

LEFT TO THE LAST

The making of a will is frequently deferred until too late. Do it now and leave it with this Company as your Executor. Interviews at any time.

NATIONAL TRUST COMPY

18-22 KING STREET EAST

LIMITED

WOMAN'S WORLD.



4107

A SMART LITTLE DRESS FOR A GIRL.

No. 4107.—What a pleasure it is to fashion designs for the young girl, and especially so when the garment is of attractive design. The simple grace of youth seems intended for displaying dainty things, and every girl must have one or two pretty frocks. The one shown is a new design, which might serve for "Sunday best," or school wear, according to its development. For mohair, serge, or a fancy worsted, it would prove a becoming school frock, with its tucker of a contrasting color and the revers and cuffs trimmed with a narrow braid. As a dressy frock, cashmere or silk might be used with a lace or tuckled skirt. The waist and skirt are both box pleated and joined by a narrow waistband. The sleeve caps are pretty, but may be omitted if desired. For the medium size, 4-12 yards of 44-inch material are needed.

No. 4107.—Size, 6 to 14 years.

PATTERN DEPARTMENT TORONTO WORLD.

Send the above pattern to

Name.....
No.....
Street.....
Town.....
Province.....
Measurement—Waist.....
Bust.....
Age (if child's or miss' pattern).....

NOTE—Please enclose above illustration and mention size of pattern wanted. If the pattern is but measure only mark 32, 34, or what ever it may be. When in waist measure, 22, 24, 26, etc. If a skirt, give waist and length measure. When miss' or child's pattern write off the figure representing the age. It is not necessary to write "inches" or "feet." The price of each pattern is 10 cents. Do not send stamps.

ADDRESS THE WORLD PATTERN DEPT., 32 YONGE ST., TORONTO.

The Prude.
It was a man who meandered lazily over to the woman's desk where she was industriously "plying" her pencil and said, with an apparent effort: "What do you think of a woman who wouldn't go to see the doctor about it, because her waist buttons up the back and she would have to take it off in order to be examined and she didn't know how she would get it done again?"
The woman said: "Why didn't she consult the doctor about her mental condition, instead of her broken ribs? That would be much more to the point. I should think."
The man smiled appreciatively, and then he continued: "Honest to goodness, that's a true story. I thought why she wouldn't have asked the doctor to button up her blouse, and suggested that he probably had a similar operation to perform about twenty times a day, you should have seen her look at me. Gee, but I hate this mock modesty business."
The woman stopped her work to look at him. Then she said slowly: "I thought all you men liked the clinging-vine type, who yell when they see a mouse and pull down their skirts with a blush when they discover that they're displaying an inch of stocking."
"Heavens, no!" said the man. "This isn't the 18th century. Of course, a man appreciates genuine, simon-pure modesty, but the variety that's afraid to see a doctor about its broken ribs, gives us all the willies."
"Moreover, you can bank on it that that type of woman is the kind that smokes cigarettes behind closed doors, and goes on a toot on the sly."
"Never, trust a prude! Is a maxi-

in that every man ought to paste in his hat-band—and every woman, too.

"It gives one a large, severe pain to hear one of the genus 'prude' hold forth, and while we're on the subject of the prude, who is afraid to take her blouse off in front of the doctor, I'd like to say a few words about the prude who has things to say of the married man."

The Married Man.
"I'd just like to know right here why the married man is subjected to so much nasty, scurrilous gossip attempts to maintain any sort of friendly relations with his unmarried—or married, for that matter—women friends."

"I know an unmarried woman, a jolly good sort too, who has been one of my best friends since we were kids. She's over 30, too, and the other day I ran into her on the street and asked her to come to lunch with me. 'She came, and very pleasant it was the lunch we had. When she got home she mentioned it to her mother, and, yo god! the storm that fell on her devoted head!'"

"Her mother is a victim of the old-fashioned prude, to whom the married man is as a wild beast, seeking whom he may devour."

"Now, I think that point of view is not only crude, but least of all, date, but it is absolutely vulgar, and, besides, it is an insult to her daughter, who is no prude, but, as a sane, sensible, whole-souled good fellow, whom I honor and respect as much as I do my own wife."

