CREATE A COMPETENCY



For your old age if you can afferd an endowment, but do not neglect a straight life policy for your family under any circumstances.

The returns made to helders of matured endowment policies with

NORTH AMERICAN LIFE have been uniformly satisfactory and

the security is unexcelled. Estimate of results under a

policy at your age submitted W. B. TAYLOR, B.A., L.L.B.,

HOME OFFICE, TORONTO, ONT.

THE REPOSITORY.



ESTABLISHED 49 YEARS.

GREAT AUGTION SALE Tuesday Next, Sept. 26

AT TEN O'CLOCK.

SIX CAR LOADS Fresh, Sound, Young Horses

Direct from the breeders, purchased by the following well-known buyers: H. W. Cudmore, Seaforth; W. H. Graham, St. Mary's; Geo. Watson, Beaverton; Bert Weese, Lindsay; Geo. Williamson, Bowmanville; W. B. Williamson, Millbrook, and a number of others, who are consigning smaller lots.

MR. CHAS. BOECKH, TORONTO,

LIVERIES, ETC., ETC. All the appointments are the choicest, having been purchased for show purposes, and are in the pink of condition, Catalogues may be had on application.

CONSIGNED BY A GENTLEMAN STABLE OUTFIT

Bay gelding, 9 years, 15.3 hands; bay mare, 7 years, 15.3 hands. These are bay geiding, 3 years, 10.3 nands; bay mare, 7 years, 15.3 nands. These are accustomed to hard city work, thoroughly reliable in single or double harness and are a good, strong serviceable pair. One Victoria in perfect order and repair, made by Windover & Co., Long. Acre. London, including rubber tires, there is a vacation time or any other and repair, made by Windover & Co., Long. mats, etc. A stylish serviceable Victoria of more than usual excellence and One set silver-mounted double harness, made by Lugsdin, in good order. The whole outfit worthy the special attention of any person requir-

Consigned by a gentleman giving up driving, bay gelding, sound, excellar tembers, can jump 4 ft. 6 in.; also dog cart, Joseph Burns, f

The Great Special Sale 10 SHIRE STALLIONS and 20 FILLIES

The property of MR. JOHN CHAMBERS, Northampton, Eng., will be held ABOUT THE FIRST WEEK IN NOVEMBER.

Further particulars at an early date. Catalogue mailed on application. BURNS & SHEPPARD, Auctioneers and Proprietors.

CENTRAL FAIR A SUCCESS Over 2000 People on Grounds the Will Push His Charges Against Second Day.

Lindsay, Sept. 22 .- (Special)-An entwenty-third annual Lindsay Central to push his charges against certain Exhibition to-day. By two o'clock there were over nine thousand people on the grounds. Every department of the fair was far ahead of last year. The directors say it was a record year for the Ceutral and they are quite jubiliant over the success of their efforts so far. The excellent facilities for handling all kinds of farm stock has being the mean so f bringing out many fine specimens and the work of the judges has been in many cases extremely difficult. The display of roots and vegetables is excellent, the specimens shown being remarkable fine.

The following are the results of the races to-day:

3 year olds— El Paso, 1; Miss J. J., 2.

Time 1.25 1-2, 1.26 1-2, 1.18 1-2.

Time 1.25 1-2, 1.26 1-2, 1.18 1-2, 2.40—Noreena, 1: Netty Bright, 2; Little Will, 3. Time 2.34 1-2, 2.33 1-2,

n race-Florence C, 1; Kelly, 2.

MAYOR IN EARNEST.

Public School Trustees.

Chatham, Sept. 22.—(Special)—Mayor rates," said Inspector Hughes. common crowd of people attended the common has announced that he intends much farther the clause could be made or mous crowd of people attended the common has announced that he intends to apply to those attending educational

Picturesque Brigand.

Green race—Florence C, 1; Kelly, 2.

Schwab's Dinner Service.

