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MONEY TO LOAN
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The Toronto World

HOUSE BARGAINS
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 Tanager-Gates Bldg., 20-22 Adelaide St. W.
 Main 5923.

PROBES—Strong winds and gales from w. and s.w., turning colder with local snow flurries. TWELVE PAGES—MONDAY MORNING NOVEMBER 16 1914—TWELVE PAGES VOL. XXXIV.—No. 12,423

ALL ATTEMPTS OF GERMANS TO REACH CALAIS FRUSTRATED BY FOREST OF ALLIES' BAYONETS BRITISH FLEET AND INDIAN TROOPS CAPTURE TURKISH FORTS

TURKISH FORTS CAPTURED BY BRITISH FLEET
 Operations Succeed Against Fortresses at Entrances to Gulf of Aden.
TURBES ALSO REDUCED
 Three Battalions of Indian Troops Carry Enemy's Positions Under Fire.

Canadian Press Despatch.
 LONDON, Nov. 15, 2:10 a.m.—The secretary of the admiralty announces the success of the operations against the Turkish forts at Sheikh-Said, on the Strait of Bab el Mandeb, at the entrance of the Gulf of Aden, and of the occupation of the Turkish fort at Turba by Indian troops, assisted by the British cruiser Duke of Edinburgh.

TWO HUNDRED THOUSAND RECRUITS FROM CANADA
 Series of Meetings at Divisional Headquarters Will Be Addressed by Prominent Men.
 For the purpose of raising a force of 200,000 recruits in Canada, a series of meetings will be held at all the divisional headquarters in the Dominion, to be addressed by Gen. Sam Hughes, minister of militia, and the command-in-chief of each division and member of parliament. The first of these meetings will be held in London, Ont., on Wednesday, Nov. 25, when addresses will be delivered by Gen. Hughes, Col. Davidson, Col. Sir Adam Beck, Major Beattie, M.P., and others. A meeting will be held in Toronto, the date of which will be announced later.

HON. WILLIAM TEMPLEMAN SUMMONED BY DEATH
 Was Proprietor of Victoria Times and Former Cabinet Minister.
 Canadian Press Despatch.
 VICTORIA, Nov. 15.—Hon. William Templeman, former minister of mines and of inland revenue in the Dominion Government, and proprietor of The Victoria Times, died at 3 o'clock this afternoon.

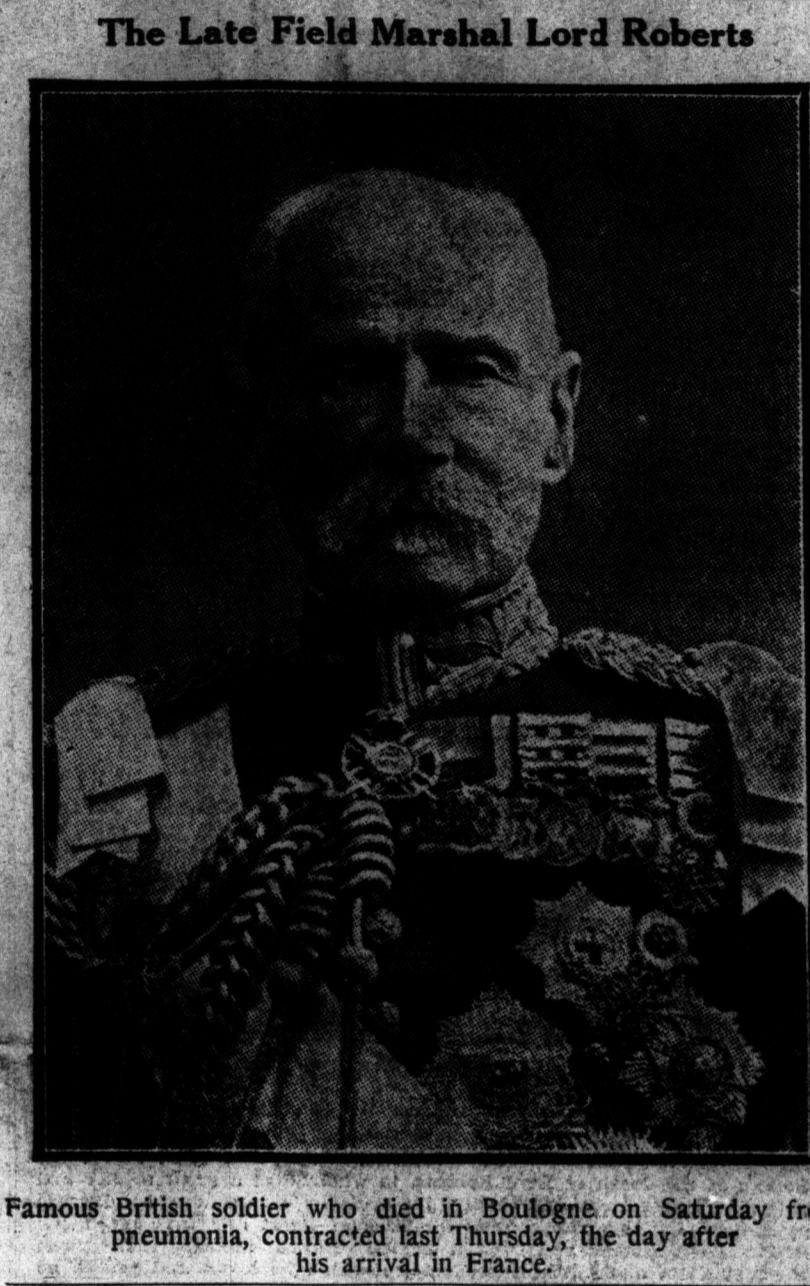
ENEMY'S LOSS AROUND YPRES WAS TERRIFIC
 Companies of Prussian Guard and Bavarian Corps Were Slaughtered.
 Latest News Cheering Paris Elated Over Enemy's Reverse on Left Bank of Yser.

FRANCE MOURNS WITH HER ALLY
 Death of Lord Roberts Moves Newspapers to Expressions of Deepest Sympathy.
 Canadian Press Despatch.
 PARIS, Nov. 15.—Today's papers comment at length upon the death of Lord Roberts. All review the splendid career of the soldier of Lucknow, Ladysmith, Afrikanistan and the Transvaal and pay eloquent tributes to his sterling qualities as a man as well as a fighter.

"BOBS" AN IDOL OF CANADIANS AT SALISBURY
 Veteran Soldier's Death is Deeply Mourned by All Ranks.
 Often Visited Bisley
 Deep Interest in Canadian Troops Manifested at All Times.

TRIPLE DEFENCE LINES PREPARED
 Germans Reported to Have Made Ready for Retreat to the Rhine.
 Canadian Press Despatch.
 GENEVA, via Paris, Nov. 15.—The German army staff has prepared three formidable defence lines from the North Sea to the Rhine, to be used in event of a retreat, according to a high Swiss army officer, who recently returned from Germany.

KING ALBERT'S NAME DAY.
 PARIS, Nov. 15.—This is the name day of King Albert of the Belgians. The French nation signally honored him today by observance of the occasion. The king attended Te Deum service in the Belgian Church, after which he was given an address of congratulation signed by hundreds of thousands of people. The city was gaily decorated with flags for the celebration.



LOAD ROBERTS DIED CLOSE TO BATTLE FRONT
 Pneumonia Contracted on Visit to Indian Forces, Speedily Fatal.
 Severe Storm on Firing Line Attacks Cease
 Opposing Forces in Flanders Resort to Long Range Shelling.
 YSER CANAL DEFENCES
 Extensive Works Erected—No Decisive Results in East Prussia.

SEVERE STORM ON FIRING LINE ATTACKS CEASE
 Opposing Forces in Flanders Resort to Long Range Shelling.
 YSER CANAL DEFENCES
 Extensive Works Erected—No Decisive Results in East Prussia.
 Canadian Press Despatch.
 LONDON, Nov. 15, 9:45 p.m.—After four weeks of most desperate fighting there is a lull in the battle in Flanders. With this lull, however, has come little relief for the men in the trenches, as the artillery and rifle fire, to which they have been subjected with hardly any intermission, has been replaced by one of those severe storms which so often accompany November in this latitude.

ENEMY GAVE WAY BEFORE A WEDGE DRIVEN BY ALLIES
 Could Not Stand the Pressure of French and British Troops, and Blew Up Culverts on Belgian Canals, Temporarily Checking the Advance of the Allies.
 RUSSIANS SOON WILL INVEST CRACOW AND ARE PREPARING TO TAKE DANZIG
 Austrian Army Must Be Withdrawn to a Winter Camp Because of Defeats and Shortage of Food.

RUSSIANS SOON WILL INVEST CRACOW AND ARE PREPARING TO TAKE DANZIG
 Austrian Army Must Be Withdrawn to a Winter Camp Because of Defeats and Shortage of Food.
 LONDON, Nov. 15.—Finding the pressure exerted by the allies more than the Germans could withstand, the Kaiser's troops blew up today all the culverts on the Leopold and Schipdonck canals in Belgium, flooding a large area and temporarily halting the advance of the Franco-British soldiers. The allies have assumed the offensive in that section with fresh attacks.

AUSTRIA SHORT OF FOOD.
 Austria's difficulties are further complicated by a serious shortage of food supplies. Prices of some commodities have risen so high the government has taken over the task of providing necessities for the sufferers. It is reported from Vienna that the Austrian general staff realizes its campaign in Galicia, as a result of repeated Russian successes, is an apparent failure, and that the Austrian army must be withdrawn to a winter camp. However, a reorganized army will take the field against the Russians in the late spring.

man troops after a fierce charge retreated, carrying all their wounded, except one man. A British officer who went out to bring in the wounded soldier was himself wounded, but managed to drag the German to shelter, where later both were picked up by a German ambulance. As a reward for his bravery and humanity, the officer was decorated with the iron cross by the German commanding officer. The Briton was sent back to his own trenches, where he was recommended for the Victoria Cross, but he soon died of his wounds.

NO CIVILIANS AT ZEEBRUGGE.

A correspondent in Amsterdam telegraphs as follows: "No civilians are permitted to visit Zeebrugge, presumably because work is being hurried there on more submarines."

"New troops have been arriving at Ostend from Bruges. Troops are continually passing Ostend on their way to and from Roulers. Bad weather has made the battlefield a vast swamp, and the trenches are filled with water and mud. Weather conditions are impeding transportation and causing a shortage of food supplies."

HEAVY LOSSES INFLICTED.

The British army occupying Ypres is reported to have inflicted exceedingly heavy losses on the kaiser's troops. The Englishmen maintain their position intact. Bayonet combats near Arras and along the River Oise ended in victory for the French, who drove the Germans from their trenches at several vitally important points. Artillery duels from the River Aisne to the frontier of Lorraine were without decisive result.

TRYING FOR WEAK POINT.

The fact that the Germans have attempted advances at widely-separated points indicates, in the opinion of military observers, that the German general staff is seeking to discover a weak point in the Franco-British lines, with the object of preparing a new concentrated aggressive campaign against the allies in France. The revival of general activity on the French battlefield included a resumption of the fighting at Lesigny. For the last six weeks the kaiser's men have attempted to break thru the French defence at that place, and each attempt has failed.

The opinion prevails here that the German campaign in western Belgium has passed its high-water mark, and that both the allies and the Germans will seek other ground on which to bring the long-drawn-out battle to a decisive issue. The slackening of the German attacks has given the allies a welcome rest. The trenches are filled with water or mud, the weather is cold and damp, and fogs conceal the enemy's movements. The forces which have successfully borne the brunt of the German works have been reinforced, particularly near Dixmude. It is believed the Germans will not be able to longer withstand the assaults of the French and British troops, and that the Germans will be driven from the town.

LANDSTURM IN ACTION.

According to despatches from Amsterdam, German troop movements in the last day or two in Belgium were unusually active, but it is not known whether they were reinforcements to strengthen the battle line or reserves being brought up to replace the exhausted men on the firing line. Landwehr regiments have been moved from Ostend to Blankenberge. New troops have entered Bruges, and German soldiers are constantly moving toward and from Roulers. Landsturm soldiers in the German forces in Belgium are reported as being disgusted with the failure of the Germans to advance to the coast. It is said many have been imprisoned thru their unwillingness to go to the front, and that some of them have attempted to desert at Dixmude after having seized civilian passports.

The despatches add that the British aviators continue to do excellent work by destroying the enemy's petrol depots. On two occasions the airmen wrought great havoc by dropping bombs on the petrol tanks in Bruges and setting them afire. Each tank destroyed caused the Germans further difficulties, because they are known to be short of petrol for their automobiles and air craft.

NIJEUPOORT TAKEN BY GERMANS.

Nieuport fell into the hands of the Germans at 3 o'clock Thursday afternoon, according to a report brought by a wireless operator, who was the last Belgian to leave that town. The informant says that after three separate bombardments only three buildings were left standing. In their efforts to retake the town the French battered the Germans mercilessly with heavy artillery.

The allies cannot advance north of Nieuport, for the reason that for miles around the mouth of the Yser River the country is a vast swamp. It was impossible to reach Ferryse, owing to the overpowering stench from the bodies of the slain, which have remained unburied for many days where they fell. There are too few men available for the work of burying the Belgian and German dead, and the corpses are now being burned in large fires made for the purpose—impromptu crematoriums.

Fighting of the most sanguinary nature is going on almost continually along the line. Nieuport, Dixmude, Merickm, Ypres are all scenes of fierce encounters. The Germans now hold both Nieuport and Dixmude, but at the cost of ceaseless vigilance and a lengthening roll of killed and wounded.

AUSTRIANS BOMBED ANTIVARI.

Two Austrian aeroplanes yesterday dropped five bombs on Antivari, according to a Cetinje despatch to Reuter's Telegram Company. One exploded in front of the residence of the crown prince, breaking the windows.

The Austrians, adds the despatch, attacked the Montenegrin army operating in Herzegovina, but were repulsed with considerable loss.

GERMANS PREPARE DEFENCES.

A high Swiss officer, who recently returned from Berlin, is authority for the statement that the German general staff has prepared three powerful defence lines from the North Sea to the Rhine, to be used in case the Germans have to retreat from France and Belgium. He says the first line of defence extends from Antwerp southward to Namur and Sedan. The second will embrace the frontier from Maastriicht, Luxemburg and Metz. The third is to be on the Rhine itself, extending from Basle to Cologne, and even further.

Official Statements

FRENCH.

"The most notable incident of the day has been the throwing back of the enemy on the right bank of the Yser Canal. That part of the left bank which the Germans previously held has been completely evacuated. We have taken to the south of Bixchoote a small wood, which had been lost following a night attack. At the end of the day, the enemy had shown, without success, an offensive to the south of Ypres. On the rest of the front there is nothing to report. Yesterday, relatively a quiet day on the whole front, was characterized principally by artillery combats. The Germans, however, again attempted several attacks to the north, east and south of Ypres. They were all repulsed with considerable losses. To sum up: All the efforts made by the Germans during the last several days position on the right bank of the canal rendered its defence difficult. Between the Yser and Oise the pushing forward of approach works has continued along the greater part of the front. On the left bank of the Yser the battle proceeds, developing along a front, the enemy has withdrawn. In the neighborhood of Czenstowha and towards the south the enemy has attempted an offensive, but this has failed. Our march on Craew continues. In Galicia the Austrians are seeking to organize a defence on the San River, in the Douaiet region, west of the front comprising Zabno and Tarnow, and on the Wislona, on the Jasio front. In the region to the south of the Galician front, our troops are advancing towards the passes across the Carpathians."