"Can you tell me why it should be an unpardonable sin for her to lunch with me in a public place and talk over old times?"

"If she had lunched with Jack Blank, who is absolutely one of the worst ruses in town, I presume her mother would have been charmed. Jack is rich—and unmarried; therefore safe, no matter what his reputation."

"But I, who am married, and therefore to be shunned as the plague, no matter how wholesome my interest in the girl."

"I don't understand the prude's viewpoint. It's conventional and vulgar, and sane and wholesome and broadminded."

"If the average girl saw more of her father's friends, and less of her brother's, it would do her more good. Prudes will be prudes to the end of the chapter, and my talking won't change things—and the married man meandered away even as he had come, while the woman, with a frown on her brow, went back to her pencil."

Victorian Order of Nurses.
The honorary treasurer of the Toronto branch gratefully acknowledges the following subscriptions subsequent to the list published on December 24, 1906: Graham Campbell, \$6; Miss S. E. Benson, \$5; Messrs. J. & J. Taylor, \$5; Miss Emily L. Merrett, \$5; Miss C. L. Ross, \$5; Rev. Canon E. A. Welch, \$10; Clarence J. McCusag, \$10; L. Goldman, \$10; A. R. Caprell, \$10; Harry Vigron, \$10; P. M. G. Gassett, \$10; D. J. Stewart, \$10; Houston, \$15; Mrs. J. A. Arthur, \$20; Darling & Pearson, \$25; J. Gage, \$25; Robert Jaffray, \$20; per Mrs. Neville, \$34.35; total, \$284.35.

Mrs. James Hardy of 214 St. George-street will receive this afternoon and on the first and second Fridays in the following months.

At the masquerade ball in St. George's hall given by the Toronto Hebrew Benevolent Society, prizes were awarded to H. Rosenthal, Miss R. Collin, Mrs. J. Cruzman, S. J. Rokevitz, J. Rottenberg, Miss F. Miss W. McKnight, C. F. Carlos, Miss M. Wise, J. Marcovitz, Gorman Jones.

TORONTO SLATER SHOE STORE
Remarkable Increase in Business Under the Cummings Management.

When the Charles C. Cummings Company took over the Slater Shoe Store at 117 Yonge-street, they were pleased with the volume of trade being done. But during the last three months of the year 1906 the sale of Slater shoes increased so rapidly that Mr. Cummings believes that a business of \$100,000 will easily be done this year. It is just two years since the first exclusive Slater shoe store was opened in Toronto. The idea of a shoe store devoted to the sale of shoes for men, women and children, made in one factory, and price, marked by the maker, did not then appeal to the shoe trade, and the Slater shoe had resolutely to push its system forward.

The like success of the Toronto Slater Shoe Store is reported by almost every Slater shoe store in Canada. While the trade for 1906 was considered splendid when the figures reached a quarter of a million increase over 1905, the fiscal year of the company beginning on Nov. 1, already shows an increase of \$200,000 in two months.

CHEATS DEMON RUM BY DEATH
In Jail at Own Request, Hangs Himself When Sentence Expires.

New York, Jan. 10.—A prisoner in the Kings County penitentiary known as Clinton Baxter, who had been locked up at his own request, hanged himself to-day.

He asked a judge several months ago to send him to prison to keep him away from liquor. On Tuesday his sentence expired to-day.

OBITUARY.
John Fryer.
The burial of James Fryer will take place to-day in St. James' Cemetery. Mr. Fryer, who was 77 years of age, was one of the oldest members of the Commercial Travelers' Association, having been associated with that body for thirty-three years. He was also prominent in the Yorkshire Society and the Chosen Friends. He seemed in good health up till Friday last, when he complained of a cold, which developed into pneumonia, and he died at his home, 38 Farley-avenue, on Tuesday. For the past couple of years he was connected with the engineering department at the city hall, and was survived by a widow, two sons and one daughter: James A. Fryer, with the William Wyndham Company; Walter T. Fryer, with Jess Applegate, and Miss Gertrude.