Charles M. Schwab has placed an order for a carved gilt dinner service at a cost of \$150,000. This splendid colection of silver, it is said, will be the finest ever made for a private dining room. It is being manufactured by a firm at Providence, R.L. which makes a specialty of elaborate silverware. With the gold effect, the set will make a specialty of elaborate silverware.

Algeria is threatened with that most terrible acourge which can afflict a countryside—a brigand with pressige and a filter against pursuit through the source which can afflict a countryside—a brigand with pressige and a picturesque degend. His name is Gaya Chaba, and he is an Arab who deserted from a native infantry region and a picturesque degend. His name is Gaya Chaba, and he is now terrorizing the Arad district, where his crimes and his impunity inspire the natives with a belief that he is invulnerable. He is already sure of food and shelter against pursuit through the case we stand fr it. We are not supposed to take school children's tickets

What is Age Limit at Which C pany Can Refuse - Bunch of Interesting Opinions.

What does "school children's ticket" nean on the street railway? There is latitude for lots of open disussion on the question, and it all hinges on the definition of the expres-

on, school children. Day in and day out there are argunents on the cars between pretty well grown up young people and patient car onductors as to whether the pink licket should be taken as fare. This i'sposition of the street railway people seems to be to regard the "school children's ticket" as legal tender for half rare, as it applies to children generally by the rules of the company, and older children who have the tickets must be egitimately entitled to them in the udgment of the conductor or they will ot be honored.
The cause in the agreement, how-

ever, leaves it pretty well wide open for all attending a school to be properly classed as school children. There is nothing whatever in the agreement limiting the age no matter what the intention might have been. There is a very large demand for school children's very large demand for school children's tickets, and perhaps the privilege is abused, but here is the clause as it appears in the agreement:
"Children under nine years of age and not in arms are to be carried at half fare rates, and infants in arms are to be carried free, SCHOOL CHILDREN ARE TO HAVE SCHOOL TICKETS AT THE RATE OF TEN FOR 25 CENTS, only to be used be-

Saturdays."
What Mr. Fleming Says.

What Mr. Fleming Says.

On every hand where the inatter comes up for discussion there are different opinions. Chatting about it yesterday General Manager Fleming said: "The company have always treated that clause in a most generous spirit. You can quote me as just saying that it is a question that rests largely with the judgment of the conductor, because there is no doubt about it that the privilege is abused. Our attitude in the matter is to give a good wise scope the matter is to give a good wise scope to the school riders," further remarked the manager, who insinuated that the company could make things a lot mfortable if they wanted to. Mr. Chisholm Doesn't Like It.

The matter is one upon which the city solicitor declines to give the bene-fits of any of his doubts until he can look into the hundred and one arguments which lawyers can find to prove that a child is not a child, or is twins, or anything else. Mr. Chisholm says it is a question that would need careful MR. CHAS. BOECKH, TORONTO,

His Complete

High-Class, Prize-Winning Stable Equipment

Consisting of

Horses, Carriages, Harness,

LIVERIES, ETC., ETC.

His complete

Stable Equipment

Consisting of Stable Equipment

LIVERIES, ETC., ETC. the conductors had not been instructed to exact all the company was entitled

Might Make Regular Age. Trustee Smallpeice thinks it to reasonable if an age limit of 15 be understood as defining what is a school child. Other school trustees think all pupils are entitled to the re-Horses, Victoria, Harness, Etc.,

As follows:

As follows:

As follows:

Horses, Victoria, Harness, Etc.,

As follows:

As follows:

As follows: thority as Ephraim Parsons Roden schools between the ages of five and 21 years are, he would think, entitled

to the privileges of school children's car tickets. Any child between the ages of 5 and 14 he would look upon Joseph Burns, for years an employe of the city education department, takes a similar view to that of Mr. Roden. Children Up to 21.

