

EASY MARK FOR \$750 IS RUSSIAN PROFESSOR

Coming to Toronto to Investigate Things, Falls Among Thieves in New York.

Being delegated by the honorable Russian Academic Society to study labor conditions all over the world, I beg to state that in New York some persons do not have to labor to make a luxurious living—Extract from a possible report by Vladimir Sviatowsky, at the Department of Political Economy of the University of St. Petersburg.

NEW YORK, Dec. 14.—Professor Sviatowsky is a short, stout man about 45 years old, and like all educated Russians, is a good linguist, speaks English well. On the steamer he became chummy with a tall man, who struck him as being a Canadian or Australian. Sviatowsky told him he was going to study labor conditions first in Toronto, then on Australia and then in the United States on his return.

By a coincidence his fellow-voyager was going from New York to Toronto, too. But they had some hours together before entering here and Mr. Sviatowsky—you know his name by this time—was very polite and agreeable. They went to the Museum of Art together and there Buncoinsky, who wore many diamonds, excused himself and said he would meet the professor in the corridor of the St. James' building, 20th-street and Broadway, at 4:30 p.m. Ten minutes after Sviatowsky arrived at the corridor, his friend alighted from a descending elevator there. "I have the chance to buy the greatest diamond in the world," cried Buncoinsky. "All I lack is \$750; lend me that much for a minute, I'll give you this box. Be careful, the diamonds in it."

The professor, forgetting he had asked his friend where he could get \$750 changed, handed over \$750 in Bank of England notes. Buncoinsky took an ascending elevator, went to the West 13th-street police station and told his story. "I'm afraid he handed you a lemon," said Lieut. Daly, sympathetically. "Open the box."

The professor broke the seals. The box held, not a lemon, but a horse-chestnut.

BEQUESTS TO ANGLICAN FUND

Martha Patton Leaves Gifts to Church When Daughter Dies.

The estate of the late Mrs. Martha Patton, valued at \$13,177.94, goes to Mrs. Clara Patton, wife of Prof. W. Clark of Trinity College. At her death it goes to Prof. Clark, and on his death, or on his wife's death, should be the first fifteen legacies are to be paid different funds of the Anglican Church and to public institutions.

In the Toronto diocese the mission, sustentation, superannuation and episcopal endowment funds are to receive \$1000 each, and the widows' and orphans' fund \$2000.

In the Algoma diocese the mission and widows' and orphans' funds are to receive \$2000 each, and the superannuation and episcopal endowment funds \$1000 each.

The church wardens of the Church of the Ascension, on Richmond-street, are to receive \$10,000 to create a fund toward the support of a curate, and to be known as "the Patricia fund."

The Protestant Orphans' Home \$1000. The Toronto General Hospital, \$500. The Home for Incubables, \$500. The House of Industry, \$500. Fourteen relatives also will receive bequests; Henry W. Darling and John K. Macdonald, "my husband's warm friend," are to receive \$100 each as legacies of interest and whatever residue remains is to be paid to Mr. Macdonald.

FURS INSTEAD OF DIAMONDS

One Result of the Financial Stringency by German Report.

BERLIN, Dec. 14.—The financial writers of Germany are generally of the opinion that the financial situation in the United States is a strong influence upon German industry and commerce by at least diminishing German exports to the United States, if in no other way. There have been extraordinarily large exports of furs to the United States this season, and as a result the stocks of furs in Europe are materially reduced. The large fur dealers have agreed to raise prices on Jan. 1.

Americans. It is currently reported in the fur trade, as this season going in for furs rather than for diamonds.

Michie & Co's. Fine Window.

Michie & Co., Ltd., grand Christmas display of Whiskey and Wines in its show in their King-street window. In this window is a reproduction of the famous oil painting by J.C. Dollman, which cost Messrs. Buchanan & Co. Ltd., £1000. The subject of this is an old London to York coach, leaving the Black Swan Inn, Holborn, London, Eng., in the year 1706. The characters in this painting have all been brought out very clearly, even to the maid and boy chimney sweep, along with the typical English coachman of that date.

MEXICAN VISITORS.

J. M. Linnantour and his sons and J. T. Linnantour, Mexico City, arrived at the King Edward Friday evening. J. M. Linnantour is a brother of the late minister of the Mexican government, and is looked upon as the successor of President Diaz. He is a man of high financial ability and brought with him the somewhat recent standardization of the Mexican silver peso, or dollar, at a gold value of 50c. Since this has accomplished the price has often varied in the market between 53 and 54. Manuel Gonzalez accompanies the party, who will probably leave to-day for Montreal in continuation of their tour.

The Methodist Church campaign, having as its object at least the doubling of past annual subscriptions in aid of foreign and domestic missions, closes to-day in the Stratford district.

BROWN'S CHRISTMAS SOLUTIONS. Not much time next week for reading store talk—you want facts about useful things—with the "figures" in black and white—we're ready with extra help to give you careful and quick service and you needn't deny yourself anything you'd like because you haven't the cash—come in and buy Christmas Gifts on our Confidential Easy Payment Plan—the nicest of things for the home—the best of things to wear.

Music Cabinets. Parlor Cabinet, mahogany finish, regular \$12, special 8.50. Music Cabinet, mahogany, extended shelves and back drawer above cabinet, regular 10.00, special 10.00. Music Cabinet, mahogany, painted, automatic shelves, perfectly plain case, regular 12.00, special 15.75. Music Cabinet, solid mahogany, adjustable shelves, shaped legs, plain case, regular 20.00, special 20.00.

