, and is spoken of as a gifted and eloquent preacher.

Mr. Leitch, B.A., is a graduate of Acatia university, Wolfville. Nova

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EXTERMINATOR

EXTERMINATOR

Setting the heat built getting th

elaxation. Warde has been in the city for the past few days trying to pick out men suitable for the job of handling a essel which is going north to hun and explore and fish a little, but un o date he has not secured any volun-

The Fever in Cuba. Washington, D.C., August 29.— Governor Magoon today made the folowing report upon the fever in Cuba to the war department Yellow fever situation in Irenfuges clear record and no suspects Cleaning gangs working in the town have cleaned 1,406 houses and removed 501 eartloads of debris.

Gregg Shorthand

is used to-day in twice as many schools in U.S. and Canada a any other system. That means much. But when you find that these are the very largest schools in the country, it is worth looking into. Isn't it? Gregg is taught with unusual success at the



EDMONTON Come and see if you are thinking of Shorthand. Come anyway. You will find the most modern school in the west. McTavish & Houston, Props

FOR PROMOTIONS

3,169,242 As a matter of fact, my connection with the Illinois Central Railroad Co. began with my election as second vice president, by the board of directors in 1890 and I continued in November, 1906.

> Coast Man Will Go Up Mackenzie on Geological Survey. Geological Survey.
>
> Victoria, August 29.—A twenty-two ton sailing vessel has just been completed on the Harrison. Division of the sailing vessel has just been completed on the Harrison.

take the yacht up to the Mackenzie River within a few weeks and hunt, fish and explore around there for some time. He intends to return south when the ice opens. The crew of the vessel will have to be all picked men, every man a volunteer, and only about half a dozen will be taken remainder of the crew will be made up of Esquimaux, picked up in me orth. The captain may also indulge n a little seal hunting just by way o

Deaf Man Killed By Train. Lowes, 96 years of age, was struck down this morning by a C. P. R. scalds inflicted by his mother in a fit was instantly killed. He was quite



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Duck Shooting

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sicians with the most satisfactory It has often saved life before medicine could have been sent for or a physician summoned. It only costs a quarter. Can you afford to risk so much for so little? BUY IT NOW.