"The Ontario department of educa-tion asks us to provide them with the names of our pupils between 5 and 21 names of our pupils between 5 and 21 years of age, and I presume we must look upon the youngsters as children up to the age of 21 years," said Wm. Kerr, who has been Inspector Hughes! right bower for many years. "I would think anyone going to our schools could be honestly classed as school children. and could come within the citizens' rights thru the clause in the street railway agreement." It is a new experience for the school officers to re-ceive complaints regarding trouble over

the children's car tickets Inspector Hughes' View. Anyone going to a public school or high school is in my opinion qualified institutions I cannot say. I have had

The Men Who Know.

a member of the board. No tenders, it is claimed by the mayor, were called for the work.

The work while or the ease of your job is concerned to have to continually face Father Nix, who is the man that tells you to tell how old is a purp before the work. him all about it. There isn't so much Algeria is threatened with that most in the olden days, and the last year or

a specialty of elaborate silverware, and shelter against pursuit thruout the With the gold effect, the set will make region, and before long may be suramost striking appearance. Antique rounded by a formidable band. The lines will be followed in the manufacture will be followed in authorities are alive to the danger, and are straining every nerve to break down the legend to get them. I for one don't mind having children on the cars. Some of the

more inside information.

"If a passenger makes a complaint to the management, does the employe get a fair show before suspension?" the reporter asked the transfer puncher.

"There isn't as much suspension now as there used to be," answered the conductor: "in fact, as far as I know, there isn't any I it's fired, if they say you are wrong, and if you are not wrong Nix isn't so bad. He listens with a leaning toward the company, ard he isn't going to fire a good man because some crazy citizen makes a kick which doesn't hold good.

MONTREAL

Agents for Canada

Thuir, France

More inside information.

"If a passenger makes a complaint to the story of Jackson Johnson of Northam, Ont. It may make you think:

"I suffered with dyspepsia for a long time and spent a large sum with doctors. Finally I was taken with diagration as there used to be," answered the conductor: "in fact, as far as I know, there isn't as on bad. He listens with a leaning toward the company, ard he isn't going to fire a good man because some crazy citizen makes a kick which doesn't hold good.

The Relationship.

Narrowing it all down to where it is

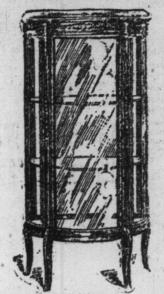
Narrowing it all down to where it is

KAT'S Carpets, Rugs, Furniture, Draperies, Wall Papers, etc.

Autumn FURNITURE Display.

For the Drawing-Room.

THE TORONTO WORLD



No. 205-Fancy Cabinet, as per cut, 26 in wide, 55 in. high, solid mahogany, with plate mirror back, plate glass shelves, plush bottom and brass ornaments. Price

only 52.00 No. 677-Drawing-room Suite, consisting of sofa, armchair and reception chair, of solid mahogany, in the style of Henri IV., an extremely handsome set, upholstered in the best manner and covered in fine silk brocade. Good value at 226.00 No. 443-Drawing-room Suite, three pieces,

No. 102-Mahogany Armchair, Louis XV. style, with spring seat, in silk cade...... 15.00

No. 802-Mahogany Finish Corner Chair, nicely carved and well polished, spring seat, in silk. Price only.. 10.50 No. 602-Mahogany Armchair, a very dainty Louis XV. chair, with spring seat, in silk. Price..... 14.00

No. 402-Mahogany Reception Chair, with richly-carved back and spring seat, in silk. Price only..... 14.00 No. 303-Parlor Suite, consisting of sofa, armchair and reception chair, a light No. 775-A Hepplewhite Parlor Suite, con-

sisting of sofa, armchair and reception chair, in fine mahogany, upholstered in our best manner. Price, in ton..... 108.00 No. 1349-Centre Table, a Louis XV. design, in fine mahogany. Good value

