STORE CLOSES DAILY AT 5.30 P.M.

Saturday's List of Needs,

TELEPHONE 5300.



The hat modern. The 1905 winter Derby is the "swellest thing" ever put out by our manufacturers of hats in America or England.

And this is Christmas month, a time when a man should remember himself to some small extent-and surely no one would deny him a new Derby hat?

Dineen's reputation for good hats has grown with the city -steadily and solidly. Say Dineen is an exclusive hatter if you please, but his exclusiveness has made him famous the Dominion over.

Dineen sells only high quality hats - Derbys starting at \$2.50, and right up to those by Heath at \$4, and Dunlap of New York at \$5.

Store opens Saturday night.

DINEEN

MORE THAN A MILLION AHEAD. But Customs Receipts Were a Hun-

dred Thousand Short. There is a bit of a shock in the statenent issued Cashier John/B. Fleming at the Customs House last night, as it shows a decrease in revenue of \$101,497, but it isn't as bad as it looks. Fine weather has caused a little bit of a let-up on imports, but officials say the decrease might be made up in a couple of days, now that the seasonable weather has arrived. The total duty buildings Dismissed on Charges collected at the Port of Toronto for collected at the Port of Toronto for Nov., 1905, was \$684,550, against \$786,047 for the same month last year. For the 11 months the duty collected is over a dollars ahead of that of last

the same period of last year, while for the month of November the gain is \$432,204.

The monthly bank clearings at the Toronto Clearing Fouse are the largest on record, nearly \$100,000,000 for the month of November. For the 11 months this year they total \$351,000,000, nearly \$200,000,000 greater than for the same time last year. It is an evidence of the commercial business increase through Canada.

A Bird Show.

The Canary and Care Bird Society

The Canary and Care Bird Society

The Canary and Care Bird Society have been granted the use of Brockton Hall for Dec. 16.



Get your order in for that winter overcoat this

The fabrics are here in great variety and your individual taste has the ear of our designers.

In their construction into an overcoat there is a pleasure in being able to make your selection from a large stock of confined patterns and the knowledge that you are taking no c ances in the finished production either in style or workmanship. It will pay you to have your coat built by Score's

Overcoats to orderspecial price \$28.



77 KING STREET WEST

E. P. Heaton Says It Has Contributed to the Unnecessary Increasing of Expenses.

was the subject of an interesting address, given by Ernest P. Heaton, manager of the insurance department of tne Canadian Manufacturers' Association, to the members of the Empire

tion, to the meant, by "Commercialism in Fire Insurance," the underlying principle of the interest of the succandider, an interest that was need up as supreme and paramount; whoever might be the victim of circumstances the purplie of capital must be respected and preme and paramount; whoever might be the victim of circumstances the rights of capital must be respected and dividends secured, even if the insurance premiums imposed upon the people constituted an intolerable burden.

Mr. Heaton pointed out that fire insurance was the offspring of the great fire of London. England, in 1666. It was in that year that Dr. Barbon, sometimes called Barton, set up his office for insuring houses and buildings. Then Mr. Heaton went thru the history of insurance down to the present times. It seemed quite clear that it down to the end of the eighte with century the prime function of fire insurance in the main was one of henovolence, with little or no thought beyond the sympathetic feeling for a fellow man in distress. It was equally clear that it was not until the 19th century that the great movement to substitute joint stock for mutual insurance became so pronounced and extensive in its operations as to antile it to claim any degree of pre-em ance, Despite this change, however, and up to the present moment the one principle remained in unquestioned supremacy, viz., a certain element of mutuality exists even in joint stock fire insurance companies.

"What effect has commercialism, in

22.00-

Ulsters-

25.00-

Just the garments for the

weather - long -strong

Gnuine Irish Frieze

-warm and stylish-

London Great Coats-

Custom quality - made

27.00-

30.00-

remacy, viz., a certain element of mutuality exists even in joint stock fire insurance companies.

