

GAINS
and Bags
 Like to be individual
 sessions will welcome
 and avenue bags
 American goods, no
 complete line of trav
 for winter's trad
 ahead of the seas
 and show some
 not seen in stock
 them at American
 range a third and
 half less than Can
 same goods. Each
 each \$1.00 to \$6.00.

nyland
 dy dolls, 18 inch
 china head with
 shoes and stock
 50c, for 80c.
 FFED DOLL, pri
 colors. Regular

Third Floor
 baby carriage
 body carriage, with
 up, upholstered in
 parasol to match.
 75, for \$6.95.
 OFFDOOR EXER
 "Health" can devel
 has rubber tires
 in \$3.85.

andy
 cream bars, as
 50¢ gross only.
 Friday 2 for 5c.
 almond cream ta
 20c per lb., for

st pastilles. Regu
 lb. for 15c.
 lunch. Regular
 75, for \$1.00.

ceries
 blend India and
 ack or mixed. Fri
 ported French pea
 25c, for 25c.

ort mixed peel
 and citron. Fri
 Sultana raisins,
 50¢ gross only.
 Fizza currants, bl
 25c, for 25c.

ish onions, 10 lb.
 ort Edam Dutch
 2c.

s--Extra
 the best meat bargains
 this year.

of young beef, lb.
 of young beef, lb.
 of beef, lb. 14c to 15c.
 of beef, lb. 10c to 11c.
 of beef, lb. 10c to 11c.
 of beef, lb. 11c.
 of beef, lb. 9c.
 of beef, lb. 7c.
 of pork, lb. 11c.
 of breakfast bacon, bone-

roasting chickens,
 of young turkeys, lb.
 early, phone M. 7910.

EATON
 Photographs
 Make Acceptable
 Christmas Gifts
 Studio, 4th Floor

Light Beer In
the Light Bottle
 Heefe's Pilsener is
 ideal tonic and aid
 digestion. Order
 case from your
 dealer.

ESTABLISHED 1864.
JOHN CATTO & SON

Special Values
 now offering in Ladies' Suits, Coats,
 Cloaks, etc., etc.

Evening Cloaks
 Handsome assortment on view, plain
 or elaborate, but all the newest de
 signs—\$22, \$25, \$27, \$30 to \$100
 each.

Gents' Handkerchiefs for Xmas
 appropriately boxed. These make
 useful and pleasing gifts. Hem
 stiched, 1-2 inch hems—all pure Irish
 linen—full size, boxed, per 1-2 dozen
 or one dozen as desired.

Three Initial Lines
 1. Irish hand-embroidered, 5-8-inch
 neck letters, \$3.00 dozen or 25c
 each.
 2. Fine Irish hand-embroidered, 3-4-
 inch scrip letter—very fine linen,
 \$4.50 dozen, or 40c each.
 3. Fine Irish hand-embroidered and
 hand-stitched 1-2-inch fancy
 block letter in diamond and square—
 superfine linen, \$7.00 dozen, or 60c
 each.
 (Postage 15 cents extra per dozen).

Ladies' Gowns and Suits to Order
 Orders to these departments, if want
 ed for Holiday delivery, should be
 placed at once, as impending Christ
 mas vacations will deplete our work
 ing staff to a certain extent and make
 deliveries harder during December.

Down Quilts
 Magnificent stock of New Down Com
 forners in great variety of fine pat
 terns and shades, from the Saten
 Covered at \$6.00, to Silk and Satin
 at \$80.00.

New Scottish Blankets
 Just arrived, new stock of Fine
 Scotch Blankets; unexcelled for
 warmth and good wear; all sizes; ex
 tra value.

MAIL ORDERS—Carefully Filled.

JOHN CATTO & SON
 55 to 61 KING STREET EAST,
 TORONTO.

FINANCIERS' VIEW
 Continued From Page 1.

Dominion for manufactured goods will be very considerably lessened. It has at length come to the knowledge of the United States that the policy of protection, adopted in 1818, and reaffirmed on many occasions since, has to all intents and purposes come to stay, and that the only way to secure this market is to establish plants on the Canadian side of the line.

In fact, those who are now sizing up the future of this Dominion, both financially and commercially, are confident that next year will see more new industries established in Quebec, Ontario and the Maritime provinces than has been the case in any year since the acceptance of the National Policy. It is years ago that the will naturally be required for the due fulfilment of each contract, and should any tender be withdrawn before the contract is awarded, or should the tender fail to furnish security, the amount of the deposit will be forfeited.

Specifications and forms of tenders may be had on application to the Department of the Provincial Secretary, Toronto, or to the Bursars of the respective institutions.

The lowest or any tender not necessarily accepted.