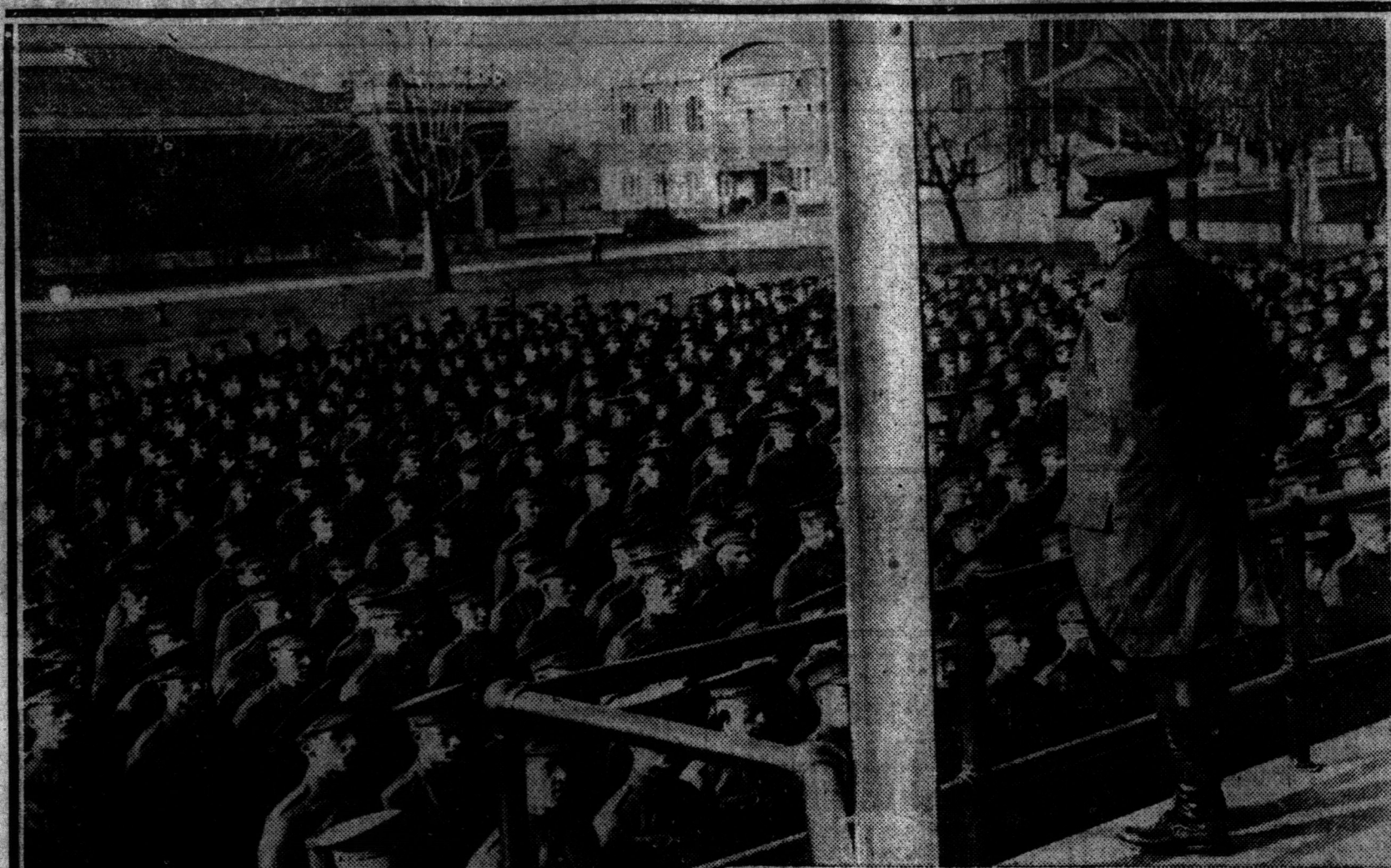
GERMAN.

"An official statement, issued today, announces that a battle is in progress near the Suez Canal. The statement adds that Milan despatches declare that four wagers of British soldiers, wounded in fighting between Omalia and the Suez, have arrived at Cairo. In a number of instances native troops have mutilated and not a few Egyptian notices have been arrested."

RUSSIAN.

The following official communication was issued from general headquarters tonight: "On the East Prussian front at Stallupoenen, around Angerberg and near Johannsburg, our troops are making successful progress in the fighting. The action continues in the region of Soldau and Neidenburg, where we have progressed, notwithstanding the desperate resistance of the enemy. On the left bank of the Vistula the battle proceeds, developing along a front, from Plock (Poland), to the River Wartha. On the front between Kalisz and Wliscum the enemy has withdrawn. In the neighborhood of Czenstowha and towards the south the enemy has attempted an offensive, but this has failed. Our march on Craew continues. In Galicia the Austrians are seeking to organize a defence on the San River, in the Douaiet region, west of the front comprising Zabno and Tarnow, and on the Wislona, on the Jasio front. In the region to the south of the Galician front, our troops are advancing towards the passes across the Carpathians."

GENERAL HUGHES VISITS CAMP



Minister of militia addressing some of the men on Saturday morning.

Canada is Deeply Touched By Death of Loyal Friend

Deepest Sympathy With British Nation and Army Conveyed in Official Messages—Canadians Proud to Remember Lord Roberts as Colonel of R. C. A.

By Staff Reporters. OTTAWA, Nov. 15.—The Duke of Connaught cabled the following message to Premier Asquith: "In my own name, and that of the Canadian Government, I desire to express our deepest sympathy with the British nation and army at the loss they have sustained by the death of the distinguished field marshal, Lord Roberts, whom we are proud to remember as the colonel of the Royal Canadian Artillery." The prime minister, Sir Robert Borden, sent the following message to the governor-general: "I have received with the deepest regret the tidings of the death of Lord Roberts, in whom died a great soldier and patriot. His commanding ability, his untiring earnestness, his intense patriotism, and his many great qualities of heart and intellect, made him a distinguished and even a unique figure among those who wrought most and best for the empire which he loved and served so well. He died as he had lived, at the post of duty. His memory will be honored and his death mourned thruout the empire, and nowhere more sincerely than in Canada."

CAREER OF EARL ROBERTS ONE LONG EMPIRE SERVICE

Frederick Sleigh Roberts, first Earl of Kandahar, Pretoria and Waterford, was born in Cawnpore, India, Sept. 29, 1832. He came from a soldier family, his father being General Sir Abraham Roberts, G.C.B., his mother a daughter of Major Abraham Bunbury of the 62nd Foot. Roberts was sent to England for his education, first to Eton, from thence to Sandhurst and finally to Addiscombe. He was six years a lieutenant and became a lieutenant only a short time before the days of the mutiny. He received his first commission in the 10th Bengal Cavalry in 1851, and became lieutenant on June 12, 1851, and became lieutenant on June 12, 1857. With the spirit of a true soldier he was to be found in the thick of the fighting during the bloody campaign in India, in which he first distinguished himself by his bravery and won the Victoria Cross by rescuing a British standard and saving the life of a Sowar during the action of Moteeunge on Jan. 2, 1858. Often Mentioned in Despatches. He took part in numerous battles and skirmishes and was seven times mentioned in despatches between Dec. 15, 1857, and June 8, 1858, and also received the thanks of the government. The rules of the corps to which he belonged, however, stood in the way of his promotion, and it was not until Nov. 12, 1860, that he became captain, and on the next day was made brevet-major. In that rank he remained eight years. He was made quartermaster-general of the second division of the Abyssinian expedition in 1868 and superintended the re-embarkation of the entire army. For this he was promoted to major-general. He was then sent to the top big task with too few men, and he had hardly had a fair show. Roberts was given command of an efficient force and this together with his military genius served to bring about the outbreak of the Boer war, he was victor yio British arms. He relieved Kimberley in February, 1900, took Commandant Cronje and the western Boer army prisoners, and after reaching Pretoria he returned to England in 1900, laden with honors and the idol of the British people. He was created Earl of Kandahar, Pretoria and Waterford in 1902, and was made knight of the garter, receiving a medal with six clasps. There was only one more, the highest honor, that could be bestowed on him, the position of commander-in-chief of the British army, and to this post he was elevated in 1901, after his return to England, and he held the position until his retirement from active service in 1904. Since then Earl Roberts has lived in comparative retirement, devoting himself to recreation and literary work. In July, 1909, he was one of the guests of honor in attendance at the tricentennial celebration at Quebec. Earl Roberts was married in 1858 to Nora Henrietta, daughter of the late Captain John Bevis, who bore him two children. His only son, the Hon. Frederick Hugh Sherston Roberts, who was lieutenant in the British army under General Buller during the Boer war, was killed after brilliant fighting at Herzegovina and were at the time approaching the Bosnian capital of Sarajevo are now back in their own territory, where, according to their own account, they are offering a stubborn resistance to the Austrians. The weather is favorable to them, as snow is falling.



General Lessard showing General Hughes around the camp.

FIGHTING CHECKED BY FIERCE STORM

Neither Army Able to Break Long Deadlock in Flanders.

NO CHANGE IN PLAN

Germany Apparently Determined to Hammer Their Way to Coast.

(Continued From Page 1.)

any intention of giving up their attempt to reach the French coast, and the allies are making elaborate preparations to block any further advance in force. Defences Along Yser. Extensive defence works have been erected along the Yser Canal, and the French are holding that line from the Belgian border south to the River Oise, and pushing forward approach works, which place them in a better position either for defensive or offensive operations. The Germans report they have taken a few hundred British and French prisoners, but that the unfavorable weather has impeded their progress. Concerning the fighting around Dixmude, the public must rely on unofficial reports. Here it is said, the Germans are finding the destroyed village a death trap. They have been unable to debouch from this point in the day time, as all the approaches are commanded by the allies, and night attacks have met with defeat. Belgium Vast Fortress. The fact is apparent that neither side has been able to make any sensible advance, both being so well entrenched that neither artillery nor infantry can move them. The Germans are turning Belgium into a fortress, which means that if they don't succeed in advancing they intend to be prepared for a winter in Belgium. The whole coast from Ostend to the Dutch border has been placed in a state of defence, and civilians are excluded from that area. Fighting continues in East Prussia and other regions in the eastern arena, between the Russians and the Germans and Austrians, but without any decisive result, according to the Berlin official statement. Big Battle in Caucasus. A battle of some proportions is going on between the Russians and the Turks at Koprucki, in the Caucasus, the result of which may have a marked effect on the war in that part of the world. Elsewhere in the near east there have been no engagements of importance. England, it is announced, has no intention of undertaking any military or war operations in Arabia, except for the protection of Arabians against Turkish or other aggression or in support of attempts of the Arabs to free themselves from Turkey. Bulgaria also set at rest the report that she had an agreement with Turkey, and has issued a statement that no such agreement exists. The Servians and Montenegrins, who started out to invade Bosnia and Herzegovina and were at the time approaching the Bosnian capital of Sarajevo are now back in their own territory, where, according to their own account, they are offering a stubborn resistance to the Austrians. The weather is favorable to them, as snow is falling.

MAN FOUND DEAD IN YARD AT HAMILTON

Amos Lane, Victim, Had Hole in Back of Head—Cause Unknown.

INQUEST WILL BE HELD

Police Believe Fatality Caused by Explosion—Brother Found Body.

By a Staff Reporter. HAMILTON, Sunday morning, Nov. 15.—Shortly after midnight Sunday a man was found dead in the yard of a grocery store at 397 York street, from an unknown cause, and before the body was removed the police had estimated the damage to the store at \$1000 had been done. The contents of the store were much damaged by water.

Elder Exonerated. At the Church of the Latter Day Saints the bishops of the church, who for the past week have been holding a conference against Elder W. J. Thompson, charged Wilson Bannister, found yesterday that no evidence of a criminal nature had been given, and that both would be pronounced into the church. The charges arose from the circumstances in which Wilson Bannister charged Thompson with the alienation of the wife's affections, and was awarded damages by a court.

Learn New Drill. The 13th Royal Regiment officers and non-commissioned officers were given instructional work at the armouries yesterday night on the new drill system which will be introduced at the next parade to be held on Friday evening. Lord Rossmore anticipates that putting the regiment thru the new training will not be as hard as was first thought.

Hold Rollo Meeting. A big meeting was held on the Ontario Market Saturday evening in honor of Walter R. Rollo, the independent candidate for party's candidate in West Hamilton. Mr. Rollo, Alvin Strohman, Louis Sullivan, O. Frost, C. Atchison, Hamilton Landow and G. Halcrow were the speakers.

Gift For Patriotic Fund. It was announced Saturday that the total of the Saltfleet Patriotic Fund had now reached \$4877.16, and that more subscriptions had been received while the fund was being raised.

John Lennox, wholesale and retail merchant, announced yesterday that he has plans prepared for a new storey departmental store, to be located on the south side of King street, near the Gore Park.

Amos Lane Found Dead. Amos Lane, who was found dead in the yard of his boarding house at 397 York street, by his brother, yesterday morning at eight o'clock. Lane was a large hole in his back of his head, the back of his clothes were stained with blood, and it is thought the death was caused by an explosion, and the Police James Clerk will hold an inquest this morning at eight o'clock, and Dr. Bevan will hold a post-mortem examination.

Lane and his brother came to Hamilton three years ago from England, and secured employment at Dominion Paper Company, which is situated on the north side of the bay, and obtained a house with Miss Grills. On Friday night Lane left the house, saying that he was going to Hamilton, and he did not return until late Saturday evening. The brother heard of an explosion, and he left his coat and hat, and returned again. About 1:30 Miss Grills called on the brother and he told her that he had been blown up. A few minutes later the brother went out to the back door and found one shot from the back of his head. The ground near the yard showed no signs of an explosion, and other signs of an explosion in the neighborhood could be seen.

Start on Highway. Work will be commenced on the Hamilton and the Toronto-Hamilton highway this morning, when a dense fog will start the graduation into Burlington. It is expected that about Hamilton men will start work on Wednesday.

Army Medical Corps For War. The two Army Medical Corps of Hamilton will leave for overseas service on Monday morning for the second contingent of overseas contingent for training at the Exhibition Grounds. One hundred and six men will go with the 13th and 14th units, under the command of Lieut. Col. George E. Farmer, M.C., and Lieut. Col. Kappelle, Captain Dr. W. L. Nicholson, and Lieut. Col. Kappelle, and will be attached to the Second Division Field Hospital.

Under command of Lieut. Col. Kappelle, the 13th and 14th units will be stationed in the hall, and will be barracksed there. The order comes from the War Office, and is for the second contingent at Toronto. Lieut. Col. Kappelle waited on the Mayor, Macaulay and Secretary Kappelle of the works department on Saturday, and made an investigation into the explosion. A foreman had recently made a time check for more hours than he had worked. Aid. Newland had been instructed to bring the foreman and other parties concerned to the works department, where an investigation would be conducted.

WILL TALK ABOUT WAR. William Houston, M.A., will give a talk on the European war at the Artillery Church, Jarvis and Dundas streets, on Wednesday evening at 8 o'clock.

HEADQUARTERS FOR OFFICERS SAM BROWN BELT. REVOLVER HOLSTERS. CARTRIDGE CASES. Hand-sewed and made to order. Prices and particulars on application.

Geo. Lucsdin & Co. 16 Temperance St., Toronto.

Hamilton Hotel. HOTEL ROYAL. Every room furnished with new carpets and thoroughly renovated. SAMPLE ROOMS IN CHARGE. \$3.00 and up—American Plan.

1914

MASS OF BODIES SCOPED UP AS DREADNOUGHT SANK

Vivid Description of Dred-nought's End Given by Olympic Passenger.

ALL EFFORTS FAILED

Liner Was Some Distance Away When Big Explosion Occurred.

Special to The Toronto World. NEW YORK, Nov. 16.—A passenger on the Olympic, in a letter received here today, gives a vivid description of the sinking of the British dreadnought Audacious.

"Tuesday morning, soon after breakfast, as we were off the coast of Ireland, but not in sight of it, we saw four or five miles away, a British dreadnought, a cruiser and a torpedo boat. We made toward it and found H.M.S. Audacious flying signals to us to stand by that she was sinking."

"Waves were breaking over her deck. In the rough sea she seemed to be going down astern, with a heavy list to port, as if she had been torpedoed or hit by a mine on the port side amidships."

"After every heavy sea water broke over her side in a miniature waterfall. The whole crew of 960 men were on deck, all standing erect, not a step from those at the stern with waves breaking over their feet."

"There was no hurry visible. Everything was held up by confusion and confusion and confusion."

"Olympic lowered boats. All our boats were lowered and manned and sent off to take the crew from the Audacious."

"The battleship launched one of her own boats full of men, but a huge wave dashed it against her side, and she was picked up by the destroyer."

"While the Audacious was making efforts to get a heavy cable, to the Olympic."

"A trawler, flying the Swedish flag, had come up, and with fine seamanship in a heavy sea she picked up the Olympic by small boats from the cable from the Audacious and brought the line to the Olympic."

"We were informed that the light cruiser, a gunboat and several destroyers were not of the slightest use, as they could not get near the wreck, owing to the heavy sea."

"At last the heavy cable was made fast, but the moment after the Olympic cable was severed and it was impossible to get the cable to the Olympic."

"The Audacious Powerless. As the last resort the Olympic tried to drop her own anchor (the longest in the world), but the anchor was unable to pick them up, and the dreadnought was left to the mercy of the waves."

