

\$6 800

Madison Ave., near Bloor, brick residence, electric, gas, hot water, central heating, immediate possession.

H. H. WILLIAMS, 10 VICTORIA ST.

TWENTY-FIFTH YEAR

CHRISMAS CARDS BUT THE TORONTO WORLD WISHES YOU ALL GOOD CHEER.

PREMIER ROSA'S SORRY FOR HIS FEELINGS

Pleads for Napanee for a Strong Majority, But Does Not Refer to Hosack Arraignment And Denies Acquiescence With Cap. Sullivan.

Napanee, Dec. 20.—(Staff Special.)—Hon. W. Ross opened the provincial campaign in the opera house here to night. The building seats 600, and it was comfortably filled. The premier received an attentive hearing, but the audience was far from demonstrative; indeed, it was quite cold.

WHAT PREMIER ROSA SAYS.

I don't want to stand as leader of a party staggering under a weak majority. War horses as good as ever and had never lost a Derby, tho now and then I had stumbled in a steeplechase. Opposition deserved credit for some resolutions, but had no constructive ability.

BRITT THE VICTOR IN 20 ROUNDS BATTLING NELSON LOST DECISION

Native Son Had Slight General Advantage Thruout—Dane Was Always Forcing the Battle, But Frequently Failed to Land—Enormous Crowd Saw the Contest.

San Francisco, Dec. 20.—A \$55,000 audience was jammed into Mechanics' Pavilion tonight, to witness a prize fight between Britton and Nelson. The contest was virtually conceded to be a contest for the world's lightweight championship.

JAPANESE SEIZE BRITISH SHIPS CAPTURE RUSS COMMANDER

The Nigretia Had a Large Quantity of Contraband of War on Board.

Tokio, Dec. 20.—The Japanese protected cruiser Tashima seized the British steamer Nigretia, bound for Vladivostok, at Ulsan, Korea, yesterday. An examination of the Nigretia's cargo showed that she had a large quantity of contraband of war on board.

THE MERRY MONARCH.



KING FOR A DAY.

RUSSELL'S SAFETY LETTER BERTHAUME'S SMART MOVE

He Must Have Handed a Copy of it to Some one to Square Himself With Sir Wilfrid.

Montreal, Que., Dec. 20.—(Special.)—The Press announces to-night in a two-line notice that Thomas Cote has ceased to be an editor of the said paper.

NO SANTA CLAUS FOR HER.

New York, Dec. 20.—Because she could not buy a Christmas present for her 3-year-old daughter, Mrs. Metzger of Jersey City to-day tried to cut the child's throat.

DEATHS.

ELIOTT.—At the residence of his daughter, Mrs. Elliott, in Toronto, Charles Elliott, in his 76th year.

THE SOVEREIGN BANK OF CANADA

CONFESSION LIFE ASSOCIATION.

THE MADE IN CANADA CRY.

TO REDUCE CAPITAL.

WICKSON & GREIG, ARCHITECTS.

THE CANADA LIFE.

'Maltese Cross' Rubbers

Light, Stylish, Durable, Glove-Fitting. The Best Rubbers made. Ask for them, Manufactured Specially by THE GUTTA PERCHA & RUBBER MFG. CO. Of Toronto, Limited.

BITTER FISCAL CAMPAIGN

CHAMBERLAIN AND JOSEPH

Liberal Leader Accuses Chamberlain of Using Imperialism to Cover His Acts.

London, Dec. 20.—The political campaign of education on local affairs, which is now being vigorously carried on through the United Kingdom, by both parties, while affording little that is new in proposition or argument, shows evidence of increasing acrimony and more personal feeling between leaders.

FULLER ACCOUNT.

(Canadian Associated Press Cable.)—The Hon. Mr. Chamberlain, who was in the east end of London made a counter-attack to Mr. Chamberlain's speech, referring to the latter as a missionary of the empire.

MORE FOOD FOR POWDER.

Mobilization of 200,000 More Reservists Now Announced.

STUDENT USED REVOLVER

New York, N.Y., Dec. 20.—Five professors of Columbia University attempted to capture Kingston Gould, a fellow student and son of George Gould, to-day to haze him.

DETECTIVE GREER MAKES A DISCOVERY

London, Dec. 20.—Provincial Detective Greer of Toronto was in the city for several days last week investigating the circumstances of the death of Clinton Loomis, the circus owner, who was found dead on the G.T.R. tracks, four miles west of Hyde Park, on July 1st.

THE GREATEST EXPENSE.

The new British Mortality Tables in use by the Sovereign Life have been constructed by the greatest actuarial expert in the world before he was found.

DEATHS.

FAIR AND COLDER.

Lower Lakes and Georgian Bay—Northwesterly and northerly winds; fair and colder.

STEAMSHIP MOVEMENTS.

Dec. 20. At Vancouver, B.C. ... At New York ... At London ... At Montreal ... At Toronto ...

Mr. Ross spoke about two hours, which he devoted to answering the criticisms of his opponents. He announced that he would at Napanee on Friday night make a full exposition of the new Liberal platform constructed for him by the Liberal convention held in Toronto a few weeks ago.

Never were two athletes more perfectly conditioned than Britt and Nelson, when they ceased their long and arduous course of training, and each was the personification of confidence when before Billy Roche beckoned them to their action. The bell summoned them to action.

Round Three. Britt missed left swing for the jaw, and Nelson blocked left foot. Nelson forced Britt into a neutral corner, but Jimmy wriggled out without damage. Britt then drove a straight right over the head and received in return a right for the body.

Round Four. Nelson crouched low and Brit missed left for the body and they clinched. Britt missed left for the body and they clinched. Nelson forced Britt into a neutral corner, but Jimmy wriggled out without damage.

Round Five. Britt was short with left hook for the body, and they clinched. Nelson forced Britt into a neutral corner, but Jimmy wriggled out without damage.

Round Seven. Britt rocked Nelson's head with a vicious right swing to the jaw, and a left uppercut for the jaw was blocked. Britt missed left for the body, and Nelson blocked left foot.

Round One. Britt missed left hook for the body and a similar attempt was neatly blocked by Nelson, as was a right to the head. They went to a clinch and broke very cleverly. Nelson's head was struck right to the body and ducked a left counter for the jaw and they clinched.

Round Two. Nelson crouched low and Brit missed left for the body and they clinched. Britt missed left for the body and they clinched. Nelson forced Britt into a neutral corner, but Jimmy wriggled out without damage.

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MRS. CHADWICK IN COURT

Cleveland, Ohio, Dec. 20.—Mrs. Cassie L. Chadwick was brought into the bankruptcy court here today in the bankruptcy proceedings against her, but was excused from testifying because of illness.

LORD GREY COMES IN FEBRUARY

His Excellency the Governor-General, Lord Grey, and Lady Grey, will visit Toronto in the latter part of February.

NO SANTA CLAUS FOR HER.

New York, Dec. 20.—Because she could not buy a Christmas present for her 3-year-old daughter, Mrs. Metzger of Jersey City to-day tried to cut the child's throat.

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TO-DAY IN TORONTO.

Church union committees. Knox Church. C.M.A. Luncheon. W. K. McNaught in 'The Dumping Clause.' Board of Trade council. Ontario Women's Medical College annual meeting. 4.30. Toronto Board of education, special meeting. 4.30. Toronto Driving Club dinner, King Edward, 7.30. Labor Temple opening. 8. Rev. Cornelius Woolfson, at Water-meadow Baptist Church, 8. Theatres—See public amusements.

DOESN'T KNOW THE 'CAP.'

Mr. Ross said that some of those who had been guilty of corrupt practices were entire strangers to him. He had never seen Robert Sutherland. These men never went on their mission of corruption on behalf of the speaker, and they had never gone on their mission, as far as he knew, on behalf of the Liberal organization. It was untrue that he had guilty knowledge of these nefarious practices. If you are going to dismiss the Liberal party, asked Mr. Ross, who are you going to put in our place?—Premier Ross at Napanee.

REPUTATION 1935-SMoke Canada Metal Co

Lead Pipe Works—Smoke Canada Metal Co. Give Him a Pipe. If he smokes he will appreciate a new pipe. We have an immense stock to choose from. Fine briar pipes, sterling mounted, with genuine amber mouthpieces, in fancy blue-lined cases, from \$1.50 up; also presentation sets, 2 to 7 pipes in a case from \$4 to \$25. Fine goods in Canada, at A. Club & Son's, 'only address,' 48 West King, just east of Bay-street.

WICKSON & GREIG, ARCHITECTS.

Wickson & Greig, architects, (A Frank Wickson, Alfred H. Greig, George W. Collings, A. B. Ormaly, Joseph S. Greig, Architects) 133 Yonge-st. I/Not, Why Not? Have you accident and sickness policy? See Walter H. Bright, Confederation Life Building, Phone M. 270, 136 Adelaide-st. An Important feature of Canada Life policies is the Automatic Non-forfeiture clause. This provides that the policy shall not lapse.

LONG SHOTS IN THE MONEY
Turkish Bath Pleasure
See Our Great End-of-the-Year Clearing Sale Announcement on the Next Page.

That buoyancy and mild exhilaration one feels after a Turkish bath comes from a toned-up system newly relieved of a lot of waste. In the hot room, the pores are opened up and nature's drainage, perspiration, carries off the excess matter...

COOK'S TURKISH BATHS
202-204 King Street West, Toronto.

Representatives of the Intermediate and Junior clubs of the Toronto district of the Ontario Hockey Association met last night at the residence of W. F. Oliver...

ROUGH GAME OF BASKETBALL
BEAT CENTRALES
The Score Was 32 to 26 With Toronto Ahead at Half Time 18-15.

The two games of basketball at the Central Y. M. C. A. last night were strictly first-class affairs. The first game, between the Old Boys' Club and Capt. Good's team...

COOK'S TURKISH BATHS
Lacrosse Hockey League Games
Notes of Canada's Great Winter Pastime.

London, Dec. 20.—The dates for the games in group G, Intermediate O.H.A., are as follows: Jan. 7, Victoria Harbor at Collingwood...

West End Boat Race Club
The City League basketball game last night at the All Saints gymnasium...

San Francisco, Dec. 20.—First race, selling, Futurity course:
Golden Buck 103
Golden Boy 102
Golden Girl 101

New Orleans, Dec. 20.—First race, 6 furlongs, selling:
Laura Hunter 103
Tony Duper 102
Opinion 101

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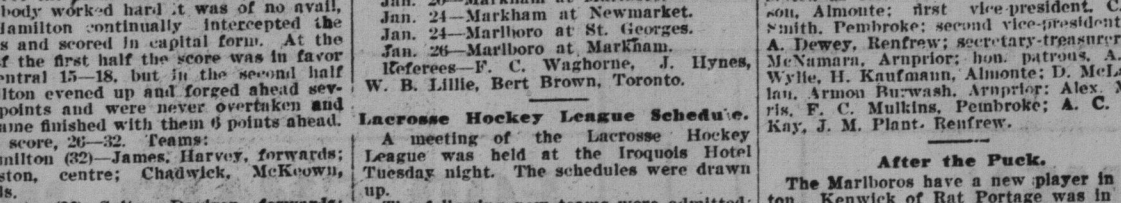
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"Finest Quality Produced"
HEIDSIECK'S
"GRAND NOBLESSE"
CHAMPAGNE
Appreciated wherever quality is demanded.

Having purchased from the bankrupt stock of the Bowman Hardware Co., we can offer great bargains in Xmas goods—comprising in part—

- Hockey and Spring Skates 25c pair
Carvers in Cases 1.25 set
Sleigh Bells, 50 Bells on string 1.25 each
Double Barrel Breech Loading Guns 7.00

Happy Holiday Hints:
Of importance await you here. It is to the effect that our display of Xmas Furnishings is one you cannot afford to miss.



By Appointment To
H.M. THE KING
H.R.H. THE PRINCE OF WALES

Buchanan BLEND
The Best Two Scots
JAMES BUCHANAN & CO.
PURE MALT
SCOTCH WHISKY DISTILLERS

Mr. Harrow Males Dental.
The Queen City Curling Club's base schedule was distributed yesterday among the members...

WORLD'S SELECTIONS AND ENTRIES DEC. 21

San Francisco, Dec. 20.—First race, selling, Futurity course:
Golden Buck 103
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Golden Girl 101

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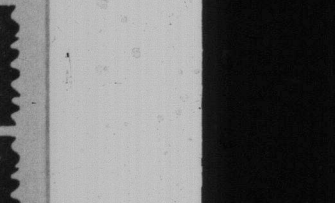
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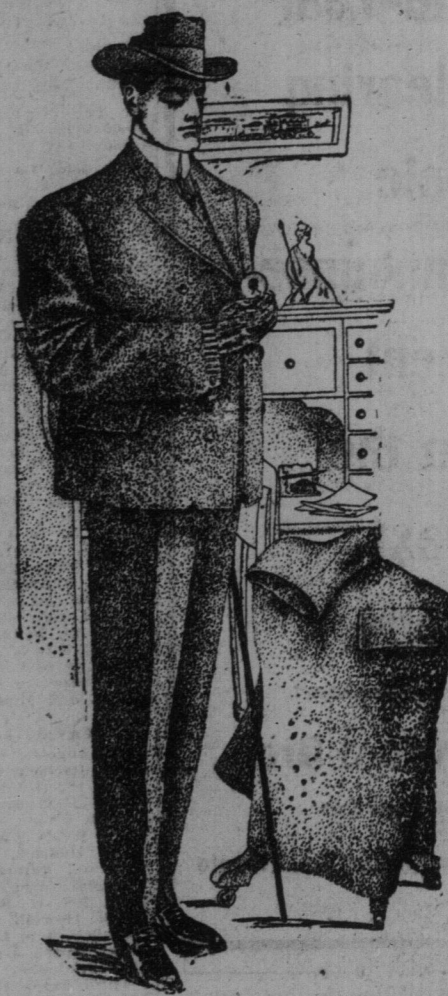
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CRAWFORD'S GREAT END-OF-THE-YEAR CLEARANCE SALE



The nearness of the year-end and an over-bought stock has led us to offer the most remarkable values that Canada has ever seen in Ladies' Stylish Ready-to-Wear Attire and Men's Ordered Tailoring and Furnishings—such genuine and enormous bargains that economical buyers cannot afford to miss. Every price in our store is reduced. Space will not allow us to catalogue our immense stock, so we will content ourselves by giving you this page of pointers, which are but samples of all our bargains.



FOR SMART MEN

A fine showing of best British Woolens, choice and exclusive Overcoatings, Suitings and Trouserings, materials that have a quality, dash and style about them which forcibly appeal to good dressers. Prices, too, cut and slashed that they will make interesting bargain history. The values in our Furnishings Department will surprise you; each item a bargain that will make it a splendid advertisement for our store, and a sledge-hammer argument to customers who wisely take this opportunity.

FOR SMART WOMEN

Newest and most exclusive attire has recently come to us—some direct from the finishing touches of New York's best makers—others tailored by our own experts, under our own supervision—all have a pleasing freshness and an unmistakable tone of Parisian style and dressiness. Each the very latest model. Many ones-of-a-kind, too, that discerning women especially prize because of the exclusiveness.



Fur-lined Overcoats for \$48

Regular Price \$75

Tailored by our own men under our own careful supervision—lined with best muskrat—fine otter collar—English black beaver cloth shell—newest style—a striking money saver.

Overcoats to Order

Special \$12

Fully equal to any other tailor's \$20 coat, blue or black melton or beaver, best of linings and interlinings, perfect cut and fit ensures a coat of unrivalled durability and style.

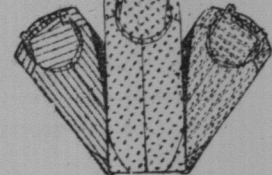
\$5 Trouserings

Special \$3.25

Choice of new Trouserings priced at \$5—to your measure—\$3.25 only—cheap at double that figure—an exceptional bargain.

Neglige and Stiff Bosom Shirts

Special 50c



Beautifully fitting shirts, regular price \$1.50, newest shades and designs, fast colors.

Winter Suits for \$15

Regular price \$22

You couldn't get a suit tailored like this to order anywhere else for \$22—taking quality for quality—genuine Scotch Tweeds—to your measure—in most correct and exclusive New York fashion.

Business Suits for \$13.50

Regular \$20 to \$22

Scotch Tweeds, Clay Worsteds and Irish Serges—grand materials—to measure—newest style.

Men's Winter Hats for \$1.50

Regular Prices \$2.50 and \$3

Fine fur felts—soft and stiff—newest styles—American blocks.

Fleece-lined Underwear

Regular 75c, for 50c

Very warm and satisfactory garments, at a price which argues well for selling.

Ladies' Tourist Coats for \$10

Regular Price \$15 to \$20

These are exceptionally stylish coats—¾ length—in fawn, beaver and light and dark tweeds—newest belted models—patch pockets—some with military collars—lined with highest grade sateen—well tailored—very latest fashion—a ripe bargain at this Clearance Price.

Taffeta Silk Waists for \$3.75

Regular Price \$4.75

Either of these Silk Waist values would make a most acceptable Xmas present. In this line the colors are black, navy, sky blue, pink, green, champagne and white—very latest styles.

Ladies' Shirt Waist Suits for \$8.75

Regular Prices \$15 to \$16.75

The handsomest Shirt Waists ever shown in Toronto; strictly man-tailored in very newest fashion colors: black, brown, navy, grey, green, red and cream. Any of these stylish gowns would make an elegant gift for sister or sweetheart.

Ladies' Walking Skirts \$2.98

Regular Price \$6.00

Several different designs—each right up-to-date—materials black and blue chevots and fancy tweeds—each skirt is splendidly tailored and well finished—so that it is easily worth its original figure of \$6, and really a most matchless bargain at this nominal price of \$2.98.



Why Not a Silk Blouse for an Xmas Gift?

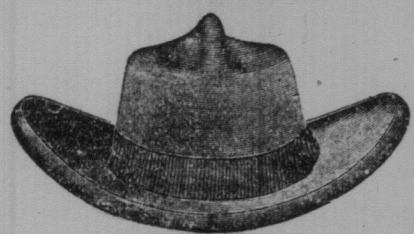
Here's another unapproached value—elegantly tailored Taffeta Silk Waists,—latest models—extremely smart—black and brown—sizes 34 to 40. Clearance Sale Price \$7.00.

Ladies' Raincoats for \$11.75

Worth up to \$20

A most aristocratic collection—full length Cravenettes—quite a dozen different styles—some with capes—some pleated and some belted—each remarkably well tailored and exceptional value at \$11.75—study the economy of a good rainy-day coat at this price.

A FEW SUGGESTIONS FOR CHRISTMAS PRESENTS



PERRIN'S GLOVES \$1

Regular Price \$1.50

Everybody knows this famous make—these are immense bargains for \$1.00—lined and unlined.

