

(:-) "Puralis" Soda. (:-)

THORPE & CO.,

(LIMITED.)

VICTORIA.**VANCOUVER.****Made From Distilled Water**

TELEPHONE 435.

P. O. BOX 175.

INSURANCE REBATE.

The question of rebate in life insurance premiums about which there has been so much controversy among underwriters, and to put an end to which their association has in several instances taken action, is likely to come up in the Courts. Mr. W. J. Fair, of Kingston, agent of the North American Life, having been fined for having made an allowance on the premium on the policies of three brothers, residents of Pembroke, has appealed to the higher Courts of Ontario, from which an authoritative decision is expected before long. The outcome of this case is one of considerable importance both to insurers and the companies and their agents. Are the companies to be held to a hard and fast tariff, freedom of trade in this business not being permissible? No doubt it will be contended that in this case the rebate was allowed for the mere sake of securing the risk; that it would not be allowed in subsequent years and that the transaction was one in which the company was not concerned, the agent having merely remitted the commission that was accruing to him individually.

| THE—

CLARENCE HOTEL,

George G. Meldram, Propr.

This Hotel has been refurnished, and is replete with every accommodation. Situated in the centre of the city, making it easy of access to visitors.
The Hotel accommodation is everything that can be desired.

Choice Wines, Liquors and Cigars at the bar.

Billiard and Pool Tables in first class order.

PRIVATE INSTRUCTION in Arithmetic, Mathematics and other subjects. Book-keeping a specialty. To ladies and gentlemen taking the regular course, a thorough knowledge of the subject, by Single and Double Entry, is guaranteed.
JAMES KAYE, Room 22, Vernon Block.

NOW
For November.

In order to greet this Winter opening month in a manner befitting its importance to the dry goods trade, we propose to make prices on all heavy goods so low that buyers will not need to wait till shrill-voiced wintry winds draw attention to the necessity of warm clothing. You can't get ready too soon.

THIS WAY.

BLANKETS—Heavy Grey.....	\$1 90,	\$2 25,	\$2 90,	\$3 40
do Arctic White.....	2 50,	3 65,	4 75,	5 90
do Super " 60x80 in.....	3 45			
do Southdown, No. 200.....	3 00,	5 75,	6 50	

The above are direct from the mills, and are great value.

FLANNELS—The real McKay, heavy and good.....	15 cts
do 28 in. wide, twill and plain.....	20 cts and 25 cts
do Best quality, 28 in., Chambly and St. Hyacinthe mill, regular 40 cts, now.....	30 cts

FLANNELETTES—Nice colors and fair quality, 15 yds.....	1 00
do good, wide, English make, twilled & plain, 10 & 12 1/2.....	

QUILTS—Real Arctic Eiderdown.....	\$5 75 to \$25 00
do Cotton-filled, from.....	75 cts to \$4 00

In our showroom on second floor, we have a fine line of Ladies', Misses' and Children's Puritan Underwear, in vests, drawers and combinations. Also "The Challenge," the best 50 ct Black Cashmere Hose in the city.

J. HUTCHESON & CO.

THE WESTSIDE,
Nov. 3rd, 1894.

**OUR SAMPLES FOR SPRING, 1895.**

Are now in our Travellers' hands. Our designers have produced Effects, both in Ladies' and Men's Wear that will prove the correct styles for the season's trade.

The Williams, Greene & Rome Co'y,
BERLIN, ONTARIO.