"The whole afternoon was spent in trying to get the sinking battleship not getting dark. More than three hundred men were on the deck of the Audacious and the crew of the Olympic and the destroyer and gunboat, which was also heaving near."

"About 200 men remained upon the Audacious—all on deck, waiting calmly with the Olympic anchor. The signal flag fluttering from her only mast, and the great battleship seemed to be getting lower in the water while everybody was waiting helplessly."

"The Olympic got sight upon the last splashes seemed to prevail on all the Olympic crew. There was no confusion—not a shout, no cry, no sound of arms from the sinking dreadnought."

"The Olympic was ordered by the admiralty during the night to proceed to Lough Swilly, on the north coast of Ireland, for safety. A squadron of the British navy, it was said, was already there, including four dreadnoughts, two cruisers and six gunboats and destroyers—a regular armada."

"The Olympic got less than half speed when the great noise I never heard in my life made us all leap out of our skins."

"Tremendous Explosion. A huge red semicircle of lurid light in about 100 feet in diameter flamed into the skies at once, and in about thirty seconds, all was black again. The Olympic crept slowly on, without stopping."

"Magazine Blew Up. The magazine of the splendid Audacious had blown up. Her crew of 960 men was lost. But I do not believe a single life was lost. The crew of the Olympic were stricken dumb by the subject of the Audacious. Only the few hundred Jack tars who had rescued, and all of whom came aboard the Olympic (but almost every man had his ear) had the time of their lives that night. They were not tucked down by the disaster—not they! They were of a racket all night long, and the cabin passengers on the Olympic were in a many and many hearts were drunk to the British navy."

TO FEED THE HUNGRY



The sixteen cooks of the 19th Battalion in camp at the Exhibition grounds.

RED CROSS IS LIKE FIRE DEPARTMENT

Working in Exceptional Cases Has No Time for Constructive Work.

HUNDRED INSANE CASES

Effects of War on Non-Combatants Described by Mr. Saunderson.

Need for Relief Work was emphasized by Rev. Henry Hallam Saunderson in his sermon on "The Red Cross of the Spirit" at the First Unitarian Church yesterday.

But Outside Flanders No Vital Results Have Been Achieved.

Canadian Press Despatch. PARIS, Nov. 15.—All the attempts of the Germans to reach Calais have been frustrated by the forest of bayonets presented by the allied forces.

TRENCHES CAPTURED

The most intense interest is concentrated on this portion of the extended battlefield, but other points are also the scene of stiff conflicts, which have resulted in nothing more definite than the capture of a few trenches.

Victoria Park Water BOTH CHEAP AND PURE

Professor Angus, Lecturing at Royal Canadian Institute, Outlines Harris Plan.

CHARGED WITH ATTEMPT AT WAREHOUSE BURGLARY

Patrick O'Bryan and James Doyle Were Arrested After Fight With C. P. R. Constable.

FIVE YOUTHS ARRESTED ON CHARGE OF THEFT

Officer Arrested Two of Them While Taking Bicycles Apart Saturday Night.

DROPPED DEAD IN FRONT OF GLADSTONE HOTEL

Peter Doherty, 60, 15 Waterloo avenue, dropped dead in the gutter in front of the Gladstone Hotel shortly after 7 o'clock last night.

INFANT BURNED TO DEATH

IROQUOIS, Nov. 15.—In the absence of Mrs. William Roberts from the home, fire which broke out in the kitchen Saturday killed the baby aged only a few months and severely burned two other small children before the flames were noticed by neighbors.

Quitting Retail Business Store to Rent

This week at the Semi-ready Store will be an every-day hummer. The warehouse stock-room can replenish all sizes daily as the forward stock is sold. Yet there is nothing held back—everything in view that we have room to show. Come in the morning early—when you will have time to wander upstairs and down—time to wander and to wonder at the bargains. The reason why—we are absolutely quitting the retail business—a lease of 6-12 years is offered on the store.

- \$1.25 Shirts at 87c
Winter Overcoats and Ulsters
Raincoats, \$4 up
Umbrellas, 49c
Gloves, 69c
Hosiery, 20c
Mufflers
Serge Suits, \$10 Up

The Semi-ready Store Store Open at Nights to 10 o'Clock 143 Yonge Street

T. M. T. A. Will Extend Influence Thru Ontario

Aid of Department of Education Has Been Obtained—Home Guard Reviewed.

It is the intention of the Toronto Military Training Association to extend the movement to the nearby towns and with the aid of the Ontario department of education, to spread the movement throughout the province.

St. Catharines Council Decides to Hold Civic Elections New Year's Day.

Special to The Toronto World. LONDON, Ont., Nov. 15.—The Hydro-Electric Commission of Ontario has sent an order to the local hydro commission to put into effect by Dec. 1, the floor space system for the sale of hydro power in London to all lighting consumers.

Parish Hopes to Reduce Church Debt—Bishop Reeve's Sermon.

Celebration of the Pardon Festival was begun on Sunday at the Church of St. Mary Magdalene, when appropriate services were held in the morning and evening by Bishop Reeve, the Assistant Bishop of Toronto, and Professor Boyle of Trinity College.

ONCE WON PRIZE FOR ESSAY ON PATRIOTISM

Capt. Fred Dent, With Two Other Graduates, Represent Oakwood Collegiate.

SOLDIERS WITHOUT SHELTER. ST-CATHARINES, Ont., Nov. 15.—Canal guardsmen north of Thorold are yet without winter quarters and the men have nothing but tents to protect them from the severe weather.

DAIRY MARKETS. ST. HYACINTHE, Que., Nov. 14.—At the dairy board, held here today, 200 packages of butter sold at 32c; 225 boxes of cheese sold at 14 1/2c.

Lane, Victim of Back of Head—Cause Unknown.

It Will Be Held to Believe Fatality Caused by Explosion—Brother Found Body.

Reporter. Monday Morning, Nov. 16.—A man named W. J. Lane, 237 York street, was killed by an explosion of dynamite at 10 o'clock yesterday morning.

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NO HOPE IN LIFE WITHOUT RELIGION

Seventeen Hundred Soldiers at Exhibition Park Heard Camp Service.

FIGHT THE GOOD FIGHT!

Hymns Were Martial in Tone - A Tribute to Late Lord Roberts.

In awe and reverence more than 1700 soldiers, who have sworn to endanger their lives for the empire, stood bareheaded and worshipped God at the divine service in the huge transportation building at Exhibition Park yesterday.

Each man had his place in the army to fill, said the preacher, and each should try to enjoy the hope. Without religion there was no hope in life.

The Ontario Dental Society has consented to treat the teeth of men who were rejected on that account, and no charge for the work will be made.

YORKSHIREMEN, CHEERED, BELGIANS WERE DAZED

Sixty Families of Refugees Were Not Used to Kindly Treatment.

M. Smith, Kelshley, Yorkshire, England, writing to friends in Holmsdale crescent, Fairbank, gives a graphic description of the arrival of the 60 families of Belgian refugees in Kelshley, recently.

ONOKA HAS REACHED HARBOR IN SAFETY

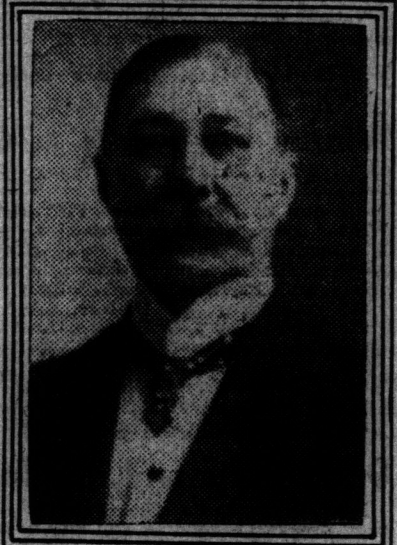
Steamer Patched Up Engines and Arrived at Port Arthur.

Canadian Press Despatch. PORT WILLIAM, Nov. 15.—Shortly after the steamer Onoka had signaled Athabasca last Saturday morning, and asked Athabasca to send a wireless message to Port Arthur for a tug, her crew succeeded in temporarily repairing her engines so that she was able to proceed toward Port Arthur.

This Week's Attractions at the Theatres



SOME OF THE GIRLS IN "HIGH JINKS," AT THE ALEXANDRA THIS WEEK.



LAWRENCE D'ORSAY, "The Earl of Pawtucket," at the Grand.

Margaret Anglin and her company of 21 players will begin a week's engagement in "Lady Windermere's Fan" at the Princess Theatre tonight.



ETTA PILLARD With the Social Maids, at the Gayety.

When Joe Hurlig's Social Maids come to the Gayety Theatre next week, patrons of that popular house will see one of the classic productions of the current season.



CECIL FANNING, at the Cecill.

The public sale of seats for Cecil Fanning opens at 3 a.m. today at Massey Hall. The advance sale has been remarkable, and is the best indication that the noted singer will be given a most enthusiastic reception.



MARGARET ANGLIN, at the Princess Theatre this week.

In "Lady Windermere's Fan," at the Princess Theatre this week, the announcement of his concert on Dec. 4, Manager Wilkney was more than surprised by the response, and it exceeded that of his last appearance here by some hundreds of dollars.



JAMES J. MORTON, The Boy Comed, headliner at Loew's Winter Garden.

Will Cressy and Blanche Dayne, two artists well known in Toronto, will be the headline attraction at Shee's this week in their offering "The Man Who Remembered." Cressy will be seen in the character of Hiram Howe, the keeper of a general store, while Miss Dayne makes the most of her part as Mary Carter, a travelling saleswoman.

High Jinks

Arthur Hammerstein's musical jollity "High Jinks" will open a week's engagement at the Royal Alexandra tonight. The piece comes direct from New York, where it had a remarkable run for one year, and will be presented here virtually by the same company.

Hippodrome

Jesse L. Lasky's presentation of a picturization of Owen Wister's popular novel "The Virginian" with Dustin Farnum in the title role, will be the headline attraction at the Hippodrome this week.

Military Night at Loew's

The great picture play "England Expects" to show for the first time at Loew's Winter Garden tonight, will be viewed by 200 members of the 19th Guards, and the exhibition from the Exhibition Concentration Camp. This is the famous picture produced in London to encourage recruiting and has been im-

Social Maids

When Joe Hurlig's Social Maids come to the Gayety Theatre next week, patrons of that popular house will see one of the classic productions of the current season.

Cecil Fanning Sale

The public sale of seats for Cecil Fanning opens at 3 a.m. today at Massey Hall. The advance sale has been remarkable, and is the best indication that the noted singer will be given a most enthusiastic reception.

McCormack Mail Orders

The rush of mail orders which reached Massey Hall on Saturday for the McCormack recital, began on Saturday morning, directly following the announcement of his concert on Dec. 4.

POSTOFFICE IS LAX SAYS PROF. LEACOCK

News Matter From Germany Allowed Free Circulation in Canada. Canadian Press Despatch. MONTREAL, Nov. 15.—Prof. Stephen Leacock of McGill University, the well-known humorist and author, has written to the Montreal Star protesting against the distribution by the postoffice in this country of mail matter calculated to prejudice public opinion against Great Britain and her allies in the war.

KNOCKED BY MOTOR

Albert Simpson, 41 Roxton road, was knocked down by a motor car on Shaw street, near Harbour, yesterday afternoon, sustaining severe scalp wounds. He was removed to the Western Hospital.

GERMANS TREMBLE WHEN THEY SEE STEEL FIXED

Alfred Woodend, Shot in Both Legs, Tells Story of Battle-line. J. N. Woodend, 79 Benson avenue, Wyckwood, conductor on the St. Clair avenue civic line, is in receipt of a letter from his brother Alfred, a member of the Argyle and Sutherland Highlanders, who is at present lying wounded in a hospital in Inverness, Scotland, having been shot in both legs at the battle of Mons. He writes: "I have been shot in both legs while in the trench during the fighting at Mons. My chum next to me, Tom Anderson, was shot dead, the bullet piercing his head. He fell on top of me."

SIR CECIL SPRING-RICE TO VISIT RIDEAU HALL

Canadian Press Despatch. WASHINGTON, Nov. 15.—Sir Cecil Spring-Rice, the British ambassador, left Washington tonight to visit the Duke of Connaught, governor-general in Canada, at Ottawa. It was stated at the embassy that the ambassador's visit was purely a personal one.

TO TEACH PROTEGES NEUTRALITY GAME

United States Will Probe Breaches by Ecuador and Colombia. Special to The Toronto World. WASHINGTON, Nov. 15.—The American ministers to Ecuador and Colombia have been instructed by Secretary Bryan to investigate the charges of the French and English governments of alleged violations of neutrality in aiding German naval vessels by coaling them and permitting them to communicate with the shore thru radio stations on neutral ground.

VERA CRUZ OCCUPATION COST U.S. FIVE MILLIONS

These Figures Appertain to Army Expenditure Alone—Navy Outlay Unknown. Special to The Toronto World. WASHINGTON, Nov. 15.—A high official of the war department tonight estimated that the occupation of Vera Cruz by the American Government cost \$5,000,000. In addition to this cost, merely for quartering and feeding the army, the protection and feeding of Mexican refugees, who fled to the United States after the battle of Ojinaga, cost in the neighborhood of \$800,000, for which there have been no returns. This cost is exclusive of the money required to keep the fleet ready for action on both coasts of Mexico. No attempt has been made to figure the cost of this expenditure.

SOLDIERS ARE ASSIGNED TO WORK OF POLICE

Canadian Press Despatch. LONDON, Ont., Nov. 15.—Lt.-Col. Widge, officer commanding the western Ontario battalion being shipped into shape here for overseas service, has detailed a number of his men to "police work" while the recruits are about the city streets. Men found misbehaving or indifferent as to their dress or deportment will be reported.

SEVENTY PIPERS WITH CANADIANS

Four Scottish Regiments in Contingent, Each Carrying Full Quota. Canadian Associated Press Cable. LONDON, Nov. 15.—"If the Canadian force now in England is short in anything it is certainly not short in pipers," says The Manchester Guardian. "There are, I believe, four Scottish regiments in the contingent, each of which has from ten to sixteen pipers, and moreover there is the Princess Patricia's Regiment, which, although not Scottish, is still supplied with a pipe band consisting of fourteen stout-lunged pipers. There are probably seventy pipers (as 'a', an, a') as the old song says, and they certainly give the blarney, the blaw of which the balladist writes.

BECK WILL SPEAK

Sir Adam Beck will give an illustrated address on the work of the Hydro-Electric Power Commission to the Engineering Society in Convocation Hall on Wednesday at 4 o'clock. A limited number of seats will be reserved for the general public.

ANGLIANS ARE ASKED TO PRAY EACH MID-DAY

At the Anglican church service yesterday the announcement was made that the Church of England chaplain-general of the British army had issued an appeal to the members of the Anglican church throughout the empire, particularly, and to British subjects, large to make the striking of the noon prayer a daily moment for us to have fulfilled otherwise.

MAS MADE NO BREAKS

"Mr. Tapper is a young man who came to the United States several years ago, and who intends to become an American citizen, if he does not get a permanent appointment in Canada. He is a graduate of a college in Iowa, and was sent to a year ago by the University of Chicago, where he found himself in great straits, owing to the teaching of German, owing to the illness of one of our professors. Tapper lives with other junior members of the staff in the same quarters, and I have never heard that he uttered or acted in any way that would be inconsistent with his remaining on the staff.

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GERMAN TEACHERS HARD TO REPLACE

President Falconer Explains Attitude of University Towards Three Professors.

HAVE DONE NO WRONG

Case of Mueller, Benzinger and Tapper Outlined—Has Son in Army.

President Falconer, of the University of Toronto, in a letter to the World, states the position of the university with regard to the three German teachers retained on the university staff. The men in question are P. W. Mueller, Dr. I. Benzinger, and B. Tapper. The letter follows:

"Sir: Owing to remarks that have been made in the press and elsewhere concerning certain members of the staff of the university with regard to German birth, I think it is only fair that I should send you the following in reply:

I judge that the three members of the staff whose names have been frequently mentioned in this connection are P. W. Mueller, assistant professor of German, Dr. I. Benzinger, professor of Oriental languages, and B. Tapper, instructor in German, at the University College.

Professor Mueller has been in this country for nearly twenty-two years. He was pastor of the German Lutheran Church, and at the same time was a member of the staff of the University of Toronto with the rank of B.A. On the recommendation of Professor van der Smisdon he was appointed to the staff in German, six years ago, and has proved himself ever since to be an excellent teacher of German. Going to the uncertainty of his position he was not absent from Canada. On his return to Germany three years ago he found that his eleven years had not been a wasted man subject. After the occurrence at the Harbour Street School he has devoted his entire attention to his subjects to receive them in December.