Children's High Chairs. Children's High Chair, golden or red finish, with tray, regular 95, for 80. Child's High Chair, solid oak, cane seat, with tray, regular \$25, 2.10 for 1.90. Child's Rocker, with arms, golden finish, regular 90, for 65. Child's Arm Rocker, solid oak, shaped seat, regular 42.75, for 1.90.

Parlor Tables. Parlor Table, mahogany finish, 18-inch top, with shell regular 1.60, for 1.20. Parlor Table, 1-4-cut oak, 24-inch top, shaped, with brass feet, 2.95 for 2.50. Parlor Table, mahogany, 5.25 shaped top, reg. 4.25, for 3.75. Parlor Table, solid mahogany, inlaid, regular \$20.00, for 14.50.

Buffets and Sideboards. Buffet, 1-4-cut oak, golden finish, oval mirror, 2 brackets, 2 cutlery drawers, double cupboard and long linen drawer, regular \$48, 33.75 for 30.00. Sideboard, 1-4-cut oak finish, B. B. plate mirror, 23 x 14, two cutlery drawers, long linen drawer and double cupboard, solid brass trimmings, regular price \$21, 12.95 for 10.00.

Brussels Rugs—25 Per Cent. Discount. This great reduction covers 125 very fine patterns and colorings, suitable designs in the lot for any room. Sizes 4x6, 7x9, 9x12, 11x13, 12x15, 13x16, 15x18, 18x24, 21x27, 24x30, 27x33, 30x36, 33x39, 36x42, 39x45, 42x48, 45x51, 48x54, 51x57, 54x60, 60x66, 66x72, 72x78, 78x84, 84x90, 90x96, 96x102, 102x108, 108x114, 114x120, 120x126, 126x132, 132x138, 138x144, 144x150, 150x156, 156x162, 162x168, 168x174, 174x180, 180x186, 186x192, 192x198, 198x204, 204x210, 210x216, 216x222, 222x228, 228x234, 234x240, 240x246, 246x252, 252x258, 258x264, 264x270, 270x276, 276x282, 282x288, 288x294, 294x300, 300x306, 306x312, 312x318, 318x324, 324x330, 330x336, 336x342, 342x348, 348x354, 354x360, 360x366, 366x372, 372x378, 378x384, 384x390, 390x396, 396x402, 402x408, 408x414, 414x420, 420x426, 426x432, 432x438, 438x444, 444x450, 450x456, 456x462, 462x468, 468x474, 474x480, 480x486, 486x492, 492x498, 498x504, 504x510, 510x516, 516x522, 522x528, 528x534, 534x540, 540x546, 546x552, 552x558, 558x564, 564x570, 570x576, 576x582, 582x588, 588x594, 594x600, 600x606, 606x612, 612x618, 618x624, 624x630, 630x636, 636x642, 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2886x2892, 2892x2898, 2898x2904, 2904x2910, 2910x2916, 2916x2922, 2922x2928, 2928x2934, 2934x2940, 2940x2946, 2946x2952, 2952x2958, 2958x2964, 2964x2970, 2970x2976, 2976x2982, 2982x2988, 2988x2994, 2994x3000.

Princess Dressers. Princess Dresser, empire oak, polished, full swell front case, with two drawers, nicely shaped toilet, with 15x20-inch British bevel mirror, worth \$18.00, special 14.35. Princess Dresser, polished mahogany, low serpentine front case, dresser with two long drawers, nicely carved toilet, with 30x36-inch British bevel mirror, worth \$17.65, special 12.50. Washstand to match, special 4.35.

Tea and Dinner Sets. Tea Set, 44 pieces, Crown china, pretty floral decoration, three patterns to choose from, regularly worth \$3.50, special Xmas 3.00 offering only 3.95. Combination Dinner and Tea Set, including brass and butter plates, regular \$10.00, special Xmas 9.00. Crown China Dinner Sets, in a pretty pink rose decoration, nicely trimmed, regular \$10.00, for 14.75. Christmas Sale only 14.75.

Jardiniere Stands. Jardiniere Stand, 1-4-cut oak, Early English finish, Reg. 83, for 75. Jardiniere Stand, mahogany, 1-20, regular \$20.00, for 12.00.

Handsome Christmas Gifts Can Be Made From These

\$7.50 Mink Marmot Muffs, \$3.95. \$52.50 Fur-lined Coats, for \$35.00. Near Seal Jackets, Mink Trimmed, Monday, \$65.00. Near Seal Jackets for \$35.00. Reduced Prices on Broken Lots. Any One of These Would Make a Nice Gift.

THE J. F. BROWN CO., Limited, 193-5-7 Yonge Street

BODY LIES IN STATE. POLICE RESTRAIN CROWD. Poorer Class of People, Not Invited, Unable to Gaze on Beloved King.

STOCKHOLM, Dec. 14.—The body of King Oscar of Sweden, who died Dec. 8, was yesterday lying in state at the chapel of the royal palace, but only persons especially invited are being admitted to view it. The body is clothed in an admiral's uniform. The expression on the face is peaceful. The catafalque has been made into a bower of beautiful flowers. From early morning until late at night a great crowd waited outside the palace chapel in the hope that they would be allowed to see the face of the dead king for the last time, and when the hour came for closing the chapel, a rush was made for the doors and the police had to be called out to check the rush.