U.S. General Dies at St. Kitts.
Washington, Jan. 10.—Information has been received here of the death at St. Catharines, Ont., last night, of Gen. R. F. Patterson, formerly consul-general at Calcutta.

BIG SAVING IN FREIGHT THRU LAKE NAVIGATION

Shippers \$890,000,000 Better off in Twenty Years Thru Competition of Lake Carriers.

Detroit, Jan. 10.—In a paper read by Mr. Hodgman, president of the Michigan Engineering Society, Mr. Hodgman said that the sum of \$890,000,000 has been saved shippers during the past twenty years as a result of the difference in rates between railroad and lake shipment. Last year alone the saving was nearly \$30,000,000.

Since 1823 the United States has spent about \$80,000,000 on improvements of the great lakes, on which investment she has enabled her citizens to save nearly \$900,000,000.

Canada has in the same time expended \$70,000,000 on her waterways, but mostly in the St. Lawrence district. With a 25-foot channel at mean low water from Duluth to Buffalo it might be possible to make lake freight rates as low as those charged to transatlantic lines.

The annual report of President William Livingstone of the Lake Carriers' Association was read to-day at the convention of the organization. The report discussed at length aids to navigation along the waterways of the lakes, recommending the establishment of a government patrol, the Lime Kiln Crossing.

In pointing out the necessity for a second 25-foot channel, Mr. Livingstone declared that 25,000 boats passed the crossing during the season of 1906.

WOULDN'T OBEY BISHOP.
R.M.E. Clergyman Refused to Move to Another Church.

Windsor, Jan. 10.—Recently the Rev. O. R. McGowan, pastor of the B. M. E. Church here, had trouble with his choir, and had one of the members fined in police court for disturbing his services. His opponents in the congregation appealed to Bishop Washington and the latter ordered McGowan to remove to Brantford. The latter refused to leave Windsor, claiming that the bishop cannot take such action until a hearing is had before the ministers of the district. The bishop has withdrawn the order and will bring the matter up at the next conference.

POWDER PLANT EXPLODES.
Ten Buildings Destroyed and 25 Farm Houses Damaged.

Hollidaysburg, Pa., Jan. 10.—The plant and buildings of the Standard Powder Company of Pittsburg, at Horrell station to-day, were destroyed by an explosion, caused by a fire. No lives were lost. The damage will exceed \$100,000.

Two houses, a mile distant, were wrecked. The explosion was heard twenty-five miles away.

After a hard fight of several hours, the fire was brought under control. Ten buildings were destroyed at the powder plant and about thirty-five farm houses damaged. Five thousand kegs of powder went up in the explosion.

THIS MAGISTRATE LENIENT.
Fined Colored Man \$5 for Stabbing Another With Knife.

St. Catharines, Jan. 10.—(Special).—A very ticklish point of law has been raised in connection with a case in Lincoln County, and Judge Carman is to decide issue.

A fight between two negroes at Niagara-on-the-Lake, William Livingstone and Herman Santee, had a drunk on row at the former's home, and Santee drew a large knife and stabbed Livingstone in the stomach. The case was taken before John Eckerly, J.P., who, altho Santee was charged with stabbing, an indictable offence not punishable by fine, fined both him and Santee \$5.

Livingstone appealed to Magistrate Aldins, who heard the evidence and committed Santee for trial. When the case came before the judge, Judge Carman, counsel for the prisoner, raised objection that, as a fine had already been imposed, the prisoner could not again be tried for the same offence.

His honor reserved judgment, but on occasion to express disgust at the actions of the magistrate who fined a man \$5 for an offence which might have resulted in another's death, and said too often magistrates are biased in opinion and reduce to writing only portions of the evidence which suits them and reject all that is otherwise.

He cautioned Mr. Eckerly, who was court, that such a transaction was beneath the dignity of a justice of the peace and would not be tolerated by him in future.

Funeral of John Phillips.
Ottawa, Jan. 10.—The funeral of the late John A. Phillips, the well-known journalist, who died suddenly Tuesday night, took place this morning. The funeral was largely attended by former conferees, members of St. George's Society and others. As was fitting for the British flag, the casket was wrapped in a British flag. Rev. A. W. Mackay of All Saints Church conducted the services.