Was Never a Soldier. Professor Benzinger is a doctor of philosophy of Berlin, and has lived in Palestine, where Professor McCurdy met him three years ago and asked him whether he would be willing to apply for the position vacant by Dr. Eakin. In the summer of 1912 from leading authorities in Semitic languages, and they agreed that he was a very distinguished scholar in his line of work. He came on our staff in October, 1912. Dr. Benzinger is admitted to the university this year.

When the war broke out he was into the army. As we were not permitted to leave Germany we made arrangements to fill his place for the winter, but he secured a steamer passage from Rotterdam and arrived here in October. He had no difficulty in leaving Germany because of his German reserve status, and on account of his rather delicate health he has not served in the army.

With regard to the report that he refused to dismiss his class when he announced the war, should be dismissed in order that he might attend to his duties. Professor Benzinger tells me that he did not see the report but that in any case his class was a small one of graduates, who were expected to be present in Convocation Hall. In the afternoon he was notified for a few graduates who are not notified for their graduation. There is no one under graduation who was present on the day of the week when he is not drilling. I believe that Professor Benzinger is putting no obstacle in the way of his students drilling and is acting in accordance with the spirit of my conversation with him when he first returned.

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NOT

Mrs. for

WO

Says

Special

W. H. Derry

who is

has a

Rev. J. A. Rankin

Dr. Hanks

Britain. A bagpipe contest

held at Salisbury on a grand

NEWS OF SPECIAL INTEREST TO WOMEN

DISCOURAGED IN ONE FAILURE Mrs. Sarah Christopher Sues for Divorce—Gives Some Advice

WORSE THAN CHINA Says it is Easy to Get Husband by Watchful Waiting

THE man who knows a good many things was talking to us about the war last night. Not about who was right and who was wrong and who began it and who ought to end it.

Now about what corps was taken and what was left, but somehow it doesn't really mean and is going to mean to the whole world.

Generally Dead Ones. Now I don't think the trouble always lies with the men, it's a fact that good husbands, like good Indians, are generally dead ones.

Ontario Organists Meet One Week from Tonight. Public Guild Service Will Be Given by St. Andrew's Choir.

Canadian Red Cross Fund. Col. the Hon. James Mason, honorary treasurer of the Canadian Red Cross Society, reports that since the public acknowledgment, contributions amounting to \$983,58 to the aid of the society have been received.

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ONE STARTLING THEORY ABOUT THE WAR

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Beauty Hints

Simple Ways To Stimulate Hair Growth. By LUCREZIA BORI. Prima Donna of the Metropolitan Opera Co., New York.

SCIENTISTS who read the bumps on our heads, and tell our characters by the curve of our nose, and our brows, assert that the woman with a low forehead is mentally inferior to her sisters of classic brow.

Two Hair Stimulators. In the morning rise it out in warm water and as little of a pure soap as you wish to use.

Where Fashion Is Even Older Than With Us. By TEMPLE MANNING. IN the Bakongo country of Africa there are many strange old customs.

THE Ring Comes Back. THERE WAS a small package at my place at the table, and upon this I somehow felt all eyes were glued as I picked it up.

LABOR CANDIDATE ST. THOMAS. Canadian Press Despatch. ST. THOMAS, Nov. 15.—The labor men of St. Thomas have decided to put up a candidate for the mayoralty in the municipal elections in January.

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DIVINE CHARACTER HUMAN BIRTHRIGHT

Religion is the Return of a Soul to Its Original Source. SERMON TO STUDENTS. President Fitch of Andover Seminary Preached at Convocation Hall.

"Man finds his true expression in the most elevated and ennobling feelings of which he is capable," was the keynote sounded by President A. P. Fitch of Andover Seminary, Massachusetts, in his sermon to university students yesterday morning in Convocation Hall.

Answers to Health Questions. PATRON—How can a noise in the head that sounds like escaping steam be stopped?

Dr. Hirschberg will answer questions for readers of this paper on medical, hygienic and sanitation subjects that are of general interest. He will undertake to prescribe or offer advice for individual cases.

A Warm Winter. The local winter, which is predicted to be a warm one, is being met with a smile by the people of the city.

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Mumped Back

didn't need it nobody on earth ever needed anything. "What is it the old French proverb says: 'After just cometh cruelty'?"

"The whole world has gone just mad, mad for beauty, mad for luxury, mad for show, mad for vanity, mad for self-indulgence, mad for emotionalism."

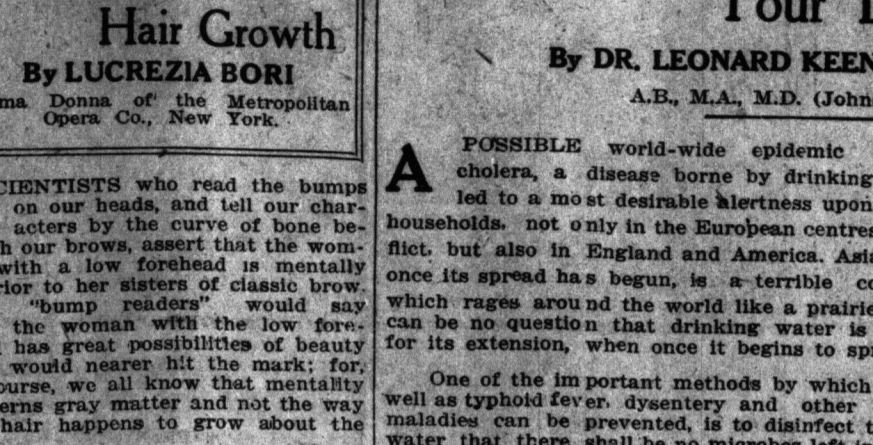
"It's all very well for a naked savage woman to tie a leaf around her waist and stick a couple of finger bones thru her ears, and a ring in her nose and to be beating a tantom and dancing the old, old dance of the Five Senses."

Food For Thought. "But when a civilized woman begins to sing the same tune and to the same dances something is going to happen, and that something is generally war."

"How can a woman who strips herself as near naked as she dares, and paints her face and parades the streets morning, noon and night, bear any sort of children of any sort of balance?"

"We're all half mad, I tell you, and more than half mad, I believe, when we have been ever since the mothers of this nation and every other civilized nation stopped singing cradle songs and began yelling 'rag'."

"There were always bad women and silly women and cruel women in the world, but we didn't have them for mothers and sisters and wives."



DR. HIRSBERG

POSSIBLE world-wide epidemic of Asiatic cholera, a disease borne by drinking water, has led to the European centres of the conflict, but also in England and America, Asiatic cholera, once its spread has begun, is a terrible conflagration, which rages around the world like a prairie fire.

One of the most important methods by which cholera, as well as typhoid fever, dysentery and other water-borne diseases can be prevented, is to disinfect the drinking water that there shall be no microbes left in it, yet with no unpleasant taste or odor remaining.

To bring about this purpose, obtain me in quarter-pound boxes, hermetically sealed, a supply of high quality chlorinated lime, used about fifteen minutes after the chlorinated lime in order to take and neutralize the free and ill-tasting chlorine.

The way to purify the drinking water is then carried out in this fashion: The contents of a quarter of a pound can of chlorinated lime is added to a gallon of water and well shaken until thoroughly mixed. A half-pound package of the sodium thiosulphate is dissolved in a gallon of water and also this dissolved.

A gallon of the former solution is enough to sterilize 8000 gallons of ordinary drinking water. A teaspoonful of it is enough to sterilize eight gallons of well water, clear river water or spring water in fifteen minutes.

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BY ANNIE LAURIE

Dear Annie Laurie. A man who is in love with me comes to my house, is it correct for him to stay until 11.30 at night and talk love to me? I am 17, and my parents are living, but don't seem to have any objection to this. He is a very nice man, but is about 40 years old. I do not love him, but he has means a lot to me.

What earthly difference does it make how old the man is or how much money he has, or whether he's bald or bow-legged. There's only one thing of importance for you to consider. If you don't love him, tell him so.

Miss Laurie will welcome letters of enquiry on subjects of feminine interest from young women readers of this paper and will reply to them in these columns. They should be addressed to her, care of this office.

Peter's Adventures in Matrimony. By LEONA DALRYMPLE. The Ring Comes Back. THERE WAS a small package at my place at the table, and upon this I somehow felt all eyes were glued as I picked it up.

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A BRIDE'S OWN STORY

By ISOBEL BRANDS. THE CARE OF OUR BEDROOMS. I ALWAYS took care of my own room while at college, and even when I was quite a little girl, but I never liked the work of it as I do now.

On the first floor landing she has a shallow chest on which brooms, sweepers and hand mops are hung by their handles. There lines are hung the dust-ers, hand mops and polishing cloths.

So, first thing in the morning as I rise, I remove blankets, sheets, etc., and hang them over the chair in the bedroom, which is a grand thing to do. The vacuum cleaner is run over the mattress.

After breakfast, I come upstairs to straighten out, and there's the bed made up, and the bed is absolutely right, without waste of effort. Now it takes me three minutes to place the cover on the mattress, tuck in the sheet all around with wide hem from on each side, and then a flap of the sheet is turned over the things at the top. There's a lovely blue bed valance that covers it all.

Ladies!

Free Board for You—To encourage Canadian industry we are making this most remarkable offer: To purchasers of our Canadian Beauty Electric Iron we are presenting a High-Grade Ironing Board, which folds up flat when not in use.

"Canadian Beauty" Electric Iron and Adjustable Ironing Board at the price of \$4.50 the iron alone.

LINTZ-PORTER COMPANY 27 Yonge St. Arcade (GROUND FLOOR) TORONTO. Phone Orders (C.O.D.) Main 482. Mail Orders (Express collect) cash with order.

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There never was a time in the world's history when business men needed so much co-operation from the banks as they need today.

Is your credit what you deserve? What's the matter with the financial machinery in Canada?

Send your dollar now! The attached coupon and \$1.00 gets you the biggest information value you've ever bought.

HOLLINGSWORTH AND BUSCHLEN 1 Adelaide East, Toronto. Enclosed find \$1.00. Please send me a copy of your book, 'The War and Our Banks.'

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MONDAY MORNING, NOVEMBER 16

"Bobs"

"Bobs" is dead. That is the sad word that is being repeated all over the British world today. The war is only a background for the passage of the great soldier. It is in a fit setting that he goes to his rest.

Lake many another of our famous Britons—Macaulay, Thackeray, Kipling—he was born in India. It was with India and the east that his military fame was first associated, but at an age when most men are laid past he was recalled from retirement to save his country.

It may be said that it was his command influence rather than any essential difference in his point of view that turned the tide in the Boer war. General Buller had insufficient means for his task, and not enough personal force to insist on what he needed.

Lord Wolseley, too, had his mission in its modernization, but Lord Roberts carried on the work and was followed by his great successor, Lord Kitchener, who was to perfect it. Only a short time ago, we were all looking at the picture of the two great chiefs sitting together in the war office on the occasion of Lord Roberts having called upon the secretary for war.

It was not by the defeat of the Boers that Lord Roberts saved the empire, but by the new creation of the army as a military instrument. The old tactics, the old strategy, the old morale, almost everything but the old spirit, was swept away in the reorganization.

Lord Roberts was the dominant genius who presided over this transformation, and made it possible still for the British soldier to remember the magnificent Mosaic hyperbole and not feel that it was over-strained—"five of you shall chase a hundred, and an hundred of you shall put ten thousand to flight."

Lord Roberts did not underestimate the strength, nor the hatred of the enemies of Britain. It was this that made him raise his voice for compulsory military training. He was on the Lord's side, and he hated to see the Lord's enemies increasing around and not too late in South Africa, but he feared that it might be too late elsewhere. Early and late he preached the doctrine of having the "feet shod with the preparation of the gospel of peace."

Preparation is the first word of war, and the first step to peace. Lord Roberts was a Bible soldier, and his lifetime message to the men going to the front has been read by millions in the past weeks.

Fawn Takes Roak; White to Move. In the loss of the Audacious the British navy has sustained a considerable loss, but not a vital one. In fact, the loss is not so great as has been generally described, the vessel not being a super-dreadnought, but a second-class dreadnought. There are four super-dreadnoughts of 27,500 tons each, four dreadnoughts of 25,000 tons, and four of 24,000 tons, the Audacious belonging to the latter named class. There are

fourteen other dreadnoughts, besides the four immense battle cruisers of the Lion type, 27,000 tons, and all the battleships. Germany has only seventeen dreadnoughts to oppose the first British battle line.

There is a difference of opinion as to whether the Audacious was the victim of a mine or a torpedo. The German authorities take credit for their submarines, but the length of time the vessel floated after receiving the injury seems to indicate the work of the mine-layers.

Red Blood and Blue

Losses in the British ranks have been placed at 57,000 by Premier Asquith, in reply to a question in the house of commons. This is one-third of the original contingent, and indicates a heavy demand upon the courage and endurance of the troops. It explains also why the British contingent has not been largely increased above the original number sent to the continent.

To Save the Union

Canada, it is now announced, is to make a contribution of 150,000 men to the fighting forces in Belgium and France—and Germany. The next contingent of 21,000 men are to sail in January, and thereafter as frequently as they can be supplied.

The call for two millions of men in Britain shows that the authorities have no idea of an early or easy close to the war. It is not too much to ask Canada, which has derived so much from British army and navy at no cost but that of more or less cheerful gratitude, to contribute as many volunteers as may be willing to help to save the union of free peoples, known to the rest of the world as the British Empire.

A Budget Problem

One of the war conditions which Ontario has to face is a falling off in revenue in certain channels. In the lands, forests and mines department the decrease already amounts to half a million or more. A great part of this was due to the slackening in the lumber trade.

Other stringencies will make the task of budgeting a difficult one for Hon. Mr. Lucas this year, and there will probably have to be temporary reductions in expenditure, as well as new discoveries of income. It will be a mark of Mr. Lucas' ability if he can lengthen the cloth instead of shortening the garment.

Submarines

Submarines have played quite an important part in the naval war as an average opinion has expected of them. Some critics pooh-poohed them altogether, and others believed that the battleships would have to be sent to the marine stores. With the assistance of mines they have enabled the German fleet to remain safely ensconced in the Kiel harbor without fear of British raids, which, but for the submarine threat, would certainly have been carried out.

Dominion Bank Enters New Home

Today the Dominion Bank moves into its new quarters at the corner of King and Yonge streets, and Toronto citizens will congratulate the bank on the splendid addition it has made to the city's financial buildings. The bank has had a most successful career of over forty years, and perhaps more than any other bank, is accepted as being closely allied with the city's development.

HOME GUARD RECRUITS MANY AT BROCKVILLE

Canadian Press Despatch. BROCKVILLE, Nov. 15.—The organization of Brockville's home guard, which was launched at a public meeting with a wonderful burst of popular patriotism, is proceeding rapidly. Men of all walks of life are rallying in great numbers, which is being supplied with rifles purchased by the town council.

THINKING OF A YOUNGER MAN



HOW GERMANY WILL LIVE.

Editor World: If your correspondent, Mr. William S. Thompson, had done me the honor of attending my Convention Hall lecture he would not have accused me of pro-German sympathies, nor would he have attributed to me opinions which I did not express and do not hold.

The question I attempted to answer was not whether or not there would be an "economic collapse" in Germany, but whether Germany would be "starved out." The main facts are these: the average net imports of wheat and rye into Germany during the past three years have been 41 million bushels. The average home production of these cereals has been 537 million bushels.

The effects of the war on German commerce and industry, I hope to refer to on another occasion. G. I. H. Lloyd. November 14.

A HOUSEHOLD MOTTO.

No longer do we flap with admiration at the woman who tells us that the things she had in her house came from more than half the civilized countries in the world. It's all very well for the hunter to point to the heads on the walls of his den and tell you that he shot them in nine provinces, or on three continents, in lands of almost eternal snow and fends of tropical heat, on mountain, moor and plain over a whole atlas of maps.

TO THE SHOE TRADE. The latest cable from manufacturers in England advises all prices on slippers and shoes are cancelled, owing to the extreme shortage of raw material. John Lennox & Co., Hamilton, Ont., are the largest importers of slippers and shoes in Canada.

Canada Permanent Mortgage Corporation

Toronto Street - Toronto ESTABLISHED 1885. President—W. G. Gooderham. First Vice-President—W. D. Matthews. Second Vice-President—G. W. Monk.