LONDON APPROVAL. LONDON, Dec. 14.—(C.A.P.)—Lord Strathcona states he is sanguine that the patriotism of the Canadian people of both races will see that Earl Grey's proposal for the celebration of the tercentenary will see it thru. Canadians in London would be proud to have their offers accepted.

THE BAPTIST FUND. Prominent Churchmen Meet and Organize a Committee.

BACK TO THE OLD HOME. Returned Emigrants Increase Land Values in Austria.

VIENNA, Dec. 14.—There has been a remarkable rise in the value of realty throughout Austria-Hungary, especially Hungary, as the result of the demand by immigrants returning from America for homesteads.

G. S. Oldrieve Dead. KINGSTON, Ont., Dec. 14.—George S. Oldrieve, head of the saltmaking firm of this city, died last night, aged 67 years.

TO PREVENT MINE DISASTERS. Coroner's Jury Recommendation Following a Recent Accident.

BELE VERNON, Pa., Dec. 14.—The coroner's jury which has been investigating the explosion at the National Mine of the United Coal Co. at Fayette City, Pa., which resulted in the death of thirty-four miners, has reported that the men came to their death as a result of an explosion of gas and dust, which, in the jury's opinion, seems to have accumulated in the mine.

GUILTY OF FORGERY. Fire Chief of Blind River Offered Himself a Reward.

SAULT STE. MARIE, Dec. 14.—(Special.)—George Raymond, the Blind River fire chief, has been found guilty of forgery. The case centered on a letter received by Raymond from a man who offered to be signed by Oulette Brothers, Blind River, and offering Raymond \$500 to fire houses in Blind River.

RELIEF WORK AT HAMILTON. Clerk Will Keep Tab of the Applications Received.

HAMILTON, Dec. 14.—(Special.)—On Friday ministers and representatives of the charitable organizations met Mayor Stewart and Relief Officer McMenemy to hit upon a scheme to prevent overlapping in the distribution of relief. It was decided to ask the council to give the relief officers a clerk that could keep tab on all those who receive aid.

BOYS ALL OVER ONTARIO. Fire Making Good Pocket Money Selling the DAILY and SUNDAY WORLD.

P. BURNS AND CO., WHOLESALE AND RETAIL. GOAL AND WOOD MERCHANTS. Head Office: 44 KING STREET EAST, TORONTO. TELEPHONE MAIN NOS. 131 and 132. BRANCH OFFICES: Front St., near Bathurst, Tel. M. 449; 304 Queen East, Tel. M. 133; Princess St. Docks, 190 429 Spadina Ave., 2110; 573 Queen West, 139 1312 Queen West, Tel. Park 711; 426 1-2 Yonge St., 3298 274 College Street, Tel. North 1179; 449 Logan Ave., N. 5539 Huron and Dupont, N. 5565; 324 Queen across West, Tel. Main 1409.

Highest grade of Hard Coal on the market. GLENDALE. Highest percentage of heat, lowest percentage of waste. No clinkers. Highly recommended by the people. Lowest market price. Enquire of us before buying. THE WHELER GOAL CO. Cor. Queen and Bathurst Sts. Phones (Main 5088 Main 5099)

Free Sunday Concert. A grand sacred concert, under the auspices of the Canadian National Sunday League will be given in the Grand Opera House this afternoon, Sunday, Dec. 15, at 3 o'clock. A splendid musical program has been arranged for, and addresses will be delivered by Rev. Victor Gilpin, B.A., of London, Ont., and E. E. Sheppard. Doors will be opened at 2.30 p.m. Admission is free. To Save Sunfield. OTTAWA, Dec. 14.—J. L. Council of Hamilton is in Ottawa interviewing the minister of justice as to a new trial for Jake Sunfield, under sentence for murder. The grounds put forth for the request are new and important evidence hitherto not considered.

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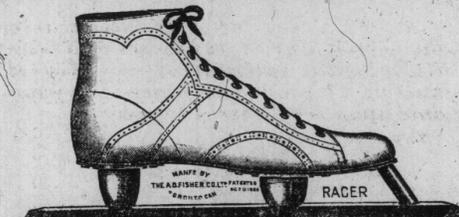
Estab. **BASTEDOS** 1878
77 KING STREET EAST

Xmas Fur Sale

PRICES LOWER than any other RESPONSIBLE HOUSE. Style, fit and quality of OUR GOODS first-class.

100 Ladies' Fur-Lined Jackets, IMPORTED broad-cloths, every color, EVERY STYLE of Jacket and Linings. PRICES \$25.00 to \$125.00. ALASKA SEAL JACKETS, PERSIAN LAMB JACKETS, MUSKRAT STRIPED JACKETS, Grey Russian Squirrel Jackets, Mink Marmot Jackets. STYLE, FIT and QUALITY first-class. MINK, ERMINE, PERSIAN, SABLE, LYNX (all colors), FOX (all colors), and ALL OTHER STYLES, TIES, MUFFS, LOWER THAN ANY OTHER HOUSE. Compare our Goods and Prices.

GENTLEMEN'S FUR-LINED COATS, MADE TO ORDER \$50.00 to \$125.00
Orders placed this week delivered, for Xmas. Write for Catalogue. Raw Furs Wanted. Write for Price.

The Fisher Tube Racing Skate Has No Equal

That is the reason why they are used exclusively by the Leading Speed Skaters. They are made just right for Speed Skating. If you can't win with the Fisher Tube, you can't win at all.