Cut His Throat.
Montreal, Jan. 10.—Matthias Wallcock, an Englishman, employed at the C. P. R. Angus shops, committed suicide by cutting his throat with a razor while preparing to go to his work this morning. He was 62 years of age, and had been in the employ of the C. P. R. for many years. He was acting strangely for a few days. The deed was committed at the Angus Hotel near the works, where he boarded.

Historic House Damaged by Fire.
Buffalo, Jan. 10.—The Milburn residence, 186 Delaware-avenue, where President McKinley died, was partly destroyed by fire this morning. The inmates were obliged to flee in their nightgowns. The fire, which was a broke out in a cupboard under one corner of the room in which the president died.

Wife's Sad Duty Kills Her.
Bringing Husband's Body Across Continent for Burial, Succumbs.

Chicago, Jan. 10.—Mrs. Edwin H. Smith of Denver died in the Union station yesterday, just after being removed from a train, in the baggage car of which was her husband's body. The painful duty of bringing the body half way across the continent that it might be buried in Baltimore, their home city, was too much for her strength.

Ten years ago Smith was one of the leading lawyers of Baltimore, prominent socially and wealthy. He was stricken with consumption and went to Denver with his wife. He built up an extensive practice in Denver before he succumbed to the disease.

Poison in Turkey.
Kingsville, Jan. 10.—County Crown Attorney Rodd and Provincial Detective Mahony are investigating a case of wholesale poisoning of the members of a Christmas party at the home of a prominent resident of this town. It is supposed that the poison was in the turkey. There were no fatalities.

CASTORIA.
The Kind You Have Always Bought
Beware of cheap imitations.
Signature of J. C. Watson.

THE ILLUSTRATIONS OF PROGRESS

given below regarding the

Manufacturers Life

make it plain why this Company is so satisfactory to its policyholders. Large business, low expenses and careful investments are bound to give exceptionally good results.

During 1906 (its 20th year) the Company paid to policyholders in cash \$455,757.72
And set aside to meet future payments to policyholders 1,095,336.48
Making a total paid to or set aside for policyholders of \$1,551,094.20

At the same time the surplus on policyholders' account was increased by \$175,343.77, making a total surplus (including \$300,000 paid-up capital) of \$1,078,102.41.

Despite the very conservative investment made of the assets as shown in detail in this paper two days ago, the interest rate for the year on mean ledger assets amounted to 5.08%, irrespective of profits from sale of securities, which would increase the rate to 5.35%.

The income from interest, rents and profits from sale of securities, amounting to \$346,233.13, more than met the death claims of the year.

The following details of increases in every branch of the business tell their own story of success.

Item	Amount on Dec. 31, 1906	Increase over 1905
Insurance in force	\$47,380,655.00	\$5,110,383.80
Applications received	9,633,600.00	1,087,245.00
Net premium income	1,847,286.06	201,900.48
Interest and other income	346,233.13	48,800.15
Total income	2,193,519.19	248,700.63
Assets	8,473,371.52	1,323,680.95

In spite of these large increases the ratio of expenses to net premium income is less than that of 1905 by over 1% of the premium income, despite the fact that the past expense ratio of the Company has been acknowledged to be exceptionally low.

The ratio of expenses to total income shows a similar decrease.

A study of the above facts must lead to the following conclusions:—

- (1) The policies of the Manufacturers Life must be satisfactory to those who want insurance.
- (2) The management of the Company must be of that conservative yet progressive character which gives policyholders satisfactory results.
- (3) It is one of the best Companies in which you can secure protection for your family and your own old age.

HEAD OFFICE: TORONTO, CANADA.

COST \$15,000 TO HOLD SEAT AND TWO YEARS' FIGHTING

W. A. Preston Confirmed in His Election With a Majority of 15.

Port Arthur, Jan. 10.—(Special).—W. A. Preston has been declared elected for the district of Thunder Bay and Anglin. The majority is 15.

The fight has been on in the courts for two years, and expenses have totaled up close to \$15,000.

There has been a recount, three trials and four appeals to Baltimore, prominent socially and wealthy. He was stricken with consumption and went to Denver with his wife. He built up an extensive practice in Denver before he succumbed to the disease.