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Joint General Managers—R. S. Hudson, John Massey. Superintendent of Branches and Secretary—George H. Smith. Paid-up Capital \$4,250,000.00 Reserve Fund (earned) 4,250,000.00 Investments 31,826,613.37

COUNCIL SESSION WILL NOT BE LONG

Nothing of Great Importance on Today's Slate—Appointments Pending.

LOCATE LEAK IN HYDRO

Some Aldermen Oppose Recommendation That City Share Bond Sale Loss.

There is nothing of overwhelming importance for the city council to decide at tonight's session, and unless somebody brings up something unexpected the session should not last later than midnight.

The board of the office of fire commissioner is about the most important matter before council, but there is not likely to be a very lengthy debate on the question unless names of possible commissioners are introduced. It was rumored some time ago that ex-Ald. Robert Yeomans had four votes for the position in the board of control, but this has never been confirmed.

ALTHO the name of E. Webb has been before council before for the position of fair wage officer, the board of control again sent it on for consideration.

While not of great importance to the city at large, the question whether the city will itself operate the Elbow street car line or whether the Toronto Street Railway should be permitted to operate at 20c per car mile, is about the biggest thing in sight for residents of West Toronto.

UNEMPLOYED MEET IN BAYSIDE PARK. Want City to Provide Work Would Hold Parade Nothing Done.

A meeting of the unemployed was held Saturday afternoon in Bayside Park for the purpose of arriving at a decision regarding the action to be taken by the men in the matter of procuring employment.

OFFICER 130 WAS ROUGH. Editor World: While coming from Massey Hall on Saturday night I saw policeman No. 130 abusing several small newsboys who were endeavoring to sell their Sunday Worlds.

TO THE SHOE TRADE. The latest cable from manufacturers in England advises all prices on slippers and shoes are cancelled, owing to the extreme shortage of raw material.

WILL BE RUSSIAN NIGHT.

"Russian Night" is the program for the meeting of the University Public Club tomorrow evening.

MANY AUSTRIANS PRISONERS.

PETROGRAD, Nov. 15.—Up to November 1 there were 110,000 Austrian prisoners of war taken thru Kieff on their way from the battlefield to the interior of Russia.

COUPON LARNER'S HISTORY OF THE WORLD COUPON

Advertisement for 'LARNER'S HISTORY OF THE WORLD' featuring five beautiful volumes. Includes a coupon for a free set and a price list for different regions.

UNTIL FURTHER NOTICE A BIG \$1.50 WAR MAP FREE WITH EACH SET

Simply clip five consecutively dated Coupons like this one and present together with our special price of \$1.50 at the office of The Toronto World, 40 Richmond Street West, Toronto, or 15 Main Street East, Hamilton.

MONDAY, NOVEMBER 16, 1914.

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Beautifully bound in 6s luxe style; gold lettering; four-color design; rich half-bound cloth. Marbled sides in gold and color.

Full size of volumes 14 in. x 3 in. History of the World for 19 centuries. 140 wonderful illustrations in color and half-tone.

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Province of Alberta..... \$1

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Until further notice a big \$1.50 War Map FREE with each set

Our great neighbors open for business in their new ai ling today, and to their thousands of visitors we suggest the convenience of—

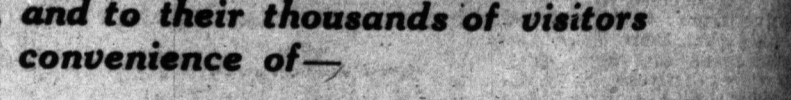
Michie's Cigar Department

A complete cigar store, including in compact compass one of the best assorted stocks of Cigars, Cigarettes and Tobaccos in Toronto.

It is right at the door, and its convenience for quick service and good value can be tested as you pass on Monday by dropping in and asking for

3 Michie's "Beaurich" Cigars for 25c

MICHIE & CO., LTD. 7 King Street West, Toronto Established 1835



Our great neighbors open for business in their new ai ling today, and to their thousands of visitors we suggest the convenience of—

Michie's Cigar Department

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A special advantage can be taken on our famous stock of
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Special opportunities just now in:
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INDIVIDUAL, family and bath LINEN SHEETING AND TOWELING
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Blankets, silk and satin covers; at a price never before.

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55 to 61 KING ST. EAST,
TORONTO.

DAVIS ANNOUNCED

HIS CANDIDATURE

Will Contest Ward Six Seat
on Board of Edu-
cation.

RATEPAYERS' MEETING

Central Doverscourt Association Object to Transfer of
Liquor License.

Central Doverscourt Ratepayers' Association met in Doverscourt school Saturday evening. Considerable dissatisfaction was expressed and much discussion was caused owing to the establishment of a new plant for the manufacture of nitrate of silver and other chemicals, by H. B. Lester. It was decided to circulate a petition for signatures of the residents affected and forward to Dr. C. J. Haslam, medical health officer, city hall.

The petition reads as follows:

"We, the undersigned ratepayers of the Doverscourt central residential area, humbly petition and request that your department take immediate steps to prevent the manufacture of nitrate of silver and other chemicals in the rear of number 508 Doverscourt road. The times and noxious gases emitted from said factory have become a menace to public health in this residential area."

Another cause for complaint was the application by licensee of a liquor shop on King street east to remove the business to premises situated at 418 Bloor street west. The secretary reported having written the license department pointing out the objection of the residents in the district to the transfer. A communication was received from the license department pending consideration. The application will be considered at a meeting of the board to be held Thursday, and it was decided to send a representative from the association, who will state that there is an objection to liquor license and shop existing on Bloor street between Doverscourt road and Dunsington avenue, and request the board to supply all the demands in the locality.

Mr. Van Horn reported having frustrated the design of a certain plumber, who proposed to establish a plumbing shop at the back of a dwelling house on Concord avenue. The plumber, who is also an architect and was informed that there was a city by-law which will protect the residents.

"Advertisers in the Ledger, and persons who have doggers, and other similar matter distributed by distributing agents, would be very thankful if any person telephoned to them as to their non-delivery, or who has seen them thrown around the street, or on people's lawns or verandahs. The proper place is in the letter box," said President Algite in reply to a complaint of Mr. Novin, who stated that he saw a number of Ledgers thrown on the verandahs and back lawns of houses in the district, and down over the streets. "It is not fair to the advertisers," he said. "I see that the paper, which is well got up and well written, that there must be hundreds of dollars worth of advertisements in the paper, and those who are delivered, and who are not, are aware of the manner in which they are delivered, on Saturdays and Sundays when the garbage carts are running, the streets are littered."

On the suggestion of R. R. Davis, it was decided to write R. J. Fleming, manager of the Toronto Railway Commission, requesting that a car stop be placed at Haystack street, or half way between Rusholme road and Haystack street.

Mr. Will Be Candidate.
Mr. Davis announced his intention of being a candidate for ward 6 re-election on the board of education. He declared that he had heard that Mr. Conboy would not run. Mr. Davis consented ward 2 in a similar position for ten years. He received the hearty endorsement of the members present. President Algite was in the chair.

THE WEATHER

OBSERVATORY, Toronto, Nov. 15.—(P.M.)—An important disturbance is centred tonight over the Great Lakes, and rain has fallen over the greater part of Ontario and Quebec. Cold weather prevails in the western provinces.

Minimum and maximum temperatures:
Dawson, 14 below; 4 below; Victoria, 34-44; Vancouver, 38-46; Kamloops, 19-22; Calgary, 16-24; Saskatoon, 16-26; Winnipeg, 14-20; Port Arthur, 22-32; Toronto, 34-50; Montreal, 37-47; Kingston, 30-46; Ottawa, 14-24; Quebec, 18-28; Halifax, 32-42.

Probabilities—
Lower Lakes and Georgian Bay, Ottawa and Upper St. Lawrence—strong winds and gales from west and north-west, turning colder with local snow flurries.
Lower St. Lawrence—strong winds and gales from west and north-west, turning colder at night.
Gulf and Maritime—Southeast to southwest gales with rain.

THE BAROMETER.

Time	Ther.	Bar.	Wind.
8 a.m.	42	29.82	19 E.
Noon	41	29.83	19 E.
4 p.m.	42	29.84	19 E.
8 p.m.	41	29.84	18 N. E.

Mean of day, 42; difference from average, 8 above; highest, 47; lowest, 37; rain, 1.09.

STREET CAR DELAYS

Saturday, Nov. 14, 1914.

6.41 p.m.—Leslie street, cement mixer, stuck on track; 5 minutes delay to eastbound Parliament cars.

6.37 p.m.—Yonge and Gould, into depot on track; 12 minutes delay to northbound Yonge and Dupont cars.

7.12 p.m.—Yonge and Gould, into depot on track; 5 minutes delay to southbound Yonge and Dupont cars.

Harper, Customs Broker, McKinnon Bldg., 10 Jordan St., Toronto.

DEATHS.

BRYAN—Suddenly, on Saturday, Nov. 14, 1914, at his late residence, 17 Wilton crescent, John Bryan (commercial traveller), beloved husband of Jessie Harris.

Funeral Tuesday, Nov. 17, at 8:30, to St. Michael's Cathedral. Interment at St. Michael's Cemetery. Members of Toronto Council, No. 1388, Knights of Columbus, will please meet at Wilton crescent and Sherbourne street, Monday, at 8:15 p.m.

DOHERTY—Suddenly, on Sunday, Nov. 15, 1914, Peter Doherty, beloved husband of Margaret Walker, civil employee, and member of L.O.L. 864.

Funeral from his late residence, 15 Waterloo avenue, on Wednesday, Nov. 18, at 3:30 p.m., to Mount Pleasant Cemetery.

DONOVAN—At St. Michael's Hospital, on Thursday, Nov. 12th, 1914, Morris Donovan, aged 49 years.

Funeral Monday, 16th, at 3 p.m. from McCabe & Co.'s undertaking parlors, 223 Queen street east. Interment in Mount Hope Cemetery.

County of York papers please copy.

FERGUSON—Suddenly, at North Bay, Ont., on Saturday, Nov. 14, 1914, John S. Ferguson, in his 59th year.

Funeral from his late residence, 3 St. Joseph street, Toronto. Funeral notice later.

LAMPHIER—Nov. 14, 1914, at his late residence, Emerald place, Burnhamthorpe, Ont., Joseph A. Lamphier, son of the late Lieut.-Col. Lamphier of the Buffs, in his 83rd year.

Funeral leaves the house at 9 a.m. Tuesday, Nov. 17, to Dixie R.C. church. Interment in Peace-Mount Cemetery, Dixie.

Dublin papers please copy.

ROSEBORN—At Detroit, Mich., on Saturday, Nov. 14, 1914, David Arthur Rosebourn, son of the late William Rosebourn of Milton, Ont.

Interment at Detroit today.

SIR JOHN FRENCH'S REGRETS.

LONDON, Nov. 15.—A telegram from Field Marshal Sir John French, commander of the British expeditionary forces on the continent, apprised Earl Kitchener, secretary of state for war, of the death of England's greatest soldier. The telegram stated that "I deeply regret to tell you that Lord Roberts died at 8 o'clock this (Saturday) evening."

The death of Field Marshal Earl Roberts, which occurred last evening at the headquarters of the British expeditionary force in France, was extremely sudden. He was in his good health when he left England on Wednesday with his daughter, Lady Alice Roberts, and his son-in-law, Major Lewin. The party had a rough trip crossing the channel, but the aged general felt no ill-effects and went through without incident to the continent. In fact, he was about to return home when his death occurred, and his death was a great loss to the country.

The passage of the warrior has created profound grief throughout the country. At his churches and in the camps where his army was stationed, touching references were made today to his death and the "Dead March in Hell."

Lord Roberts' devotion to the interests of the army, his hard work in this connection, and his seemingly good health had been the subject of comment since the beginning of the war. He was the most popular military figure in Great Britain, and nations here without rival in the affections of the people.

Despite his years he had never ceased hard work since his nominal retirement, and as he had often remarked, he lived a rigid life, and nations here might preserve his strength for the service of his country.

Urged Compulsory Service.
During the last six years, when the German war cloud had been growing, he prosecuted an active campaign to persuade the British public to accept compulsory military service. His belief was that Great Britain required the training of a citizen army, and that the longer terms of conscriptions enforced in the case of continental nations would be necessary for the safety of the nation.

By speeches in parliament and addresses before meetings throughout the kingdom, he urged the necessity of the nation to have the citizen army, and he preached incessantly and unflinchingly the necessity for the nation to have the citizen army, and he preached incessantly and unflinchingly the necessity for the nation to have the citizen army.

During his private conversation he expressed his conviction that the British planning to make war on Great Britain when she found an advantageous moment. He believed that the support of military of civil war in Ireland was a factor in setting alight the present European conflagration.

Lord Roberts' command of none of the arts of the orator and usually read his speeches. His popular nickname "Bobby" implied the soldier's dignity. Altogether only 5 feet 3 inches shorter than Field Marshal Haig, his figure and bearing were the embodiment of the British soldier.

His home at Ascot was a modest unpretentious villa. For society he had neither time nor inclination, and he was the president of the Pilgrims' Club, and presided over many gatherings.

Worked Hard for Soldiers.
Field Marshal Roberts worked day and night for the welfare of the soldiers from the outbreak of the war. He took the greatest interest in the Indians and issued an appeal for funds for their wounded and sick. He also made requests for sportsmen to contribute saddles for the army, which brought ready response. He made other requests for the loan of field glasses to officers during the war. He wrote personal letters of thanks to all contributors.

One of his last speeches was made at a review of a battalion of volunteers, where he referred sarcastically to young men who played football and cricket at this crisis.

King and Queen Shocked.
King George and Queen Mary were greatly shocked by the news that Field Marshal Earl Roberts had succumbed last night to a brief attack of pneumonia in France, whether he had been wounded or not. He was needed to see once more the Indian troops who he was so proud.

Immediately upon receipt of messages of condolence to Lady Roberts and her two daughters, Lady Alice and Lady Ada Edwina Stewart. The question of a public funeral for the general's great soldier was discussed at St. Paul's, in under consideration, but it is understood that in deference to the wishes of Lady Roberts for a private service this will not be presented.

LADIES

Have your Beaver Velour and Felt Hats cleaned, dyed, blocked and remodeled at NEW YORK HAT WORKS, 243 Yonge Street. Phone No. 5168.

THE SOCIETY

Conducted by Mrs. Edmund Phillips.

A few of those who enjoyed the exquisite performance of the Russian dancers in Massey Hall on Saturday evening were:

Sir Edmund Walker, Miss Dorothy Walker, Mr. A. O. Beardmore, Mr. and Mrs. Cavithra Mulock, Mr. and Mrs. Mulock, Miss Adele Bouillon, Mr. Arthur Coville, Mr. and Mrs. Percy Roberts, Mr. and Mrs. Charles McInnes, Mr. and Mrs. Jack Moss, Misses Bouton, Mrs. Rose Gooderham, Mrs. W. Gooderham, Mr. Stanley Kerr, Mr. and Mrs. Franklin McFarland, Mr. E. W. Phillips, Mr. and Mrs. Arthur Pepler, Mr. and Mrs. Graham Thompson, Dr. Sydney Woollett, Miss Martha McKee, Mr. Charles Brown, Mrs. Yan Strabanista, Mrs. Bickford, Mr. Mackenzie, Miss Agnes Dunlop, Mr. and Mrs. G. Jennings, Mrs. Josephine Smith, Mr. and Mrs. E. Carr, Mr. and Mrs. J. G. Strachan, Mr. and Mrs. Phippen, Mr. and Mrs. Gerard Street, Miss Margaret Thompson, Mr. Garden, Mr. McEachern.

Mr. J. C. Eaton and his party were in Winnipeg last week, having returned from a visit to Mr. Gilroy at Minak.

Mr. Howard Hill and Mrs. Hill (Mrs. Annie) were in Toronto on Saturday night. Miss Anglin plays "Lady Windermere's Fan" at the Princess this week.

Mr. Arthur Coville is in Montreal.

Mr. and Mrs. Sanford Evans are in town from Winnipeg, visiting Mr. and Mrs. Edward Gurney.

Miss Winnifred Hicks-Lyne and Miss Grace Smith are giving a recital in Forsyth Hall on Monday evening, 7:30 o'clock, under the patronage of His Honor the Lieutenant-Governor and Mrs. Hensley.

Miss Martha Allan has returned to Montreal after spending a few days in town.

Mrs. Frank Cochrane is in town from Ottawa.

