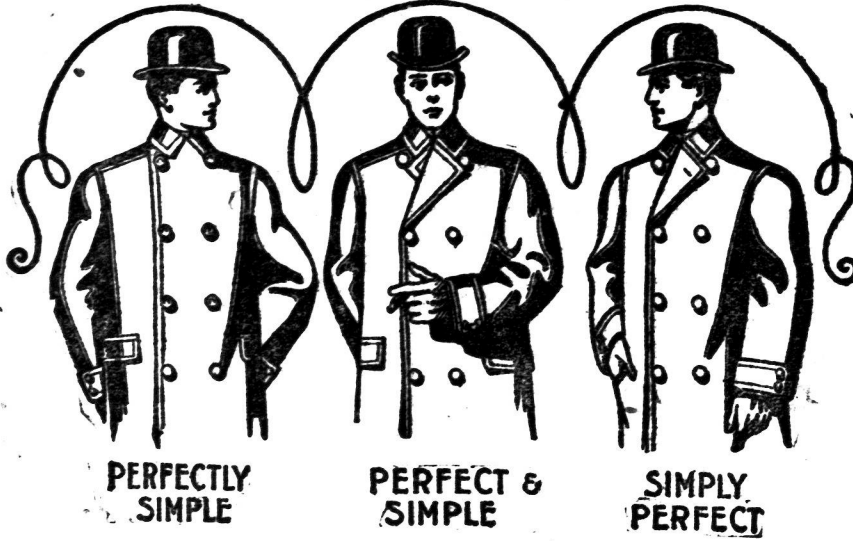


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The oldest Insurance Office in the world
FOUNDED A.D. 1710
HOME OFFICE: LONDON, ENGLAND
Canadian Branch, Sun Building, Toronto, H. M. Blackburn, Manager.
J. A. NELLES & SON, AGENTS, LONDON

DUPELX

TRADE MARK REGISTERED



The above illustration, taken from life, speaks for itself. **Convertible Overcoat—3** shapes in one. The most serviceable garment ever designed. A comfort in any weather.

Made and guaranteed by H. VINEBERG & CO. LIMITED, Montreal.
Sold with a Guarantee by
J. H. Chapman & Co., - London.

CHRISTMAS BOOKS FOR ENGLAND

CANADA
By Wilfrid Campbell.
CANADA
By Agnes Lutz.
CANADA
By J. Bealby.
THE ATTIC GUEST
By R. E. Knowles.
JOHN MARVEL ASSISTANT
By T. Nelson Page.
THE CALLING OF DAN MATTHEWS
By H. D. Bell.
OLD ROSE AND SILVER
By Myrtle Reed.

Our special "London View Calendar" would also make a very appropriate gift. Each calendar is boxed and would be easily mailed. We have three designs.
The Mallagh Bookshop
(Anderson's Old Stand.)
183 DUNDAS ST., LONDON.

HER PHYSICIAN ADVISED

Taking Lydia E. Pinkham's Vegetable Compound

Columbus, Ohio.—"I have taken Lydia E. Pinkham's Vegetable Compound during change of life. My doctor told me it was good, and since taking it I feel so much better that I can do all my work again. I think Lydia E. Pinkham's Vegetable Compound a fine remedy for all women's troubles, and I never forget to tell my friends what it has done for me."
—Mrs. E. HANSON, 304 East Long St., Columbus, Ohio.

Another Woman Helped.
Granville, Vt.—"I was passing through the Change of Life and suffered from nervousness and other annoying symptoms. Lydia E. Pinkham's Vegetable Compound restored my health and strength, and proved worth mountains of gold to me. For the sake of other suffering women I am willing you should publish my letter."
—Mrs. CHARLES BARCLAY, R.F.D., Granville, Vt.

Women who are passing through this critical period or who are suffering from any of those distressing ills peculiar to their sex should not lose sight of the fact that for thirty years Lydia E. Pinkham's Vegetable Compound, which is made from roots and herbs, has been the standard remedy for female ills. In almost every community you will find women who have been restored to health by Lydia E. Pinkham's Vegetable Compound.