The justices will make their report to the Speaker of the house and Mr. Preston will take his seat as representative at the next session.

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LIVED A FAST LIFE.

Minneapolis Boy of 11 Dies With All the Appearance of Man of 60.

Minneapolis, Jan. 10.—James Anderson, who died here yesterday, aged 11 years and two months, was, in the opinion of physicians, at least 60 years old, so far as the condition of his vital organs determined the age of a man. When 6 years old his hair began to turn grey, his eyesight began to fail, and he walked with the deliberate care of a person who is advanced in years.

As a child he was exceptionally bright, but his mental faculties were gradually failing for the last two years, so he was little better than a person in his dotage the last few months.

SUBMARINE SAFETY BELLS.
Will Be Adopted by the U.S. Navy Department.

Washington, Jan. 10.—Experiments conducted by the lighthouse board in the United States, British admiralty and the Danish government, have satisfied the navy department of the value of the system of submarine signaling by means of bells to indicate the approach of a ship in thick weather or at nightfall, to the shore, and steps are being taken to equip most of the vessels of the navy with proper devices for transmitting and receiving the bell signals under water.

It is believed that this will reduce largely the chances of stranding and collision.

NO SALARY INCREASES.
Washington, Jan. 10.—As reported to the senate to-day, the legislative, executive and judicial appropriation bill does not contain a provision for an increase of the salaries of the vice-president, the speaker and members of the house.

The house increased the salaries of each of these officials to \$12,000 a year.

"Black Hand" Burns Victim.
New York, Jan. 10.—The body of a man, burned beyond recognition, with kerosene, was found in a patch of woods at Guttenberg, N. J. There is little doubt the man was murdered and that he was an Italian.

It is supposed he was the victim of the so-called "Black Hand."

Cremated in Boarding House.
Dubois, Pa., Jan. 10.—Mary Gillette, aged 76 years, and Peter Rizzo, aged 4 years, were burned to death early to-day, when an Italian boarding-house was destroyed.

BOOKSELLERS TO PROTEST.
Deputation Will Wait on Governor to Text Book Matters.

Ontario booksellers will meet here Jan. 15, and after a session at the Queen's Hotel at 9.30 a. m., will wait on the minister of education at 11.30 to protest against any possible government action following the report of the text book commission which would take the trade out of the booksellers' hands. They will claim that the loss of revenue would cripple larger book stores and ruin smaller ones. That by striking such a blow at book stores the government will deprive certain centres of necessary conveniences. That it would have a deterrent effect upon private enterprise in the province in general. That it would involve the government in a difficult and unprofitable enterprise.

MILBURN'S HEART-AND-NERVE PILLS

For Weak People Having Heart or Nerve Troubles.

SYMPTOMS
Palpitation of the Heart, Irregular or Skipped Beats, Dizzy Spells, Swooning, Feeling, Shortness of Breath, Bluish Color of the Lips, Pain in the Region of the Heart, Tired, Watery Blood, Cold Hands and Feet, Nervousness, Sleeplessness, etc.

If you have any of these symptoms MILBURN'S HEART AND NERVE PILLS will bring the whole system into healthy action, and give power, force and vigor to every organ of the body thereby strengthening the weak heart and unstraining nerves.

Mrs. Harriet Daybell, Welland, Ont., writes: "I write to let you know what good Milburn's Heart and Nerve Pills have done for me."

For over three years I suffered with pains under my left breast and my nerves were completely unstrung. I purchased two boxes of your pills and before I had the first box finished I felt much better and now I am cured."

Price 50 cents per box or three boxes for \$1.25 at all dealers or will be mailed direct on receipt of price by The T. Milburn Co., Limited, Toronto, Ont.

First Rule of Health

Ask your doctor, "What is the first great rule of health?" Nine doctors out of ten will quickly reply, "Keep the bowels regular." While you are about it, ask him another question, "What do you think of Ayer's Pills for constipation?" We are willing to trust him. Are you?

Having trouble with the salt? Get damp and hardens? Then you are not using WINDSOR TABLE SALT. It never cakes.