The Misses Hodgson, who are in town from Montreal, staying with Miss Alice Kemp, are giving a concert at the Princess this evening.

Miss Margaret Secord has arrived from Renfrew, and is visiting Miss Margaret Hill.

Mrs. Sutton, convener of the bridge party in old Knox College on Thursday afternoon, at the W.A.A. bazaar, would be very much obliged if the ticket-holders would send the money to her at 88 Elgin avenue no later than Tuesday.

Mrs. S. G. Beatty, Okanada, Isabella street, has given "Tommy" a handsome bicycle for the 1914 Christmas bazaar. The prize of the W.A.A. bazaar. This was the prize of the Festival of Nations in the Armoury last autumn. Mrs. Charles Sheppard, has also given a beautiful gold, graduation watch to Mrs. J. G. Strachan, 1759 period, by the W. A. Murray Co., in whose window it will be on view until Thursday, the day the bazaar opens.

Mr. L. S. Odell, Elm avenue, is in Quebec.

Mrs. Julius D. Dreher, wife of the American consul, will receive for the first time since coming to Toronto last winter, her residence, 638 Huron street, on Wednesday, November 18th, at 8:30 o'clock, and after that she will be very much obliged if the ticket-holders will send the money to her at 88 Elgin avenue no later than Tuesday.

Mrs. John Hill, 508 Sherbourne street.

Mrs. J. A. Murray and Miss Marjory Murray are in town from the first time for many years. Mrs. Murray (formerly Miss Macleod) is at suite 11, the Abernethy Apartments, 6 Huron street.

Mrs. Charles A. Nourse (formerly Miss Chennell, Montreal), for the first time since her marriage, at her house, 38 Winchester street.

The next monthly meeting of the St. Margaret's College Alumnae Association will be held on Monday, Nov. 16th, at the college at 8:30. Subject: "Women Workers of the Nineteenth Century." Those wishing to become members should forward name and address to the president, Miss Edith Burns, 488 Jarvis street, or the secretary, Miss Edith Phillips, 135 St. Clair avenue west.

Receiving Today.
Mrs. John Hill, 508 Sherbourne street.

Mrs. Kenneth Mackenzie, 48 Canton Frank road, and following Mondays in November.

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LOAD ROBERTS

DON OF UNION
WITH AN EMPIRE

Major-General Hughes Refers Feeling to Death of Great British Leader.

PRAISE FOR CONTINGENT
Minister Cites Commendation of Himself by Late Commander for Organizing.

Major-General Sam Hughes, minister of militia, left Toronto for Ottawa last night after a busy day at Welland and vicinity where he inspected the picket force along the Welland Canal.

To a world reporter who interviewed him in his private car at the Union Station just before his departure for the capital, Gen. Hughes spoke feelingly of the death of Lord Roberts as a great loss to the Empire.

"He was a great bond of union," said the general, "between all the nations of the Empire. He was loved and revered everywhere as the soldier's friend. That England was at all prepared for the war is largely due to his influence."

Referring to some fault-finding in certain quarters with the Valcartier encampment and the first Canadian contingent, the minister said:

"I am quite content to abide by the opinion of Lord Roberts who said to me privately and repeated in public on many occasions that the mobilization, equipment and transportation of the Canadian contingent showed a driving power and a genius for military affairs on the part of your humble servant without a parallel in history."

Asked about the next session and political matters generally, General Hughes said that his hands were full with the second contingent and the other work of his own department. He will be in Toronto to address the Y.M.C.A. tomorrow (Tuesday) night. The general is looking well after his recent trip and recalled his visit to the continent a year ago, when, in company with many Canadian officers, he studied the country which has since become the theatre of action in the present war.

READ THE LABEL

MAGIC BAKING POWDER

READ THE LABEL

CONTAINS NO ALUMINA

BODY OF TORONTO MAN FOUND NEAR NORTH BAY

J. S. Ferguson, Manager of Government Camp, Dead—An Inquest Ordered.

J. S. Ferguson, 3 St. Joseph street, was found dead beside the railway tracks about six miles outside of North Bay on Saturday morning. He was the manager of a government camp in the northern development branch, situated about eight miles outside of North Bay.

Ferguson had been in the town on Friday, and at night he was brought to Toronto this morning on the G.R. Coast special.

Ferguson was fifty years of age, and he survived by his wife, one son (Gary), and daughter (Lucy). All live at 8 St. Joseph street. He had been to his home only a few weeks ago. He had been at the camp at intervals for the past two years. He was a member of an Orange lodge and the Knights of Pythias.

Funeral will take place Tuesday, at 2 p.m. from his home to Mount Pleasant Cemetery. The family received word of his sudden death thru a telegram that his relatives at the parliament buildings.

DULUTH GRAIN MARKET.

DULUTH, Nov. 14.—Wheat—No. 1 hard, \$1.13; No. 2, \$1.12; No. 3, \$1.11; No. 4, \$1.10; No. 5, \$1.09; No. 6, \$1.08; No. 7, \$1.07; No. 8, \$1.06; No. 9, \$1.05; No. 10, \$1.04; No. 11, \$1.03; No. 12, \$1.02; No. 13, \$1.01; No. 14, \$1.00; No. 15, \$0.99; No. 16, \$0.98; No. 17, \$0.97; No. 18, \$0.96; No. 19, \$0.95; No. 20, \$0.94; No. 21, \$0.93; No. 22, \$0.92; No. 23, \$0.91; No. 24, \$0.90; No. 25, \$0.89; No. 26, \$0.88; No. 27, \$0.87; No. 28, \$0.86; No. 29, \$0.85; No. 30, \$0.84; No. 31, \$0.83; No. 32, \$0.82; No. 33, \$0.81; No. 34, \$0.80; No. 35, \$0.79; No. 36, \$0.78; No. 37, \$0.77; No. 38, \$0.76; No. 39, \$0.75; No. 40, \$0.74; No. 41, \$0.73; No. 42, \$0.72; No. 43, \$0.71; No. 44, \$0.70; No. 45, \$0.69; No. 46, \$0.68; No. 47, \$0.67; No. 48, \$0.66; No. 49, \$0.65; No. 50, \$0.64; No. 51, \$0.63; No. 52, \$0.62; No. 53, \$0.61; No. 54, \$0.60; No. 55, \$0.59; No. 56, \$0.58; No. 57, \$0.57; No. 58, \$0.56; No. 59, \$0.55; No. 60, \$0.54; No. 61, \$0.53; No. 62, \$0.52; No. 63, \$0.51; No. 64, \$0.50; No. 65, \$0.49; No. 66, \$0.48; No. 67, \$0.47; No. 68, \$0.46; No. 69, \$0.45; No. 70, \$0.44; No. 71, \$0.43; No. 72, \$0.42; No. 73, \$0.41; No. 74, \$0.40; No. 75, \$0.39; No. 76, \$0.38; No. 77, \$0.37; No. 78, \$0.36; No. 79, \$0.35; No. 80, \$0.34; No. 81, \$0.33; No. 82, \$0.32; No. 83, \$0.31; No. 84, \$0.30; No. 85, \$0.29; No. 86, \$0.28; No. 87, \$0.27; No. 88, \$0.26; No. 89, \$0.25; No. 90, \$0.24; No. 91, \$0.23; No. 92, \$0.22; No. 93, \$0.21; No. 94, \$0.20; No. 95, \$0.19; No. 96, \$0.18; No. 97, \$0.17; No. 98, \$0.16; No. 99, \$0.15; No. 100, \$0.14; No. 101, \$0.13; No. 102, \$0.12; No. 103, \$0.11; No. 104, \$0.10; No. 105, \$0.09; No. 106, \$0.08; No. 107, \$0.07; No. 108, \$0.06; No. 109, \$0.05; No. 110, \$0.04; No. 111, \$0.03; No. 112, \$0.02; No. 113, \$0.01; No. 114, \$0.00; No. 115, \$0.00; No. 116, \$0.00; No. 117, \$0.00; No. 118, \$0.00; No. 119, \$0.00; No. 120, \$0.00; No. 121, \$0.00; No. 122, \$0.00; No. 123, \$0.00; 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VARSAITY vs. McGILL NEXT SATURDAY AT STADIUM ARGOS AND TIGERS WILL CROSS TODAY FOR GROUNDS

CROWD SEE ARGOS WALLOP MONTREAL Three Single Points at Close of Final Quarter Was Visitors' Total.

The popularity of the Argonauts was attested by the fine crowd that turned out to cheer them as they walked thru the M.A.A.A. team in the final scheduled Big Four game Saturday at the stadium.

The Argonauts' back division kicked, luffed and ran well. Their catching was sure, and they were expected to be all right for the play-off with Tigris. The management were quickly apprised of the situation with the Argonauts' success that they were expected to play off at the stadium.

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Parkdale Winners In City Semi-Final

Parkdale defeated Riverdale in a senior city semi-final by the score of 11 to 5 at Scarborough Beach Saturday afternoon.

The line-up: Riverdale (5)—Flying wing, Gloucester; halves, Stansfield, Farrell, Matthews; quarter, Evans; scrum, Ferguson, Wight, Overhold; inside, B. Dodds, R. Dodds; middle, Farrelly, Innis; outside, Pierce, J. Pierce.

The Moss Park Intermediate Basketball team played the Central Business Boys on Saturday evening on the latter's floor. The game was fast and keenly contested.

WHERE TO LUNCH. Kraumann's Grill, King and Church streets. Musket, 6 to 8 and 10 to 11.30 p.m. Sundays, sacred music, 8 to 9 p.m. Pedd's vete banquets catered for.

Close Games Indoors With the Lawn Bowls

The preliminary round of the second Royal Canadian Bicycle Club indoor lawn games decided by several close games Saturday afternoon on the latter's floor.

Varsity Win Toss for Grounds Play Off With McGill at Stadium

After the Rugby game Saturday in Montreal, McGill and Varsity tossed for grounds, the coin favoring Captain Gage, and the play-off for the championship of the intercollegiate Union will take place next Saturday at the stadium in Toronto.

Before tossing, S. McEwen of Queens and Dr. Hendrie of Varsity were named as officials, with the latter to get the chief job. Thus McEwen will referee and Hendrie umpire the game this week.

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ROUGH RIDERS NO MATCH FOR TIGERS Ottawa Won the Toss at Hamilton and That Let Them Out.

HAMILTON, Nov. 14.—The Ottawa Rough Riders won the toss here today and that let them out. They played the Tigers the final fixture in the Big Four schedule and were beaten 22 to 1.

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Athletic Activity At the West End Y

The physical department of the West End Y.M.C.A., which is now in full swing, is interesting a lot of men and boys.

Nov. 16—Red v. Green, White v. Black, Nov. 20—Green v. Black, Red v. White, Nov. 23—White v. Green, Red v. Black, Nov. 27—Red v. Green, White v. Black, Nov. 30—Red v. White, Green v. Black.

OLD COUNTRY SOCCER

The old country football games on Saturday resulted as follows: English League. Aston Villa—1st Division, 0. Blackburn—3 Chelsea United 0. Bradford City 0. Luton Town 0. Manchester City 0. Middlesbrough 0. Northampton 0. Nottingham Forest 0. Sheffield Wednesday 0. Sunderland 0.

RUGBY RESULTS INTERCOLLEGIATE

Senior—McGill.....31 Queens.....7 Kington C.I. 10 O. A. C. 4 Junior—Argonauts.....33 Montreal.....3 Hamilton.....22 Ottawa.....1

INTERPROVINCIAL

Senior—Argonauts.....33 Montreal.....3 Hamilton.....22 Ottawa.....1 Junior—Varsity.....19 Hamilton R.C. 13 K.B. Midgets.....15 Cap. Midgets 0 Capitals.....16 Tigris II.....6 Kew Beach.....15 Capitals.....0 Woodstock.....24 Parkdale C. L. 8

ONTARIO UNION

Senior—St. Patrick's 10 T.R. & A.A. 2 Junior—Western Un. 17 Parkdale.....1 Sarnia.....6 Petrolia.....2

QUEBEC UNION

Intermediate—Ottawa.....8 Brockville.....6 City League—Senior Semi Final—Parkdale.....11 Riverdale.....5

RUGBY RECORDS

Intercollegiate Union. Varsity.....Won. Lost. For. Agst. McGill.....3 1 79 28 Queens.....0 0 0 0

SATURDAY RESULTS OF T. & D. GAMES

The T. & D. League soccer games, played on Saturday, resulted as follows: Kenyon Charity Cup. Wychwood.....1 Toronto St. H. 0.10.11

U.S. College Rugby

At Princeton—Yale 19, Princeton 14. At Cambridge—Harvard 9, Brown 0. At Philadelphia—Dartmouth 41, Pennsylvania 0.

High Park Curling.

At the annual meeting of the curling section of the High Park Club, the officers for the ensuing year were elected as follows: Hon. president, Chas. Henderson.

VARSAITY'S SUBS DOWNED HAMILTON Won Uphill Loose Exhibition Game Before Small Crowd at Stadium.

Varsity subs brought home the honors on Saturday before a small crowd at the stadium when they defeated the Hamilton Rowing Club in a mediocre game of rugby by the score of 19 to 13.

The Argonauts' back division kicked, luffed and ran well. Their catching was sure, and they were expected to be all right for the play-off with Tigris. The management were quickly apprised of the situation with the Argonauts' success that they were expected to play off at the stadium.

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ST. PATS OF OTTAWA WIN JUST ONE GAME Defeating Torontos in the Snow and Thus Handing Championship to Hamilton

OTTAWA, Nov. 14.—The biggest surprise of the rugby season was sprung here today when St. Patrick's defeated the Toronto A.A. club by a score of 9 to 2.

The Argonauts' back division kicked, luffed and ran well. Their catching was sure, and they were expected to be all right for the play-off with Tigris. The management were quickly apprised of the situation with the Argonauts' success that they were expected to play off at the stadium.

Moss Park Indoor Athletics.

The first of the weekly athletics were held at Moss Park on Saturday evening with 40 entries in the events in the various divisions.

Nov. 16—Red v. Green, White v. Black, Nov. 20—Green v. Black, Red v. White, Nov. 23—White v. Green, Red v. Black, Nov. 27—Red v. Green, White v. Black, Nov. 30—Red v. White, Green v. Black.

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EATON'S ON SALE TODAY SPECIAL! SUITS FOR \$6.75 SMALL MEN

Men's Raincoats, in sizes 32 to 35, in a variety of the popular black and white pin-check materials and in a plain dark brown and a rich brown and olive mixture.

Small Men's Suits, in sizes 32 to 35, in a variety of the popular black and white pin-check materials and in a plain dark brown and a rich brown and olive mixture. They are very specially priced for early business Monday at \$6.75.

Winter Overcoats, \$6.00, having them made up to specially feature Monday; of a black beaver cloth, lined throughout with Italian cloth; cut Chesterfield style with fly front, deep vent in back, velvet collar. Price \$1.00.

White Duck Vests, with sleeves, 95c. Stewards' or Serving Vests, of white duck, a very fine quality 8-ounce material; vests have detachable pearl buttons down front and at cuffs, three outside pockets with double-tacked corners, all seams double stitched, reinforced under arm. Sizes 33 to 42. Special \$1.00.

English-Made Tan Cape and Suede Gloves for Men. These are wool lined, have one dome clasp, and out seams; all sizes 7 to 10, pair \$1.00.

The Limit Man Wins West End Handicap. The annual run for the West End Y. senior members was held Saturday afternoon under ideal conditions.

Men's Underwear \$1.89, Bathrobes \$2.99. Men's Underwear, "Pen-Angle" Brand, shirts double back and front, drawers double across back.

Men's Bathrobes, of heavy blanket cloth, in maroon, brown, light and dark grey, and red effects, with all-over or stripe designs. Full lengths with borders, turn-down collar with cord to tie, two pockets, and heavy grid at waist.

Men's High-Grade Sweater Coats, in plain and fancy weaves, high storm and semi-shawl collars, two pockets. Plain grey, maroon, navy, green, brown, and a few combination colors. Sizes 36 to 42. Monday \$2.95.

Men's Cardigans in Special Selling at 69c. English-Made Cardigan Jackets, in fine ribbed weaves, "V"-shaped necks, two pockets, fancy front. Edges (including pockets) bound with mohair. Colors black and brown. Sizes 36, 38, and 40. Extra special \$1.69.

THE T. EATON CO. LIMITED

YORK COUNTY AND SUBURBS

LAWYER SAYS WIDENING BY-LAW CANNOT BE REPEALED IN PART

G. G. S. Lindsey, K.C., Predicts Huge Crop of Damage Suits if City Council Attempts to Rescind Yonge St. Widening By-law Piecemeal—Huge Deputation Arranged.