DRESSING GOWNS \$5, \$6

Regular Prices \$7 to \$10

Any smart man would appreciate one of these on Xmas morning, newest designs and shades.

BATH ROBES ONLY \$3

Regular Price \$6

Ladies should examine these for Gifts; all the new shades, blue, red, white, etc.

SHOOTING JACKETS \$5

Regular Price \$7

Very handsome, all the popular shades. Even non-smokers would like to wear one for a House Coat.



SUSPENDERS—ONE DOLLAR KIND FOR FIFTY CENTS.

NECKWEAR—50c. Ties for 25c. \$1.00 Ties for 50c. \$1.50 Ties for 75c.

Orders by Mail Secure Prompt Personal Attention.

Store open each evening till 10 o'clock.

CRAWFORD BROS, Limited, Tailors

Corner Yonge and Shuter Streets, Toronto.

New Illustrated Winter Catalogue Mailed Free

Store open each evening till 10 o'clock.

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The Chris

Grand One

13 cents per package, 2 packages 25 cents.

This is now the price of

SHREDDED WHEAT BISCUIT and TRISCOIT

With milk fruit or vegetables As bread, toast or crackers

THE NATURAL FOODS BETTER THAN MEAT

See that your grocer supplies you at this price.

Send for our "Vital Question" Cook Book—it's free THE NATURAL FOOD CO., TORONTO.

PUBLIC AMUSEMENTS.

The Christmas week attraction at the Grand Opera House is that popular German dialect comedian, Al. H. Wilson, and he comes in the romantic play, "The Watch on the Rhine," by Sidney F. Ellis. The stage pictures required are exceedingly elaborate and massive, which, together with the scenic times, furniture, properties, electrical effects and color schemes, mark a notable event in this modern day of realism. The acting company is unusually large in numbers, and as each character necessitates a careful position, it is none the less great in quality.

A careful study of the melodrama "Why Girls Leave Home," which will be presented at the Majestic Theatre Christmas week, will assist materially in the solution, and also point out a moral that cannot go unnoticed. The story is one that is told in a new manner, and by the use of dramatic license forms many stage pictures of interest. The story is absolutely devoid of all horse-play, so usual in melodramatic productions of the present day.

KILLED BY WALL.

Eight Innocent Persons Meet Death in Minneapolis.

Minneapolis, Minn., Dec. 20.—The side wall of the O. H. Peck Building on South Fifth-street, which was left standing by the great fire of last Tuesday night, toppled over in a high gale early today on to the Crocker Hotel, a three-story structure, crashing completely down thus the subject of a major of debris in the basement. There was no warning of the disaster, and the four persons who were sleeping in the various apartments were caught in the crushed structure. Eight of them were killed.

CHINESE TAUGHT BY JAPS.

Boston, Mass., Dec. 20.—The American board of foreign missions made public today a report from its oldest missionary in Japan, Rev. D. C. Greene, D.D., of Tokyo, in which Dr. Greene states that there are now 1000 Chinese students, including 500 military cadets, in Tokyo, under the auspices of the Chinese government, and 1000 more in the city dependent of the government.

GIVEN TECHNICAL INFORMATION.

The Niagara Power Commission met in the city hall yesterday, when Prof. Galbraith of S.P.S. was present to enlighten the members on certain technical points that the inquiry had brought forth, and which required special explanation.

Signaling Between Men-of-War and Merchant Ships.

Important developments have arisen out of the complaints of Admiral Lord Charles Sarsfield that nine out of eleven British merchant vessels had not replied to signals displayed by H. M. S. Caesar. In the subsequent correspondence which passed between Lord Charles Sarsfield and the Merchant Service Guild, the guild urged various reasons for the neglect to respond to signals.

New Case Against Dickin.

His Honor, Judge Morgan, had some-thing to say in the grand jury's indictment against John Dickin, who is charged with having taken a false oath previous to voting at the last Dominion election. Judge Morgan told the jury that "A flagrant irregularity of election's propriety has been alleged. It is well in the face of the evidence that apparently threaten our electoral system that the jury should recognize its grave importance. Of the nine witnesses named on the indictment I notice that only four of them have been examined. I am strongly of the opinion that the whole nine witnesses should have been examined before the jury found no bill on such a serious indictment."

Two Words Which Mean Wealth.

Archibald Brake, miller of Toronto, claims that the words "per annum" were omitted from an agreement with Chas. E. Hill of Chicago for the manufacture of brake shoes, which he patented. He wants \$500 a year royalty, instead of having that sum cover the whole term of the United States patent as the agreement now shows. He has issued a writ to the court to default, and the court has granted it.

Gifts for Unfortunate Children.

The Children's Aid Society would like to say to the adult friends who kindly remember the children in the society's care at Christmas time, that they would confer a favor by donating clothing, provisions or money rather than toys, candies, nuts, etc. The little friends of the society are sure to attend to the latter.

Flourished a Revolver.

A number of Italians in "the ward" indulged enough in liquor yesterday to multiply their billings in Centre-street, Frank Dalziel, 160, Centre-street, and Michael Mustelle, 130, Centre-street, were locked up on a charge of being disorderly. Dalziel was flourishing a revolver.

Cotton Importations.

Ottawa, Dec. 20.—The trade and navigation returns show that the importations of raw cotton into the good provinces of the province in manufacturing, and they have increased from 25,772,625 pounds in the seven years, 1894 to 1896, to 35,524,705 in the seven years, 1897 to 1903, or a gain of 50 per cent.

Pardon for Col. Ames.

St. Paul, Minn., Dec. 20.—The state board of pardons today granted a pardon to Col. Fred Ames, brother of former Mayor A. Ames of Minneapolis. Col. Ames was chief of police, and was convicted of "graft" during his brother's administration.

Coron Home From Cuba.

New York, Dec. 20.—Senator Henry Cloran of the Canadian parliament arrived here today on the steamer Morro Castle on his way home after a visit to Cuba.

Prosperity's Greatest Index.

Boston, Mass., Dec. 20.—Frank P. Sargent, United States commissioner-general of immigration, today predicted that the fiscal year ending in June, 1905, will see the greatest influx of immigration that the country has yet seen.

TRUE BILL BY GRAND JURY IN G.T.R. CROSSING WRECK

Brake Equipment Criticized—Judge Morgan Orders New Case Against John Dickin.

The sessions of the grand jury yesterday brought in a true bill on an indictment against the Toronto Railway Company on the charge of criminal negligence. The specific charge is the death of Russell Stephens on Thanksgiving Day in the collision at the East-Queen-street crossing. The company is charged with running its cars, without providing proper fenders and brakes, and without using reasonable precaution and care.

The crown attorney has not yet decided whether he will bring this case at this session or not. It has been suggested that E. F. B. Johnston, K.C., be retained to prosecute the case.

The grand jury in its presentment referred to the Toronto Railway Company as follows: "That the brakes and equipment of the cars operated by the Toronto Railway Company are inefficient, and that the company is negligent in not providing proper fenders and brakes, and without using reasonable precaution and care."

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A NORDHEIMER PIANO AS A CHRISTMAS GIFT

Doubtless you fully intend to buy your wife or daughter a Christmas present of some kind. And perhaps you are also thinking of buying her a piano next year. Why not decide to buy the piano now and combine the two? By doing so you will save the cost of the Christmas gift and at the same time give her a present that will make the day indeed seem Christmas.

A piano given as a Christmas present always holds a warmer and more lasting place in the heart of the recipient than if bought at any other time of the year for the good reason that it is considered a Christmas gift. Taking a pointer from the large number of our pianos bought last Christmas for presents, we have put in an extra large stock of all lines and are now ready to show customers a greater variety than ever shown in Toronto before.

We shall be pleased to have you inspect this large stock whether you wish to buy or not. We do not permit visitors to be canvassed to purchase. We make a special offer of our four hundred dollar piano, "The Boudoir Grand." From this price we make a discount for cash of twenty per cent., making a net price of Three Hundred and Twenty Dollars. We now offer you the opportunity to secure one of these pianos at this favorable price, \$320.00.

BY PAYING FIFTEEN DOLLARS CASH.

We will then deliver the piano at whatever time you appoint, so that the piano may be included among the Christmas gifts, and while you are paying the balance in easy payments of eight dollars per month, the recipient has the pleasure of its possession and use, without its costing any more than if you paid spot cash, except a small amount of interest on unpaid balances.

Lordheimer's

15 KING STREET EAST. Limited.

"Premium Payments Betoken Positive Protection."



HERE is no other security which will so surely provide positive protection for your family, or certain provision for your declining years, as a policy of endorsement insurance.

North American

Matured endowed policies have shown excellent profit results. It will pay you to investigate before insuring.

North American Life Assurance Company

Home Office, Toronto.

J. L. BLAIKIE, President.
L. GOLDMAN, A.I.A., F.C.A., Managing Director.
W. B. TAYLOR, B.A., LL.B., Secretary.

A Chance of a Lifetime

Many daily enquire when we are going to make another sensational cut in dental prices. . . . This is your answer:—

-DECEMBER- Best Set of TEETH

made on finest imported English plate. REGULAR PRICE \$12.00

"A MILLION A MONTH."

\$7.50

For Month of December Come at Once and Make Selection. G. A. RISK, DENTIST, S. E. Corner Yonge and Richmond. TELEPHONE MAIN 49.

The Best Tonic

is O'KEEFE'S SPECIAL LAGER BEER. Gently stimulating, bracing, invigorating, and brimful of wholesome nourishment to build up "run-down" systems. Brewed in Canada's model brewery—absolutely pure—fully aged. Have your dealer send up a case of O'Keefe's Special Lager Beer.

Bird Bread

That is why it can be relied upon and why there is such an enormous demand for it. The "Cottam Bird Seed" is the best.

Cottam Bird Seed

Send name of dealer not selling British birds to Dept. Cottam & Sons, 150, King St. W., Toronto, Ont. Send your birds on the Standard.

W.D. McLaren

MONTREAL.

MARGUERITE CIGARS.

SALES EXCEED "A MILLION A MONTH."

The Good Loaf

WHO BAKES IT? Ask impartial citizens who have given most bakers' bread a trial and will be pleased to abide by their decision. Office Phone Park 668.

H.C. Tomlin

PROPRIETOR OF The Toronto Bakery

NO PAPERS ON SUNDAY.

The annual year-end splurge is being run by the morality department. Proprietors of restaurants in hotels who have been in the habit of accommodating guests with papers on Sunday have been warned that they are committing a breach of the Lord's Day Act, and must discontinue the custom.

Bishop of Pittsburgh Dead.

Pittsburgh, Dec. 20.—Right Rev. Richard Pheasant, bishop of the Roman Catholic Diocese of Pittsburgh, died at noon today.

C. Ryan, One of the Most Popular Directors of the Commercial Travellers' Association.

Mr. Ryan, one of the most popular directors of the Commercial Travellers' Association, is seriously ill and will be confined to his bed for some time.

More Convenient than Soap.

Imperial Pearlina and use no other. Find it more convenient than soap for washing and especially so for housecleaning and dishwashing. Mrs. Rev. C.B.S.

The women who are the most particular about their housework are the ones who are the most enthusiastic about Pearlina.

ENGINEERS AND BOILER-MAKERS

HIGHEST CLASS CORLISS AND MARINE ENGINES STATIONARY AND MARINE BOILERS

The JOHN INGLIS CO., Limited, STRACHAN AVENUE, TORONTO

Estimates Furnished on Application

All Kinds of Tank and Pipe Work.

Telephone Main 1708

WINE MERCHANT 79 YONGE STREET.

Open Evenings Until Christmas

W.M. MARA

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JOHN CATTO & SON

GIFT SUGGESTIONS
Suits and Gown Lengths

Colored Complete Suit Lengths at \$2.50
Black Complete Suit Lengths at \$2.50

Gapes, Wraps, Ruags, Shawls
The "Edwin" Golf Cape, 25-inch, \$6.50

Household Suggestions
Fine Linen, Damask Cloth and
Table Napkins put up in neat boxes

Tartans of Scotland
Ladies' Silk Belts, 56-inch, \$1.25
Silk Mullers, 51-inch, \$1.00

Flag Cushion Tops
In silk, 22-inch square, \$1 each
In flannel, 22-inch square, \$1 each

JOHN CATTO & SON

King Street—Opposite the Post Office
TORONTO.

F. S. SPENCE NOT A CANDIDATE

What Citizens' League Committees
Are Doing With the Executive.
The committee of five Liberals appointed
by the Citizens' League on Monday

MONTAGUE TO OPPOSE GARGLLEN

Delegates in East Hamilton Will
Have to Make Choice.
Hamilton, Dec. 20. (Special)—Some
weeks ago it looked as though Henry

NEW PASTORS FOR TORONTO.

The members of the Bathurst Street
Methodist Church quarterly board have
decided to extend a call to Rev. A. C. Crumlie

STREET RAILWAY ASSOCIATION.

Montreal, Dec. 20. (Special).—An
organ known as the Canadian Street
Railway Association was formed here today

St. George's Bible Class.

The Young Men's Bible Class of St.
George's Church gave an entertainment
to their friends last night.

Ryrie Bros.

Extraordinary Pieces for
Extraordinary Pocket Books
The one thing that differentiates
"Diamond Hall" from all other jewelry

SOME jewelers carry
SOME such pieces, but
our stock fairly bristles with them.

From the very nature of
things many of these are
high in price—for instance,

From the long lists of
such unique pieces we
enumerate the following:

- 1 A string of 60 most beautiful
and matched, each pearl
and pearl \$8.00
2 Another string of 70 pearls,
each pearl \$3.20
3 Pearl collar of 12 strands,
joined at intervals by bars
of metal \$3.00
4 Another pearl collar of 10
strands, each pearl \$1.50
5 Magnificent diamond neck
lace of 48 carefully matched
pearls \$4.70
6 Superior pendant, if large
enough to hold a diamond
"sunburst" \$2.20
7 "Sunburst" large of un
paralleled brilliancy \$7.25
8 "Rising Sun"—worn as a
brooch or hair ornament \$4.00
9 "Crown"—diamonds, pearls
and emeralds \$6.00
10 Another crown—same
as above \$4.75
11 Combination necklace with
diamonds and pearls \$9.00
12 Another similar combination—
diamonds and pearls \$6.50
13 Greenish—4 inches long,
of beautifully matched
diamonds \$8.25
14 Turtle brooch—olives
and opals \$4.85
15 Lizard brooch—olives
and diamonds \$2.75
16 "Spider" brooch—body of
opal, eyes and legs of
diamonds \$1.35
17 Butterfly—diamonds,
with wings of very
opal matrix \$7.00
18 Very beautiful transparent
opal necklace \$1.85
19 Crescent, alternate diamonds
and pearls \$2.50
20 "Peacock" feather brooch,
with diamond \$2.50
21 Diamond heart open
with diamond \$2.50
22 Necklace, string of alter
nate small pearls and
pink corals \$2.00
23 Diamond earrings, well
matched \$1.15
24 Diamond earrings, some
with opals \$7.75
25 Ring—Ruby and dia
mond \$7.50
26 Ring—Emerald and dia
mond \$5.85
27 Ring—Large square dia
monds, totaling 18 small
diamonds \$9.00
28 Ring—3 blue-white and 2
small diamonds \$4.50
29 Ring—2 pearl and two
diamonds \$9.50
30 Ring—Solitaire diamond,
surrounded by 18 small
diamonds \$2.50
31 Gold pure, attached to a
long chain, interspersed
with diamonds \$2.32
32 A solid gold chateaubriant
"coat of mail" ring,
1 1/2 inches \$1.40
33 A sterling silver dinner
service (English Hall marked),
consisting of 12 place
settings, 2 tea sets, 3 gravy
boats

Ryrie Bros.

118-124 Yonge St.

TOPICS OF DISAGREEMENT

WORLDLY, NOT SPIRITUAL
Meeting of Church Union Committees
To-day and the Problems That
Will Cause Real Discussion.

A union of the Methodist, Presbyterian
and Congregational Churches will
be considered by special committees
from each of these denominations in
Knox Church to-day, with Dr. Car-

The meetings yesterday were not
to discuss the polity of church union.
That is a feasibility already acquiesced
in by all the conferences and as-

The Methodist and Presbyterian
bodies are numerically very
stronger than the Congregationalists,

It is not likely that any revolution-
ary methods will be adopted to-day.
Whatever is done in the way of or-

Paris, Dec. 20.—President Loubet has
nominally received at the Elysee Palace
the members of the International Commis-

Ryrie Bros.

(Continued)

34 A superb tea service
in silver, most excel-
lent \$7.00
Hundreds of other equally
valuable pieces for "Extra-
ordinary purposes." With
it all remember that "Diamond
Hall" also fur-

No jewelry want is un-
provided for at "Dia-
mond Hall."

Ryrie Bros.

118-124 Yonge St.

BLUE-CROSS TEA

The Finest Ceylon Tea on the market. Get some
from your grocer if you are looking for really good
flavoring Tea. In Lead Packets Only.



'05'S MAYOR!

First Public Meeting in the interests of

George H. Gooderham
In St. George's Hall, on Elm Street,
TO-NIGHT,
Wednesday Evening, Dec. 21st,
AT 8 O'CLOCK.

This candidate will define his position on civic questions
and several prominent citizens will speak.

Are you on the Voters' List
and Do You Know Where
You Vote?
Ask the Gooderham Committee Room in your own
ward. Call personally or telephone. For any general
information apply at the Central Committee Room.

Committee Rooms

CENTRAL - 10 KING STREET WEST - TEL. M. 5556.
Ward. Street. Telephone
Ward 1—Corner Queen E. and Broadview... M. 5571

TELEGRAPHY UP-TO-DATE.

Remarkable Invention That Sends
50,000 Words an Hour.
London, Dec. 20.—It may be said that
the history of the practical electric

gentlemen we
feel it to be a gre
at honour and privi
lege that on the first
occasion of the pol
lark wire telegraph b
eing exhibited in thi
country you are
present to witness
its performance

W.A. Murray & Co. Limited

SPECIAL NOTICE
As a matter of convenience to the Public, this Store will be open
until 10 o'clock on Thursday, Friday and Saturday evenings of this week



HANDSOME FURS FOR CHRISTMAS

ANTICIPATING a lively
demand for furs during
the week preceding
Christmas—we months ago secured a
splendid collection of such garments

A CLEARING UP OF FUR SCARFS
AT \$7.50, WORTH UP TO \$15.00
Many a person with \$7.50 to invest in a Christmas gift would like to choose a fur, were it not that under ordinary conditions \$7.50 will only secure an ordinary piece of fur.

WOMEN'S GOLF COATS \$1.10
The regular value is \$1.35, the coats are plain
knit, all wool, finished with two rows of brass buttons.

GREMADINES AND MUSLINS 25c A YARD
This is a particularly attractive group of pretty
Muslins and Grenadines for evening wear.

DOWN QUILTS WORTH \$5.00, SPECIAL \$3.90
Several times this season we've presented important offerings of Down Filled Quilts. In every case you found
values to be exceptionally good.

