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Yard-Wide Check Gingham, bordered, for aprons, 10c yard. 32-inch Small Check Gingham, for aprons, 8c yard. Fancy Shelf Oilcloth, nice

nice patterns, 5c yard. Fine Heavy Striped Ticking, 15c yard.

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Department everything wearable for a baby. Infants' Bootees, white and

colored, 10c, 15c, 20c, 25c Infants' Wool Veils, 10c,

15c. 20c each. Infants' Pure Wool Ribbed Vests, 15c. 20c, 25c each. Infants' Bibs, quilted, lace

trimmed, 5c to 35c cach. Children's Flannelette Underskirts, 17c to 25c cach. Infants' Wool Mitts, white and colored, 10c, 15c, 20c, 25c

Infants' Vests, open down tem. the front, full length, 25c each. Infants' Fine Lawn Robes. embroidered and tucked, \$1

Infants' Wool Jackets, 25c to 50c; Hand-Made Jackets, 65c each.

### We Have Struck Luck

We have found out the secret of successful millinery. The object of superior millinery has been to make pretty hats. So. far as it went that was good enough. The secret we possess is how to improve the wearer. Our hats are pretty, and our customers are prettier when they our millinery.

Ladies' Satin Crown Sailor that ruling. Hats, 50c each.

Large Felt Flops, all shades, 35c, 50c, 75c, \$1 each. Ladies' Felt Sailors, trimmed, 50c and 75c each. Ladies' Felt Walking Hats,

trimmed, 25c to 75c each. Call and see our Trimmed Millinery. Our prices will surprise you.

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try to palm off imitations which they buy cheaper. See that the

Tutti Frutti LATEST BOOKS. 106

Good Advice Get your coal bin filled with fresh

mined Scranton Coal from

at lowest city prices.

repainted, the fences at Princess avenue repaired, the St. Georges' school dado painted, and the halls tinted.

Beautiful patterns in Yard- The Board of Education Discusses Both Systems of Writing.

> Inspector Carson Wants More Rooms in the Third Ward.

Simcoe and Aberdeen Schools Are Overcrowded.

A Warm Debate on the Writing Question -The Matter Referred Back to Committee.

Vertical writing was the Board of Education's chief topic of discussion last night, and the debate was becoming real warm, when a timely compromise had a cooling effect. The subject was introduced in the following clause by No. 1 committee's report, submitted by Trustee Johnston: "That it be optional with the teachers of the public schools to introduce vertical writing into their classes." Trustee Buchner contended that

the act required a teacher to first apply for and receive the sanction of the board before he or she taught the Mr. Keenleyside charged that some teachers were teaching the vertical system without the board's permis-Dr. Campbell, chairman, upheld the

permission to teach the vertical sys-Trustee Johnston said that if the clause carried, the teachers did not realized that the new system could not be introduced until next fall. Mr. Greenlees spoke strongly in

been taught vertical writing in their art and Althouse had told him that they opposed vertical writing. Trustee Martin said he would vote for vertical writing if it was optional of the same property.

with the pupil, and on no other con-The chairman read section 90 of the school act, and held that it required teachers to apply for permission to it difficult to invest at home, where it teach vertical writing. He had no will earn anything even like a fair objection to vertical writing or any other kind, and if a teacher wanted ver- for the principal, we may render them tical writing he could have it with the consent of the trustees and the unsurpassed combination of safety wear our hats. A pretty hat and the consent of the trustees and the a pretty face is the joint result of inspector. He therefore ruled the and profit presented by the prepaid clause out of order.

Trustee Johnston-I appeal against .The Chairman-You cannot appeal against the school act. Trustee Johnston-I ask you to put the motion to the board. The Chairman-You may put it yourself-I won't. Trustee Johnston-The chairman

reads the law, and he interprets it The Chairman-No: I don't. Trustee Johnston read the section of law, as follows: "Any authorized text book in actual use in any public or model school may be changed by the teacher of such school for any other authorized text book on the ame subject, on the written approval the trustees and the inspector Trustee Logan-I think if Trustee haston is going to act as chairman

Trustee Johnston-Excuse me. I am not out of order; I am merely justifying my appeal. Trustee Murphy was asked for his interpretation of the law. The latter. after reading it carefully, said that a request from the teacher was imied, though there was nothing in the section absolutely calling for it. Mr. Murphy thought it made little difference whether the clause was carried or not. Dr. Wilson poured oil on the trou-

bled waters by moving that the opinon of the board's solicitor be ob-Trustee Johnston accepted the idea. and moved that the clause be referred back to No. 1 committee for reconsid-

Dr. Campbell agreed to this, and the matter dropped.