The by-law is one and indivisible and cannot be repealed in part, according to G. G. S. Lindsey, K.C., at an enthusiastic meeting of the North Toronto Ratepayers' Association held in the town hall, Edlington, on Saturday night.

Mr. Lindsey represents the family of the late Dr. B. R. Jordan, Yonge street, whose property was to be expropriated by the city for the Yonge street widening, which the board of control recommends the city council to repeal.

"We could not get our property long ago," he said, "but were unable to do so because of the pending expropriation. The property is now in the hands of Mrs. Jordan, as a medical residence, and if the city doesn't repeal the by-law, the only way it will be against an enormous crop of damage suits. For my part, I am going to fight the rescinding of this by-law to the last."

Quoting a section of the Municipal Act Mr. Lindsey said that if a by-law was passed by any municipality for the expropriation of property for specific purposes and that property in arbitration, the by-law cannot be rescinded. "So you can see," added Mr. Lindsey, "that it is a very serious thing for the city to attempt to repeal the Yonge street widening by-law. If the city is in financial difficulties then, we will be willing to meet the council and agree to the matter being referred for a year or until after the war, but we are not going to allow this thing to be treated in a hot and cold manner."

"I am willing to go with your deputation to the city hall on Monday," continued the speaker, "and will continue to defer the repeal for a time because our property has been jeopardized. I am willing to help the city to that extent, but if it is not disposed to comply with our request then we will have to see that it can't do as it likes."

Mr. Waddington also favored the deferring of the repeal and he thought that the residents of Yonge street should apply to the legislature for a stay in arbitration proceedings and have a government injunction sent to the city hall.

H. H. Ball said there were two points at issue. Either stop the rescinding by a threat or persuade the city to repeal it.

ERINDALE MAN FACES VERY SERIOUS CHARGE

Accused of Fracturing Boy's Skull—Released on Bail of One Thousand.

Charged with brutal assault on Raymond Digby, a lad 11 years of age, living at 148 Melville street, E. Maillingham of Etobicoke was arrested on Saturday at his home by Detective Park. The boy was playing with a companion on a vacant lot on Azlee street, when a man, apparently intoxicated, drove by in a buggy. He shouted something at the boys which they did not heed, and he then drove by, striking young Digby across the head, knocking him unconscious. The other boy ran to call assistance, and the man jumped into the buggy and drove off. A search was made for the man, but he was not found.

WARD SEVEN RATEPAYERS TO DISCUSS BANNING

Rev. Canon O'Meara, principal of Wytheville College, has the special preacher charge at St. John's church, this evening. G. M. Jones, B.A., of the Hammondsville Congregation, will give the illustrated address in the parish house under the auspices of St. John's A. Y. F. A.

MOUNT DENNIS

The newly formed Mount Dennis Company of the Toronto Home Guard Sharpshooters Association held its first drill on Saturday on the grounds of the school on Dennis avenue, in command of its captain, the Rev. Gore M. Barrow.

The congregation of the Anglican Church of the Good Shepherd, St. George's, was yesterday in the Maple Leaf Theatre on the Weston road, the fall of a newly completed arch during the storm of Friday morning having put the church in a state of disrepair.

The newly formed Mount Dennis Company of the Toronto Home Guard Sharpshooters Association held its first drill on Saturday on the grounds of the school on Dennis avenue, in command of its captain, the Rev. Gore M. Barrow.

STEWART MANOR "Among the Oaks" BUILD NOW. You can build cheaper now than for many years past. Materials made at the labor are cheaper and more plentiful.

OSGOODE HALL RIFLES SHOOT IN TROPHY MATCH. John Agnew Leads in Aggregate. Pte. Wm. Jaffray Made Day's Record. \$32,000.00 UNIVERSITY AVENUE. Frontage, sixty-one feet, on which are situated three brick houses, built 5 years, present rentals forty dollars each.

TRAINING ASSOCIATION PARADES IN THE RAIN. Yesterday morning in spite of the inclement weather 251 members of the Withrow, Page and Frankland avenue branches of the Toronto Military Training Association met in the Frankland avenue school, and headed by the band of the Chester branch of the Salvation Army, paraded along Logan avenue to Danforth.

RIVERDALE. Despite the present financial stringency houses are still being built on the Hillside estate, which has been such a phenomenal growth since its annexation to the city two years ago.

Deputation for Widening of Yonge Street. The widening of Yonge Street, Toronto's main thoroughfare, is a matter of utmost importance to every loyal citizen having the welfare of our city at heart. The City Council are disposed to drop the improvement. Are the people going to submit to this? At a special meeting of the North Toronto Ratepayers' Association, which was held in the Town Hall, Edlington, on Saturday evening, it was resolved that this association attend in a body at the City Hall on Monday (today) to urge the City Council to refer back the question of repealing the Yonge Street Widening By-law.

LINER ADS

Properties For Sale. Apple Orchard - Oakville. LOT 100 x 200, all in orchard, fully bearing, within few minutes' walk of station. Ideal location; terms, \$5 down and monthly payments, except Saturday, until 9 o'clock, Stephens & Co., 136 Victoria street, Main 5884, 71.

Estate Notices. NOTICE TO CREDITORS—IN THE Matter of the Estate of Alice Mary Burns, late of the City of Toronto, in the County of York, Spinster, Deceased.

NOTICE TO CREDITORS—IN THE Matter of Edward McCauley, Grocer, 375 Danforth avenue, Toronto, insolvent.

NOTICE TO CREDITORS—IN THE Matter of the Estate of Fanny Charlotte Peset, late of the City of Toronto, in the County of York, and Province of Ontario, Deceased.

NOTICE TO CREDITORS—IN THE Matter of the Estate of Fanny Charlotte Peset, late of the City of Toronto, in the County of York, and Province of Ontario, Deceased.

NOTICE TO CREDITORS—IN THE Matter of John Douglas Hamilton of the City of Toronto, in the County of York, and Province of Ontario, Deceased.

NOTICE TO CREDITORS—IN THE Matter of the Estate of Fanny Charlotte Peset, late of the City of Toronto, in the County of York, and Province of Ontario, Deceased.

Help Wanted.

ANY intelligent person may earn money corresponding for the position of stenographer. Franklin Institute, 250 Madison Avenue, New York, N.Y.

STeady Positions. Men who are qualified as stenographers, typographers, bookkeepers, etc., are wanted for various positions. Apply to the Toronto Employment Bureau, 100 Queen Street West.

Articles For Sale. Printing—Cards, envelopes, stationery, etc. Five hundred, at 10¢ each. Apply to the Toronto Printing Co., 100 Queen Street West.

Personal. MARRY if you are lonely. The Toronto Employment Bureau, 100 Queen Street West.

Message. MESSRS. BATH, Superintendents of the Toronto Police Department, are hereby notified that the Toronto Police Department is now open for business.

Dancing. ALL learners should study with the Toronto Dancing School, 100 Queen Street West.

Gramophones. DANIELSON, Headquarters for Gramophones, 100 Queen Street West.

Dentistry. PAINLESS Tooth Extraction. Dr. Knight, 105 King Street West.

Live Birds. CAMPION'S Bird Store, also taxidermy, 175 Dundas Street West.

Collectors' Agency. ACCOUNTS and claims of every kind collected everywhere. Send for booklet K and form. Commercial Collectors' Agency, 77 Victoria Street West.

Bicycle Repairing. ALL WORK GUARANTEED. TRAY, Inc., 421 Spadina.

Patents and Legal. FETHERSTONHAUGH & CO., the only established firm. 375 Dundas Street West.

Legal Cards. RYCKMAN & MACKENZIE, Barristers, Solicitors, 100 Queen Street West.

Art. J. W. L. FORSTER, portrait painting, Rooms, 24 West King Street, Toronto.

Coal and Wood. THE STANDARD FUEL CO., Toronto, Telephone Main 4109.

Hatters. LADIES' and gentlemen's hats cleaned and remodeled. F. L. C., 35 Richmond Street East.

Medical. DR. DEAN, Specialist, piles, fistula, urinary, blood and nervous diseases. 100 Queen Street West.

Herbals. DR. ELLIOTT, Specialist, private medicine. 100 Queen Street West.

Pills—Cure for Piles? Yes. Always. Cream Ointment makes a quick cure. City Hall Drugstore, 414 Queen Street West.

Metal Weatherstrip. CHAMBERLIN METAL WEATHERSTRIP COMPANY, 128 Yonge Street, Toronto.

Storage and Cartage. STORAGE, MOVING AND PACKING, Furniture and Pianos. Bargain Trade. Telephone McMillan & Co., Parkdale.

Whitewashing. WHITEWASHING, planing, repairing and water painting. O. Torrence & Co., 171 DeGross Street, Phone Gerrard 418.

Sheriff's Sale. One 5-Passenger Elmore Automobile. At the Court House, City Hall, Toronto, at 12 o'clock noon, 21st November, 1914, on morning of sale at Toronto City Hall, front of City Hall.

UNION STOCK YARDS. There are 246 carloads of live stock at the Union Yards, comprising 4799 cattle, 2788 hogs, 2996 sheep and lambs and 214 calves.

Financial Position is Stronger—General Business Improves

THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
ALEXANDER LAIRD, General Manager JOHN AIRD, Asst. Gen. Manager

Capital, \$15,000,000 Reserve Fund, \$13,500,000

SAVINGS BANK ACCOUNTS

Interest at the current rate is allowed on all deposits of \$1 and upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail. Accounts may be opened in the names of two or more persons. Withdrawals to be made by any one of them or by the survivor.

U. S. BANKING SYSTEM BEGINS OPERATION TODAY

Treasury Becomes Partner in General Banking System of the Country—Inauguration Will Be So Quiet as to Cause No Outward Sign.

NEW YORK, Nov. 14.—Without creating a ripple on the surface of the commercial and financial world, the new federal reserve system of banking and currency will quietly be inaugurated Monday morning. Its beginning will be so unobtrusive that it will be as if a new foundation had been put under the country's financial house and the structure of the whole structure considerably altered.

At 10 o'clock in the morning the doors will be opened of the Federal Reserve Bank of New York at No. 60 Wall street, which is the stockholders' bank of the private banking firm of J. P. Morgan and Co. This new bank is but one of twelve similar institutions forming an intricate chain throughout the United States, which will be known as the Federal Reserve Banks. These banks are located in Boston, Philadelphia, Richmond, St. Louis, Kansas City, Dallas and San Francisco.

Standard Exchange Meeting

A meeting of the Standard Exchange directors will be held this morning. The main subject of discussion, it is understood, will be that of minimum prices. It has been suggested that these be done away with owing to the increased interest being manifested in mining stocks.

It is rumored that there are also other important questions to come up. One of these is in regard to the trading hours. It is hinted that following this meeting the new exchange will be held both morning and afternoon, and that Saturday morning the exchange will be open.

World will experience an easing of dear and tight money. The more knowledge that the federal bank is back of the financial structure has given relief to the whole country.

The principal difference between the new system and the old is this: In the past the United States treasury with its holdings of cash and United States credit has been separate and apart from the financial business of the people. Under the new system it becomes a partner in the general banking system of the country.

Supervising all these institutions is the Federal Reserve Board in Washington, composed of the secretary of the treasury, the controller of the currency and five other members. The board has a board of directors of twelve members, three are business men and three are selected by the government.

The new reserve banks for bankers, not for the public. There will be no individual personal deposits, no deposits on checking accounts, no ordinary daily business which the average customer has to do in connection with his particular bank. All the customers of these new federal reserve banks will be the Federal Reserve Bank and the banks of the Federal Reserve system.

Technically, the Federal Reserve Act creates a new paper currency which is to be issued by the Federal Reserve Bank. This currency will be in the form of banknotes and will be put into circulation by the Federal Reserve Bank. The Federal Reserve Act also creates a new system of government currency based on the gold standard. This currency will be in the form of banknotes and will be put into circulation by the Federal Reserve Bank.

In Panic Times. In future times of panic and money stringency there will be a demand for additional certificates and emergency currency, such as have prevailed during the last three months. Federal reserve banks instead will have power to issue government currency based on the gold standard. This currency will be in the form of banknotes and will be put into circulation by the Federal Reserve Bank.

Imperial Bank of Canada

For the Convenience of Their Customers, the Imperial Bank of Canada has a supply of British Government Notes of the denomination of One Pound and of Ten Shillings, which they will dispose of at the current rates for Sterling Exchange.

Imperial Bank of Canada

Corner Wellington Street East and Leader Lane
TORONTO

DOMINION TRUST NOT REGISTERED

Steps Taken to Prevent Probation of Late Manager's Will.

HOLDERS ARE ANXIOUS

Alvensleben Interest Estimated High—Others Heavily Involved.

Ever since the announcement was made that the Dominion Trust Company in Vancouver had closed its doors, there has been a great deal of discussion. Developments of a dramatic nature have followed the smash. The widespread interest in the case is due to the fact that the shareholders are scattered not only in almost every province in Canada but also throughout the United States and England and other countries.

According to the Financial Post, the Dominion Trust was not registered as a trust company, although it was generally understood to be one and advertised as such. The late W. R. Arnold, managing director, was insured for a sum approximating \$400,000. This is reported to be the total assets of the Dominion Trust in Canada. Steps have been taken however, to prevent the Dominion Trust from probating the will.

At the meeting held November 2 which was presided over by President W. H. P. Clubb, several of the shareholders expressed their regard for the alleged defalcations. It was first stated that the late Mr. Arnold was indebted to the public amount to \$2,448,272, which includes depositors \$994,885.82; trust and administration funds, \$418,900.00; and other liabilities, \$1,034,486.18. The total amount due to the public is estimated at \$3,508,274.10.

It appeared that the liabilities to the public amount to the total assets of the Dominion Trust, which includes depositors \$994,885.82; trust and administration funds, \$418,900.00; and other liabilities, \$1,034,486.18. The total amount due to the public is estimated at \$3,508,274.10.

Regarding the investments with the Alvo Von Alvensleben interests it is said that the creditors would not lose anything, says the Monetary Times.

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ORANGES ADVANCE DUE TO SCARCITY

Imported Egg Plant and Mushrooms Now Put on Market.

GRAPES STILL SELLING

Ciscoes Plentiful and Quotations Reasonable—Fair Trade in Other Lines.

Oranges have advanced in price, as the last of the late Valencia have been shipped in, and the navel is not expected to arrive until the 1st of December. The Valencia are now selling at \$2.75 to \$4 per box, and the Florida at from \$2.25 to \$2.50 per box.

Imported eggplant is now being received in Toronto. The quantity is small, but the quality is excellent. The price is \$1.00 per bushel.

Mushrooms now coming in are of choice quality and are more plentiful than they have been. The price is \$1.00 per bushel.

Grapes—Empire and Cornish, \$2.25 to \$2.50 per bushel; Malaga, \$4.50 to \$5 per bushel. The price is \$1.00 per bushel.

Wholesale Fruits. Apples—Canadian, \$1 and \$1.25 per bushel; American, \$1.50 per bushel. The price is \$1.00 per bushel.

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THE DOMINION BANK

NOW OCCUPY THEIR NEW PREMISES AT THE CORNER OF KING AND YONGE STREETS

WHERE A GENERAL BANKING BUSINESS IS TRANSACTED

SAVINGS DEPARTMENT MODERN SAFETY DEPOSIT VAULTS

MORTGAGE LOANS

COOK & MITCHELL, Registered Solicitors in Law, 115 King Street West, Toronto; Kennedy's Block, South York, Ontario.

G. O. MERSON & CO. Chartered Accountants, 115 King Street West, Toronto. Phone—Main 704.

WINNIPEG GRAIN. Wheat—Open High Low 1914 Prev. Nov. 11th 119 1/2 117 1/2 115 1/2 113 1/2

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NEW YORK CURB

	Bid	Ask
Buffalo	50	62 1/2
B. C. Copper	65	100
La Rone	65	78
Crown Reserve	85	85
Seventeen	85	85
Hollinger	18.90	18.75
Kerr Lake	4.37 1/2	4.50
McKinley	47	49
Nipissing	10.12 1/2	10.25
Y. T. Bond	100	100
American Marconi	2.00	2.75
Canadian Marconi	1.00	1.75

Treasurer's Sale of Lands in Arrears for Taxes

Township of Scarborough in the County of York, Province of Ontario. To Wit:—By virtue of a Warrant issued by the Receiver, under the seal of the Corporation of the Township of Scarborough, we directed, bearing date this 14th day of November, 1914, commanding us to levy upon and sell the lands mentioned in the following list for arrears of taxes and costs due thereon. I hereby give notice that unless the said lands are redeemed within the time specified, I shall proceed to sell by public auction the said lands, or as much thereof as may be necessary for the payment of the said taxes and costs, at the Highway House, on the Kingston Road, at the City of Toronto, on Saturday, the 21st day of November, 1914, at the hour of 2 o'clock in the afternoon.