WE HAVE JUST PERFECTED A NEW LADIES TUBE SKATE. It is the HANDSOMEST LADIES' SKATE ever made, and when fitted to our Special Ladies' Skates, makes the best Xmas Present you could select. Call and see for yourself.

The A. D. Fisher Co., Ltd. 31 RICHMOND STREET EAST

WHO CAN PICK THEM OUT?

Rainy Days Show Up Old-Time Athletes—Others Waste Much Effort.

"A rainy day," said the one-time college track athlete, "gives me a good chance to learn whether some of the persons who are in a hurry every day to get some scientific training in running."

"Of course among the boys and young men there are bound to be many who can run in form, because nowadays every school has plenty of athletes. But many of the boys use the exaggerated style of overstriding and taking long jumps instead of strides that unmistakably mark the badly taught runner."

"Others run along with little shuffle, steps hardly getting their feet from the ground. There are some who get along in a stiff-legged manner, which is far from good track style."

"I've seen lots of people who run with heads pulled back and knees first and finally getting so tired by this straining style that eventually their strides shorten almost to nothing."

"When most of the untrained runners do not know what to do with their arms. Mostly they spread them out like wings and flap along. They don't know that the arms help them, if deftly managed, when they are running."

"The other day I saw rather an old man, with beard a bit gray, who was caught in a rain storm. He was carrying a good clip. The swing of his hips his even strides and the good management of the arms told me that here was an old-timer in the track athletic game."

"I couldn't see the face, but the body action was very familiar. It gave me some trouble to get up alongside of him, because he was pegging right along. When I did I saw a man who was a crack miler in his day in the colleges. You can't mistake them."

It's interesting, too, to see the difference in style. Sprinters all have high knee action and reaching stride. The middle distance men have that curious combination of styles which partakes a little bit of the long distance gait, where the men save energy by keeping their feet pretty close to the ground at all times and not lifting them too high either front or rear. Some rainy days I could pick a good track team from my office window."

New York Sun.

Musical People Prefer Musical Gifts

They remain a lasting reminder of the giver in the home, and furnish pleasure and enjoyment to all.

VIOLINS
Complete with bows and extra set of strings, at \$2.00, \$2.50, \$3.00, \$4.00, \$4.50, \$5.00, \$6.00, \$8.00, \$10.00, and up to \$100.00. Add \$1.25 for a good case.

MANDOLINS
At \$4.50, \$6.50, \$8.00, \$10.00, \$12.00, \$15.00, and up to \$50.00.

GUITARS
\$4.00, \$4.75, \$5.50, \$6.50, \$8.00, \$10.00, \$12.00, \$15.00, and up to \$60.00.

BANJOS
\$4.00, \$6.00, \$8.00, \$10.00, \$12.00, \$15.00, and up to \$50.00.

ACCORDIONS
\$1.50, \$1.75, \$2.00, \$2.25, \$2.50, \$3.00, \$3.50, \$4.00, \$4.50, \$5.00, \$6.00, and up to \$25.00.

Money refunded if not found as represented.

Zon-o-Phone Records are exceptionally loud and clear. Have less scratch and last longer than any other Disc Records.

The Record Thread is Finer, therefore they play longer than any other 10-inch records. The Material Harder, the Surface Smoother, consequently less scratch.

The Record List consists of reproductions of the World's Famous Bands and Orchestras, Solos, Duets, Trios, and Quartettes, both Vocal and Instrumental, by the Greatest Artists.

Any disc record can be used on the Zon-o-Phone.

Every Record Perfect. Inspection Invited. Illustrated Catalogues and Record Lists on application.

Zon-o-Phone
We are Sole Canadian Distributors for This Machine.

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158 Yonge Street, Toronto

PARI-MUTUEL BETTING THE CUSTOM IN FRANCE

Long Odds and Much Business Are Features of the System in Paris.

The Paris correspondent of The London Sporting Life discourses on the peculiarities of French betting most entertainingly as follows under date of October 21:

"We had yesterday one of the most extraordinary days racing at Longchamps that I can remember. We were thankful in the first place that it did not rain, for I do not think we have had a dry racing day all this month. In the opening race we had a horse finish second which brought in 22 to 1 for place at the pari-mutuel. A thing of this kind emphasizes the great difference that is developing between racing in England and in France. The Jockey Club here passed a resolution a little while back which practically compels owners to have their horses ridden out for place, and there is often more place betting than for the actual winner. I suppose it would be an impossibility to get 20 to 1 about a horse for a place in a two-year-old selling race in England. Had Gallinule won, her winning price would have been 5 to 1. An English visitor who was present got me to explain to him the operations of the pari-mutuel on this race, and as he expressed great surprise, I take it that a similar explanation will be instructive to many of your readers. He tells me that the prices to be obtained here, notwithstanding the 5 per cent. that is deducted from all investments, are so tempting that he does not wonder at the public flocking to the race courses. There were fourteen runners for the Prix des Champs Elysees. The winner, Copella, started at 3 to 1, and the starting prices returned against the other runners are as follows: 67 to 1 Gallinule, 18 to 1 Embuscade, 13 to 1 Laboureur, 22 to 1 Dieppe, 13 to 1 Elus Cap, 7 to 2 Hessionne, 54 to 1 Ascot, 60 to 1 Vista Alegre, 4 to 1 Benzai, 21 to 1 Aberdeen, 30 to 1 Rafin, 13 to 1 Brive and 30 to 1 Vourda. Compare these prices with those offered in the ring on any similar race in England. No doubt many of the long-preferring had no earthly chance whatever, but the same may be said about horses against which your bookmakers will never offer more than 10 or 12 to 1."