DAINTY SILK SHAWLS \$1.50
Half a dozen lines that were variously priced at
\$2 to \$2.75 each, make this a particularly nice group

JAPANESE SILK DRESSING GOWNS \$12.00
They were priced at a higher figure, but we've
only 8 of the line left.

CHARMING SILK UNDERSKIRTS
We have several delightful styles in soft Japanese
Silk Underskirts, made with deep accordion
pleated lace and handsomely trimmed with Valenciennes

SAMPLE OFFERINGS OF PRETTY FANCY LINENS UNDERPRICED
The offerings are composed of sample lots—the linens, however, are fresh and crisp. The assortment com-
prises Doilies, Centrepieces, Tray Cloths, Dresser Covers, and Five o'Clock Tea Cloths.

THE BASEMENT HAS A FINE LOT OF BARGAIN OFFERINGS
W.A. Murray & Co. Limited
17 to 31 King St. East,
10 to 16 Colborne St. Toronto.

Advertisement for Milnes' Coal, featuring a large illustration of a coal pile and text: WE HAVE RECEIVED A CONSIGNMENT OF PEA COAL Extra Large in size Nearly as large as Nut \$5.50 Per Ton. Jas. H. Milnes & Co.

Eminent Actuary Endorses Crown Life

A PROGRESSIVE CANADIAN COMPANY DOING PROFITABLE ENDOWMENT BUSINESS WITH HIGH RESERVE VALUES AND LOW LAPSE RATE.

Christmas Presents and New Year Resolutions are in season, and a happy combination of the two will be the most satisfactory suggestion...

None Better Than Crown Life. Among the best Canadian companies there is not one that can offer greater advantages to insurers or to men who desire to become life insurance representatives...

Every Advantage to Policyholders. The policyholder of the Crown Life. The old idea of life insurance—that one pays an association or society so much a month as a sort of bet that you shall die before the month is out...

To Build Up Canada. Besides the personal advantages held out to policyholders those who insure in the Crown Life have the satisfaction of knowing that their investments tend to build up Canada.

An Eminent Actuary's Report. Early in the year the officers of the Crown Life suggested to the Board of Directors that an exhaustive examination of each department of the company's administration be made during the summer season...

Storm Thru Door. St. John's Nfld., Dec. 20.—The Danish vessel Grede has arrived here, her captain injured and her mate dead as the result of her experience in the fierce tornado that is now sweeping the coast...

Storm Drowns 37. Lisbon, Dec. 20.—A disastrous storm, which suddenly burst on the northern coast of Portugal, has caused great loss of life. Eighteen fishermen were drowned at Figueira da Foz and 60 others have been rendered destitute by a ferry boat, lying at the mouth of the Mondego River, was capsized...

U.S. Milk Standards. Washington, Dec. 20.—The commission, which has been considering what standards should be adopted for food products to-day, submitted its report to the United States Secretary of Agriculture...

Sir Wilfrid Misunderstood. Hon. Raymond Prentiss on Building of Canadian Cruisers. Ottawa, Dec. 20.—Hon. Raymond Prentiss, minister of marine and fisheries, believes that if the prime minister was reported as saying that the Canadian government would build three first-class cruisers he was misunderstood...

House of Industry. At the monthly meeting of the board of the house of industry yesterday, forty-five are females, out of whom eleven are males. The total number of members is 178.

Granite Lodge, No. 53, A.O.U.W. Granite Lodge, No. 53, A.O.U.W., on Dec. 18 elected the following officers for the year 1905: Past master, Bro. Wm. Elliott; master, Bro. R. R. Robinson; vice-master, Bro. R. R. Robinson; secretary, Bro. J. A. Humphrey; treasurer, Bro. J. A. Humphrey; chaplain, Bro. W. H. McLaughlin; readers, Bro. W. H. McLaughlin and Bro. R. R. Robinson.

New Water Main Working. Yesterday morning one of the tunnels on between the highway and the corner of Broad St. and Dupont-street, and a 20-inch pipe from Dupont-street to the high-level station have been laid. The main empties into the main on the high-level station to Dupont-street.

St. Lawrence Hall. Most certainly situated on the corner of St. Lawrence St. and Bay St. The new building is now under construction. Owners, Messrs. W. H. McLaughlin & Co.

NO ABANDONMENT. London, Dec. 20.—The Canadian Associated Press received from the ad-

Women Complain That Anti-Spitting Bylaw is Not Being Enforced.

The police commissioners yesterday decided to summon the members of the gypsy camp, East Queen-street, on a charge of fortune telling. The commissioners have been induced to move against these people on account of letters of complaint that have been received by the department. If this case is successful other alleged fortune tellers in the city will be proceeded against.

Major Urquhart has not yet said that he will be a candidate for the mayoralty next year, but he is still in a possibility of speaking concerning the city's movement to expropriate the Toronto Railway Company, the petition to the legislature to secure the same having been finally and thoroughly decided upon by council at last week's meeting.

Legislation to be introduced at the meeting of the legislature and reception committee yesterday the city collector reported on several matters which the city may ask the legislature to deal with next year, including: prevent the storing of rags, bones or refuse, except in suitable bullocks covered with corrugated iron, and properly ventilated; to expropriate land for the straightening of the Don; to authorize expenditure of \$2,000,000 for improvement of Ashbridge's Bay; to authorize expenditure of \$200,000 for the Toronto Railway Company to maintain suitable lavatories for employees; to authorize the city to compel electricity to the city to operate a ferry service; to authorize the city to compel the placing of all electric wires underground; to increase salaries of controllers to \$2,000; to amend the Bell Telephone Company's charter to protect municipal rights in contracts for street lighting; to amend the charter of the South African memorial; to provide that electric railways shall be subject to the orders of the railway commission of the executive council of the province; to protect highway crossings at their own expense; to compel electric companies to install safety devices with proper brackets, fenders and other life-saving appliances.

Congregational Jubilee Fund. The jubilee fund committee of the Congregational Church of Canada met yesterday afternoon in the Northern Congregational Church. The movement is destined to free the Congregational churches of Canada from debt by the end of next year. From the progress already made, the committee has great hopes that the object aimed at will be accomplished.

Parables of Life. One of the richest and most beautiful of Mr. Mabie's books, in a holiday edition, illustrated by W. Benda. Cloth, \$1.50 net.

The Sin of David. Mr. Phillips' new play forms a picture whose conception is as bold as its execution is masterly. We are swept along with ever-quickening interest. Cloth, \$1.25 net.

Monarch: The Big Bear of Fallac. It is a vivid and fascinating story, told in Mr. Selous's inimitable style. Cloth, with 100 illustrations by the author, \$1.25 net.

YOUR BOOKSELLER HAS THEM. Morang & Co., Limited, Publishers, TORONTO.

KAY'S Holiday Gifts KAY'S Handsome, Artistic, Appropriate for Christmas.

Another year has almost sped by and the season of joy is again at hand. The question with everybody is the giving of Christmas gifts. Anyone who visits this store cannot but be struck with the large assortment of novelties and art goods suitable for Xmas. We offer a few suggestions.

You have only a few days left for your shopping. Don't leave it until the last day. Visit this store before you go anywhere else. These goods are exclusive to this store. Shop early.

JOHN KAY, SON & COMPANY, LIMITED, 38-38 KING STREET WEST, TORONTO.

KING EDWARD III SCOTCH WHISKY



THE HIGHEST SIGN IN THE WORLD IS still so "high", as the esteem in which King Edward VII Scotch Whisky is held by gentlemen connoisseurs. It is distilled on the estate of the Duke of Argyle, Argyleshire, Scotland.

Important Holiday Books. The Mountains. By Stewart Edward White. Such a vigorous, true and wholesome book is the next best thing to put out of doors itself. Cloth, fully illustrated, \$1.50.

Nature and Culture. By Hamilton Wright Mabie. One of Mr. Mabie's most popular books, in holiday edition, with 24 full-page nature studies in half-tone. Cloth, \$2.00.

Beethoven and His Forerunners. By Daniel Gregory Mason. Tells in untechnical fashion the story of the development of instrumental music, up to its first great culmination in the work of Beethoven. Cloth, portraits, \$2.00 net.

Christian Opportunity. By Most Rev. Randall I. Davidson. Being addresses delivered in America by the Archbishop of Canterbury. Cloth, with portrait, \$1.50 net.

The Practice of Self-Culture. In full of practical, simple, far-reaching suggestion, looking towards a rounded life. Cloth, \$1.00.

Parables of Life. By Hamilton Wright Mabie. One of the richest and most beautiful of Mr. Mabie's books, in a holiday edition, illustrated by W. Benda. Cloth, \$1.50 net.

The Sin of David. By Stephen Phillips. Mr. Phillips' new play forms a picture whose conception is as bold as its execution is masterly. We are swept along with ever-quickening interest. Cloth, \$1.25 net.

Monarch: The Big Bear of Fallac. By Ernest Thompson Seton. It is a vivid and fascinating story, told in Mr. Selous's inimitable style. Cloth, with 100 illustrations by the author, \$1.25 net.

YOUR BOOKSELLER HAS THEM. Morang & Co., Limited, Publishers, TORONTO.

KAY'S Holiday Gifts KAY'S Handsome, Artistic, Appropriate for Christmas.

Another year has almost sped by and the season of joy is again at hand. The question with everybody is the giving of Christmas gifts. Anyone who visits this store cannot but be struck with the large assortment of novelties and art goods suitable for Xmas. We offer a few suggestions.

You have only a few days left for your shopping. Don't leave it until the last day. Visit this store before you go anywhere else. These goods are exclusive to this store. Shop early.

JOHN KAY, SON & COMPANY, LIMITED, 38-38 KING STREET WEST, TORONTO.

CHRISTMAS GIFTS!

EXQUISITE LIGHTING FIXTURES KEITH & FITZSIMONS CO., Limited 111 King-street West.

The Trusts & Guarantee Company, Limited 14 King Street West, Toronto 135

Notice is hereby given that a half-yearly dividend for the six months ending Dec. 31st, 1904, at the rate of five per cent. per annum, has this day been declared upon the paid-up capital stock of the Company, and that the same will be payable at the offices of the Company

On and after Jan. 3rd, 1905. The transfer books will be closed from Dec. 20th to Dec. 31st, both days inclusive.

T. P. COFFEE, Manager. Toronto, Dec. 15th, 1904.

The London and Canadian Loan and Agency Co., Limited. DIVIDEND NO. 69. Notice is hereby given that a dividend of three per cent. on the paid-up capital stock of this company for the six months ending 31st December, 1904, has this day been declared, and that the same will be payable on and after the 2nd January next.

The Transfer Books will be closed from the 20th December, 1904, to the 2nd January, 1905, both days inclusive. The Annual General Meeting of the Shareholders will be held at the Company's Offices, 101 Bay-street, Toronto, on Wednesday, 3rd DAY OF JANUARY, 1905, at 10 o'clock.

By Order of the Board, F. W. G. GAZDGERALD, Managing Director, Toronto, December 18th, 1904.

Notice is hereby given that a dividend at the rate of six per cent. per annum upon the paid-up stock of this company has been declared and that the same will be payable on and after the 1st day of January, 1905.

By Order of the Board, F. W. G. GAZDGERALD, Managing Director, Toronto, December 18th, 1904.

ESTATE NOTES. In the matter of the guardianship of James Broderick MacMath, the infant child of James J. MacMath, late of the Town of Goderich, Ontario, deceased.

Notice is hereby given that after the expiration of twenty days from the first publication of this notice, application will be made to the Surrogate of the County of York for a grant of letters of guardianship of the above-named James Broderick MacMath, the infant child of the said James J. MacMath, of the County of York, Ontario, the uncle of the said infant.

Dated this 14th day of November, 1904. FREDERICK G. GRANT & SONS, Solicitors for the Applicant.

At Halifax and Esquimaux have absolutely no connection with the Canadian Government's failure to contribute to the navy. The official requested the Canadian Associated Press to make this last point particularly clear.

FROM CANADA TO U.S. Washington, Dec. 20.—Mr. Sargent, who came here today from Montreal, said that while in Canada he made an investigation into the increased immigration into the United States from that country. He found, he said, that part of foreign ticket agents to send their countrymen across the Atlantic to Canada and thence into the United States. Trading on the ignorance of the immigration agents as to the laws of the United States, the agents convince them that the best way to get into the United States is first to go to Canada. Here many of the newcomers find themselves excluded from the United States, and yet thru the misrepresentation of the foreign agents, avoid the means of returning home.

THE OLD MAN'S CHRISTMAS. So you told me, sonny? I had some doubt. That you'd see me leavin' when I slipped out. One gnarled old fellow, more or less, ain't much in a Christmas party's press. And I'll stay, if I may, my good boy John.

Here in your kitchen until they're gone. I haven't got used to your city folk. I'd rather stay here for a quiet smoke, Rookin' and thinkin' and dreamin', lad. For I'm only a sort of a kitchen dadd.

It's a handsome sight, your house, to-night. But I haven't been missin' it, bub, a mite. By sittin' here alone for a while. For I reckon your neighbor ain't just my style.

I'm proud of my boy who has won his way. In the world to the place where he stands to-day. Your mother and I, we didn't begrudge Boostin' you high as our arns could stretch. Four months! If only your marm was here!

Christmas ain't Christmas now, my dear, if it's hard to relish the fun, Boy John. With your mother gone.

—Holman F. Day in "Country Life in America."

A Holiday Jingle. Cedar and holly in the cold. Trim that Christmas tree. Maple drops a bunch of gold. Trim that Christmas tree. Stars a shinin' in the night. Make the snowdrops glaze the night. Gwine to hush it loolin' bright. Trim that Christmas tree.

Rabbit's track runs 'round about. Trim that Christmas tree. Fimmies falls 'round the house. Trim that Christmas tree. Is my eyes a gettin' dim? —Washington Star.

United Fruit Co's Steamship Lines. The American & Australian Line. ALAMEDA. ... Dec. 21. SIERRA. ... Jan. 2. SONOMA. ... Feb. 2.

United Fruit Company, Boston, Philadelphia, New York, San Francisco, London, Liverpool, and other ports.

THE AMERICAN & AUSTRALIAN LINE. Rotterdam, Amsterdam and Boulogne SAILING: Dec. 21st ... ROTTERDAM. Jan. 11th ... STAMPAED. Jan. 22nd ... ROTTERDAM. Feb. 22nd ... STAMPAED.

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CANADIAN PACIFIC CHRISTMAS SINGLE FARE

Good going December 24, 25 and 26, returning until December 27, 1904. Good going until January 2, 1905, and returning until January 3, 1905, valid for return until January 3, 1905.

FARE and ONE-THIRD. Going December 24, 25, 26, 29, 30 and 31, 1904, and January 1 and 2, 1905, returning until January 2, 1905, and returning until January 3, 1905.

For particulars from any Canadian Agent or from C. H. Foster, D.P.A., Toronto.

GRAND TRUNK RAILWAY SYSTEM. CHRISTMAS AND NEW YEAR HOLIDAY RATES. Between all stations in Canada, Fort Arthur, Sud. Sea, New York, St. Paul, Windsor and East, also to Detroit and Toronto, and to Buffalo, N. Y., Sup. Bridge and Niagara Falls, N. Y.

For the Round Trip. Good going Dec. 24th, 25th and 26th, and returning until Dec. 27th, 1904, and good going Dec. 29th, 30th, 31st and 1st, 1905, and returning until Jan. 2nd, 1905.

For Tickets and all information apply at City Ticket Office, 101 Bay-street, Toronto, and at all Stations (Phone Main 409).

CANADIAN PACIFIC RAILWAY CO. ATLANTIC STEAMSHIP SERVICE. 80 YONGE STREET. St. John, N. B., to Liverpool.

Lake Manitoba. ... Dec. 31st. First Cabin, \$80 and up. Lake Champlain. ... Jan. 14th. First Cabin \$47.50 and up.

For time-tables and descriptive folders and also prices of passage and freight, apply to the Ticket Office, 80 Yonge-st., Toronto.

THE WABASH RAILROAD. Is the great Winter tourist route to the south and west, including Old Mexico, the most interesting country the face of the globe. Texas and California. The land of sunshine and flowers. Round-trip tickets on the Wabash are the best of any of the great lines. The Wabash is the great trunk line between the great cities of the continent.

For time-tables and descriptive folders and also prices of passage and freight, apply to the Ticket Office, 80 Yonge-st., Toronto.

CANADIAN BIRKBECK INVESTMENT AND SAVINGS COMPANY. HALF-YEARLY DIVIDEND. Notice is hereby given that a dividend at the rate of six per cent. per annum upon the paid-up stock of this company has been declared and that the same will be payable on and after the 1st day of January, 1905.

By Order of the Board, F. W. G. GAZDGERALD, Managing Director, Toronto, December 18th, 1904.

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The Night Before Christmas

The following verses were written by Dr. Clement Moore of New York, three-quarters of a century ago, for his children. He did not think much of them, and had no thought of getting them published, but a relative saw them, and copied them in an old album. A friend of the relative saw the album and made another copy, and this last copy reached the office of the Toronto World in which paper, much as Dr. Moore's chagrin, the verses were published on Dec. 23, 1823. They proved popular and were widely copied, and 29 years later, in 1852, Dr. Moore, in spite of his former low opinion of them, included them in a collection of his poems. What became of the other poems in the collection few people know, and less care. The verses of Christmas were written on, and loaned, a clipped sheet of paper, which was reprinted with illustrations, and in 1892, a year before his death, Dr. Moore made an autograph copy of them for the New York Historical Society.

'Twas the night before Christmas, when all thro' the house Not a creature was stirring, not even a mouse. The stockings were hung by the chimney with care, In hopes that St. Nicholas soon would be there; The children were nestled all snug in their beds, While visions of sugar-plums danced in their heads; And mamma in her 'kitchen, and I in my room, Were just settling down for a long winter's nap. When out on the lawn there arose such a clatter, I rose from my bed to see what was the matter.

Away to the window I flew like a flash, To open the shutters and throw up the sash. The moon on the bright of the new fallen snow, Gave a lustre of mid-day to objects below; When what to my wondering eyes should appear, But a minute driver on a white reindeer, With a little old driver so busy and quick, I knew in a moment it must be St. Nick. How bright that eye he corrected their course, And he whistled and shouted and called them by name, 'Now, Dieter! Now, Dancer! Now, Prancer and Vixen! On Comet, on Cupid, on Dunder and Blixem! To the top of the porch, the down on the wall! Now dash away, dash away, dash away all!