OTHER COMMITTEES. The report of No. 2 committee, presented by Trustee Hunt, was adopted in its entirety. of the audit committee, which was

adopted. THE COLLEGIATE INSTITUTE Principal Merchant reported that the number on the Collegiate Institute roll was 727, and the average attendance 695. The increase over October, 1895, was 35. (Miss Kelso, the new teacher, had assumed her duties.

MORE ROOMS WANTED. Inspector Carson's report contained the following: kindergarten for three consecutive days formed the basis for opening an afternoon kindergarten. Shall the ombined attendance in a forenoon and an afternoon kindergarten, if it fall below 50 for three consecutive days, be a sufficient reason for clos-ing an afternoon kindergarten? 'I would recommend that the boundary between St. George's school and

Princess avenue school from Waterloo street to Adelaide street be the C. P. R. track. "That the west boundary for Aber-deen school from the G. T. R. track

attending Alberdeen and Simcoe street schools for 21 rooms is over 1,100. I

Trustee Burdick moved that tenders be called for a piano for Lorne avenue kindergarten. Carried. Trustee Hunt moved that No. committee be empowered to have the chairs at Lorne avenue kindergarten

The report was referred to commit-

Trustee Griffin-That the names of substitute teachers and the periods of their service be furnished the board. Carried.

COMMUNICATIONS. Miss E. M. Jewett, for place on kindergarten staff. No. 1. Louisa M. Hicks, resigning from St. George's kindergarten staff. Accepted. Miss L. E. Hardy, for leave of abto attend Normal School. Granted.

Eight residents of Hyman street complained against having to send their children across the C. P. R. track to St. George's school, and away C. H. Tune and others, for kinder-

garten at King street school. No. 2.
There were present: Trustee (Dr.) Campbell (chairman), Logan, Greenlees, (Dr.) Wilson, Burdick, Sanders, Johnston, Murphy, Martin, Gillean, Keenleyside, Bayly, Hunt, Stephenson, Buchner, Wilkins and Teasdall.

#### A CANADIAN INSTITUTION

as Viewed by an American Financial Paper - Interesting to Investors - The Most Perfect Combination of Safety and Profit-Methods and Merits of the Globe Savings and Loan Co., of Toronto. The following is taken from the

Times of Oct. 24, 1896: During the past seven or eight years the building and loan organizations of dent. the Dominion have been growing in John Flett, Esq., Toronto, vice-prenumbers, wealth and influence, at a sident. truly remarkable rate, while the phe-

more remarkable records. this class it would be difficult, if not ager. impossible, to select any more worthview that teachers had to apply for

Toronto. money to invest, and those who want to borrow; to bring money from points where loaning rates are comparatively favor of vertical writing. His own low to a common center for distribu-boy's writing was much better when tion to points where rates are higher, ne followed the vertical system. The and to furnish a safe and profitable speaker said that he and others would system for investing money in large or be better writers today if they had small amounts in a manner which assists and encourages savings and peryouth. | mits savings to be readily converted | mits savings to be readily converted | into cash if desired; to enable those desiring to acquire a home to do so on easy monthly payment plan, costing but little, if any more, than the rental

As the readers of the Mercantile and Financial Times belong largely to that class, so numerous in the East, who have sums of money which they find rate of interest, with absolute security stock, permanent stock and debentures issued by the above company. The prepaid stock of this company is simply the ordinary installment (accumulative) stock, paid for in advance at the rate of \$50 per share, no further payments being required. To this sum profits are added half-yearly, until the maturity value of \$100 is reached at about eight years, when it may be

withdrawn. The holder of this stock has also the privilege after two years of withdrawing the full amount paid in, with 4 per cent interest added. There are probably few of our read ers who will question that an invest-ment which will double itself in eight years is an exceptionally attractive one; but many may say that it is not the dividends earned, but the safety of the principal that is the paramount consideration. This latter proposition is not possible to dispute, but it is easy to prove that the security furinvestors by the Globe Savings and Loan Company is absolute and ideal. The investments of this company are limited to first mortgages on real estate located in the most prosperous and progressive communities in the Dominion. Loans are made to shareholders in the company only, and in every instance are se cured by property worth considerably more than the amount loaned thereon, at a conservative appraisal of what the property would bring under fore closure. The security to investors is steadily increasing by reason of the monthly payments by borrowers of in onerous burdens on borrowers.