"We had also on Sunday's program the Prix de la Faisanderie, for which there were seven runners, two of them being in M. de Bremond's stable, and these were consequently coupled in the betting, which was extraordinarily close. Seldom do we see such a return as the following: 69 to 2 Pernod, 84 to 20 M. de Bremond's pair, 89 to 20 Elysee (the winner), 98 to 20 Vesprey, 101 to 20 Revanche, 108 to 20 Drideseuse. Compare these prices with those offered in the ring on any similar race in England. No doubt many of the long-preferring had no earthly chance whatever, but the same may be said about horses against which your bookmakers will never offer more than 10 or 12 to 1."

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Useful and Sensible Xmas Gifts

What can you buy that would be more sensible or better appreciated than a pair of perfect-fitting, stylish, up-to-date Slippers?

Useful Xmas Gift Women's \$4.00
Boots at 2.49

PEERLESS LAMB WOOL SOLES. 19c
Regular 35c quality, at 19c.

FOR SISTER OR BROTHER Lightning Hitch Hockey Boots 1.98

WOMEN'S OVERSHOES 98c
Buckle, button and stocking styles. Regular \$1.35 quality.

Boys' Calf-skin Boots 1.49
Reg. \$3 Quality

MEN'S RUBBERS, 49c
50 Pairs, sizes 10 and 11 only to clear.

HUBBIE, How is this for wife? 1.98

Fancy Strap Slippers, all sizes, Patent or Kid. Reg. \$3.50 quality at 1.98

Babies' Boots 23c
All sizes, Reg. 50c to 75c quality

Girls' and Boys' Fancy Slippers 49c

Children's Julietts 25c
Sizes 3 to 7, Reg. 50c to 75c quality

Children's 59c Leggings
Reg. \$1.00 quality

Women's Over-gaiters 49c
Reg. \$1 quality

Boys' and Girls' Hockey Boots 49c
Reg. \$2 quality

Dunlop's Rubber Heels 10c

Men's Slippers 69c.
Regular \$1.00 Quality

McKendry's, Limited

226-228 Yonge St. A. Levy, Manager Shoe Dept.

Special Sale of Rubbers in Our Basement Store

Where you will find a complete assortment of Shoes, Slippers, Rubbers, Boots, Arctics and Leggings of the highest and most dependable qualities at lowest prices than elsewhere at all times. For the sale tomorrow we reduce our usual low prices from 10% to 20%, the regular prices; so if you need winter footwear or want to give useful Christmas Gifts, here is your chance.

Home of "Right Form" Boots, Shoes and Slippers

Now For Christmas

Men's Romeo 1.98
Tan, Black, and Chocolate hand turn soles, best American make. Regular prices \$3.00 and \$3.50. Xmas Sale Price, all sizes: 1.98

Men's Romeo 1.49
Tan and Black, in assorted sizes, splendid value, sizes 5 to 11. Regular \$2.50 quality, Xmas Sale price 1.49

Opera Style 1.25
For Men. Tan, Black, Brown, Chocolate. All styles, all sizes. Regular \$2.00 quality.

Christmas Slippers
In This Merry Christmas Time, as Always, There's No Place Like McKendry's for Value

The Home of Good Shoes
A happy satisfaction lights up the faces of Christmas shoppers here, caused by the pleasure of finding the right article for less than the expected price.

Everett Style For Brother
Tan, Black and Brown. All styles. Sizes 8 to 11. Regular \$1.50 quality. **Ninety-eight Cents**

Useful and Sensible Xmas Gifts

What can you buy that would be more sensible or better appreciated than a pair of perfect-fitting, stylish, up-to-date Slippers?

Useful Xmas Gift Women's \$4.00
Boots at 2.49

PEERLESS LAMB WOOL SOLES. 19c
Regular 35c quality, at 19c.

FOR SISTER OR BROTHER Lightning Hitch Hockey Boots 1.98

WOMEN'S OVERSHOES 98c
Buckle, button and stocking styles. Regular \$1.35 quality.

Boys' Calf-skin Boots 1.49
Reg. \$3 Quality

MEN'S RUBBERS, 49c
50 Pairs, sizes 10 and 11 only to clear.

HUBBIE, How is this for wife? 1.98

Fancy Strap Slippers, all sizes, Patent or Kid. Reg. \$3.50 quality at 1.98

Babies' Boots 23c
All sizes, Reg. 50c to 75c quality

Girls' and Boys' Fancy Slippers 49c

Children's Julietts 25c
Sizes 3 to 7, Reg. 50c to 75c quality

Children's 59c Leggings
Reg. \$1.00 quality

Women's Over-gaiters 49c
Reg. \$1 quality

Boys' and Girls' Hockey Boots 49c
Reg. \$2 quality

Dunlop's Rubber Heels 10c

Men's Slippers 69c.
Regular \$1.00 Quality

COLLEGE HALLS.

At the meeting of the board of governors on Thursday it was decided to adopt a new scale of salaries for the permanent staff of the university. This means a considerable increase, the maximum being now fixed at \$3600, with a possible increase to \$4000. The age limit for professional service has been fixed at 60 years, although this rule is not arbitrary.