As dry leaves before the wild hurricane fly, When they meet with an obstacle, to be seen, So up to the house-top the convicts they flew, With the sleigh full of toys, and St. Nicholas too, And then in a twinkling, I heard on the roof, The prancing and pawing of each little hoof. As I drew in my head, and was turning around, Down the chimney St. Nicholas came with a bound. He was dressed all in fur from his head to his foot, And his clothes were all tarnished with ashes and soot. A bundle of toys he had slung on his back, As he looked like a peddler just coming from the sack. His eyes how they twinkled, his nose how like a cherry! His cheeks were like roses, his nose like a cherry! His droll little mouth was drawn up like a smile, The stump of a pipe he held tight in his teeth, And the smoke it exhaled, he drew like a wreath. He had a broad face and a little round belly, That shook when he laughed, like a bowlful of jelly. He was chubby and plump, a right jolly old elf, And I laughed when I saw him, but never spoke a word.

A wink of his eye and a twist of his head, Soon gave me to know he had nothing to dread. He spoke not a word, but went straight to his work, And filled all the stockings, then turned with a jerk, And laying his finger aside of his nose, He sprang to his sleigh, to his team gave a whistle, And away they all flew, like the down on a thistle. But I heard him exclaim, ere he drove out of sight, 'Merry Christmas to all, and to all a good night!'

WHEN CHRISTMAS COMES ON SUNDAY.

By Louis E. Thayer. To us it falls Sunday's mighty different. From all the other days that's in the week, 'Cause you've kind of got to creep around you on Sunday. And you've sort of got to whisper when you speak. If you don't your pa or ma is sure to scold you on Sunday! And call you bad and scolding for being for Sunday days were made for thought and worship. But they weren't made for romping and for noise. And to think that Christmas Day's to come on Sunday! Why, somehow, seems it hadn't order be, 'Cause where's the good when you can't laugh and holler? Say, it's pretty hard on little chaps like me.

SIR LOWTHIAN BELL DEAD.

London, Dec. 20.—Sir Lowthian Bell is dead. Besides filling the posts of president of the Iron and Steel Institute and kindred societies, Sir Lowthian had been elected a member of the American Philosophical Association in recognition of his services as a juror at the International Exhibition at Philadelphia. He was a former mayor of Newcastle. He was a large landowner, holding some 3,000 acres, and was created a baronet in 1885. He was born in Newcastle in 1818, and was a son of Ald. Thomas Bell. He was largely interested in the iron industry, and was a director of the North-eastern Railway. In the iron industry he was considered a scientific expert, and had published the "Chemistry of Blast Furnaces" and "Principles of the Manufacture of Iron and Steel." His heir, who also succeeds to the title, is Thomas Hugh Lowthian.

HIDING IN CANADA.

Washington, D.C., Dec. 20.—At the smart inquiry to-day, Charles H. Owen, who was retained to collect evidence for the prosecution against Mr. Smoot, testified to his active knowledge of the hiding place of the two men. He said that Apostle Taylor is reputed to have taken two wives within two or three years, and that Apostle Cowley has taken a new wife within three years. Taylor now has five wives, said the witness. He thought both men were hiding in Canada.

Car Buys Pictures.

St. Petersburg, Dec. 20.—Emperor Nicholas has purchased the entire private collection of Vereshchagin's pictures, which it was announced had been offered for sale at auction for \$60,000.

Sun and Hastings Savings and Loan Company.

We call attention to the advertisement of the "Sun and Hastings Savings and Loan Company" in another column of this issue, and ask our readers to look this over, as the investment offered by this company is without doubt among the best having and most substantial investments offered at the present time. This company has been before the public so long that it needs no recommendation from us, it being so well known and one in which the utmost confidence is felt by the widest range of business in any way with it. Investors and others are many in this city and province, naturally wish to know where they can get the best results, and the perfect safety of a satisfactory solution of the question is offered by this company. We have no hesitation in recommending this company to your consideration.

Busy at Fort William.

Fort William, Dec. 20.—H. S. Holt, E. L. Pease and F. W. Thompson, the manager of the Ogilvie Flour Mills Company, are here inspecting Kakaleka Falls. Their presence is taken as an assurance that the Atikokan smelters and the Canadian Car Company works are both to be located here. The big Ogilvie elevator was started to-day. It has a capacity of nearly 600,000 bushels.

Ontario Ladies' College.

The Ontario Ladies' College at Whitby has just closed the most successful session in its history. Owing to the present large attendance the number of students that can be received is limited; hence those thinking of entering should make immediate application to Rev. Dr. Hare, principal. College will re-open Jan. 5. The annual convocation is fixed for Friday, Feb. 10, and will be the usual special train from the city.

61 Passenger Trains.

Arrive at and depart from the Union Station by Grand Trunk every day, viz. twelve trains on main line east, nine on Midland district, eight on North Bay line, ten for Guelph and Stratford, and twenty-two for Hamilton, Niagara Falls, Buffalo, London, Detroit and Chicago lines.

Child Must Grow.

The child must grow when it is young. If it doesn't grow give it Scott's Emulsion. It is a great medicine for growth. Scott's Emulsion is just the right addition to the weak child's daily food.

Dr. Wood's Norway Pine Syrup. Illustrations of pine trees and a child. Text: Dr. Wood's Norway Pine Syrup. Cures Coughs, Colds, Bronchitis, Pain in the Chest, Croup, Hoarseness, Sore Throat, Asthma, Whooping Cough, Quinsey, and all Throat and Lung Troubles.

Quickest and Most Effective. I have used Dr. Wood's Norway Pine Syrup in my family for the last six years and have found it the quickest and most effective medicine for all kinds of coughs and colds I have ever used. My little boy had a severe attack of bronchitis, but before using half a bottle of the Syrup he was completely cured. I cannot praise it enough. Mrs. Wm. J. FLEWELLING, ARTHUR, ONT.

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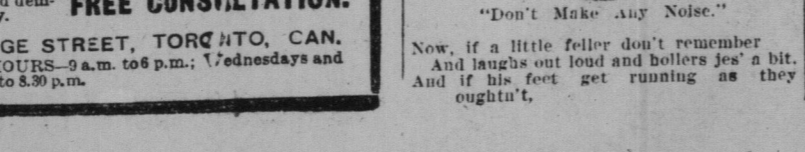
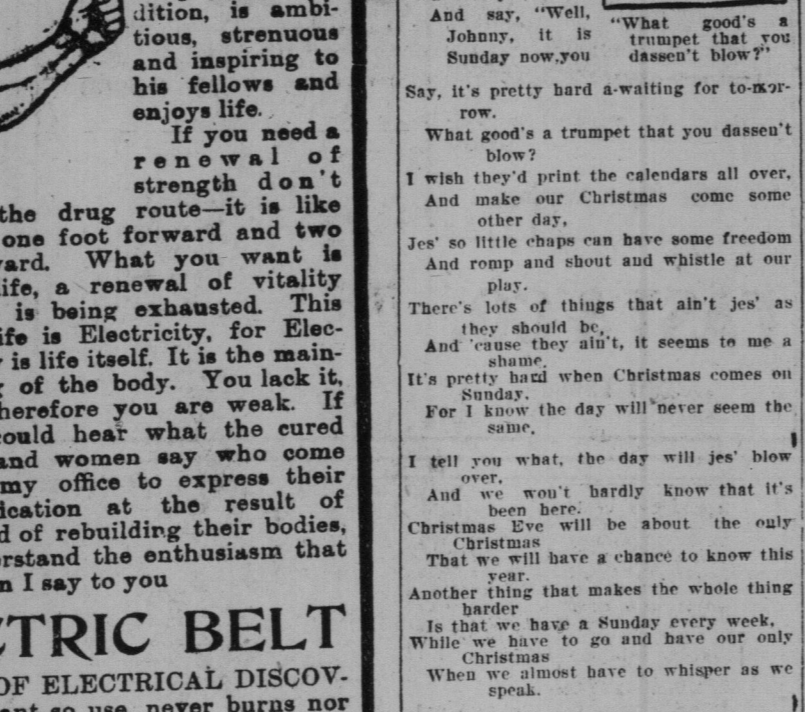
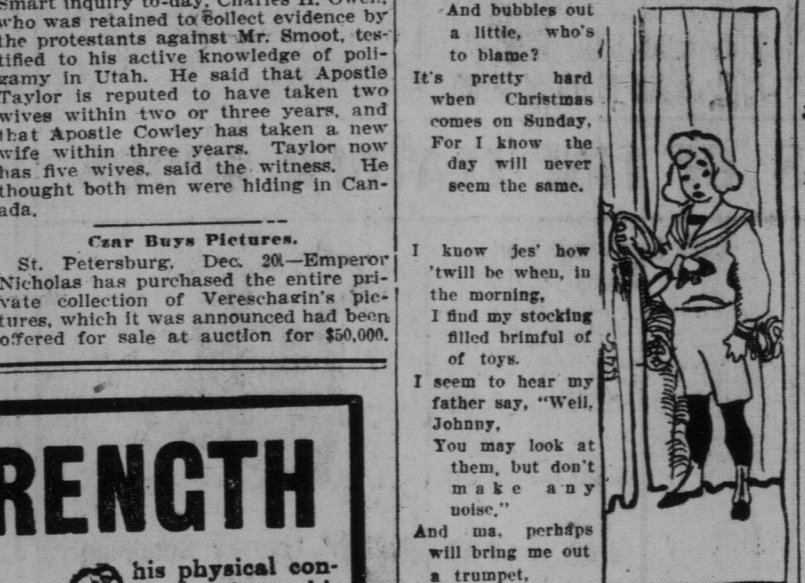
Canada Metal Company OF TORONTO. Thank you for your very liberal patronage during 1904. And wish you a Merry Xmas and success for 1905. SOLDER, BABBIT, LEAD PIPE, STEREOTYPE and METALS. W. G. HARRIS, General Manager.

IMPERIAL COAL. THAT BURNS TO A WHITE ASH NO SLATE NO CLINKERS DELIVERED PROMPTLY AT LOWEST MARKET PRICES. ONCE USED - ALWAYS USED. PHONE NORTH 2022-2023-1901 THE IMPERIAL COAL CO. Getting Ready for New Season. "Portrait of Titian," "Portrait of Leonardo da Vinci." Most of the old masters will be represented.

TAKE 3 WINE GLASSES OF WILSON'S INVALIDS' PORT Daily For One Week. YOUR appetite will improve. YOU will regain strength. YOUR nerve power will be increased. The great improvement in your health will astonish you. BIG BOTTLE! SMALL PRICE! ALL DRUGGISTS.

BIRNIE'S SIDE OF STORY. Hen Island Not Worth \$50 and Only a Mother. Collingwood, Dec. 20.—(Special).—The World called on John Birnie, K.C., today and asked for his side of the story of the purchase of Hen Island. It was charged that he, while entrusted with the task of safeguarding the town's interest, had dozed and bought a valuable property for himself. Mr. Birnie said: "Have I any objections to talk about Hen Island? Well, no, not the slightest, but the thing is getting somewhat of a nuisance now. Hen Island, as described in the patent, is an island in the Georgian Bay of Lake Huron, outside the harbor at Collingwood, and is composed of four and one-half acres of gravel, sand and bushes. It was under the impression, as I believe were most of the citizens of Collingwood, that this island was owned by the Charlton Sawmill Company, but one day in April, 1903, I accidentally discovered that no one owned the island, or had any claim whatever upon it, and as I thought in time it might be a nice place to build a summer house on, I put in an application in April, 1903, to the department of crown lands in the ordinary way, producing the ordinary proofs of the condition, unoccupancy, and the use for which I wanted the island, and was granted the patent in July, 1903, in the usual way that all the islands sold by the province have been parted with. "I have been solicitor for the Town of Collingwood for the past fifteen years, and as such had been instructed to apply for the water frontage along the harbor at Collingwood, and a large map was prepared by E. Stewart, P.E.S., accompanied by a description of each water lot, which the town instructed me to apply for. Needless to say, Hen Island did not appear on this map or in these descriptions, because it is outside the harbor at Collingwood, and is not a water front at all, but an island at a considerable distance from the main shore. In accordance with my instructions, I applied to the crown lands department for every water frontage lying along the harbor at Collingwood, and succeeded in obtaining from the government for the town every foot of water frontage which I was instructed to get, and the town now has the patents thereof in its possession. "The island is not worth \$50, the town does not need it for any purpose whatever, and, if they did, I should as a citizen of Collingwood only be perfectly willing to give it to them for nothing, and if the local lawyer that I referred to can prove that this island, or had any claim whatever upon it, and as I thought in time it might be a nice place to build a summer house on, I put in an application in April, 1903, to the department of crown lands in the ordinary way, producing the ordinary proofs of the condition, unoccupancy, and the use for which I wanted the island, and was granted the patent in July, 1903, in the usual way that all the islands sold by the province have been parted with."

HERE IS NERVE STRENGTH. Are you losing your grip? Do you grow tired from the least physical or mental exertion? Are you losing your ambition? Do you get up as unrefreshed as when you went to bed? Does your back ache? Have you Rheumatism, Sciatica, Weak Stomach, Constipated Bowels, or any other ailment which drugs or other treatments fail to cure? In fact, are you feeling older and weaker than you ought to be or than other men are at your age? If this is your experience you may be sure that your Nervous System is breaking down, for the above symptoms are those which indicate nerve exhaustion. The man whose nerves are strong is the picture of health, acts like a strong, healthy man, makes no complaints of DR. McLAUGHLIN'S ELECTRIC BELT IS THE GRANDEST INVENTION OF THIS GRAND AGE OF ELECTRICAL DISCOVERY. When used as directed it never fails to cure. It is pleasant so use, never burns nor annoys, as do the cheap imitations, and does its work while you sleep. FREE ELECTRIC ATTACHMENT FOR MEN. I have room only in this notice to publish a few examples of cures; if you would like to read more and know where to get outside information as to what my Belt is doing in the way of curing diseases that baffle the doctors and drug shops, write me for reference and I will gladly send it. This is Convincing Evidence of the Claims I Make. I have given your Belt a fair trial and am delighted to say that it has cured me of heart, lung and kidney trouble. —GEO. HELLMAN, Sr., 17 William St., Oshawa, Ont. "I wore your Belt for about three months, and it cured me completely of indigestion. That is over a year ago, and I have never felt a return of it since." —GEO. A. MADDY, 178 Stanley Ave., Hamilton, Ont. "I have been wearing your Belt only thirty days, and my back is almost cured, and have had only one loss in that time." —JAMES McTAGGART, Soreby, Ont. Wherever you are, I think I can give you the name of a man in your town that I have cured. Just send me your address and let me try. This is my twenty-fourth year in the business of pumping new vim into worn-out humanity, and I've got cures in nearly every town on the map. I know how skeptical people are after paying out hundreds of dollars without getting any benefit, and I know that many would pay after they were cured. To those I say, set aside those prejudices, give me evidence of your honesty by offering me reasonable security for the Belt. I will arrange it with necessary attachments suitable for your case, express it to you, and you can WEAR IT UNTIL CURED AND PAY ME WHEN THE WORK IS DONE. CAUTION. Beware of the man who offers to give you something for nothing. Nothing of value is given away. The "Free Belt" man (whose reality is only a scheme to foist some worthless article upon you at a small price), or the one offering a "just-as-good" belt for a few dollars, is not to be trusted. There is but one way to apply electricity properly in your case, and if you can't do that you had better not use it at all. I have a beautifully illustrated book which every man or woman ought to read. FREE BOOK. If you can't send for it to-day, I'll give you a free test if you call and demand it today. Write Today. FREE CONSULTATION. DR. M. O. McLAUGHLIN, 133 YONGE STREET, TORONTO, CAN. OFFICE HOURS—9 a.m. to 6 p.m.; Wednesdays and Saturdays to 8:30 p.m.



Vertical text on the far left edge of the page, including "RAILWAY SYSTEM", "NEW YEAR", "RAILWAY CO.", "STREET", "LIVERPOOL", "BIG BOTTLE! SMALL PRICE!", "ALL DRUGGISTS.", "abash", "ad", "Scotland, the", "Dubu, Meadon", "FRANCISCO", "MILVILLE", "SHIP CO.", "ITALIAN LINE", "MILVILLE", "ICA", "LITON", "STREET", "AND", "ETC."

PREMIER SORRY

Continued From Page 1. In the presence of the premier, that he overstepped the bounds of his authority...

Mr. Ross explained the failure to prosecute the men in the 800 in this way. The Conservative party had instituted the prosecution, and if they had left it to the government these men would have been tried before this...

The premier took back to the "brawling brood of bribers," and then came down to the conspiracy with which he said Mr. Blair, Mr. Graham and others were identified...

The platform adopted by the Conservative conference was largely stolen from the Liberal party, the premier said. As to the declaration in favour of public ownership, the Liberal party had been in favor of this for fifty years...

Mr. Ross said that the Liberal party had been in favor of this for fifty years. The resolution on temperance was colorless as a white sheet, but not so pure, and might be passed by the incoming government...

The premier brought his address to a close by a quotation from Robert Burns. Jan. 25 was a day devoted to the anniversary of the birthday of Burns...

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"THE HOUSE OF QUALITY" (Registered)



Make it a Useful Gift to HIM

And if you're thinking that way at all we're really doing you a good turn in suggesting this Store and some of the things you can buy at it that for usefulness — well — read down the list and judge for yourself.

DRESSING JACKETS AND GOWNS

Dressing Gown, in double-faced Scotch Tweeds and German Brocade, reduced from \$15.00 to \$11.50. Came's hair effects in Dressing Gown, long for something new, here it is, \$21.75.

GLOVES

He'll admit usefulness if you give him a pair of fur-lined gloves. Or give him a pair of Cashmere, or Best or Fawn — or special — \$2.50 to 7.50.

NECKWEAR

That word covers a world of loveliness and usefulness in the men's store.

HANDKERCHIEFS

A gentleman will see "Elegance on the march" in these handkerchiefs. \$2.00 for the 12, 40¢ each. Fancy Colored Silk and Linen Handkerchiefs, \$2.75 for the 12.

SUSPENDERS

One of the most allowable gifts to a gentleman — we show a great variety. \$1.50 to 2.00.

UNDERWEAR

"Woolsey" special — natural wool — 2.50.

MAKE A GIFT OF FURS TO HER

And you don't need to run away up amongst the high-priced furs to give something nice and good. Get it here and you can depend on the quality and style.

Fairweather's

84-86 Yonge St.

BRITT THE VICTOR

Continued From Page 1.

went to close quarters, and Britt missed a left for the jaw and blocked two attempts by Nelson for the face and left hand. Britt swung his left hand to the jaw, and then sent a right straight to the body. Nelson kept boxing in.

Round Eight. Britt backed away and they fought to close quarters. Britt swung his left hand to the jaw, and then sent a right straight to the body. Nelson kept boxing in.

Round Nine. Nelson missed two lefts for the face, Nelson kept right after Britt, forcing him to break ground, but did not catch him. Nelson forced Britt to cover up.

Round Ten. Britt missed two lefts for the face, Nelson kept right after Britt, forcing him to break ground, but did not catch him. Nelson forced Britt to cover up.

Round Eleven. Britt missed two lefts for the face, Nelson kept right after Britt, forcing him to break ground, but did not catch him. Nelson forced Britt to cover up.