No. 102-Centre Table, with polished mahogany top and shelf below. Price only...... 11.50 No. 394-An Elegant and Useful Secretary, in choice mahogany. Price only. 23.00 No. 65-Card Table, in fine mahogany, with inlaid bands, top folds showing cover of green felt, a charming Sheraton de-

sign. Price only...... 30.00 No. 209-Fancy Cabinet, with glass door sides and back and glass top, fitted with plate glass shelves, one of our newest patterns. Price.... 37.50 No. 19-Fancy Corner Cabinet (made in France), has plush-covered shelves and is

richly ornamented with brass mouldings, etc. Price only...... 18.50 No. 60-Fancy Rosewood Table, with marble top and brass mouldings, a French importation. Price only. 15.00 No. 271-Fancy Cabinet, in fine mahogany, with glass door, ends and back, fitted with glass shelves and plush bottom

Price only...... 30.00 No. 6135-Curio Table, in fine mahogany, with inlaid lines, bevelled plate glass top and glass sides, a charming piece of fur-

Furniture Coverings.

Our fall importations of upholstery fabrics are to hand-a splendid assortment of new designs in Broches, Tapestries, Silk Reps, Velours, Brocades, etc. The low prices we quote on these goods are made possible by the fact that we buy direct Out-of-town customers are invited to avail themselves of the facilities

Catalogue will be promptly mailed on request.

TYE are ready now for the Autumn trade in Furniture and Upholstery, with larger and better stocks than ever before, and with better facilities for exhibiting them. By annexing a flat over the Crown Bank, which adjoins our building on the east, we are able to devote the whole of three large flats and goodly portions of two others to the display of what we confidently believe is the best assortment of distinctly high-class furniture ever gathered together in Canada. We do not wish you to infer from this statement that we deal only in expensive Furniture, for a large proportion of our offerings is moderate in price. While it is true, for instance, that we have Sideboards, and many of them, at from \$175 to \$500 each, we have a still larger variety between \$27 and \$100; and similar conditions prevail in regard to Parlor and Bedroom Furniture. But, low-priced or high-priced, quality is the first consideration. We aim to exclude from our stocks everything that is not good in design, in construction and in finish; and the rapid growth of our trade is, we believe, convincing proof of the soundness of this policy.

The lists below will prove suggestive of the range of our stocks and of the reasonableness of our prices :-

Good Values in Dining Room Furniture.







This Quaint Mission Suite of 9 pieces, in solid oak, golden, 92.75 weathered or Early English finish. Only

No. 1748-A Handsome Oak Dining-room Suite, built in the Gothic style, of fine quartered oak, weathered to a rich dark shade and enriched with carving of a very high degree of excellence, consisting A Sideboard, 6 ft. long, with every conveni-

ence in the way of cupboard and drawer room. Price 250.00 Pedestal Extension Table, with top measuring 54 inches wide when closed, and extending to 12 feet. Price 116.00 China Cabinet, with glass doors and ends, fitted with grooved shelves plates, etc. Price.. 160.00 Side Table, 4 feet long, provided with two drawers and shelf. Price ... 64.00 Six Leather-covered Chairs, including one

armchair; price for the six, ... 135.00 Total for the Complete Suite .. 725.00 No. 423-Buffet, 3 ft. 8 in. wide, in fine quarter-cut golden oak, low mirror back, two cupboards, linen and cutlery drawers, etc. Price only...... 27.00

No. 3188-Sideboard, 6 ft. long, in fine mahogany, a handsome colonial design, with carved pillars and claw feet, glass

handles and low mirror back. Price only..... 175.00 No. 8127-Mahogany Extension Table, 5 ft. in diameter, with heavy octagon pedestal, a fine colonial design. Price only 130.00

No. 791—Sideboard, 50 in. long, an elegant design, in fine crotch mahogany, fitted with wine drawer, cutlery drawer, linen drawer and large cupboards. A great bargain at..... 55.00

No. 9331-Extension Table, in fine mahogany, with round top 54 in. in diameter, has fine tapered legs. Price 42.00 No. 2655-China Cabinet, in genuine ma-

hogany, a Sheraton design, with glass door and ends. Price only 38.00 ve 100-Sideboard, 50 in, long, in fine quarter-cut golden oak, has large cupboard and two drawers, low mirror back. with shelf. Price only...... 31.50