There will be a mass meeting of the students in Convocation Hall this afternoon under the auspices of the University Y.M.C.A. The speakers—F. T. Brockman, W. P. Ellis, J. C. White and Dr. Zeuner—will deal with the subject of missions.

The Lit. of the Faculty of Education needs a poet. Specifications on application to the secretary. Samples must be forwarded for inspection.

A Central telephone office is being established in the main building of University College.

The Christmas number of Varsity, which is to be issued on Tuesday next, promises to be of more than ordinary interest. It will contain 32 pages of matter, including articles by such well-known writers as Professor Kirschman and Professor Adam Shortt.

The third year medics have organized a debating society.

The University Fencing Club have received an invitation to send a team to Cornell.

"NOT GUILTY" CANADA'S MASTERPIECE

On Exhibition Afternoon and Evening 159 YONGE STREET. Don't Fail to See It

CHEAPER CABLE RATES.
(Canadian Associated Press Cable.)
LONDON, Dec. 14.—Mr. Reynolds, the secretary of the Pacific cable board in London, says there is only one way by which rates from Canada to Australia, or from Great Britain, can be cheapened in existing circumstances. It is the objectionable one of government subsidies. Fourpence a word, to which the board has been asked to reduce press rate, is commercially impossible.

The Player Piano Craze, which is to-day a wonderfully popular instrument, Heintzman & Co., Limited, 115-117 West King-street, Toronto, are selling large numbers of player pianos—the sale helped in the fact that they show an unusual variety of these instruments and are selling them on easy terms. One attraction of the player piano is that anybody can play this instrument without knowing a note of music.

Try Watson's Cough Drops. ed.
In proportion to its weight, a bird's wing is twenty times stronger than the average man's arm.

Try Watson's Cough Drops. ed.
In France 4,000,000 tons of potatoes are annually used in the manufacture of starch and alcohol.

Try Watson's Cough Drops.

Christmas Trees

Well branched of perfect shape. Our trees are selected for form, quality and appearance. Please order now. The early placed orders are more certain to be filled. All sizes; prices very reasonable.

Moss Wreathing, made of selected green, tied in coils of 25 yards.

Holly, with deep green leaves and red berries.

Mistletoe, English golden.

J. A. Simmers 143-151 King Street East.
Phones Main 191, Main 4591.

Travelers, Come to Cook's Turkish Baths

There is complete recuperation in a Turkish Bath—a dainty supper and a good bed in a quiet room in Cook's Turkish Baths. After a week's traveling, there is nothing like it to pull a man together. The most scientific, hygienic and perfectly arranged bath on the continent. It is cosy and quiet, the atmosphere is homelike, the attendance is first-class. If you have not given Cook's a trial, now is the time to get wise to the greatest luxury you can indulge in. A dainty bill of fare served day or night.

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

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ESTRA
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Treat

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Y LEAGUE

Toronto
ai, director.

Contralto

Rhapsody

Haydn
Violin
Roberts.

Selected
Walsh.

Widor

Goltermann

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Verdi

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A HOUSE
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DAY AND UP

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OUTFIT ON CREDIT

HERE'S YOUR CHANCE

The backward season has forced us to place on sale to-day and Monday many lines of winter clothing that have not been moving quite fast enough. To these we have added many other lots, and we expect the next two days to be the busiest this store has seen for some time—If you want good reliable clothing for man, woman, or child for Christmas come here next week, where you can not only get your wants filled at greatly reduced prices, but you may take advantage of our EASY CREDIT as well—COME MONDAY.

MEN'S CLOTHING



Ordered Tailoring

As you like it. We employ an expert cutter, and guarantee his work in every way. See the materials for our special \$18.00 suit or overcoat.

OVERCOATS—In all the new nobby tweeds, made in the new college cut effect, broad shoulders, handsome collars, worth \$10.00. Special next week **6.50**

OVERCOATS—Suitable for best wear, made of fine black and blue tweeds and meltons, tailored and finished like custom-made; regular \$16 overcoats. Reduced next week **12.50**

SUITS—The season's popular tweed effects, made with low cut vest and peg top trousers. Reduced to **7.75**

WOMEN'S CLOTHES

SUITS—In extremely handsome black and blue worsteds, tailored in the finest manner, best linings and trimmings throughout. Reduced next week **12.50**

UNDERWEAR—Made of pure wool, unshrinkable, and of finest quality. Special next week, per garment **.65**

FANCY VESTS—In the new cuts, a wide range of handsome patterns to choose from; regular \$4.00 to \$6.00 vests. You may choose yours next week **2.98**

FUR REDUCTIONS

STOLES—Made of beautiful Russian hare, in white and brown, particularly suitable for stoles and muffs. Regular \$9.50. Next week, each **3.00**

STOLE AND THROWOVERS—In mink marmot, trimmed with head and tails, very stunning muffs to match; regular \$9.50. Next week, each **6.50**

PERSIAN LAMB SETS—Made from first quality skins, in all the new effects. Special price next week, each **12.50**

FUR-LINED COATS—Ladies' or gentlemen's, ready-made or made to order, best of shells, linings, and trimmings throughout. Special next week, **38.50**

WOMEN'S CLOTHES

SKIRTS—An attractive display, all correct winter weights, in Panamas, Venetians and broadcloths, in blacks, browns, blues, and grays; regular \$6.50. Next week **4.50**

LADIES' COATS, EVERYTHING REDUCED 25 TO 30 PER CENT. TO CLEAR.