Round Twelve. Britt led with left and a right resulted. The referee broke them apart. Britt missed a right for the body. Nelson did not draw Britt to close quarters.

Round Thirteen. They got to close quarters in the center of the ring. Britt sent a straight left to the face, and by a mix-up to the body. Britt sent in four corners.

Round Fourteen. Britt sent right lightly to face and then checked, the crowd hissing Britt for both, as they believed. Britt sent a right to

"BUY OF THE MAKER"



Did you ever stop to think just how full of meaning one could make the giving of an Umbrella as a Christmas present? In the first place it's equal to introducing you to a good friend — it's a useful friend — it affords protection that under certain conditions no other known thing can afford — and you may know that when your friend gives an umbrella or gets one there's not likely anything but the best of good feeling between them — an umbrella is an all year round friend — and certainly carries with it unmistakable evidences of good will and best wishes.

We Sell Umbrellas at Every Price Between \$1 and \$15. \$1 Umbrellas For Ladies. \$3 Umbrellas For Men.

Close Roll fast dye Gloria covered Umbrellas — natural wood handles — silver and horn mounted — many at 1.50 umbrella sold that's not its equal in value at 1.00.

Novelty Handles. We ask your special attention to the very exclusive lines of novelty handles we are showing and should you wish any special handle we show you it can be easily done here because you "Buy of the Maker."

2.00 and 2.50 Ladies' Umbrellas. Fine silk and wool covers, paragon frames, natural wood handles, polished brass and horn mounted. 2.00 and 2.50.

The Finer Umbrella. Every East-made Umbrella is a good value. We show an immense range of very fine goods beautifully made and elegantly mounted — in part, sterling silver — antique ivory — carved ivory effects and real ivory — some of the richest things in Umbrella art to be found in our assortment at prices — 3.00 — 4.00 — 5.00 — 6.00 — 7.00 — 8.00 — 10.00 to 15.00.

Useful Gifts of Fine Leather Goods. Club Bags and Suit Cases. Natural Grain Cowhide Club Bag — in chocolate brown color — suede lined throughout — fitted with pockets and trimmed with satin-finished gold trimmings. 5.00 — 5.50 and 6.00.

Little Things in Leather. Car Ticket Cases — 10¢ to 25¢. Oxidized Silver Coin Purse — 35¢. Card Cases — 50¢ to 75¢. Clear Cases — 75¢ to \$1.00. Bill Books — 50¢ to \$1.00. Wallets — 50¢ to \$1.00. Color Boxes — \$1.00 to \$2.00. Pen Cases — 50¢ to \$1.00. Writing Portfolios — \$1.50 to \$3.00.

Store Open Evenings EAST & CO. 300 Yonge

Nelson's sore spot, and when they broke with a resumption of his left jab, and finally swung a vicious left to the face. Britt swung his left hand to the jaw, and then sent a right straight to the body.

Round Eighteen. Nelson forced Britt to cover up. Britt swung his left hand to the jaw, and then sent a right straight to the body.

Round Nineteen. Nelson forced Britt to cover up. Britt swung his left hand to the jaw, and then sent a right straight to the body.

Round Twenty. Nelson forced Britt to cover up. Britt swung his left hand to the jaw, and then sent a right straight to the body.

Round Twenty-one. Nelson forced Britt to cover up. Britt swung his left hand to the jaw, and then sent a right straight to the body.

BY CHARLES M. HENDERSON & CO., 87-89 KING-STREET EAST.

To-morrow Afternoon at 2.30

AUCTION SALE

\$40,000 Worth of Diamonds, Sapphires, Rubies, Emeralds and Pearls, in Rings, Pins, Bracelets, Crescents, &c.

Costly Electroplate Tea Services, Entree Dishes, Cream and Sugar Sets, Liquor Frames, etc. Also a Valuable Collection of

Oil and Water Color Paintings,

To-morrow Afternoon at 2.30 At Nos. 87-89 King-street East.

DON'T FAIL TO ATTEND

As every lot offered will be sold without the least reserve. Sale at 2.30 Sharp. Chas. M. Henderson & Co., - Auctioneers.

BASTEDO'S

77 King St. East. Fur Manufacturers.

Xmas Fur Bargains in Every Line

We carry a fine stock of furs, and our prices are lowest in the city for the quality of the goods. Every dealer will find it pay to see our goods. Send for catalog. Raw Furs Wanted. Send for Price List.

Upper Canada College

Deer Park, Toronto. Principal Henry W. Auden, M.A. (Cambridge). (Late Sixth Form Master at Fettes, College, Edinburgh.)

Winter Term Begins January 12th

At 10 A.M. The College Calendar, with particulars can be had on application to the Registrar, Upper Canada College, Deer Park, Toronto.

BOARDS RETURN JANUARY 11th

The College Calendar, with particulars can be had on application to the Registrar, Upper Canada College, Deer Park, Toronto.

Nicholson's

There's many a dainty article in our warehouses that would make a most acceptable gift, because of the warmth and comfort they bring. And you need have no fear of its not being suitable for us gladly exchange goods after Christmas if desired.

Gift Furs.

A large list of Silver Fox, standing, trimmed with tails \$325. A Sable of Chinchilla, satin-lined, \$125. Copper Sable Ruf. dark, full-furred skins, \$73.

Holt, Renfrew & Co.

5 KING BAST. There's many a dainty article in our warehouses that would make a most acceptable gift, because of the warmth and comfort they bring.

WORLD'S COMPLAINT COLUMN

I waited one hour and ten minutes for a car at the corner of Queen and Bathurst on Tuesday afternoon, Dec. 12. As a result I caught a severe cold. I cannot sleep for coughing now. I think the Queen.

PEACE TO HIS ASHES.

St. Louis, Dec. 20.—(Special.)—The body of Dr. W. J. L. Miller, who was born in South Mountain, Ont., was cremated here today. In accord with the wishes of deceased, the ashes will be deposited as near as possible to the grave of Barbara Heck, the pioneer Methodist, which is about four miles from Prescott, Ont.

CHRISTMAS BY INJUNCTION

BY O. HENRY.

Cherokee was the civic father of Yellowhammer. Yellowhammer was a new mining town constructed mainly of canvas and undressed pine. Cherokee was a prospector. One day while his burro was eating quarts and pile burrs...

Not one of the invited guests sent regrets. They rolled in from the Gila country, from Salt River, from the Pecos, from Albuquerque and Phoenix, and Santa Fe, and from the camps intervening.

When a thousand citizens had arrived and taken up claims they named the town Yellowhammer, appointed a vigilance committee, and presented Cherokee with a watch chain made of nuggets.

Three hours after the presentation ceremonies Cherokee's claim passed out. He had located a pocket and a vein. He abandoned it and staked others one by one. Luck had kicked him. Never afterwards did he turn up enough dirt in Yellowhammer to pay his bill. But his thousand invited guests were mostly prospering, and Cherokee smiled and congratulated them.

Yellowhammer was made up of men who took off their hats to a smiling prospector, so they invited Cherokee to stay what he wanted.

"Me?" said Cherokee. "Oh, grub stakes will be about the thing. I reckon I'll prospect along up in the Mariposa. If I strike it up there I will most certainly let you all know about the case. I never was any hand to hold out cards on my friends."

In May Cherokee packed his burro, and turned its thoughtless head toward the north. Many citizens escorted him to the undefined limits of Yellowhammer, and bestowed upon him shouts of commendation and farewells. Five pocket flasks without an inkling of the contents and cork were forced upon him, and he was hidden to consider Yellowhammer in the commission for his bed, bacon and eggs, and hot water for shaving in the event that luck did not see fit to warm her hands by his campfire in the Mariposa.

The name of the father of Yellowhammer was given him by the settlers in accordance with their popular system of nomenclature. It was not necessary for a citizen to exhibit his baptismal certificate in order to acquire a cognomen. A man's name was his personal property. For anyone else to call him by another name was in designating him another other blighted biped a temporary indignity, and a public personal peculiarity formed a source of the majority.

Yellowhammer was a small town, and was geographically from the regions from which they came. They called themselves the "Thompson" and "Adams" and the like, with a brazenness and fondness that set a cloud upon their titles. A few vain-gloriously and shamelessly uncovered their proper and indisputable names. This was held to be unduly arrogant, and did not win popularity. One man who said he was Cherokee, L. C. Belmont, and proved it by letters, was given till sundown to leave the town. Such things as "Lay Bill," "Thirsty Rogers," "Limping Riley," "The Judge," and "California" were in favor. Cherokee derived his title from the fact that he claimed to have lived for a time with the tribe in the Indian nation.

On Dec. 23, Baldy, the mill rider, brought Yellowhammer a piece of news. "What do I see in Albuquerque?" said Baldy to the patrons of the bar. "Cherokee, all on his hands and feet, festooned up like the czar of Turkey and lavishing money in bulk. Him and me see the elephant and the owl, and we had specimens of this scintilla powder wine, and Cherokee he said 'I'll be back after a fifteen ball run.'"

"Cherokee must have struck hard," remarked California. "Well, he's a white. The much obliged to him for his success."

Seems like Cherokee would ramble down to Yellowhammer, and see his friends' said another, slightly aggrieved. "That's the way. Prosperity is the finest cure there is for loafing."

"You well," said Baldy, "I'm comin' to that. Cherokee strikes a three foot vein up in the Mariposa that weighs a ton in Europe to the ton, and he comes it out to a syndicate outfit for a hundred thousand heavy dollars in cash. Then he buys himself a pair of sealskin overcoat and a red sleigh. And what do you think he takes it in his head to do next?"

"Chucks-luck!" said Texas, whose ideas of recreation were the gamblers. "Come and Kiss Me, Ma Honey," sang Shorty, who carried tinnyes in his pocket and wore a red necktie while working on his claim.

"Bought a saloon!" suggested Thirsty Rogers. "Cherokee took me to a room," continued Baldy, "and showed me. He's got that room full of drums and dolls and skates and bags of candy, and jumping jacks, and toy lambs, and whistles, and such infantile truck. And what do you think he's goin' to do with them? He's goin' to load 'em up in his red sleigh and wait a minute, don't order no drinks yet—he's goin' to drive down here to Yellowhammer and give the kids—the kids of this here town, the biggest Christmas tree and the biggest cryin' doll and little giant boys' toy chest blowout that was ever west of Cape Hatteras."

"Two minutes of absolute silence ticked away in the wake of Baldy's words. It was broken by the house, who, happily conceiving the moment to be ripe for extending hospitality, sent a dozen whisky glasses spinning down the bar, with the silver, traveling bottle bringing up the rear.

"Didn't you tell him?" asked a miner. "Well, no," answered Baldy, pensively; "I never exactly seen my way out of it."

"You see, Cherokee had this Christmas mess already bought and paid for, and he was all flattered up with self-esteem over his idea; and we had in a way flew the flume with that fizzy wine red as a rose, I never let 'em see."

"I cannot refrain from a certain amount of surprise," said the judge, as he hung his ivory handed cane on the bar, "that our friend Cherokee should possess such an erroneous conception as—that, as it were, own town."

"Oh, it ain't the eighth wonder of the terrestrial world," said Baldy. "How's it come?" "The fact is, Cherokee has been seven months. Lots of things could happen in that time. I do not see—I have heretofore regarded the absence of children rather as a luxury—but in this instance—still, I do not see."

"Look at me," said Trinidad, "and you'll see old Wags and Means with the fur on, I'm goin' to hitch up a team and rustle a load of kids for Cherokee's Santa Claus act, if I have to rob an orphan asylum."

"Eureka!" cried the judge, enthusiastically. "No, you didn't," said Trinidad, decidedly. "I found it myself. I learned about that Latin word school, and I will accompany you," declared the judge, waving his cane. "Perhaps such eloquence and gift of language and wit may possess will be of benefit in persuading our young friends to lend themselves to our project."

Within an hour Yellowhammer was acquainted with the scheme of Trinidad and the judge, and approved it. Citizens who knew of families with offspring within a forty-mile radius of Yellowhammer came forward and contributed their information. Trinidad made careful notes of all such, and then hastened to secure a vehicle and team. The first stop scheduled was at a double log house fifteen miles out from Yellowhammer. A man opened the door at Trinidad's call, and then came down and leaned upon the rickett gate. The doorway was filled with a close mass of youngsters, some ragged, all full of curiosity and health.

"It's this way," explained Trinidad. "We're from Yellowhammer, and we come kidnapin' in a gentle kind of way. One of our leading citizens is stung with the Santa Claus affliction, and he's due in town to-morrow with half the folders that's painted red and made in Germany. The youngest kid we got in Yellowhammer jacks

cut them out long ago. I'd like to have a rifle—not a target one—to shoot wild to say 'Q' and 'A' when we light the candles on the Christmas tree. Now, partner, if you'll loan us a few kids we guarantee to return 'em safe and sound on Christmas day. And when they come back down with their good time and 'Swiss Family Robinson' and cornucopia of presents and similar testimonials. What do you say?"

"In other words," said the judge, "we are discovered for the power of our embryonic but progressive little city, the inconveniences of the absence of children, and the advantages of having approximately arrived during which it is a custom to bestow frivolous gifts upon the young and tender."

"I understand," said the parent. "I guess I needn't detain you gentlemen. Me and the old woman have got our own kids to speak and run and run my mind over the bunch, I don't appear to be upon one that we could spare for you to take over to your doin's. The old woman has got some popcorn candy and rag dolls hid in the trunk, and she ain't goin' to let 'em out. A Santa Claus little whif of our own in an insignificant sort of style. No, I ain't goin' to let 'em go. They seem to fall in with the idea of lettin' 'em go. Thank you kindly, gentlemen, and good night."

Down the slope they drove and up another foothill to the ranchhouse of the judge, and the judge boomed out this ponderous authority. Mrs. Wiley greeted them with a smile and a nod, and closed her skirts, and did not smile until she had seen Wiley laugh and shake his head. Trinidad and the judge vainly exhausted more than half their list before they reached the ranch. They spent the night at a stage road hostelry, and set out again early the next morning. The wagon had not acquired a single passenger.

"It's creepin' upon my faculties," remarked Trinidad, "that the kid at Christmas is somethin' like tryin' to steal butter from a man that's got not no sense no more."

"It is undoubtedly an indisputable fact," said the judge, "that to—ah—family has seem to be more chafed and assertive at that period of the year."

On the day before Christmas they drove 30 miles, making four fruitless halts and appeals. Everywhere they found "kids" at a premium. The sun was low when the wife of a section boss on a lonely railroad huddle her unavailability beyond her and said:

"There's a woman that's just took charge of the railroad, and she's down at Granite Junction. I hear she's got a little boy. Maybe she might let him go."

Trinidad pulled up his mules at Granite Junction at 5 o'clock in the afternoon. The train had just departed with its load of fed and appeased passengers.

On the steps of the eating house they found a thin and glowering boy of 10, smoking a cigar. The dining room had been left in chaos by the peripatetic appetites. A youngish woman reclined, exhausted, in a chair. Her face wore sharp lines of worry. She had once possessed a certain style of beauty that would never wholly leave her, and would never wholly return. Trinidad set forth his mission.

"I'd count it a mercy if you'd take Bobby for awhile," she said, wearily. "I'm on the go from morning till night, and I don't have time to tend to him. He's learned bad habits from the men. It'll be the only chance he'll have to get any Chrismas-like good."

The men went outside and conferred with Bobby. Trinidad pictured the glories of the Christmas tree and presents in lively colors.

"And, moreover, my young friend," remarked Trinidad, "my claim himself will personally distribute the offering that will typify the gifts conveyed by the good shepherds of Bethlehem."

"Aw, come off," said the boy, squinting his small eyes. "I ain't no kid. There ain't any Santa Claus. He's your folks that buys toys and sneaks 'em in when you're asleep. And they make marks in the soot in the chimney with the tongues to look like Santa's sleigh tracks."

"That might be so," argued Trinidad. "But Christmas trees ain't no fairy tale. You forget you have a stomach when they begin to do their work, so fact and nature is the operation. Sugar's Dypsepsis Tablets are for sale by all O. rats!" said Bobby, wearily. "I, druggists at 50c a box."

Stuart's Dypsepsis Tablets are required throughout the length and breadth of the land as the one cure that's safe and sure. Their unbounded popularity—resulting from the thousands and thousands of cures they have effected, beyond the shadow of doubt their greatness as a cure. Where they relieve the weak and worn out stomach of its burden of digestion and permit it without rest to get busy again. The process of digestion will be taken up and carried out just as the gastric juice and other digestive fluids would do it. Their action is natural and they cause no disturbance in the digestive organs. In fact, they restore you to your normal state when they begin to do their work, so fact and nature is the operation. Sugar's Dypsepsis Tablets are for sale by all O. rats!" said Bobby, wearily. "I, druggists at 50c a box."

"What do you care? YOU'VE GOT YOUR HEALTH!" Great Natures Do Not Despair at Disappointment—They Look For Something Else To Do.

The broad-gauged man of to-day does not get blue because things don't always come his way, unless there is something in the matter which if it falls down on one proposition he immediately starts to look up another. He relies on his own strength and keeps on hustling. A man with his health and faculties has plenty of opportunities, and the man who gives up or even feels like it has either a small nature or some physical weakness.

Dypsepsis certainly puts the best of men out of condition for work of any kind. You cannot ignore the dyspeptic getting blue. The very nature of his disease is most depressing and calculated to deprive him of ambition, energy and hope. There is hope for him, however, certain and sure.