Newspapers inserting this advertisement without written authority from the Department will not be paid for it.

W. J. HANNA,
 Provincial Secretary,
 Parliament Buildings, Toronto,
 Nov. 12, 1909.

THE WEATHER

OBSERVATORY, TORONTO, Nov. 24.—(8 p.m.)—Fine, cold weather has prevailed to-day in the lower lake region, while snow and sleet has occurred on the upper lakes. The disturbance, which was the characteristic feature of the storm, now centred to the southward of Long Island as a very severe storm, and its accompanying heavy rains are spreading into the maritime provinces.

Minimum and maximum temperatures:—Ottawa, 14—22; Montreal, 19—22; Quebec, 16—20; St. John, 19—22; Halifax, 18—22.

Probabilities—
 Lower Lakes and Georgian Bay—Easterly winds; mostly cloudy, with light local showers of snow or sleet; rising temperature.
 Ottawa Valley and Upper St. Lawrence—Fresh to strong northeasterly and northerly winds; cold; clearing; Lower St. Lawrence and Gulf—North-east to north winds, with snow or sleet.
 Maritime—Heavy easterly to northerly gales; rain and sleet.
 Superior—Fresh winds; cloudy; light falls of snow or sleet.
 Manitoba—Generally fair, turning decidedly rainy on Friday.
 Saskatchewan and Alberta—Fair and

THE BAROMETER.

Time	Ther.	Bar.	Wind.
8 a.m.	27	29.95	11 N.
Noon	28	29.95	11 N.
2 p.m.	28	29.95	11 N.
4 p.m.	27	29.95	11 N.
8 p.m.	27	29.95	11 N.
Mean	27.5	29.95	11 N.
10 below	16	29.95	11 N.

STEAMSHIP ARRIVALS.

Nov. 24	At	From
Teutonic	New York	Southampton
Osaka	New York	London
Manitoba	New York	Bremen
Imperia	Queenstown	Boston
Manitoba	New York	Boston
Oscar II.	Copenhagen	New York
Rusika	Rotterdam	New York

TO-DAY IN TORONTO.

Art Loan Exhibit—Reference Library, College St. George-streets, all day.
 Annual meeting Dominion Grange—People's Institute, College-street, 10.
 Empire Club—McConnell's, 1.
 Induction Rev. Andrew Robertson—St. James' Church, 1.
 Toronto Suffrage Association—Zion Church, 3.
 English Club—26 West King-st., 3.
 St. Anthony's Hall, illustrated lecture—"The Conquest of the North Pole," Massey Hall, 5.

DEATHS.
 COLLISON—On Wednesday, Nov. 24, 1909, at O'Sullivan's, 6th year, Archibald O'Sullivan, 26, at 2 p.m., to Knox Church Cemetery, Agincourt.

HINDE—On Nov. 24, at his late residence, Ontario-street, Norman Edward Hinde, second youngest son of Eli and Jane Anne Hinde, in his 28th year.

Funeral Friday, 3.30 a.m. St. Paul's Church, Bloor-street, at St. Michael's Cemetery, Kingston, Hamilton, Trenton and Ottawa papers please copy.
 Newtonbrook, Robert Riseborough, in his 83rd year, on Wednesday, Nov. 24, 1909.

Funeral private on Friday, Nov. 26, at 1.30 p.m. Interment at Richmond Hill.

deal of borrowing by the big railroads of the land, except perhaps by the Canadian Pacific, and most likely the Canadian Government will negotiate another very considerable loan on behalf of the Transcontinental Railway. There is also a feeling in financial circles that the government at Ottawa will likewise extend temporary assistance to the Grand Trunk Pacific Railway Company about next session, if not during the session now on.

Bankers declare, however, that the country, with its tremendous natural resources, and its wealth-creating coming into Canada in hundreds of thousands every year, and drawing annually millions of new money from the ground, will be able to pull thru, altho they are free to admit that the financial strain will be very great, and that the government certainly will be little justified in commencing the Georgian Bay Canal ere the Grand Trunk Pacific becomes an accomplished fact.

There is another question which the men who hold the purse strings of the Dominion, and who are, of course in immediate touch with the provinces of England and France, look upon as of the greatest importance, and that is the rapidly growing tendency of the several provinces composing the Dominion of Canada to guarantee very formidable amounts for the construction of either national railways, which cross these provinces, or extensive local lines.

This policy was first begun by the Province of Manitoba, and as the local authorities have never yet been called upon either to pay the coupons of the bond issues of the other provinces have evidently been encouraged to go and do likewise. Indeed, the new provinces of Alberta and Saskatchewan had no sooner set up house-keeping, so to speak, for themselves than they adopted the policy of guaranteeing bond issues for the purpose of hastening railway development within their respective borders. The last province to embark upon a similar policy is British Columbia, and it appears to be accepted that the policy will be to-morrow sustained at the polls, a liberal expenditure being invariably popular with the masses who, by the way, give little heed as to the means of paying the piper, or even whether that musician should be paid at all.