terest and premiums, together with a portion of the principal. These nounts are again reloaned and repaid in a like manner, thus enabling the company to compound the interest twelve times yearly, and all this is accomplished without imposing any cause they, too, are shareholders in the company, participating in its profits. Thus it will be seen that the element of loss is practically eliminated-something which can be in no way encompassed save through build-

ing and loan associations. The certificates of this company are preferable to any individual investment in notes or mortgages, because the business of loaning, appraising, collecting and supervising can be effected at less cost than to an individual, and this economy insures largest net returns with greater se curity to the principal invested. Under this system of collective investments the risk is distributed instead of be ing concentrated in the one risk of

an individual note or mortgage. The permanent stock of the "Globe' is limited to 5,000 shares (\$500,000) of \$100 each. The greater part of this been taken up-the balance is offered at \$110 (the premium of per cent going to the reserve fund). Interest at the rate of 6 per cent per annum is being paid on this stock, and at the price asked it will net 5.45 per cent interest. The holder will bonus out of the balance of the profits at lowest city prices.

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(which are carried to the credit of the stock) as may be declared by the board of directors. The Globe Sav
simcoe street school on the east ex
In the day

(which are carried to the credit of the stock) as may be declared by the board of directors. The Globe Sav
simcoe street school on the east ex-(which are carried to the credit of

tend to Colborne street, but not include it.

"The combined number of pupils attending Aberdeen and Simcoe street tures. Accordingly debentures are ofschools for 21 rooms is over 1,100. I fered for sale at par, maturing in would therefore recommend that one, or, better, two additionant rooms be bearing interest at the rate of 4 1-2 recovided.

"That a map and globe be provided yearly—denominations \$100 and upwards, as required.

We have called attention particularly to the prepaid stock, permanent stock, and debentures issued by this company, because either of these are, to our mind, the best forms of investment obtainable for that large class of people who are discontented with the meager rate of interest paid by conservatively-managed savings banks both in Canada and the United States. The prepaid stock offers larger profits with greater security for the principal than any other form of legitimate investment that we know of. Permanent stock and debentures are especially adapted to the requirements of administrators, trustees, guardians, officials, attorneys, and others holding or controlling trust funds. One thing we feel called upon to say in recommending the stock of Canadian building and loan organizations like the "Globe," and that is that invest-ors can rely upon the redemption of the stock in money worth 100 cents to the dollar, the world over, the Do-minion being irrevocably committed to a sound money policy and undisturbed by any financial heresies. Our reasons for speaking of this matter in from Princess avenue school. No. 1.

Principal McQueen, complaining of unsatisfactory drains in Victoria

The columns of this paper are too obvious to call for further comment.

We may add that the Globe Sav-We may add that the Globe Sav-ings and Loan Company stands out strongly in advance of contemporary organizations in several points. the only company having \$300,000 of the capital permanent, non-withdrawable, paid-up. The only company requiring the directors to have nonwithdrawable stock paid-up.

The only company which charges no membership fee. The only company whose mortgages are absolutely discharged at a fixed period, whether the stock is matured in that time

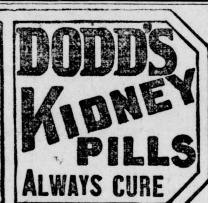
or not. The only company having life insurance, so that in case of the borrower dying his widow gets a discharge of the mortgage. The officers and directors of the "Globe" are men whose standing in the business and financial circles of the Dominion is the guaranty of the high character of any enterprise with New York Mercantile and Financial which they are identified. The full list is as follows:

William Bell, Esq, Guelph, presi-

E. F. B. Johnston, Q.C., Toronto; nomenal strength which they have ex- Lieut.-Col. A. H. Macdonald, Guelph; hibited during periods of financial depression renders it certain that in time to come they will be able to make still more remarkable records.

Of the numerous organizations of his clear it would be discussed in the discussion of the numerous organizations of and E. W. Day, secretary and man-

To those contemplating investments ily entitled to be named as a model in the company invites the most thorrespect to strength, management and ough investigation of their plan of plan of operation that the Globe Sav- operation, management and financial ings and Loan Company, which has its head office at 73 and 75 Victoria street, on applications for stock should be addressed to the home office of the The object of the company is to company, 73 and 75 Victoria street, bring together those people who have



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