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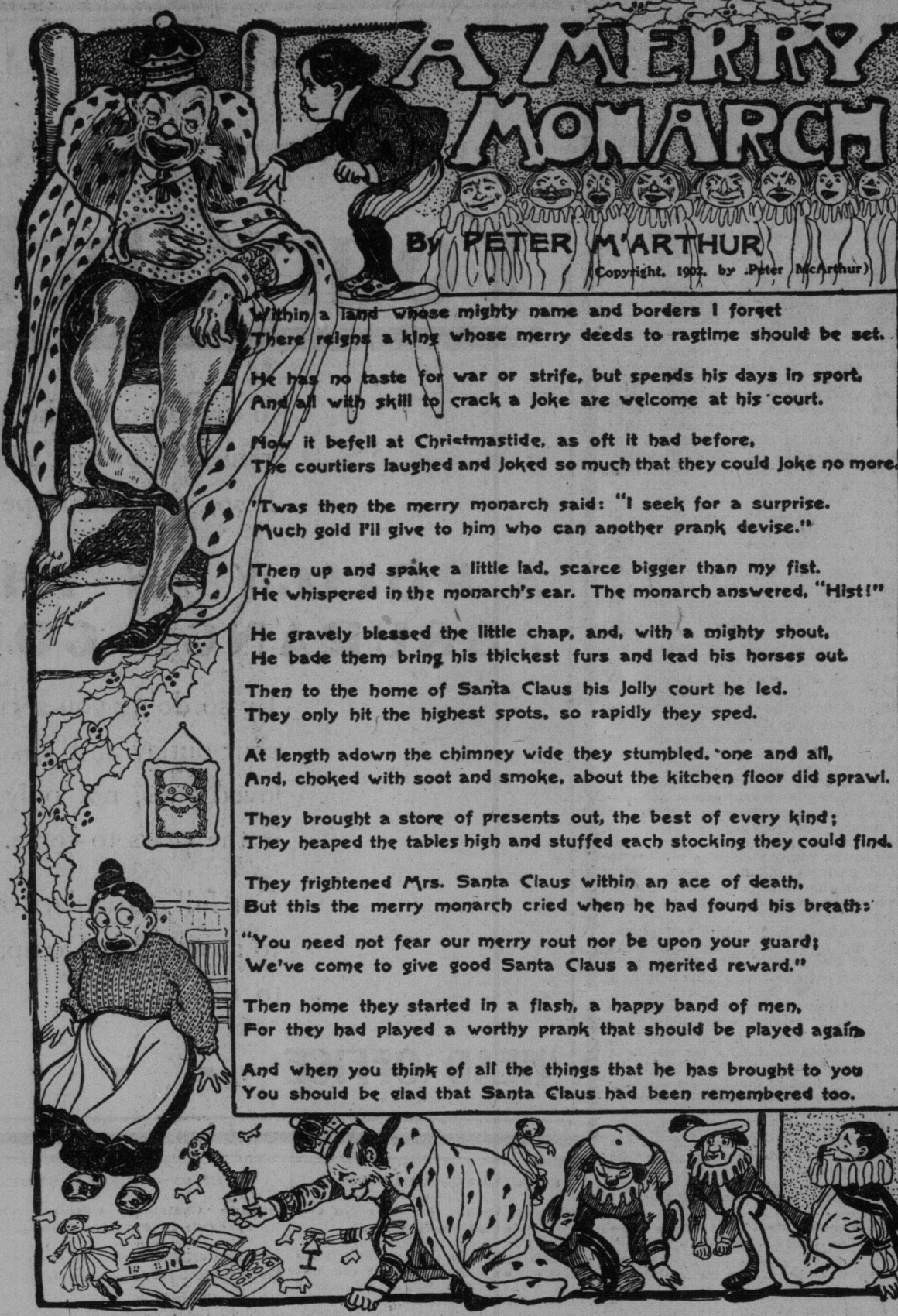
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Stuart's Dypsepsis Tablets are required throughout the length and breadth of the land as the one cure that's safe and sure. Their unbounded popularity—resulting from the thousands and thousands of cures they have effected, beyond the shadow of doubt their greatness as a cure. Where they relieve the weak and worn out stomach of its burden of digestion and permit it without rest to get busy again. The process of digestion will be taken up and carried out just as the gastric juice and other digestive fluids would do it. Their action is natural and they cause no disturbance in the digestive organs. In fact, they restore you to your normal state when they begin to do their work, so fact and nature is the operation. Sugar's Dypsepsis Tablets are for sale by all O. rats!" said Bobby, wearily. "I, druggists at 50c a box."

Advertisement for Slater Shoe Stores. Text: 'What Shall I Buy?' 'It is easy to give a present, but hard to select something that will really be appreciated. It must be remembered that something useful gives the greatest satisfaction and pleasure—if it contributes to the personal comfort of the recipient that's ever so much the better. A present that is certain to be appreciated. "THE SLATER SHOE" for Men, Women and Boys. Rubber Soled Shoes—Warm, slipless, substantial and stylish. "Slater Patents"—The correct thing for evening wear; elastic sides, Oxford or dancing pumps. Travelling Slippers—The acme of comfort, for house or train. Slater Hockey Boot—Strong and flexible; built for comfort and endurance; endorsed by the leading clubs. Hood Rubbers—The Standard of Rubber Footwear. Every genuine SLATER SHOE bears the name of the Makers, and their Slate Frame trade mark. Slater Shoe Stores, 117 YONGE-STREET, - 528 QUEEN-STREET WEST, 810 QUEEN-STREET EAST, J. JUPP & SONS. TORONTO JUNCTION: THOS. POWELL.

Advertisement for Xmas Decorations. Text: 'Xmas Decorations Holly, Mistletoe, Bouquet Green, etc. Nothing nicer for an Xmas present than a nice palm. We have them from \$1 up to \$5 each—bargains. Holly—Choice well berried stock, with nice green leaves, 25c per lb; 5lbs for \$1.00. Mistletoe—Best English, in boxes, 30c and 50c, postpaid. Bouquet Green Wreathing—25 yards for \$1.00; 50 yards for \$1.90; by express at purchaser's expense. Pampas Plumes—In assorted colors, 4 for 50c. Tissue-Paper Wreathing—In all colors, \$3.00 per 100 yards. Colored Banners—10 ft. long, in words Merry Christmas and Happy New Year, 75c each. CHRISTMAS TREES Nice, bushy ones, at all prices, to suit everyone. Rubber Plants, Sword Ferns, Azaleas, etc., etc. The Steele-Briggs Seed Co., Limited, Phone Main 1982. 180-182 KING STREET EAST

Advertisement for The Standard of Purity and Excellence. Text: 'THE STANDARD OF PURITY AND EXCELLENCE IS ATTAINED IN COWAN'S PERFECTION COCOA (MAPLE LEAF LABEL) Drink it yourselves and give it to your children. It gives Health and Vigor. THE COWAN COMPANY, LIMITED, - TORONTO. source, but this article was all we could catch. He's an atheist, and he don't believe in Santa Claus. It's a shame for you to be out all this truck. But me and the judge was sure we could round up a wagonful of candidates for your citizenship. "The expense don't amount to nothin' worth mentionin'." We can dump the stuff down a shaft or give it away. I don't know what I was thinkin' about. But it never occurred to my excitations that there wasn't any kids in Yellowhammer. Meanwhile the company had related into a hollow but praiseworthy initiation of a pleasure gathering. Bobby had retreated to a distant chair, and was coldly regarding the scene with a faint plastered thick upon him. Cherokee, inserting with his original idea, went over and sat beside him. "Where do you live, little boy?" he asked, respectfully. "Granite Junction," said Bobby, without emphasis. The room was warm. Cherokee took off his cap and then removed his beard and wig. "Say!" exclaimed Bobby, with a show of interest. "I know your mug all right. I've seen you in the papers." "Did you ever see me before?" asked Cherokee. "I don't know; but I've seen your picture lots of times." "Who's that?" asked Bobby. "That's me," said Cherokee. "On the bureau at home." "I've never seen your name, if you please, buddy." "Robert Anderson. The picture looked like my mother. She puts it under her pillow of nights. And once I saw her like that. I wouldn't. But women are that way." Cherokee rose and beckoned to Trinidad. "Keep this boy by you till the time he's ready. I'm goin' to shed these Christmas duds, and hitch up my sleigh. I'm goin' to take this kid home." "Well, indeed," said Trinidad, taking Cherokee's vacant chair, and as you are too superstitious to do to yearn for Florida and Southern Winter Resorts. Are best reached via Lehigh Valley Railroad and its connections, Atlantic Coast Line, Southern Railway, Seaboard Air Line, via Philadelphia, Washington or New York. For detailed information, illustrated literature, etc., call at L.V.R. city office, 10 East Kings-street. Call for new map of New York City.

CO., 2.30, E, ds, ree Dishs, tre-piece, ublic Cal, gs, Rennie, .30, END, ve., neers., DS, ns, Line, prices are goods., or catalog, List., ery, est. 1.50, 3.00, 4.00, 7.00, 1.00, 3.00, 6.00, 5.00, 18.00, 5.50, 2.00, article would gift, be com- you need being change desired., \$325, \$125, \$73, Stud-rich- design, & Co, LDDING, Golding, amateur was the races, at final heat Ernest Adams, and match follows: E. Angeles, Buffalo in, e of Leo, Boston Philadelphia.

Bright eyes, flashing shy invitation, Meeting others, frank, tender and true, 'Neath the mistletoe spray, send this greeting— "A right Merry Christmas to you!"

Independent Order of Foresters

ASSESSMENT SYSTEM.

ACCUMULATED FUNDS - 1881
\$3.88

Accumulated Funds = 1904
\$8,086,926.25

And Increasing at Rate of
\$4,000.00 PER DAY

ALL CLAIMS PAID PROMPTLY



MEMBERSHIP
1881
369

MEMBERSHIP - 1904
224,000

AND RAPIDLY INCREASING

SICK BENEFITS

THE FUNDS OF THE I. O. F.

Every safeguard has been thrown around the funds of the Order. In the first place, the Courts collect the monthly assessments from the individual members and send them direct to the Supreme Secretary. The Courts are authorized to send these remittances only by Post Office or Express Money Orders, or by Bank Draft; each to be made payable to the order of the Bank selected by the Executive Council in which the current credits are made. Where this regulation is complied with the orders remitted cannot be cashed and the money used by anyone, but they must be deposited in the Bank designated. After the funds are in the Bank, not a dollar can be withdrawn except on the joint cheques of the Supreme Chief Ranger, Supreme Secretary and Supreme Treasurer. Only a sufficient amount is kept in the Bank on current deposit to enable the Executive to meet claims promptly as they accrue; the balance of the funds become a part of the Surplus Funds, and can be withdrawn only on the combined order of the whole seven members of the Executive Council.

HOW THE I. O. F. TREATS ITS MEMBERS.

We reprint the following from an English paper, The Armlay and Wortley News:

"Twelve months ago a member of Court Armlay Excestor, No. 2106, of the I.O.F., Bro. Cowling, broke down in health, and was obliged to give up his work as a schoolmaster. Last September notice of his permanent disability was given to the head office in Toronto, and the member was forthwith placed upon the prob-

ationary list for total and permanent disability. From this time, under the rules of the Order, no further premiums or Court dues were required of him for a period of six months. At the expiration of this probationary period the member being still permanently disabled, a claim was duly forwarded by the Court for the payment to his wife of half the value of his policy. This claim was expeditiously met, and a cheque for the amount (£200) was last week handed over to his wife.

Although the member is not required to pay any more premiums or dues of any description, yet upon his death the remaining half of his policy will be duly paid to his widow. This is a benefit to be obtained only by membership in the Independent Order of Foresters, no insurance company affording such privileges to its policyholders. The Order has been in existence for 28 years, and its business record is one of unbroken success and progress.

THE WORK OF THE I.O.F.
DURING THE
YEAR 1903

Paid to Widows, Orphans and Disabled Brethren:
\$1,658,108.92

Paid in Sick and Funeral Benefits:
\$192,163.71

Increase in Membership During the Year:
14,123

Increase of Assets During the Year:
\$1,234,237.27

Percentage Increase in Insurance at Risk During the Year:
4.97 Per Cent.

Percentage Increase in Assets During the Year:
19.75 Per Cent.

Death rate, per 1,000, being .14 less than in 1902:
6.46

Investigate and see what other Life Insurance Company or Society can show a record such as this for 1903

THE COST OF INSURING IN THE I.O.F.

The following are the monthly premiums for the Ordinary or Preferred Class, beginning at age 18, which is the minimum age, and ending with age 54, which is the maximum age for admission to the I.O.F. From these premium rates only five per cent. can be taken for the purpose of the management expenses of the Order.

Schedule of Monthly Rates for the Ordinary Class.

Age	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
18	\$.38	\$.76	\$ 1.52	\$ 2.28	\$ 3.04	\$ 3.80
19	.39	.78	1.56	2.34	3.12	3.90
20	.40	.80	1.60	2.40	3.20	4.00
21	.41	.82	1.64	2.46	3.28	4.10
22	.42	.84	1.68	2.52	3.36	4.20
23	.43	.86	1.72	2.58	3.44	4.30
24	.44	.88	1.76	2.64	3.52	4.40
25	.45	.90	1.80	2.70	3.60	4.50
26	.46	.92	1.84	2.76	3.68	4.60
27	.47	.94	1.88	2.82	3.76	4.70
28	.48	.96	1.92	2.88	3.84	4.80
29	.49	.98	1.96	2.94	3.92	4.90
30	.50	1.00	2.00	3.00	4.00	5.00
31	.51	1.02	2.04	3.06	4.08	5.10
32	.52	1.04	2.08	3.12	4.16	5.20
33	.53	1.06	2.12	3.18	4.24	5.30
34	.54	1.08	2.16	3.24	4.32	5.40
35	.55	1.10	2.20	3.30	4.40	5.50
36	.56	1.12	2.24	3.36	4.48	5.60
37	.57	1.14	2.28	3.42	4.56	5.70
38	.58	1.16	2.32	3.48	4.64	5.80
39	.59	1.18	2.36	3.54	4.72	5.90
40	.60	1.20	2.40	3.60	4.80	6.00
41	.61	1.22	2.44	3.66	4.88	6.10
42	.62	1.24	2.48	3.72	4.96	6.20
43	.63	1.26	2.52	3.78	5.04	6.30
44	.64	1.28	2.56	3.84	5.12	6.40
45	.65	1.30	2.60	3.90	5.20	6.50
46	.66	1.32	2.64	3.96	5.28	6.60
47	.67	1.34	2.68	4.02	5.36	6.70
48	.68	1.36	2.72	4.08	5.44	6.80
49	.69	1.38	2.76	4.14	5.52	6.90
50	.70	1.40	2.80	4.20	5.60	7.00
51	.71	1.42	2.84	4.26	5.68	7.10
52	.72	1.44	2.88	4.32	5.76	7.20
53	.73	1.46	2.92	4.38	5.84	7.30
54	.74	1.48	2.96	4.44	5.92	7.40
55	.75	1.50	3.00	4.50	6.00	7.50
56	.76	1.52	3.04	4.56	6.08	7.60
57	.77	1.54	3.08	4.62	6.16	7.70
58	.78	1.56	3.12	4.68	6.24	7.80
59	.79	1.58	3.16	4.74	6.32	7.90
60	.80	1.60	3.20	4.80	6.40	8.00
61	.81	1.62	3.24	4.86	6.48	8.10
62	.82	1.64	3.28	4.92	6.56	8.20
63	.83	1.66	3.32	4.98	6.64	8.30
64	.84	1.68	3.36	5.04	6.72	8.40
65	.85	1.70	3.40	5.10	6.80	8.50
66	.86	1.72	3.44	5.16	6.88	8.60
67	.87	1.74	3.48	5.22	6.96	8.70
68	.88	1.76	3.52	5.28	7.04	8.80
69	.89	1.78	3.56	5.34	7.12	8.90
70	.90	1.80	3.60	5.40	7.20	9.00
71	.91	1.82	3.64	5.46	7.28	9.10
72	.92	1.84	3.68	5.52	7.36	9.20
73	.93	1.86	3.72	5.58	7.44	9.30
74	.94	1.88	3.76	5.64	7.52	9.40
75	.95	1.90	3.80	5.70	7.60	9.50
76	.96	1.92	3.84	5.76	7.68	9.60
77	.97	1.94	3.88	5.82	7.76	9.70
78	.98	1.96	3.92	5.88	7.84	9.80
79	.99	1.98	3.96	5.94	7.92	9.90
80	1.00	2.00	4.00	6.00	8.00	10.00
81	1.01	2.02	4.04	6.06	8.08	10.10
82	1.02	2.04	4.08	6.12	8.16	10.20
83	1.03	2.06	4.12	6.18	8.24	10.30
84	1.04	2.08	4.16	6.24	8.32	10.40
85	1.05	2.10	4.20	6.30	8.40	10.50
86	1.06	2.12	4.24	6.36	8.48	10.60
87	1.07	2.14	4.28	6.42	8.56	10.70
88	1.08	2.16	4.32	6.48	8.64	10.80
89	1.09	2.18	4.36	6.54	8.72	10.90
90	1.10	2.20	4.40	6.60	8.80	11.00
91	1.11	2.22	4.44	6.66	8.88	11.10
92	1.12	2.24	4.48	6.72	8.96	11.20
93	1.13	2.26	4.52	6.78	9.04	11.30
94	1.14	2.28	4.56	6.84	9.12	11.40
95	1.15	2.30	4.60	6.90	9.20	11.50
96	1.16	2.32	4.64	6.96	9.28	11.60
97	1.17	2.34	4.68	7.02	9.36	11.70
98	1.18	2.36	4.72	7.08	9.44	11.80
99	1.19	2.38	4.76	7.14	9.52	11.90
100	1.20	2.40	4.80	7.20	9.60	12.00



... THE ...
TEMPLE BUILDING
Home of the I. O. F.
Toronto, Canada.

COURT DUES.

In addition to the premiums, there are small Court dues payable by every member; these are mainly under the control of the members of each Court, and may be made more or less at their own option. Equitably arranged higher rates are charged for the Hazardous and for the Extra Hazardous Classes.

what the I.O.F. Will Do For You.

- (1) It will pay on your death to your widow and Orphans, children or other beneficiaries, as provided in its Constitution and Laws, from \$500 to \$5000 as a Mortuary or Insurance Benefits;
- (2) It will relieve you of all further premiums, Dues, etc., when you reach the age of 70 years.
- (3) It will come to your relief whenever you become disabled by accident or disease, not only by relieving you of all payment of further premiums, but also by paying down to yourself one-half the face of your Benefit Certificate or Policy, viz: \$250 to \$2500, the balance going to your beneficiaries at your death;
- (4) It will pay you annually for ten years in your amount of your Benefit Certificate, until the whole amount of your Benefit Certificate is paid to yourself, and in case of your prior death the balance unpaid, if any, would be paid to your beneficiaries, or
- (5) It will pay a Pension of from \$44.00 to \$228.00 per year, depending on your age at the time you apply for the Pension and the amount of your Benefit Certificate;
- (6) Last, though not least, the Independent Order of Foresters will contribute, in certain contingencies, to wit: (being in the Sick and Funeral Benefit Department or taking the Old Age Pension, Benefit) \$50 or \$100 toward your Funeral Expenses.

ACCUMULATED FUNDS OF THE Independent Order of Foresters

HOW THEY GROW

The following figures give the Accumulated Funds of the I.O.F. upon the 1st day of January in the different years mentioned, the period covered being from 1883 to 1904.

The figures need no actuarial comment. They tell their own story, a story of ever increasing public confidence, prosperity and financial solidity.