Store Opens at 8.30 a.m.

The Robert Simpson Company, Limited

Store Closes at 5.30 p.m.

Here is an Overcoat Price That Does Not Cover Cost of Materials \$6.90



Truly, there will be very little excuse for the man who hasn't a good warm Overcoat this Winter. Manufacturers are anxious to clear their overcoat stocks out early this season, and we are ready to co-operate by turning these astonishing values over to our customers immediately. They must linger with us a day if such a small-profit transaction as this is going to be worth while—SO COME AND SEE THIS WONDERFUL VALUE 8.30 A.M. TUESDAY.

JUST 120 OF THEM AT \$6.90.

This price would not pay for the materials they are made of; they sell in the regular way at \$10.50, \$12.00, \$13.50 and \$15.00; they are well tailored, and consist of 37 coats of a heavy brown mixed diagonal ulstering, made up double-breasted, with shawl collar; 22 dark gray all-wool frieze, with convertible collars; 15 dark gray all-wool frieze, with shawl collar; 20 blue-gray heavy ulstering, with shawl collar; 12 brownish-gray tweed, with convertible collar; 14 dark brown Whitney cloth, with shawl collar. Sizes in the lot run 34 to 44. To clear Tuesday morning at 6.90

BOYS' DOUBLE-BREASTED ULSTERS, \$4.19.

Only 95 Coats at less than the actual cost of making the lowest-priced of the coats: full cut, double-breasted style, with wide convertible collar and back belt; tailored from strong English ulsterings, in grays and browns, with diagonal patterns; well lined and very strongly finished; sizes 28 to 34. Regularly \$5.50, \$6.00, \$7.50 and \$8.00. Tuesday, 4.19

BOYS' ENGLISH DRESSING GOWNS.

In our special Tuesday display of Boys' Dressing Gowns, we are featuring an all-wool, English style gown; very well tailored with shawl collar, fancy cord girdle and cord trimmings; two colors, Oxford gray and medium red; sizes 28 to 30, Tuesday, 5.00. Sizes 31 to 34, Tuesday, 6.00

For Men's Comfort

Dressing Gowns, House Coats and Bath Robes for Present Needs or Xmas Gifts

Our values were never so great—our cloths and patterns never so good—and our variety never so extensive.

MEN'S DRESSING GOWNS AT \$7.50.

A Beautiful English-Made Dressing Gown, from a soft blanket cloth, in a two-tone gray, in neat scroll pattern, edges and pockets bound and finished with cord, in three mixed colors—red, gray and blue, with girdle to match, well tailored. Sizes 34 to 46. Price 7.50

MEN'S DRESSING GOWNS AT \$10.00.

The material is an English blanket cloth with a camel hair finish, in red, with a figured pattern in black; it is roomy, long, and well finished, with good quality girdle and cord; sizes 34 to 46. Price 10.00

CAMEL HAIR DRESSING GOWN AT \$13.50.

Made from an English camel hair cloth, in red and black and gray and black; it is finished in the best way, with good quality cord and girdle, and is one of the choicest gowns; sizes 34 to 46. Price 13.50

MEN'S HOUSE COATS AT \$6.50.

Made from a choice cloth in a dark blue gray, with fancy check collar and cuffs; the edges are finished with mohair braid and cord to match, braid fasteners; sizes 36 to 46. Price . . . 6.50

Talking of Furnishings

You should look in on Tuesday's Sale in the Men's Store, where these items are offered:

- Men's Pure White Pleated Bosom Shirts, beautifully laundered and finished; sizes 14 to 17. Regularly \$1.25. Tuesday .83
- Men's and Boys' Wool Sweater Coats, heavy weight, high collar, two pockets, many colors to select from, sizes 26 to 42. Regularly \$3.00 and \$3.50. Tuesday .98
- 400 Suits of Men's Genuine Wolsey Brand Combinations, heavy winter weight or medium weight, all sizes in both; pure wool, and guaranteed unshrinkable; sizes 34 to 44. Regularly \$4.00. Tuesday .269

In the Chinese Bazaar

It has often puzzled us Occidentals to know just why the Chinese bound up the feet of their women to the extent of making them cripples. Possibly it was to stop their shopping propensities! In any case, the women of Toronto will be very glad they are not hobbled, when they read of the special attractions that await them tomorrow in this Bazaar.

- Women's Neckwear, in many styles; stand-up, roll-over style, made of dainty sheer laces. Regularly 35c. Each collar in an attractive gift box. 25
- 1 1/2 Yards of 17-inch Swiss Embroidered Corset Cover, for 13
- Novelty Pin Cushions. Regularly 25c. Tuesday at 10
- Chinese Wall Screens. Regularly 25c. Tuesday at 12 1/2
- Baskets, for fancy work, mending, fruit or sandwich trays. Tuesday 10, 15, 20, 25 up
- Japanese Puzzle Banks and Safety Boxes. Tuesday 12 1/2, 15, 25
- Baroque Pearl Earrings, the latest earrings, finely finished, for unpierced ears. Regularly 75c. Tuesday, pair 36



The Robert Simpson Company, Limited

RESTAURANT
AT YOUR SERVICE FROM 8.30 A.M. TO 5.30.
Selections From Daily Menu for Tuesday's Dinner at 25c.
Baked Whitefish, Parsley Sauce. Veal and Oyster Pie, Southern Style.
Roast Ribs of Prime Beef, Brown Gravy. Apple and Onion Pie, Southern Style.
Boiled or Mashed Potatoes, Savory Cabbage. Apple Sponge Pudding, Lemon Sauce.
Raisin Pie. Ice Cream.
Bread and Butter. Tea or Coffee.

25 Cents

AFTERNOON TEA, 3 TO 5.30 O'CLOCK
In the Lunch Room, 2 for 25c. In the Palm Room, 15c.
Cut of Cold Roast Lamb, Creamed Peas. Thin Bread, Buttered.
Pot of Tea, with Cream. Ice Cream.

Flannelette Blankets \$1.25
FLANNELETTE-BLANKETS, \$1.25 PAIR.
Plain white only, without border; size 70 x 84 inches; 500 pairs Tuesday at, pair 1.25
Imported Comforters, covered with satcen, down filling, pretty coverings, with plain panels to match; size 72 x 72 inches. Regularly \$9.00, \$10.00, \$10.50 and \$10.75. Special Tuesday 7.95
Navy Blue Flannel, 27 inches wide. Regularly 30c yard. Clearing Tuesday, yard 25
Horrlocks' Striped Flannelette, 33 inches wide. Special Tuesday, yard 14
Fancy Scarfs, trimmed with lace and insertion, size 18 x 54 inches. Tuesday, each 49
Pure Linen Damask Table Cloths, in a range of bordered designs, spoke hemstitched hem, size 2 x 2 1/2. Tuesday . . . 1.98
Huckaback Towels, new designs, some with fancy borders, in pretty gift boxes. Tuesday, pair 98
New Violette Flannels, range of stripes and plain colorings. Per yard 60
Black Astrachan, splendid imitation of the Persian lamb, 54 inches wide. Tuesday, yard 3.75
Japanese Crib Comforters, size 27 x 36. Tuesday . . . 1.65

Winter Boot Specials
Dress and Walking Boots for Men, \$1.99 — 280 pairs, Blucher style, velours calf, vic kid, tan storm calf and patent colt; all have solid leather soles, Goodyear welt, McKay and standard screw; attached military and comfort heels; recede, round, high and common-sense toes, with and without toe caps; some are made without toe boxes; sizes 6 to 11. Regularly \$2.50 to \$4.00. Tuesday 1.99
Rubbers, to fit 69
No phone or mail orders accepted.
Boys' Solid Leather School Boots, \$1.99—400 pairs Blucher Boots, in fine grain box kip leathers, with heavy duck and leather linings, McKay sewn, reinforced with standard screws, double weight, solid leather soles; counters, insoles and heels are made of solid leather; these are boots that will stand hard wear; sizes 1 to 5. Regularly \$2.39 and \$2.50. Tuesday 1.99
Button and Lace Boots for Women, \$1.99 — 420 pairs, in patent colt, vic kid, storm calf and gunmetal calf, Goodyear welt, flexible McKay and turned oak bark tanned soles; spool, Cuban and military heels; French and English recede and popular toe shapes, with and without toe caps, dull kid, niatt calf and cloth tops in the lot; all are easy fitting; all sizes 1 to 7. Regularly \$3.00 to \$5.00. Tuesday 1.99
Rubbers, to fit 43
No mail or phone orders filled.
Women's All-Wool Felt Slippers, 65c—375 pairs, all-wool piano felt, with soft, thick Dolge out-soles and padded melton in-soles; two fluff silk medallions on vamp; brown, tan, blue, red, green, gray and black; sizes 3 to 8. Regularly 95c. Phone orders filled. Tuesday 65
Women's Seven-Button White and Gray Broadcloth Spats, sizes 2 to 7. Tuesday 75

Furniture Specials
10' Only Parlor Suites, in rich mahogany finish; the settee, arm chair and arm rocker are well upholstered and covered in silk tapestry. Regularly \$25.00. Special 13.50
Brass Bedstead, has heavy posts and double top rails, neatly designed fillers, in satin, bright or polette finishes, guaranteed acid-proof lacquer, 4.0 size only. Regularly \$20.00. Special 14.95
4 Only Combination and China Cabinets, made of solid quarter-cut oak, golden finish, have long linen drawer, cupboard and cutlery drawer, bevelled mirror at back; china cabinet has bent glass door and glass ends, filled with shelves. Regularly \$39.50. Special 29.95
15 Dressers, "colonial" design, in mahogany finish, have large oval British bevel mirrors, two long and two top drawers. Regularly \$26.90. Special 21.65
15 Chiffoniers, "colonial" design, in mahogany finish, to match above dressers. Regularly \$21.75. Special 16.90

Nuggets For Tuesday Shoppers

- White Crope Paper Napkins, 200 for 19
- "Swan" Pencils, Dozen 19
- "Queen's Court" Initial Papeterie 19
- "Mayfair" Correspondence Cards and Envelopes 19
- "Royal Court" Linen Papeterie 19
- Imitation Leather Suit Case, 24-inch. Regularly \$2.50, for 1.45
- Steamer Trunks, 32, 34 and 36-inch . . . 4.39
- Eyeglasses and Spectacles. Regularly \$4 and \$5, until 11 a.m., \$1.00 extra where astigmatism exists 1.50
- Art Needlework Pieces—Chintz, tapestry, block and stencil designs, for cushion tops, bags, etc. Regularly 50c to \$1.00. Tuesday . 29
- Wood Mantel Clocks, American movements, cathedral gong. Regularly \$6.00 to \$7.00. Tuesday 4.95
- Silver-Plated Butter Dish, glass lining. Regularly 75c, for 49
- Silver-mounted China Salad Bowl, spoon and fork. Regularly \$3.00. Tuesday . . . 1.98
- Silver-Plated Tea Stand, three plates. Regularly \$4.00. Tuesday 3.25
- Cut Glass and Silver Salt Set, sterling spoons. Tuesday 79
- Post Card Frames 12 1/2
- Passport Pictures and Frames 15
- 4560 Rolls Wall Paper, great variety. Regularly to 35c, for 13

R. SIMPSON DRUG
Vitafer, a tonic food, invigorates the system, 4 oz. size, Tuesday, .49; 8-oz. size, Tuesday, .78; 16-oz. size, Tuesday 1.19
Waterbury's Metabolized Cod Liver Oil Compound, plain or with guaiacol and creosote. Regularly 85c. Tuesday 65
Danderine, 25c size, Tuesday, .15; 50c size, Tuesday 29
Norway Pine Syrup, 25c size. Tuesday . . . 15
Mercolized Wax. Regularly 75c. Tuesday. .53
Fruit-a-tives, 50c size. Tuesday 29
Lavona de Composee, mixed with the bay rum and menthol, ready for use 70
Steedman's Soothing Powders. Regularly 25c. Tuesday 16
Emulsion of Cod Liver Oil, made of best Norwegian oil, 50c size. Tuesday 25
Magnesia Citrate, effervescent, 1/2-lb. packages. Tuesday 18
Infants' Bulb Syringes. Regularly 25c. Tuesday 14
Invalid's Cushion or Ring, diameter 14 inches. Regularly \$2.00. Tuesday 1.35

Four Ring Specials
Women's 10k Gold Birthday Rings, fine Tiffany claw settings, any birthstone. Regularly \$1.00. Tuesday 59
10k Gold Baby Signet Rings, fine scroll shoulders. Regularly 50c and 75c. Tuesday . 28
Women's 9k Gold Signet Rings, good heavy patterns, carved shoulders, hand-finished rings. Regularly \$1.50. Tuesday 95
Women's Single Stone Diamond Rings, mounted in 18k gold and platinum crown, fine Tiffany setting. Regularly \$25.00. Tuesday 19.95

White and Gold
97 Piece Dinner Set
\$17.95
Reg. \$28.75

\$10.80 saving on this most-sought ware on the market. This lot arrived too late for our October Sale, finest quality, clear white china, coin gold band in matt finish. Regularly \$28.75. Only 48 sets. On sale Tuesday, per set 17.95 \$9.00 44-Piece Tea Sets, \$6.50—White and gold china, same as above, consisting of 12 cups and saucers, 12 plates, 2 cake plates, 1 teapot, 1 sugar bowl, 1 cream jug and 1 slip bowl. Per set 6.50
Separate pieces at proportionately low prices.

Stoves on Sale
Oak Heaters, separate wood grate, heavy cast base and top, with cast swing dome and ornamental base.
14-inch firepot. Regularly \$49.00. Tuesday 15.39
16-inch firepot. Regularly \$23.50. Tuesday 18.89
Quebec Oak Heaters, burn all kinds of fuel. 5.69, 7.19, 7.99

UPRIGHT GAS HEATERS
Cylinder shape, bright aluminum trim; \$2.25 size. Tuesday 1.59
"Perfection" Oil Heater, odorless, smokeless; wicks already set for use. Special at 3.15
Sanitary White Sink Strainers, 45c, 55c to 75c sizes, triangular shape, to fit into corner of a sink, white enamel ware, any size 33

Plush Robes FOR AUTOMOBILES OR CARRIAGES.
Plush one side; reverse side a dull finish, waterproof para rubber, a full size 4.50
Imitation Brown Buffalo Robes. Priced at 5.75, 6.75, 7.75
Fur Robes, in black goatskin, plush lined, at 10.00, 12.00, 15.00

The Groceries
Telephone Direct to Department, Adelaide 6100.
One car Standard Granulated Sugar, in 20-lb. cotton bags. Per bag 1.00
Ogilvie's or Purdy Flour, 4 1/2 bags 40
Choice Picnic Hams, 6 to 8 lbs. each. Per lb. . . 16
Choice Seeded Raisins, Griffin & Skelly brand. 10 lb. packages 40
Finest Cleaned Currants. 5 lbs. 25
Finest New Mixed Peel, orange, lemon and citron. Per lb. 17
Pure Clover Honey, 5-lb. pail 40
Pure Lard, 5-lb. pail 40
Choice Bleached Sultana Raisins. Per lb. . . 15
Essential Shortening, 5-lb. pail 40
Mixed Pastry Spice. Per tin 10
Pure Clover Honey, 5-lb. pail 40
Heather Brand Baking Powder, 1-lb. tin . . 20
Crisco Shortening. Per tin 20
Choice Pink Salmon. Per tin 10
Shrimp's Marmalade, 7-lb. jar 20
500 packages Telfer's Arrowroot. Blueplate. Regularly 10c. 2 packages 17
Pulled Figs, natural fruit, 3 lbs. 10
Buster Brand Jam, assorted, 5-lb. pail . . . 20
Knox's Gelatine, 2 packages 10
Robin Hood Oats. Large packages 10

CANDY SECTION.
800 lbs. Milk Chocolate, assorted. Regularly 50c. Per lb. 10
1000 lbs. Butterworth Drops. Reg. 10c. 2 lbs. . 20
1000 lbs. Fry's Cream Bar. Special, 3 for . . 10