For the Bedroom.

o. 443-Bedroom Suite, consisting of dresser and washstand, in fine curly birch, a very dainty design, has large

No. 555-Bedroom Suite, consisting of dress. er and washstand, in fumed or weathered cak, a quaint Mission design. Price only..... 31.50 No. 28-Bedroom Suite, consisting of dresser and somnoe, in fine quarter-cut oak, highly finished inside and out, a choice design on Sheraton lines. Price only

..... 44.00 No. 7-Bedroom Suite, consisting of dresser and washstand, in fine mahogany veneer, dresser has large British plate migror and rounded drawer front. Price

only.... 33.00 No. 565-Dresser, in fine mahogany, with brass inlaid lines and panels, large oval mirror and rounded drawer fronts. Price only..... No. 765-Chiffonier to match..... 51.00 No. 105-Dresser, in richly-marked bird'seye maple, has large oval mirror and

serpentine drawer front. Price only 45.00 No. 105-Chiffonier to match..... 38.00 No. 2093-Bedroom Suite, consisting of dresser, chiffonier and cheval mirror, in select and richly-marked mahogany, with quuble lines of inlay, one of the most re-fined and handsomest suites we have ever shown. Price..... 400,00

Bedding.

The importance of sanitary bedding can scarcely be overestimated. The fact that a large proportion of one's time is spent in bed is sufficient to indicate the necessity of having mattresses, pillows, etc., not only comfortable, but clean and pure.

We are particular that the bedding we sell shall fully conform to all these condi-

T1

Intens

ti ely

reason the tre pant v future It tr Katsu the ed peace takes result the in ed to pan h thus I is lool indiga blacke count defeat Not a pecied to rial; more Strait Island Sea of

A sing a Russis be he the remain trial on the tulatil preser of Ja Vice-Roose F Cap war, a sian suyan a number of sian suyan a number of sian suyan a number of cero for cero Russis oners

Are me and a second and a second a seco

Felted Cotton Mattresses.



Cotton Down. Pure new cotton filling, in art ticking..... 5.75 No. 1. Felt. Cotton felt filling, art tick-Emperor. Choice cotton felt filling, art ticking... 11/00 Purity. Extra quality pure cotton felt, in heavy sateen ticking 14.00

Mixed Mattresses.

No. 2-Wool top and bottom, with seagrass filling, in sateen ticking No. 4-A Superior Mattress, made in 5 layers sateen ticking.. 4.50 No. 5-Fibre and Cotton, extra soft, covered in heavy twill ticking 5.00

Hair Mattresses.

No. 2-Comfortable Hair Mattress (weight 40 lbs.), in good ticking.. 11.00 No. 4-Kay's Special Hair Mattress (weight 40 lbs.), in special ticking 17.50 No. 7-A very Superior Mattress (weight 40 lbs.), in high-grade ticking 24.00

Woven Wire Springs.



All our woven wire springs have strong, thoroughly seasoned hardwood frames, and are fitted with vermin-proof attachment. No. 07-Single weave fabric, with four bands, lock weave in fabric 2.00 Hamilton. A strong, reliable spring. 2.50 Norfolk. A strong, close split-lock weave, very reliable..... 3.00 Peerless. An exceedingly strong, close

triple-weave, guaranteed 3.75

We undertake the furnishing and decoration of houses or hotels, and when necessary will send competent representatives to any point in Canada to give expert advice and information.

JOHN KAY, SON @ CO., Limited **36-38 KING STREET WEST**

How old is a spring chicken before it How old is a colt before it is a pacer? How old is the girl with the white

TO DO IT NOW

pepsia Tablets and you will Never will be severely dealt with. Suffer as Jackson Johnson did.

ing children on the cars. Some of the other fellows might. If you refuse a ticket from one of the school children because you think he or she is too o'd you might be bumping against a nasty snag. The company knows it, and it is left to the conductors to do the best is left to the conductors to do the best is left to the conductors to do the best they can.