Year	Accumulated Funds
1st January, 1883	\$ 2,967.93
1884	10,857.65
Increase in 12 months	\$7,889.72
1st January, 1885	29,802.42
1887	53,981.28
Increase in 12 months	\$24,178.86
1st January, 1889	117,821.96
1890	188,130.36
Increase in 12 months	\$70,308.40
1st January, 1892	468,798.20
1893	580,597.57
Increase in 12 months	\$111,799.36
1st January, 1894	858,577.89
1895	1,167,225.11
Increase in 12 months	\$328,647.22
1st January, 1896	1,660,373.46
1897	2,015,484.38
Increase in 12 months	\$455,110.92
1st January, 1897	2,015,484.38
1898	2,658,832.78
Increase in 12 months	\$643,348.40
1st January, 1898	2,658,832.78
1899	3,186,370.36
Increase in 12 months	\$627,537.58
1st January, 1899	3,186,370.36
1900	3,778,503.58
Increase in 12 months	\$592,133.22
1st January, 1900	3,778,503.58
1901	4,477,792.22
Increase in 12 months	\$699,288.64
1st January, 1901	4,477,792.22
1902	5,224,854.58
Increase in 12 months	\$747,062.36
1st January, 1902	5,224,854.58
1903	6,219,071.17
Increase in 12 months	\$994,216.59
1st January, 1903	6,219,071.17
1904	7,453,308.14
Increase in 12 months	\$1,234,236.97

The I.O.F.

Is now paying out to Widows and Orphans and disabled Brethren over \$7,000 each working day of the year, and while this is being done its accumulating funds are increasing at the rate of \$3,500 per day. The above table shows how the Accumulated Funds of the Order have been increasing. All Premiums cease at 70 years of age. No Premiums are collected from totally and permanently disabled members. When members are so disabled they may draw half the amount of their policy, the balance being paid to their beneficiaries on death. This Order makes no death calls. It never has increased its rates on old members and will not increase them. The Order meets its obligations promptly, being usually the first of all the Societies or Companies to pay death claims. For further particulars address

HON. DR. ORONHYATEKHA, S.C.R. **JOHN A. MCGILLIVRAY, K.C., Supreme Secretary**
Home Office of the Order, Temple Building, TORONTO, CANADA

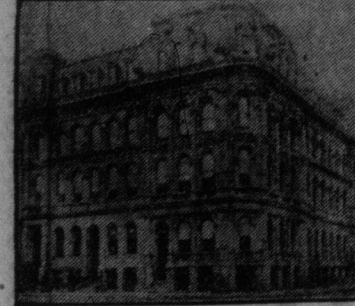
BANK OF HAMILTON

J. TURNBULL, General Manager
Hamilton
Head Office
Capital \$2,250,000. Reserve \$2,000,000. Total Assets \$25,000,000.

BRANCHES:

Abernethy, N.W.T.; Atwood, Berlin, Barrowville, Blyth; Brandon, Man.; Brantford; Carleton Place; Chelmsford; Dundas, Dundalk, Dunnville, Fardwich, Georgetown; Gladstone, Man.; Grimby, Gorrie, Hamilton—Barton-street, Deering Branch, East End, and West End; Hamiota, Man.; Hagersville; Indian Head, N.W.T.; Jarvis; Kamloops, B.C.; Lacombe; Lucknow; Manitow, Man.; Melfort, N.W.T.; Midland, B.C.; Milton, Mitchell; Minnedosa, Man.; Miami, Man.; Moorefield; Moose Jaw, N.W.T.; Morden, Man.; Niagara Falls, Niagara Falls South, Orangeville, Owen Sound, Palmerston; Pilot Mound, Man.; Plum Coulee, Man.; Port Elgin, Port Rowan, Ripley; Roland, Man.; Saskatoon, N.W.T.; Simcoe, Southampton; Stonewall, Man.; Teeswater, Toronto, Toronto—Queen and Spadina; Vancouver, B.C.; Wingham; Winnipeg, Man.; Winnipeg—Grain Exchange Branch; Winkler, Man.; Worcester.
Correspondents in United States: New York—Hanover National Bank and Fourth National Bank. Boston—International Trust Co. Buffalo—Marine National Bank. Chicago—Continental National Bank and First National Bank. Detroit—Old Detroit National Bank and Kansas City—National Bank of Commerce. Philadelphia—Merchants National Bank. Pittsburg—Mellon National Bank. San Francisco—Crocker-Woolworth National Bank.
Correspondents in Great Britain: National Provincial Bank of England, Limited, and Savings Banks at all offices.
Collections effected in all parts of Canada promptly and cheaply.

British America Assurance Company.



INCORPORATED 1833.

DIRECTORS
HON. GEO. A. COX, President.
J. J. KENNY, Vice-President.
AUGUSTUS MYER,
JOHN MOSKIN, K.C., LL.D.
ROBERT JAFFRAY,
HON. S. C. WOOD,
THOMAS LONG,
F. W. COX.

HEAD OFFICE BUILDINGS.
11-Coh. H. M. PELATT
P. H. SIMS, Secretary.
Capital, \$1,000,000. Assets, Over \$2,000,000.
Losses Paid Since Organization, Over \$24,000,000.

TORONTO, CANADA.

BRADSTREET'S

OFFICES THROUGHOUT THE CIVILIZED WORLD. EXECUTIVE OFFICES NOS. 346 AND 348 BROADWAY, N. Y. CITY, U. S. A.
The Bradstreet Company gathers information that reflects the financial condition and the controlling circumstances of every seeker of mercantile credit. In procuring, verifying and promulgating information, no effort is spared, and no reasonable expense considered too great, that the results may justify its claim as an authority on all matters affecting commercial affairs and mercantile credit.
Subscriptions are based on the service furnished, and are available only by reputable wholesale, jobbing and manufacturing concerns, and by responsible and worthy financial, fiduciary and business corporations.
CORRESPONDENCE INVITED.
OFFICES IN CANADA: Halifax, N.S.; Montreal, Que.; St. John, N.B.; Hamilton, Ont.; Ottawa, Ont.; Toronto, Ont.; London, Ont.; Quebec, Que.; Vancouver, B.C.; Winnipeg, Man.
THOS. C. IRVING
General Manager Western Canada, Toronto

Standard Loan Company

It pays three and one-half per cent on Savings Accounts and on time Certificates of Deposit.
It issues debentures bearing interest at the rate of five per cent. per annum, payable half-yearly, for periods of one to five years.
It has Assets of One Million Two Hundred and Fifty Thousand Dollars.
It has a subscribed Permanent Capital of Eight Hundred Thousand Dollars.
It has a Paid-up Capital of Half a Million of Dollars.
It has a Reserve Fund of Forty Thousand Dollars.
Branch Office:
Goderich, Ont. W. L. Horton, Manager
GENERAL OFFICES, 24 ADELAIDE ST. EAST, TORONTO
ALEX. SUTHERLAND, D. D., President.
W. S. DINNICK, Vice-President and Managing Director.

The Federal Life Assurance Co.

HEAD OFFICE, HAMILTON, CANADA.
Capital and Assets \$2,980,000.00
Paid Policy-holders \$2,708,692.49
Policies insurable after one year from issue. The most desirable Policy Contracts.
Accumulations on Policies, Compound Investment Policies, Guaranteed Income Bonds.
J. K. McCUTCHEON, Superintendent of Agencies.
DAVID DEXTER, President and Managing Director.

THE Commercial Oil Company

HAMILTON, ONT.
J. C. PERSON, Manager. Telephone 1236

APPLETON, WIS. CHICAGO, ILL. NEWARK, N. J.
MANCHESTER, ENGLAND. HAMBURG, GERMANY. HAMILTON, CANADA.

3 1/2 PER CENT. INTEREST PAID ON DEPOSITS

Special attention is called to the fact that interest is allowed on the daily balance.

SAFETY FIRST AND PARAMOUNT

CENTRAL CANADA LOAN AND SAVINGS CO.

26 KING ST. E., TORONTO.

WRITE FOR BOOKLET.

4 PER CENT. INTEREST PAID ON DEBENTURES

Repayable on Sixty Days Notice.

(INCORPORATED 1851)

WESTERN ASSURANCE CO.

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GEO. R. R. COCKBURN
GEO. McMURRICH,
H. N. BAIRD,
E. R. WOOD,
W. R. BROCK,
J. K. OSBORNE,
C. C. FOSTER, Secretary.

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CANADIAN LOCOMOTIVE COMPANY

KINGSTON, ONTARIO, CANADA.

THE SUN & HASTINGS SAVINGS & LOAN CO.

INVESTMENT — SAFE — PROFITABLE

A small amount of the Company's Stock yet for sale, drawing dividend of 6 per cent. per annum, payable half-yearly.

Company's Debentures for sale, bearing 4 per cent. to 5 per cent. interest, according to length of term. Deposits taken, 3 1/2 per cent. to 4 per cent. interest allowed.

Write for full particulars, which will be cheerfully given.

Head Office—Confederation Life Building, Toronto
W. FEMBERTON PAGE, Manager. Branch Office—BELLEVILLE

The Canadian Magazine FOR 1905.

A story of the War of 1812, by Eric Bohn, will be the serial in the Canadian Magazine for 1905. This Canadian author has already published one novel—"How Hartman Won," and another story is ready and will be issued in book form shortly. It is understood that Eric Bohn is a pen name, and that it conceals the identity of a prominent citizen of Toronto, whose professional connection is such that he desires to keep his authorship a secret. The name of the new story will be "The Builders."

The Canadian Magazine is the only Canadian publication which is kept on file in the leading libraries of the world, and the only one whose articles are indexed in Poole's Literary Index.

63 Yonge Street, Toronto.

The Annual Financial Review

Compiled by W. R. HOUSTON.

THE STANDARD WORK OF REFERENCES OF CANADIAN SECURITIES

ISSUED EVERY JULY, WITH APPENDIX IN JANUARY

\$3.00 PER ANNUM. 83 YONGE-ST., Toronto, Ont.

DEBENTURES

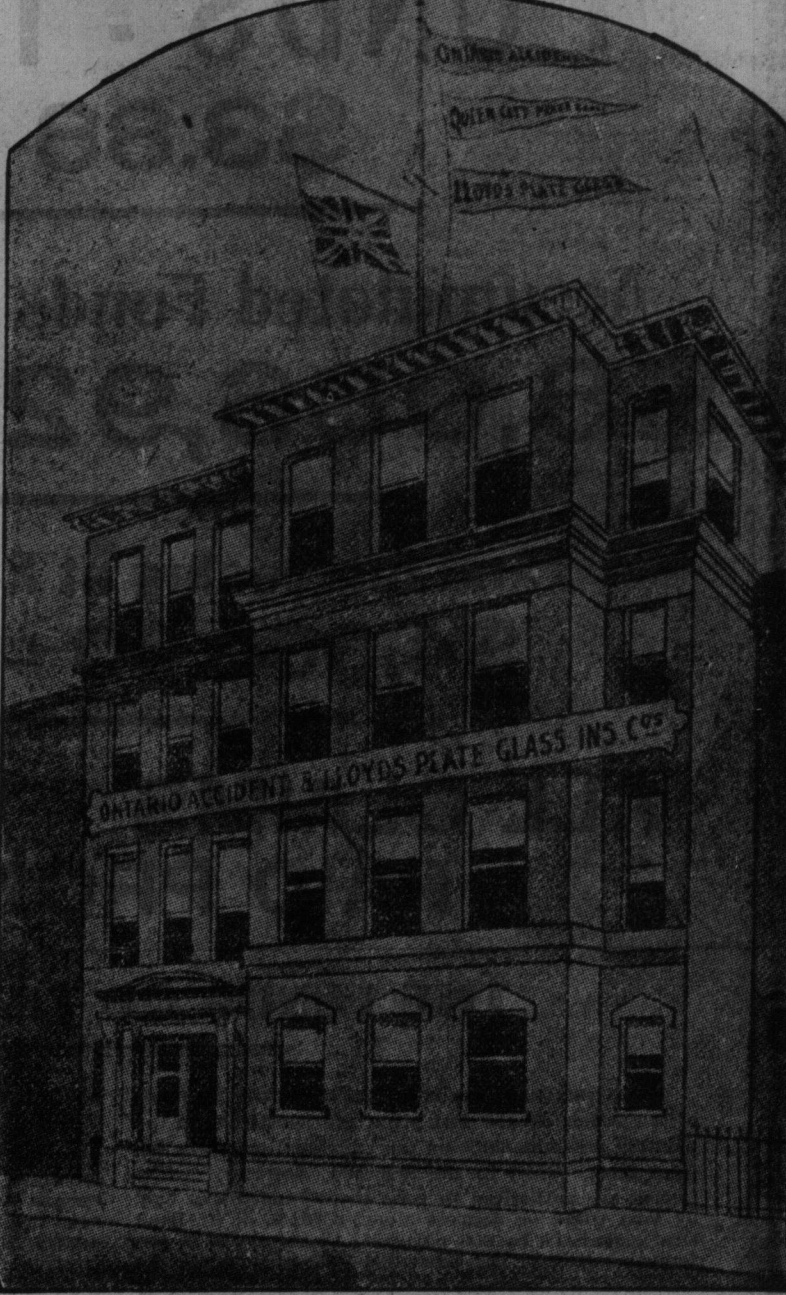
GOVERNMENT MUNICIPAL CORPORATION BONDS

Correspondence Solicited from TRUSTEES INSURANCE COMPANIES INVESTORS GENERALLY

DOMINION SECURITIES CORPORATION, LIMITED

TORONTO MONTREAL

Eastmure and Lightbourn Building
61 and 65 ADELAIDE ST. E., TORONTO.



THE HEAD OFFICES OF:
THE ONTARIO ACCIDENT INSURANCE COMPANY
THE QUEEN CITY PLATE GLASS & MIRROR CO., Limited
THE REGISTRY COMPANY OF NORTH AMERICA, Limited
THE HEAD OFFICE FOR CANADA AND NEWFOUNDLAND OF:
LLOYD'S PLATE GLASS INSURANCE CO., of New York
And all other general connections under the same management will in future be situated at this address.

BUSINESS TRANSACTED:
INSURANCE: Accident, Sickness, Accident and Sickness Combined, Employers', Elevator, Teams, Vessel, Theatre, Merchants', Contractors, Owners' and Builders' Contingent, General and Public Liability, Workmen's Collective, Plate Glass, Fire, Life, Guarantee, Property Damage.
MANUFACTURING: Mirrors, Art Leadwork, Bevelers, Dealers in Polished Plate, Window, Bent and Fancy Glass.
REGISTRATION: Identification, Protection and Care in respect of Persons and Property.
MANUFACTURERS' AGENTS: Representing Messrs. William Wylie & Company of Stewarston, Scotland.
Financial and Estate Agents. Administrators and Trustees.

THE DOMINION PERMANENT LOAN COMPANY

12 King Street West, Toronto

Assets, \$3,500,000

Debentures Issued at 5%

Per Annum, Payable Half-Yearly, for Periods from One to Five Years. PRINCIPAL AND INTEREST GUARANTEED.

F. M. HOLLAND, - - General Manager

CASTORIA

The Kind You Have Always Bought has borne the signature of Chas. H. Fletcher, and has been made under his personal supervision for over 30 years. Allow no one to deceive you in this. Counterfeits, imitations and "just-as-good" are but enemies to your health. Children—Experience—Experiment.

What is CASTORIA

Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrup. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhoea and Wind Colic. It relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mothers' Friend.

The Kind You Have Always Bought Bears the Signature of

Chas. H. Fletcher
In Use For Over 30 Years.

THE LETTER SHE SENT.

A Xmas Sketch by Zoe Anderson Norris.

This was the Christmas letter she wrote him:

I think, my friend, that it would be best if you remain where you are. Of course you must know that it is not because I don't want to see you. I do not. But there are many reasons why I should not; why it would be best if you never met again. In the first place, after a series of sleepless nights and heartaches, I have learned to live quietly, composedly, rising in the morning and going about my work in a leaden sort of way, it is true, but calmly; without much hope of happiness—without any, in fact, but also without that feverish restlessness which invariably follows upon the pursuit of happiness.

I indeed, I have, resolutely put the hope of happiness aside. It is not for me. You see, I have reasoned the whole thing out elaborately, carefully, laboriously. It is not as if I were a young girl, rushing blindly into a future apparently so full of promise, but in reality full of pitfalls, deep, dark and treacherous. I am older than you. Your letter lies before me. The address is blotted where I have kept it warm against my heart. It is quite evident that at present you are bitter. Love is always blind for a little while—for a very little while, alas! I am beautiful. I am charming. I am all ways in your thoughts. The fates have determined to see me again. You await the word to come. One is unaccountably charming. Many women absolutely devoid of beauty have charmingly beautiful. I was beautiful once—that night I traips'd up the long, perfumed aisle of a flowered cathedral, the white bride of the man who promised there to love, protect and cherish me. Love, protect, cherish! I fear I have

lost faith in the belief that marriages are made in heaven. Heaven had little enough to do with that marriage. Yes, I was beautiful then and long after. People turned to look at me twice. Once two women passed me. One said, "Isn't she pretty?" And the other replied, "She is the prettiest woman in this town."

So you see I must have possessed some real beauty to be admired by my own sex. Mustn't I? But now! Nobody ever turns deliberately around to look at me. Their glances rest idly upon me and pass—even those of the little boys who used to do me homage. "Look at her! She is mine. I'm going to be like her when I am grown." Does this seem puerile to you? Does it seem childish? It is tragedy. A woman should die of her first wrinkle, for with it goes homage, and with homage, love. Youth of itself is beauty—the delicate contour of the cheek, the fresh firmness of the skin, the unfaded red of the lip, the bright of the eye, undimmed by tears. And I am no longer young. All my good, fresh youth was spent on that marriage of mine which was made in heaven! I have only the shadow of what I was left for you. Besides, I am older than you. Written, those seem ordinary words, but weigh them, weigh them! There are no weights sufficiently heavy to balance their sorrow. Hope might lighten it, but there is no hope. What if I should listen to your pleading—and it is like the tap of glad fingers at the door of my heart—afterward, when the eyes of your love had been cured of their blindness, what would be your first thought? "This is older than I."

PREPARING FOR CHRISTMAS SHOPPING.



Free to Men Until Cured

For nearly forty years I have successfully given new life, strength and vigor to weak men. Think of the wonderful merit of a remedy that has stood this test. Think of the experience I have gained in making strong, vigorous men out of the wrecks who suffer from dissipation, who are feeble, suffer from varicose veins, drains and exhaustion, rheumatism, lame back, etc. My cures number tens of thousands and many whom I can refer to by permission. I now know so well that Electricity, as I give it to weak men, cannot fail, that to any sufferer who has faith enough to try my treatment I will give two months' use of my world-famed Dr. Sander's Electric Belt, and will

NO PAIN UNTIL CURED

Not a penny to be paid me or paid on deposit in any way until you are cured or fully satisfied, and then the price is only \$4 in many cases. I have made the greatest success ever known placing my cure with sufferers on its merits, and will not be satisfied until every such one has tried it. Being at my crowning success, my belts are of course limited. But the valuable advice I give is only got from ripe experience and is mine alone. It is given freely until my patient is well—but and advice all without charge until cured. Call or send for one to-day, or if you want to know more about my treatment get my free books upon Electricity and Its Medical Use. Free, sealed by mail. DR. A. B. SANDEN, 140 Yonge-street, Toronto, Ont. Office hours: 9 to 5 daily. Saturdays until 9 p.m.

and fall. For doubtless the charm exists in your imagination, now you are blind. Seeing, it would cease to exist. Finally I should stand by the side of some fair young girl and, reading the comparison in those eyes of yours, suffer untold tortures—only such tortures as are known to the hearts of supplanted women. Stay where you are. That agony is more than I could endure and live. I tremble; I suffer in anticipation; I suffer acutely; the tears fall on the paper blot the words—

But this was the Christmas letter she sent:

CHRIST AND POVERTY.