"What effect has commercialism, in its remainder, had upon joint stock fire insurance companies?" asked Mr. Heaton. While it had, of course, given to the world undoubted security in respect to the payment of the obligations undertaken, Mr. Heaton contended (1) that commercialism has demanded and has received much too large a profit on the business and responsibilities undertaken, and (2) that commercialism has contributed to an unduly heavy fire waste by its avowed and clearly defined policy. The spirit of gain embodied in the policy of the joint stock fire insurance company had been evidenced by a marked ind figrence to the extent of the fire waste and unblushingly proclaimed: "It is not ours to suggest ways and means to save losses: It is ours to take your pisks as we find them, rate them acco-diagly, and you must pay us for collecting, distributing and guaranteeing claims." Commercialism has led to a spirit of emulation after large figures and large profits which had resulted in a continuously increasing ratio of expense, which the commanies had it in their

soaring. For five months ending Nov. trai department at the paritament buildings are the latest casualties in the same period of last year, while for the same period of last year, while for the same period of last year.

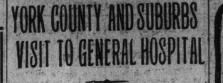
pushing the interests of the Dominion de Forest Wireless Telegraph Co., and are an interesting trio of experts. By January 1, 1906, wireless telegraphy will be in operation in Toronto The company are putting up a station at Toronto Junction to co-operate with stations at Quebec, Ottawa and Montreal. New Stations will be erected at Hamilton and other points. It is a great gauge, and the gentlemen have proofs of its efficiency. They have 75 works of its efficiency. They have 75 works of the Dominion autocracy will be resurrected. The Socialists are optimistic. They have 75 works of its efficiency. They have 75 works of its efficiency. They have 75 works of the Dominion of Markham Townsh'p was obtained by fraud on the part of Markham Townsh'p was obtained by fraud on the part of the defendants, that the said contract be set aside and be declared void, and that damages be granted.

The autocracy will be resurrected. The Socialists are optimistic. They hope soon to spread a general strike all over Russia. except for any extended trip to Florida.

The sale of the Holley eviate has the defendants, that the said contract be set aside and be declared void, and that damages be granted.

Wegetable Growers Association.

The annual meeting of the Vegetable Growers' Association wil be held at the Albion Hotel on Saturday, Dec. 2, at 3 p.m., sharp.



County Councillors Make a Visit-East Gwillimbury Wants a Bridge.

A feature of Thursday's sitting of the York County Council was the practical interest and sympathy maniested by the members toward the buil-ing and endowment jund of the proposed new General Hospital. On the invitanew General hospital. On the invita-tion of the trustee board the members of the council visited the General mos-pital, where they were met by Dr. J. N. E. BIOWN, superintendent: M. J. haney, P. C. Larkin and Cawthra Mu-lock, and escorted thru the bullding. After the visit thru the several wards, lock, and escorted thru the bullding. After the visit thru the sevel al wards, an informal discussion look places when mr. Thailey briefly outlined the proposed plans for the new mospital. Out of a local of \$1,000,000 required to build and equip the mospital, \$1,000,000 had already been provided for. The Country of York would, it was noped conate the sum of \$25,000 toward the project. In answer to Mr. Lundy Mr. Haney stated that the plans for the new inspital would not be prepared for probably, a year, the interval would be employed in studying the conditions which prevail in the large American cities and on the continent. Approximately me new nospital would collian 400 beds, while the site selected would be a central one. On behalf of the council Warden Baird expressed pleasure for the information imparted by the visit. Carriages were in waiting and the members were driven to the home of Cawthra Mulock, where luncheon was served. At the council during the morning session a deputation from Last Gwillimbury petitioned the council to erect a bringe over the Holland Liver, near the Vinage of Queensylic. A bridge over the river at the point indicated would give the residents of the village access to Simcoe. Bradford residents have promised \$500, while East Gwillindury residents with build the approaches, which in itself is quite an undertaking as aptims point a log is encountered. A committee composed of Councillors Eoag, Lundy, Quapiz. The standard of the time of the standard of th