LADIES' WAISTS

A beautiful showing of the newest creations in Ladies' Waists, the result of a special purchase. These have to be seen to be fully appreciated. Next week we will turn them over to you at less than manufacturers' prices.

SHOES—For women and children, dressy and substantial, from the best makers, at specially reduced prices.

Out-of-town orders promptly filled—Store open every evening—All goods delivered when ordered—Telephone Main 3235—Long distance connection.

WHITE BROS. 280 QUEEN ST. WEST

NEW COMPANIES.

The following new companies have received Ontario charters: Buckett, Limited, of Hamilton, capitalized at \$200,000. Dereham Telephone Company, Limited, of Brownsville, capitalized at \$30,000. Cobalt Shippers, Limited, of Cobalt, capitalized at \$40,000. Princeton and Drumbo Telephone Company, Limited, of Princeton, capitalized at \$20,000. A. and C. Hochner Company, Limited, of Berlin, capitalized at \$40,000. Electric Securities Company, Limited, of Toronto, capitalized at \$300,000. Thomas A. Norris Company, Limited, of Toronto, capitalized at \$40,000. St. C. Tharles S'vatling Rink Company, Limited, of St. Catharines, capitalized at \$14,000. Automatic Vending Company, Limited, of London, capitalized at \$50,000. Green-Robin Gold Mines, Limited, of Toronto, capitalized at \$1,500,000. Crown Gypsum Company, Limited, of Cayuga, capitalized at \$100,000. Gould Consolidated Mines, Limited, of Ottawa, capitalized at \$2,000,000.

Industrial Natural Gas Company, Limited, of Welland, capitalized at \$40,000. Imperial Glove Company, Limited, of Dundas, capitalized at \$40,000. Grand-Electro-Ozone, Limited, of Toronto, capitalized at \$100,000. Photography, Limited, of Ottawa, capitalized at \$50,000.

IMPRESSIONS OF QUEBEC.

A public meeting of the Modern Language Club will be held in the Chemical Building on Monday evening at 8 o'clock when a lecture with lantern illustrations will be delivered by Prof. F. J. A. Davidson, Ph.D., on "Impressions of Quebec."

York Loan Argument. The argument on the rights possessed by the York Loan shareholders—officially known as Class C—will take place sometime during Christmas week. These shares are fully paid and are held in fairly large individual amounts; and the holders wish to be recognized as creditors, with practically the privileges of owners of preferred stock. Over \$300,000 are involved in these claims.

GIRL MARRIED MONDAY ENDS HER OWN LIFE.

SCHENECTADY, N.Y., Dec. 14.—A special to The Gazette from Glen Falls, says: Mrs. Josephine Daniels, 18 years of age, committed suicide to-day at the home of her parents, Mr. and Mrs. Chas. Rivers, in the township of Luzerne. She was married on Monday to John M. Daniels, a war veteran, 60 years old.

Concession Annulled.

CARACAS, Venezuela, Thursday, Dec. 13 (via Willemstad, Curacao, Dec. 14).—The high federal court of Venezuela has handed down its judgment in the \$10,000,000 damage suit brought by Venezuela against the French-Venezuelan Railroad Company. The judgment annuls the concession of the company and condemns it to pay damages to be assessed by experts. The government, on its side, must pay some minor damages to the company.

The Ideal Gift Store

This store has a new interest for Christmas shoppers. It appeals directly to the people of refined taste as the most likely place to get substantially good things.

This is the best store for Fine Silverware and Table Furnishings generally. As a matter of fact, we fit in with the better side of housekeeping in a way that means all we can attend to for the holiday trade.

The Silverware, Cutlery, Cut-Glass, Brass Goods we sell are all thoroughly genuine. At the same time, on account of the large quantities we import, we are able to sell these really good things at manifestly low prices, coupled with a guarantee for reliability with everything.

Any of the following will make a suitable Christmas Gift:

- | Cut Glass | Silverware | Cutlery | Brass Goods |
|--|--|---|---|
| Square Baskets, Relish Dishes, Egyptian Vases, Water Bottles, Bowls, Nappies, Sugar and Cream, | Serviette Rings, Fern Dishes, Shaving Sets, Egg Boilers, Entree Dishes, Tea Sets, Tureens, | Carvers in Cases, Manicure Sets, Fish Knives & Forks in Cases, Razors in Cases, Sterling Dessert and Table Knives, Pocket Knives, | Writing Sets, Smokers' Novelties, Jardinieres, Kettles, Music Stands, Candlesticks, Coal Vases, |

RICE LEWIS & SON, Limited

TORONTO

MURDERED BY ROBBER IN HIS ROOM IN HOTEL.

Daring Crime Perpetrated at Orange, N. J.—Hammer Was Weapon Used.

ORANGE, N.J., Dec. 14.—Frederick R. Romer, an undertaker, was beaten to death by a hammer in bed in his room in the Park Hotel here some time last night while the occupants of nearby rooms slept peacefully.

The murderer washed his hands and took his departure from the hotel in a leisurely fashion, and by way of the stairs and office, as the window in Romer's room was fastened. He secured jewelry and cash to the amount of \$50. Mr. Romer owned considerable real estate and was well known in Orange.

TIRED OF ONE DAY STRIKES.

Proprietors of Russian Factories Will Try to Stop Them.