Money is a mighty argument, but it has less power to influence humanity than love. The things that come to those who wait are generally the things that no one else wants. **TO CURE A COLD IN ONE DAY.** Take LAXATIVE BROMO QUININE Tablets. Druggists everywhere. If it fails to cure, E. W. GROVE'S signature is on each box. 25c.

DR. THOMAS ON THE CHRISTIAN LIFE

Address Delivered at Men's Meeting in Auditorium on Sunday.

The Auditorium was crowded to its capacity at the men's mass meeting yesterday afternoon when the Rev. Dr. Thomas, of Toronto, spoke. The music was contributed by the Royal Welsh Ladies' Choir and the service was of an unusually attractive character. Dr. Thomas chose as his subject, "The Joy of the Christian Life."

"There are many people," he said, "who have a false conception of the Christian life. They believe that it is the right life, and that heaven is worth striving for, but they do not believe that the Christian life is the way of happiness and cheer. Some men believe that the enjoyment of life is to be found in the paths of sin, but this is a false conception—they are rather to be found in the sense of duty well done and victory magnificently attained."

"I tell you that the paths of sin grow narrower and narrower at every step, till the sinner reaches a place where he is hedged in by a wall of adamant over which he cannot leap. The religious life is super-eminent in the effect it has upon character and usefulness. Religion is not a glorified 'Thou shalt not,' but an unparalleled liberty, because the light within enables you to break with things that have hitherto enthralled."

Religion is a thing of joy, and the true Christian would not come from the sepulchre, but with his garments flowing from the land that is exquisitely sweet and beautiful. It is its destination that makes the journey beautiful. When would you reach heaven were not above it? Heaven sometimes seems far away, but it is there all the same, and by-and-bye the Christian will find that avenue of splendence which leads to the city of the great King."

ONLY ONE DISPUTE IN AUDITOR'S REPORT

Heated Correspondence With N. T. R. Commissioners as to Classification.

Ottawa, Nov. 13.—Volume one and three of the Auditor-General's report were laid on the table of the Commons today. The promptness in presenting them to the House will enable the members to proceed at once with the estimates, which will be brought down immediately on the conclusion of the debate in reply to the address. There were no treasury board over-rulings.

With the exception of correspondence between the Auditor-General and the N. T. R. commissioners in regard to the expenditures, no serious differences of opinion in respect to the honest administration of the public finances are disclosed in the accounts of half a dozen departments dealt with in the two volumes.

In the matter, however, of the expenditure authorized by the N. T. R. commission for the payment of "solid rock foundation," not specified in contracts, with Contractors M. P. and J. T. Davis, Macdonnell & O'Brien and J. D. McArthur, at a higher rate than that given under the contract schedule for "solid rock," there is a lengthy and at times acrimonious correspondence.

In July, 1907, the Auditor-General directed the attention of the commissioners to the fact that payment for this class of work at the rate mentioned was practically an additional item to the contract, and should only be authorized by an order in council. The reply of the commissioners was that, according to the advice of their solicitor, the chief engineer, it was their right to make a price as stated for work not specified in the contract, this price being the same as subsequently inserted in succeeding contracts.

The Auditor-General held otherwise, and took the case to the treasury board on the advice of the deputy minister of justice. The treasury board in April last directed that no further payments under this head be made until the objection of the Auditor-General had been finally dealt with by the board. Last August the Auditor-General wrote the commission asking if the various items in respect of the number of cubic yards of excavation taken out by contractors on which monthly progress estimates had been made were actual quantities, or if there were any instances in which the quantities were increased or the classification altered so as to enable the contractor to obtain a higher rate than that shown in the specification.

The commissioners dealt with this letter on the following day, and submitted to the Auditor-General an extract from the minutes of the meeting, declaring that "Whereas all estimates referred to since the commencement of the work had been open to inspection by the department of the auditor-general's department, and had been constantly and consistently audited, and whereas said progress estimates speak for themselves, the inquiry of the Auditor-General in the form in which it was made, contained a direct reflection on the personal integrity of the commissioners, the circumstances declared that under the inquiry of the Auditor-General improper and offensive, and that it should not be answered."