Committee from the protest at Hamilton and the gentlemen have proofs of the efficiency. They have it acquired the protest at Hamilton and the gentlemen have proofs of the efficiency. They have it acquired the protest at Hamilton and the gentlemen have proofs of the efficiency. They have it is appeared to the protest at Hamilton and the gentlemen have proofs of the efficiency. They have it is appeared to the protest at the proofs of the efficiency. They have it is appeared to the protest at the pr

HORSESHOE PADS Save a horse from falling on slippery places and prevent Shoulder Lameness Broken Knees Sprained Tendons Sprain of shoulder Fractures. PUT ON BY ALL BLACKSMITHS = GENUINE PAD





Suggestions, Opportunities and Desirabilities for Men. Two "specials" to start off with first thing in the morning. We always try to have something strik-**OVERCOATS** Worth \$10; \$12, \$12.50 and \$14, for \$6.95

The Special Overcoats

Men's Fine Overcoats, consisting of fine black and Oxford grey cheviots, beavers and meltons, also some fancy tweeds in neat, quiet patterns, brown and black grounds and black grounds.

tweeds in neat, quiet patterns, brown and black grounds, with light and shadow stripe patterns, cut in 34 length Chesterfields, also the long 50 inch Chesterfield and some single-breasted tourist style, all are well tailored and perfect fitting, sizes 35 to 44, ranging from \$10 up to \$14, to clear, Saturday, at

ing and noteworthy for Men's Day morning and we generally succeed, too. This time success is double. **FANCY VESTS**

Worth \$2.50, \$3, \$3.25, \$3.50, for 1.98

Then, besides these, we offer you Suits, Hats Shirts, Underwear-everything almost you want to wear-at prices which you

Friday, December 1

only find associated with quality and city style in our Men's Store, Look this list over as carefully as it deserves -not too carefully, for you can't. The Fancy Vests

100 Men's Fancy Very fine imported materials, in black, brown and grey
grounds, with red and white and green
figures, and small floral designs, also
some English knit wool vests, in a variety of neat combinations of colorings,
backs knit, making them very elastic
and close fitting, edges and pockets
bound with braid and finished with
smoked pearl buttons, sizes 25 to 44.

smoked pearl buttons, sizes 25 to 44. regular \$2.50, \$3, \$3.25 and \$3.50, to clear

FOR

TWE

Furnishings

Men's Wool Underwear, broken lines from our regular stock, in the lot are imported Scotch wool, merino, elastic ribbed wool, sateen trimmed, lined

Men's English Cardigan Jackets, black, three pockets, buttoned cuffs, nicely finished, sizes small, medium and large, regular prices \$1.25, \$1.50 98

Men's Furs

Men's Fur Caps, in wedge shapes, fine quality etc., in assorted lot balances of lines, Satur 2-95

Men's Fur-Lined Coats, black shell, marmot lined. German otter collars, spe-

Men's Muskrat Lined Coats, extra fine cloth shells, otter and Persian lamb collars, best 85.00 finish, special prices, \$47.50, \$50, \$65 and ...85.00

Hats and Caps Men's Derby or Soft

Hats, extra fine quality English and American fur telt, made by the most reliable makers in men's headwear, all the new and nobby fall shapes, special prices, Saturday, \$2.00 2.50

Large range of Men's and Boys' Fall and Winter Wear Caps in latest designs, fancy tweeds and navy blue clo hs, prices from 25c 1.50



Men's Boots for Saturday (Balcony, Men's Store.)

Box Calf Laced Boots, leather-lined, for \$2.75 a pair. Worth \$3.50, every cent. Great boots for winter, heavy soles, Goodyear welted. Sizes 6 to 10.

Main Office, 28 King Street West.

Labor Temple Branch, 167 Church Street.

Market Branch, 168 King Street East.

Money To Loan Cn furniture, Planes, Etc., at tha

following Easy Terms:

Call and let us explain our new system of Keller & Co. 144 Yonge St.