More Inside Information.

"If a passenger makes a complaint to the management, does the employe get a fair show before suspension?" the reserver agreed the trappears and spent a large sum with doctors are rebelling. The conductors to do the best time and spent a large sum with doctors are rebelling against the storage of the cause of society women in New Kingston, Sept. 22.—(Special.)—The Kingston, Sept. 22.—(Special.)—The Society Women's Dread.

When you felt that slight discomfort after eating, that gas rising on the sion after eating, that gas

SCHOOL BOYS ON STRIKE. Will Not Go Back Till Plumbing is Repaired.

afforded by our Mail Order Department. A copy of our handsome new

Peterboro, Sept. 22.—(Special.)—A cil last night, urging this city's copeculiar state of affairs developed operation in having Port Hope made the outlet of the Trent Canal. The school, when twenty-five boys in T. J. Wallace's room went "on strike," as they call it, until the alleged unsanitary condition of the building is remedied. The boys paraded the streets and declare they will not return until the plumbing benath the floor is fix-ed. The school board maintain that ditions are not unsanitary, and have strongly denounced the action of the lads. The boys are considered as

Wood's Phosphodine,
The Great English Remedy.
A positive cure for all forms of Sexual Weakness, Mental and Seross And Artes Brain Worry, Emissions, Spermatorrhoed, Impotency, Effects of Abuse or Excess, all of which lead to Consumption, nfurnity, Insanity and an early grave. Price i per pkg., six for \$5. One will please, six will ure. Sold by all druggists or mailed in plain ockage on receipt of price. Writefor Pamphlet.

22 Wood Medicine Co.. Windsor. Ontario.

PORT HOPE WANTS CANAL. Peterboro, Sept. 22 -- (Special.)-A deputation of Port Hope citizens, headed by Dr. Powers, addressed the coun-

St. Catharines, Sept. 22.-E. J. Lovelace, the new postmaster, expects enter upon his duties next week. A HUGE FALLACY

ST. KITTS' NEW P.M.

To believe that Hay Fever and Asthma are incurable. Why for years the dostors have been using "Catarrhozone with tremendous success. For absolute cure get "Catarrhozone." Society Women's Dread.

From a stout matron she has trans-form herself into the figure of a girl.

The fact that the street railway is appealing the county court case in which a fine of \$200 was imposed upon

THE WONDERS OF THE BODY

Its mechanism, like delicate machinery by even a slight cause to a discussion of the board of education sustained a painful injury to his heel thru a slight at the Turkish hathaltery by even a slight cause to a discussion of the board of education sustained a painful injury to his heel thru a slight at the Turkish hathaltery by even a slight cause to a discussion of the board of education sustained a painful injury to his heel thru a slight at the Turkish hathaltery by even a slight cause to pre-THE WONDERS OF THE BODY ranged as to be practically useless. A headache is no trifling matter, because the stomach, kidneys and liver are sure to be affected. To cure the account of the liver are sure to be affected. To cure the account of the liver are sure to be affected.

BANQUET TO MR. MONTEITH. Ningara District Fruit Growers En-

St. Catharines, Sept. 22.-(Special)which a fine of \$200 was imposed upon the company for running a car without a fender on the front end is making the city pause about entering another suit based upon practically the same grounds. Should the divisional court allow the appeal it will seriously damage the city's chance of winning the suit now under contemplation to make the railway pay a fine of \$10 for every day cars are used to carry cinders to the head of Avenue road without a fender.

St. Catharines, Sept. 22.—(Special)

Hon. Nelson Monteith, minister of as ricultare, was in the city last night and this morning in company with a pumber of the local fruit growers and Grimsby. This evening he was entertained at an informal dinner at file New Marray Hotel, as the guest of the Niagara Peninsula United Fruit Growers.

CASTORIA For Infants and Children. The Kind You Have Always Bought Bears the Signature of Chart Hitches

ARE THE HIGHEST GRADE INSTRU MENTS MADE IN CANADA . . .