Mr. Fraser, in replying on September 25th, denied that he had even insinuated that the commissioners had knowingly and willfully approved the payment of false estimates. He maintained that he had simply suggested that there might have been some over-payments without the knowledge of the commissioners, and that it would have been better for the commission to refer the query to the chief engineer for information on the subject.

A resolution of the character adopted, he said, "no matter how lofty

Life Flows Along Like a Song

For the healthy man.

Grape-Nuts

FOOD

Is full of health and vigor.

"THERE'S A REASON."

SMALLMAN & INGRAM, LIMITED.

WEATHER PROBS: TURNING COLDER.

SMALLMAN & INGRAM, LIMITED

Christmas Designer Now In

Subscribers please call and get your copies at pattern counter. A handsome number this, with beautiful colored frontispiece. One of the best monthly fashion magazines published. 10c single copy, 75c a year. \$1.00 a year if mailed.

Priestley's Black Resildas \$1.00 to \$1.50

This popular material, a mixture of wool and mohair, has proven one of the most serviceable dress fabrics produced in years; as bright as silk or satin, with wearing qualities of a wool fabric and non-crushable. Big assortment now in stock.

44-inch Black Resilda, Shantung \$1.00 and \$1.25
44-inch Black Resilda, stripe \$1.25
44-inch Black Resilda, hair line checks \$1.25
44-inch Black Resilda, satin cloth \$1.35
44-inch Black Resilda, poplin \$1.50
MAIN FLOOR—REAR, CENTRE AISLE.



NUFORM—Style 472.
\$1.25.

"Nuform" Style 477 (As Cut) Price \$1.25

This model is suited to the average figure, cut quite long over hips and back, but not extreme. Made of strong coutil with two pairs of hose supporters attached. A very popular Corset at a popular price. Pair \$1.25

"Nuform" Style 478 Price \$1.25

Another very popular and popular-priced model, very long, with soft extension below the steels, giving the correct effect. A comfortable fitting Corset, made of strong coutil, two pairs of supporters attached. Price, pair \$1.25

Here for Towels Sale of 25 Dozen Good Huckaback

This is a bargain in high quality goods, the balance of a stock lot from a leading Belfast manufacturer. Extra heavy quality, all pure linen, hemmed ready for use; a towel that will please those who want a quality suitable for ordinary use, that will stand the laundry and hard wear. While we show many lines much lower in price, quality considered you will judge these excellent value. While they last, which shouldn't be long—such quality—size 25x38 inches, pair 75c, or per dozen \$4.35
MAIN FLOOR—WEST, MAIN ENTRANCE.

Join our Sewing Machine Club—An easy plan. \$2 down, \$1 a week.

SMALLMAN & INGRAM LIMITED

its tone, does not settle the matter." The commissioners, replying on September 28th, declared that the chief engineer, Mr. Gordon Grant, who had been over all the districts in question, had reported that there had been absolutely no fraud on any of this work.

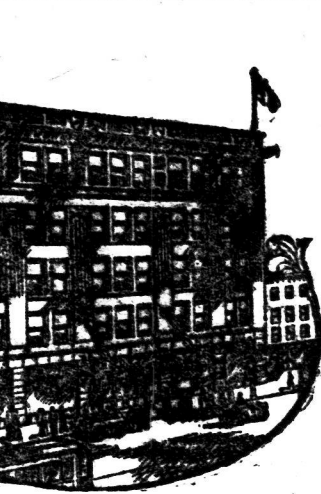
In a further letter of October 7th last the commissioners state that Mr. Grant had only notified them of one case in which a contractor had received more than he was entitled to, on progress estimates, and that when the attention of the chief engineer was brought to the matter, it was immediately rectified.