Politicians and boomsters claim that Manitoba has never been called upon to pay a cent of interest, and that the same good luck will attend the guarantee measures of the three other provinces. The bankers say, however, that such guarantees are always a liability, and that this liability will always be hanging over their heads when they go into the world's money markets to exercise any direct borrowing powers which they may possess.

In a word, the bankers and financiers of the country believe that Canada is able to carry her financial burdens, but that extreme prudence should be the watchword all along the line.

ARTISTIC PRESENTATION
OF VERDI'S 'IL TROVATORE'

Most Hackneyed of Operas Beautifully Sung by National Grand Opera Co.

That the National Grand Opera Co. is making good in Toronto was distinctly shown by the crowded house that packed the Royal Alexandra last night. Verdi's "Il Trovatore," certainly the most hackneyed of operas, still retains the charm created by its flow of melody, its dramatic story and picturesque environments. Its arias are better known than any others, but they have never lost their charm and in their appropriate setting yet retain much of their pristine freshness. As presented last night they did not seem to have faded at all.

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GROWN LIFE

TEN-YEAR TERM POLICY

Affords absolute protection for family, and costs only from \$10 to \$15 per \$1000 of insurance at any time for \$1000. Each year a premium is paid. Paid-up insurance guaranteed after Three Years.

CROWN LIFE INSURANCE CO.
 Head Office, - Toronto 471

"Did you say anything of an encouraging nature?" "No."
 "Why did you write that letter?" "Because I thought he was beginning to think too much of me, and I decided to stop it right there."
 "I am told you wrote a very long letter of several sheets. Rumors had it that it was fifteen sheets, and we have evidence to that effect. It was not; it was only a sheet and a half."
 "Did you write any other letter to him?"
 "Yes, one, a long time ago. I wanted a gold dollar for a ring, and I asked the bank boys here and some in Toronto to get me one, and they couldn't find one at his place, but I would have paid to buy about \$3.50 for it."
 "I want this long letter, this very long letter," said the crown attorney. "It was not mine."
 "Do you always sign your letters?" "No, sometimes I only put a dash."
 "We further recommend that before showing your letters?" "I didn't know he was showing letters to anyone."
 "Did you sign your letters to him?" "Why didn't you?" "Because I didn't always sign them."
 "There is no common sense in that. Is because the relations between you were too intimate?" "No."
 "Were you afraid the letter would fall into someone else's hand?" "No."
 "If you were writing letters that way,

HARRIS JURY RECOMMEND BUILDING IMPROVEMENTS

Methods of Ventilation Employed in Dye Works in England Should Be Investigated.

"That Robert Harris came to his death Nov. 1, 1909, as a result of burns sustained at Parker's Dye Works, and that his death was accidental.

The jury strongly recommended that the bye-law is framed investigation be made of the methods of ventilation and general precaution used in the dye works of England and Scotland, where explosions are so few."

LIBERALS GOT TWO
 Standing of Parties in Nova Scotia Unchanged by By-Elections.

HALIFAX, Nov. 24.—(Special.)—The by-elections in Lunenburg, Cumberland and Hants counties to fill vacancies in the local legislature, took place to-day and resulted in the return of Attorney-General McLean in Lunenburg and Mr. Macdonald of the Conservative candidate, J. W. Ferguson.

In Cumberland there was a three-cornered fight. T. S. Rogers, K.C. (Conservative), J. W. Livingston (Liberal) and J. M. Andry (Labor). Livingston was elected by a majority of 36.

In Hants, A. Parsons (Conservative) defeated Christie, K.C. (Liberal), by 18 majority.

The net result of the polling leaves the parties in the legislature the same as before.

AN INSURANCE JUDGMENT
 Montreal Decision Legalizes Collection of Lloyd's Premiums.

MONTREAL, Nov. 24.—(Special.)—In police court this morning, Judge Leet rendered a judgment of importance to insurance men in Canada.

It dismisses a charge of collecting premiums in Montreal for Lloyd's, a company that is not licensed to carry on such a business here. Judge Leet questioned the validity of the Insurance Act in regard to the collection of premiums in the country, parliament has no power to regulate it in the way the insurance Act attempts to do.

110,000 SHARES SECURED
 Dominion Coal Stockholders Implore to Merge.

MONTREAL, Nov. 24.—(Special.)—About 110,000 out of a total of 150,000 Dominion Coal shares have now been secured for the Coal-Steel merger.