Wallace Irwin contributes the following poem, which is in reality a Christmas sermon, to the New York Globe:

Bare of head and bare of feet Christ and Poverty walked the street.

Past the curse and the muck and the grime, Past the door and the haunt of crime.

Past the glare and the flaunt of sin, And it was a church that he entered in.

The Christmas prayer of the desk was said, And the Rich Parishioner bowed his head.

Thru the cypress oak of the organ loft The golden music trembled soft.

And a high-pitched tenor, sweet of throat, Poured thru the arches his mellow note.

In the velvet reach of each cushioned pew The tattered worshippers dozed, for they knew

The gifts and bequests that could insure Their seats in the House of God secure.

"O come all ye faithful!" the Pastor said, And the Rich Parishioner bowed his head.

Velvet and furs on either side, Sloth and fatness, vanity, pride—

Then where in the Temple of Prayer was a seat For the tattered of gown and the bare of feet?

Sat a simple bench by the paneled door, "Reserved for the Poor" was the sign it bore.

And the Poor Parishioner huddled there— Small place had he in the Temple of Prayer.

Old and feeble and mendicant, Yet humble withal and a suppliant.

And the Son of Man, as he entered, eyed The throng that knelt to the prayer of God.

Then he turned to the suppliant shabby and poor And sat in the pewer's bench by the door.

"O come all ye faithful!" the Pastor said, And Christ and Poverty bowed the head.

Two little orphans.

L. Santa Claus don't come our way With them toys of his;

He's forgot the place we stay; Don't know where' orphan is he.

I wish some angel in the sky, Would tell him, please don't pass us by!

II. He don't remember we're so poor An' needy, an' all that;

They ain't no number on the door "The place we live in" at!

An' when the winter nights begin, The wind don't knock—but 'jes' comes in!

III. Oh, don't we wish that he'd come back, With all them toys in his pack,

An' say: "How's all of you?" He's got so much good things to give— An' done forget where' orphan is!

IV. But tho' he has forgot us so, With Christmas gifts of his, We won't be poor in Heaven, I know, "Wish" lots of orphan is!

(I wish some angel, up on high, Would tell him, please don't pass us by!) —Frank Stanton, in Atlanta Constitution.

THE PLAYER'S CHRISTMAS.

By Wilton Lackaye.

I. In happier climes for luckier men while carols welcome day,

And sleeping folk are roused by "Waits" with Christmas roundelay,

For us—a pondering porter at the peaceful hour of three,

Haucous—bawling "Oh! 't's quick, the 'bus won't wait on 'troopers' feet!"

II. Oh, the frost is on the tree tops and the snow is in the dell!

(It's a shame we left our rubbers at the "The View Grand Hotel!")

But all the joys that poets sing and post-asters rhyme,

Are lost in wondering if the train will reach Polunk "on time."

III. While children of the older growth their yonker's antics view,

And in lolly frolic sharing their lost faith renew,

While seats of home and mirth of fest are found on every hand,

We've the dank innlet called dinner in a western one-night stand.

IV. While your yule log's for your anthracite's, or gas stove's cherry flame—

(If your "local habitation's" one that's worthy of the "name,"

If in mansion or in "chambers," or congested flat you dwell,

Makes all mankind feel the magic of the joyous Christmas spell;

While your table groans for marmosa with its (more or less) display,

The unnumbered mixing grease paint for the Christmas make-up.

V. Oh, lords of hearts and dames of homes, Whose joy of this time speaks

In the ringing of your laughter, in the twirl of your cheek;

'Tis well the oranges and the coffee let a tearful host be drunk

To the player's poor pennies in the top tray of his trunk.

MATCHES

PARLOR "KING EDWARD" "HEARLIGH" "EAGLE" "VICTORIA" "LITTLE COMET" SULPHUR "Telegraph" "Telephone"

No others so QUICK, SAFE and RELIABLE. FOR SALE EVERYWHERE For the outdoor use of RAILWAYMEN, AUTOISTS, WATCHMEN and others, there is nothing to equal

"THE EDDYSTONE LIGHT"

TRY A BOX USERS OF

WOODENWARE TUBS, PAILS, Etc.

Will consult their best interests by always asking for EDDY'S WARES

E. B. EDDY

GROCERS AND OTHER USERS OF PAPER BAGS

Should see that they are always fully stocked with Bags manufactured by

Grocery Bags

Are made from the TOUGHEST of papers in ALL SIZES and WEIGHTS.

HAT, MILLINERY AND GLOVE BAGS

We are also headquarters for all kinds of

Flour and Cement Sacks

The E. B. EDDY COMPANY, Limited

HULL, CANADA

Branches and Agencies at Montreal, Toronto, Quebec, Ottawa, Hamilton, London, Kingston, St. John, N.B., Halifax, Winnipeg, Victoria and Vancouver.

TORONTO BRANCH No. 9 FRONT STREET EAST

FIBRE WARE



Is in universal use in Canada. Besides being HANDSOME in appearance it surpasses all other makes for DURABILITY and in all points essential to a high grade article.

Can be had from any first-class grocer in

TUBS, PAILS, WASH BASINS, SPITTOONS, Etc.

TOILET PAPERS

Have a Soft Silky Finish and are made from the Strongest of Tissues.

ALWAYS insist on being supplied with one of the following well known brands:

In Rolls—"Standard," "Hotel," "York," "Mammoth," Etc.

In Sheets—"Imperial," "Royal," "Regal," "Orient," Etc.

THE QUALITY OF OUR

News Book Print Tissue Cleaver

D. Litho. Wrapping Manila Wood Board Etc.

is too well known to necessitate comment.

We are prepared to fill orders for any quantity of the highest grades in above lines.

The Star Safety Razor

Makes self shaving a luxury. Prices \$1.75 upwards

AIKENHEAD HARDWARE, LIMITED 6 Adelaide Street East.

HOUSEKEEPER'S HELPS

CALL AND SEE STOCK OF MEAT CUTTERS, SCALES, RAISIN SIEVES, WASHERS, WINGERS, SWEEPERS, COFFEE MILLS, BREAD MIXERS, ETC.

RICE LEWIS & SON, LIMITED Cor. King and Yonge Streets, TORONTO

Buy a pair of our Skates and be happy

OUR PRICES ARE RIGHT! THE VOKES CO. LIMITED 111 and 113 YONGE STREET.

PACKING GIFTS. How Christmas Presents May Be Wrapped Attractively.

Even the most long wished for or the most charming gift is robbed of some of the joyous Christmas spirit if it is sent carelessly wrapped or is done up like an ordinary everyday parcel, and even the most simple gift receives an added grace if it is put up attractively and is accompanied by a bright, pleasant greeting.

WINDSOR SALT is the best Salt for Table and Dairy—No adultiration—Never cakes.

THE NEW FRENCH REMEDY, THERAPION

The successful and highly popular remedy used in the Continental Hospitals by Ricord, Koutan, Tabor, Velpasa, and others, combines all the desiderata to be sought in a medicine of the kind, and surpasses everything hitherto employed.

Ontario Ladies' College

And Ontario Conservatory of Music and Art, WHITBY, - - - ONT.

1. Ideal home life amidst charming and healthful surroundings. 2. Careful attention to the social and moral training of students, calculated to develop a refined, Christian womanhood. 3. Proximity to Toronto, giving the advantages of the city in concerts, etc., without its distractions.

"Undoubtedly the best of its kind in Canada."—Lord Aberdeen. Send for Calendar to REV. J. J. HARE, Ph. D., Principal.

With the sweetest remembrance That about its coming clings. Sunbeams bless the Christmas day— Gladness with thee dwell for aye.

A better gift you may have, but not with better heart. Our true intent is all for your delight.

OVER WEIGHT. Sportman: "Terrible soaking they had in the Water Handicap! Why, when the lockers weighed in they were each allowed two pounds!" Lady Friend: "Poor fellow! I suppose that was to buy new clothes with."

Yule logs of love burn in the heart With rosy warmth and cheer, And Care—well, may she come at most Christmas, once a year. A happy Christmas to you, May it bring you all fair things



SPECIAL

BUYERS ARE FAIRLY NUMEROUS, BUT THEY ARE LOOKING FOR BARGAINS. An indignant, and we venture to think, an unwise dealer, writes to us...

DEAD END INDUSTRY. Recent statistics would seem to indicate that the consumers of Great Britain are taking more to chilled meat than to that fresh killed. One reason suggested for the increased consumption of the former is the lower price at which it can be procured.

COOK'S COTTON ROOT COMPOUND. Ladies' Favorite. The only safe, reliable, and effective remedy for all cases of itching, burning, and soreness of the skin...

3 FEEDS FOR ONE CENT! International Stock Food Co. Toronto, Ont. This is a scientific and practical method of feeding sheep, horses, and other animals...

COAL AND WOOD MARKET CHRISTMAS WEEK PRICES

BUYERS ARE FAIRLY NUMEROUS, BUT THEY ARE LOOKING FOR BARGAINS. An indignant, and we venture to think, an unwise dealer, writes to us...

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3 FEEDS FOR ONE CENT! International Stock Food Co. Toronto, Ont. This is a scientific and practical method of feeding sheep, horses, and other animals...

SHEEP AND LAMBS HIGHER ON THE TORONTO MARKET

Moderate Run of Cattle With Good Prices for Best Grades—Hogs Weak. Receipts of live stock at the city market...

DEAD END INDUSTRY. Recent statistics would seem to indicate that the consumers of Great Britain are taking more to chilled meat than to that fresh killed. One reason suggested for the increased consumption of the former is the lower price at which it can be procured.

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3 FEEDS FOR ONE CENT! International Stock Food Co. Toronto, Ont. This is a scientific and practical method of feeding sheep, horses, and other animals...

LIVERPOOL IS LOWER

Heavy Offerings From Argentina Depress Price—Bradstreet's World's Visible and Foreign Conditions. World Office, Dec. 20. Thursday Evening, Dec. 20. Liverpool market...

DEAD END INDUSTRY. Recent statistics would seem to indicate that the consumers of Great Britain are taking more to chilled meat than to that fresh killed. One reason suggested for the increased consumption of the former is the lower price at which it can be procured.

COOK'S COTTON ROOT COMPOUND. Ladies' Favorite. The only safe, reliable, and effective remedy for all cases of itching, burning, and soreness of the skin...

3 FEEDS FOR ONE CENT! International Stock Food Co. Toronto, Ont. This is a scientific and practical method of feeding sheep, horses, and other animals...

Dr. KOHR'S RESTORINE. The most powerful medicine ever discovered. It is a tonic and a restorative. It restores the vitality of the system...

Dr. KOHR'S MEDICINE CO., P.O. DRAWER 7834, MONTREAL. ESTABLISHED 1851. SCALES. MADE IN CANADA. BY CANADIAN WORKMEN.

MAYBEE & WILSON. Live Stock Commission Dealers. TORONTO. WESTERN CATTLE MARKET. ALSO UNION STOCK YARDS, TORONTO.

McDonald & Maybee. Live Stock Commission Dealers. TORONTO. WESTERN CATTLE MARKET. ALSO UNION STOCK YARDS, TORONTO.

JAS. L. ROUNTREE. Live Stock Commission Dealer. TORONTO. WESTERN CATTLE MARKET. ALSO UNION STOCK YARDS, TORONTO.

GEO. PUDDY. Wholesale Dealer in Dressed Hogs, Beef, etc. 35 and 37 Jarvis Street.

J. A. McLAUGHLIN. LIVE STOCK COMMISSION SALESMAN. At City Market, as well as Junction. Address also McLAUGHLIN, Union Stock Yards, Toronto Junction.

GONERSALL'S 500 CURE. The only known positive cure for Gonorrhoea and Gleet. Mailed to you at once on receipt of \$1.00.

Advertisement for 'THE TRANS' newspaper, featuring a large illustration of a steamship and text about its subscription rates and content.

CANADA PERMANENT MORTGAGE CORPORATION. HALF-YEARLY DIVIDEND.

Notice is hereby given that a Dividend of three per cent. (3%) on the paid-up capital stock of this Corporation has been declared for the half-year ending December 31st, 1904, and that the same will be payable on and after...

TRANSACTIONS DECLINE ON CHIEF ST. MARKET

But a Steady Tone is Maintained Bank of Hamilton Firm in Domestics.

The local market was of a narrow professional character in most of the commodities. There was a general feeling of uncertainty, with public participation small. The banks absorbed some attention, but the market was generally quiet, with a few exceptions.

National Trust Company, Limited

22 King St. E., Toronto

Notice is hereby given that a quarterly dividend for the three months ending December 31st, 1904, at the rate of six per cent. per annum, has been declared for the National Trust Company, Limited.

IMPERIAL BANK OF CANADA

HEAD OFFICE, TORONTO. Capital Paid Up \$3,000,000. Reserves 3,000,000.

Branches in Provinces of Ontario, Quebec, Manitoba, British Columbia and Northwest Territories. Deposits received and interest at current rate credited to your account.

Foreign Exchange. The Bank of England discount rate is 3 per cent. Money 2 1/2 to 3 per cent. Short bills 2 1/2 to 3 per cent. Call money 2 1/2 to 3 per cent.

City Daily Co.

Imperial Steel Wire, National Portland Cement, U. C. Refractory, etc.

Price of Oil. Pittsburgh, Dec. 20—Oil closed at 15.55. Cotton Gossip. Marshall, Spader & Co. wired J. G. Beatty.

Percentage of Pools. The British Agricultural Society has announced that the number of animals shown at the annual show will be 70 per cent. of the total.

JANUARY INVESTMENTS

E. H. GAY & CO., BANKERS, MONTREAL, P.Q.

Offer the Following: \$39,900 DOMINION OF CANADA 3 1/2 per cent. Inscribed Stock, due November 1, 1913; denomination to suit purchaser, interest payable May 1 and November 1 by cheque to holder, at 88 1/4 and interest.

\$24,922.22 CITY OF WINNIPEG, Manitoba, 4s, due June 1, 1911. \$44,500.33 CITY OF WINNIPEG, Manitoba, 4s, due June 1, 1910. \$132,700.00 CITY OF WINNIPEG, Manitoba, 4s, due June 1, 1910.

Full Particulars Upon Application Correspondence Solicited

The above offered for sale, January Delivery, to suit purchasers. Coupons on any of the above cashed at our office at Montreal.

Parker & Co. Brokers

61 VICTORIA ST., TORONTO. Dealers in—All Listed Securities. Unlisted Industrial and Mining Stocks.

Desirable Lot for Sale

South-West corner of Brunswick and Barton Avenues. Money advanced to build. For full particulars apply to A. M. CAMPBELL.

OSLER & HAMMOND

STOCK BROKERS AND FINANCIAL AGENTS. 18 King St. West, Toronto. Represented in Canada by SPADER & PERKINS.

ENNIS & STOPPANI

24 and 26 New Street, New York. Members—New York Consul, Stock Exchange, Chicago Board of Trade, etc.

PARKER & CO.

Stock and Share Brokers, No. 61 Victoria Street, Toronto. Established 1889.

HERON & CO.

Successors to THOMPSON & HERON. STOCK AND SHARE BROKERS. 16 King St. W., Phone Main 981.

J. L. MITCHELL, MANAGER

Toronto Office: 200-202 King Street. Long Distance Telephone Main 458 and 457.

WE WILL BUY AND SELL

AMERICAN RAILS, ENGLISH RAILS, SOUTH AFRICAN, WEST AUSTRALIAN AND MISCELLANEOUS MINING SHARES.

LAWSON'S

FRANKELE FINANCE. The Chicago had gone before will be sent FREE to subscribers who order every body's choice. \$1. Post Paid.

STOCKS

London Stocks. Last Quoted. Consols, ex-div. 104 1/2. Bank of England, 104 1/2. Royal Bank, 104 1/2. Canadian Pacific, 104 1/2.

WANTED

COLONIAL INVESTMENT DOMINION PERMANENT TRUSTS AND GUARANTEE UNLISTED SECURITIES LIMITED.

QUICK DELIVERY

The following lines we can ship by first express after receipt of order: HOUSE COATS—To retail at \$5, \$6, \$7.50 each.

NSBET & AULD

TORONTO. 25 St. Francis Xavier St., Montreal. Phone 169-1735.

World Office

Tuesday, December 20, 1904. The local market was of a narrow professional character in most of the commodities.

London Speculation

London: The market was of a narrow professional character in most of the commodities. There was a general feeling of uncertainty.

On Wall Street

Marshall, Spader & Co. wired J. G. Beatty, King Edward Hotel, Toronto, Dec. 20.

Jersey City

At a meeting of the Steel Bar Association today it was agreed to put up a steel bar factory in Jersey City.

New York News

There is no change in the market during the rest of the year, and that in the meantime the technical position of the market will steadily improve.

One authority on speculation

declared that a best pool has been formed in power, and is now manifesting the market preparatory to putting on a steady rise.

Canada, Havana, Cuba

INCUBATED THE FUTURE CANADA CUBA LAND & FRUIT CO., LIMITED

Incorporated under "The Ontario Companies Act." Authorized Capital, \$600,000. Shares, Par Value, \$100.

OFFICERS AND DIRECTORS: REV. ALEXANDER CAMPBELL, President, Retired. HAROLD B. ROBINSON, Esq., Vice-President.

JOHN J. MAIN, Esq., Superintendent of the Peconic Iron Works, Manager Canadian Heine Safety Boiler Co. Toronto.

WHITFORD VANDUSEN, Esq., Banker. J. W. CURRY, Esq., K.C., Crown Attorney, Toronto.

BANKERS—The Royal Bank of Canada, Toronto; The Royal Bank of Canada, Havana, Cuba; H. W. Maw, Esq., of Havana, Cuba, Solicitors.

This Company is the owner of 70,000 acres of very rich, fertile lands in the Province of Pinar del Rio, Cuba.

The estate borders upon Gaudiana Bay, with a sea frontage of about twelve miles and a deep-water, sheltered harbor.

Canada has only now become open to modern development, and its progress is sure to be rapid.

Stock at par or scrip entitling the owner to an option to take land at \$10.00, or stock at par, for a limited period.

Only 10,000 acres will be offered at \$10.00 per acre, which 2000 acres are already sold.

The balance of the estate to be disposed of, 30,000 acres, will be raised to \$50 per acre.

Purchase now and save money. Terms—25 per cent. cash; 25 per cent. 30 days; 25 per cent. 60 days; 25 per cent. 90 days.