SAYS COOK WAS INSANE.
New York, Nov. 13.—Herschel C. Parker, professor of physics in Colum-

bia University, stated in a lecture here that in his opinion Dr. Cook was insane or temporarily mentally irresponsible, when he asserted that he had reached the summit of Mount McKinley. Professor Parker, who is a member of the Canadian Alpine Club, has done considerable climbing in the Canadian Rockies, and in the neighborhood of Mount McKinley.

CRITICAL SITUATION

Victoria, B.C., Nov. 13.—The trial of the Indians under arrest at Hazelton was resumed yesterday. Ten special constables left Prince Rupert in the morning on the steamer Conveyor, chartered by the provincial police.



TOYTOWN

Great sights were seen Saturday, the opening day, and impressions were made upon the boys and girls who came, of some toy or another which more particularly took their fancy that won't be forgotten until Santa Claus delivers the goods on Christmas Eve. These Toys are open now for your inspection, and anything you fancy you may have reserved in the regular way.
BASEMENT.

Boxes for Your Christmas Gifts

We have made provision this year for Christmas shoppers who may require a few extra boxes in which to inclose small gifts. The covers are lithographed in colors and designs emblematic of the season. 1,000 boxes, in four sizes, suitable for neckwear, gloves, handkerchiefs, doilies, etc. The small extra cost will add greatly to the appearance of the gifts.
Each 5c, 6c and 7c

Black Diagonal Dress Goods

Are becoming more popular as the season advances, and next season Diagonals will hold a foremost place amongst the fashionable dress fabrics. Our present showing comprises a very complete assortment in black, which is now in great demand.

42-inch Black Satin Diagonal, at per yard 75c
44-inch Black Satin Diagonal, at per yard \$1.00
50-inch Black Worsted Diagonal, at per yard \$1.00
52-inch Black Diagonal Serge, at per yard \$1.00
Also a 44-inch Black Diagonal Serge with wide Satin Stripe, a handsome material for odd skirts, at per yard \$1.00
MAIN FLOOR—REAR CENTRE AISLE.

In the Restaurant MENU FOR TUESDAY

SOUP.
Barley and Tomato.
Vegetable.
MEATS.
Roast Spring Chicken.
Roast Lamb, Mint Sauce.
Roast Beef au Jus.
VEGETABLES.
Mashed and Boiled Potatoes.
Parsnips in Butter.
Beet and Cabbage Relish.
DESSERT.
Apple or Pumpkin Pie.
Fig Pudding and Sauce.
Tea, Coffee, Cocoa or Milk.
FULL COURSE, 35 CENTS.
11:30 to 2.

"Nuform" Style 485 Price \$2.00

Above style is illustrated by accompanying cut; very long skirt, made of strong coutil, nicely trimmed with embroidery. A perfect model, with hose supporters attached. Price, pair \$2.00

W. B. "Reduso" Style 770 For Large Women

The "REDUSO" will improve the figure, it accomplishes remarkable results with the greatest ease, effecting a positive reduction of from one to five inches, by its scientific construction. Made of very serviceable white coutil or batiste, with three pairs hose supporters. Sizes 22 to 36. Price, pair \$1.00



NUFORM—Style 485.
\$2.00.

"Nuform" Style 489 Price \$3.00

A very shapely model, as represented by accompanying cut. Long, graceful lines, extreme length; from waist line down made with unboned cloth. Extension over abdomen, hips and back. Price, \$3.00
SECOND FLOOR.



NUFORM—Style 489.
\$3.00

Toy Town is open in the Basement. Bring the children.

DR. A. W. CHASE'S 25c
is sent direct to the diseased parts by the Improved Blower. Heals the ulcers, clears the air passages, stops droppings in the throat and permanently cures Catarrh and Hay Fever. 25c. Blower free. Accept no substitutes. All dealers or Edmondson, Bates & Co., Toronto.

day party on Wednesday and invited a number of her school friends.

Dr. Bentley, of Detroit, has returned after visiting relatives here.

Miss Dixon, of Ingersoll, is visiting Miss Helen Johnstone.

J. W. Henderson has returned home from St. Joseph's Hospital, London, having had a successful operation performed on his eye.