RUN OVER BY TRAIN.
 William Spurgeon, who lives near Scarborough Junction, was probably fatally injured at East Toronto early this morning by being run over by a train while shunting.

His skull was fractured and his left foot was cut off. Dr. Waters attended him temporarily and he was sent to St. Michael's Hospital.

Bonds as Required by Court.
 Legal bonds issued providing security for costs in court, covering liabilities of trustees, executors, guardians and for all other purposes required by law. London and Guarantee Accident Company of London, England. Head office for Canada, corner Yonge and Richmond-streets. Phone Main 1642.

HARPER, CUSTOMS BROKER, McKINNON BUILDING, TORONTO.

ON JUAN FERNANDEZ.
 It was Thursday afternoon and Robinson Crusoe stood examining the footprints in the sand.

"Friday," he called, and Friday came the next day.

"Friday, get me some like those," commanded Crusoe, pointing to the footprints.

And thus it was that Robinson Crusoe obtained Dunlop "Sure Step" Rubber Heels.

Had Heard the Rumors.

Miss Charters said Miss Nix had told her she had received a letter from McLachlan.

"I think it was that Miss Nix had asked McLachlan if he had spoken to his wife about these rumors. In the letter he said he had, and she didn't believe him for they were false," said the witness.

On the Sunday evening after the fair, witness, Miss Nix and McLachlan had gone driving. The rumors were talked about again, and Miss Nix repeated again that she would not do anything to come between him and his wife for anything. She had also said it would be as well for her not to speak to him on account of the stories. She did not know from McLachlan or Miss Nix that he wanted her to go away with him, nor did she know of McLachlan's domestic affairs.

She admitted that Nicholson had been introduced to her mother in Sunderland by Miss Nix, under the name of Anderson. It was at McLachlan's wish that she knew he was worried, and she knew as well as I do that people will talk. It was her own affair," said Miss Charters.

Didn't Faint.
 Replying to the crown attorney's question as to why Miss Nix had fainted when she heard of the tragedy, the witness denied that she had fainted or that she was turning pale, nor did she say so far as witness knew, that she was fainting. All this will come out now.

A trip that was made to Cannington, witness said, had been by train, and not by driving with McLachlan. They had gone there to organize a vocal class.

Robert Charters, father of Miss Nicholson, said he knew that Miss Nix had been accustomed to come to his home at Sunderland, where she was teaching a vocal class on Friday, and he had gone to get her on Saturday. He said Miss Nix recollect, but he did not know where at his place, but he had never met McLachlan, and never knew of his being introduced to his wife as Mr. Anderson, altho he thought the man had called at his home.

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"Regal" Developing Paper

For simplicity of manipulation, great latitude of exposure and unquestioned permanency, nothing equals the "REGAL" paper.

No dark room required—Prints by any light.

"REGAL" name, "REGAL" results. Try it and satisfy yourself.

UNITED PHOTO STORES, Limited
 DEVELOPING—PRINTING—ENLARGING
 15 ADELAIDE STREET EAST
 Stores also at Montreal, Ottawa and Quebec.

Day's Doings in YORK COUNTY West Toronto North Toronto East Toronto

BALMY BEACH VOTE TO RETAIN THEIR OWN PARK
 Big Meeting Decides to Favor Purchase of More Land—County Happenings.

BALMY BEACH, Nov. 24.—(Special.)—Balmy Beachers, who for long years have worked indefatigably for the beautifying of and retention of their own little park, are doubly gratified at the action of to-night's big meeting in relation to the purchase of more land for the park.

Notwithstanding the fact that through negligence on the part of the city authorities, or worse, the mayor's proclamation calling to-night's meeting in the Balmy Beach Clubhouse, was never circulated, and it was necessary to offer to send a messenger to the city hall to secure a copy, nearly one hundred people were present.

Ald. Clouston was in the chair, and a resolution by Mr. Arthur Hawke, seconded by Fred Lynde, and favoring the taking park, was bowled out.

Another resolution favoring the retention of the park as at present under the management of the Balmy Beach Club, was carried by a sweeping majority, only three opposing.

El. J. E. Duggan and C. B. Watts proposed this measure. It was pointed out that the Balmy Beach Club had expended \$12,000 for the park.

Following these resolutions, another one favoring the acquisition of the adjacent properties and water lots from relatives, numbering about one hundred, was adopted, with the understanding that the newly-acquired land should be under the control of Commissioner Wilson.

The meeting was altogether enthusiastic and hearty, and indicates the greatest interest on the part of the residents of Balmy Beach in the preservation and extension of their present park system.

O'SULLIVAN'S CORNERS.
 East York Farmer Dies Presumably from Heart Failure.