ST. PETERSBURG, Dec. 14.—The proprietors of factories in this city, weary of the one-day strikes that are being repeatedly declared by the Socialist organizations for political purposes, have decided in the future to punish the men who go out on these movements by first fining them, then stopping their wages, and, finally, declaring lockouts.

This decision applies particularly to May Day and the anniversary of "Red Sunday." Many factories were closed down altogether after the strike of Dec. 5, which was declared purely for political purposes.

WHAT PRESENT SHALL I GIVE MY FRIEND?

One of the Places Where a Handsome and Useful Christmas Present May Be Purchased.

What shall I give to so-and-so? Is the question that is confronting most people during this Xmas season. The answer is very often hard to find; there are so many things to choose from. Let us help you by suggesting an umbrella, walking cane, suit case, ladies' shopping bag, or any one of the other artistic and useful articles in the leather goods line.

When walking up Yonge-street one day during the past week the attention of The World's representative was drawn to the very attractive windows of Messrs. East & Co., in which are shown an almost unequalled assortment of ladies' and gentlemen's umbrellas. Messrs. East manufacture all the umbrellas they sell, and it is safe to say that they have one of the finest stocks in this line to be found in the City of Toronto, the prices running from \$1.00 to \$5.00.

Persons thinking of purchasing leather goods will find here a varied assortment to choose from; particularly attractive is the Christmas stock of suit cases. These are real leather and are priced at from \$4.00 to \$10.00. Among the other leather goods are in-lined, checked ladies' shopping bags in seal, walrus, morocco and alligator; collar boxes, music rolls and cases, purses, card cases, etc. The line of trunks in this store is very complete.

ANNOUNCEMENTS FOR MONDAY.

Masters Chambers. Cartwright, master, at 11 a.m. Single Court.

The Hon. Chief Justice Meredith, at 11 a.m. Cases set down for hearing: 1. Macfarlane v. Anderson. 2. Van Dusen v. Robertson. 3. Brock v. Crawford. 4. Re Ruler Estate. 5. Pearson v. Ballico. 6. Smith v. Smith. 7. Bell Telephone Co. v. Falls Power Company.

Toronto Non-Jury Settings.

Peremptory list for 11 a.m.: 1. Smythe v. Kinman. 2. Desmet v. Dingman. 3. Greig v. Whitehead. 4. Caswell v. Lyons. 5. Goldstein v. Harris. 6. Nicholson v. Mahaffey. 7. Re Hughes-Mahaffey v. Nicholson. Divisional Court.

Peremptory list for 11 a.m.: 1. Brock v. Crawford. 2. Platt v. White. 3. Copeland v. Lyman Bros. 4. McLeod v. Lawson. 5. Mee v. Toronto Railway Co. 6. Ede and Lynn v. Canada Foundry Company.

Induced Him to Take Stock.

H. P. Coburn has begun an action against E. R. Clarkson on a claim for \$6,000, under a certain agreement whereby it is alleged Clarkson agreed with Coburn that if he would subscribe for \$5,000 worth of stock in the Canadian Oil Co., Clarkson would take the stock off his hands and pay him for the same at any time he might wish to dispose of the stock.

Temper Gets Man Jailed.

MORRIS, Man., Dec. 14.—(Special).—John C. Bader was arrested here to-night charged with attempting to murder Thomas Latham of this city. The trouble occurred in the rear of the Kestner House. Bader was playing the game and Latham was drinking. Latham laughed at him and Bader, who struck him with his eye, knocking him down and nearly killing him.

Warwick Lodge.

Lodge Warwick, No. 1, S.O.E.S., held their annual election of officers for the year 1908 with the following results: Past President, Bro. J. H. Attrell; President, Bro. A. E. Fontaine; Vice-President, Bro. Chas. W. Tresidder; Chaplain, Bro. E. Cronin; Secretary, Bro. W. H. Wilkes; Treasurer, Bro. J. Poffley; Committeemen, Bros. Cave, Pearson, Cross, Rogers, Wright, Chalk; Inspectors, Bro. T. Newton; Outside Guard, Bro. Yule; Physician, Dr. Harold

Give Sensible, Useful Presents--Homefurnishings

This mammoth store is overflowing with everything for the home—our spacious floors are crowded with beautiful things to add cheer and comfort—While you are giving why not give in a common sense way?—We are out of the high rent district, sell much cheaper than cash stores, and give you the easiest terms on which to pay—goods bought now will be stored FREE for future delivery.

CHINA CABINETS



Oak, mahogany and early English finish, special Xmas reductions Monday and Tuesday.

China Cabinet, with square, beveled mirror back, quartered oak finish, regular \$15.00, special **11.65**

China Cabinet, very handsome bent glass ends, fitted with two mirror panels, regular \$35.00, special **24.00**

China Cabinet, very handsome bent glass ends and door, two panel mirrors, quartered polished oak, reg. \$35.00, special **28.00**

China Cabinet, very massive, colonial design, oak fretwork over glass panels, heavy carved claw feet, regular \$65.00, special **52.00**

China Cabinet, handsome new design, bent glass ends, paneled in leaded glass, two mirror panels fitted in back, regular \$25.00, special **27.00**

China Cabinet, in polished mahogany finish, very tasty design, suitable for dressing room, one only, regular \$21.00, special **18.00**

China Corner Cabinet, two bent glass doors, four paneled mirrors in back, 2 British shaped mirrors in top, made of selected quarter-cut oak, was \$48.00, special Xmas **30.00**

China Cabinet, early English finish, regular \$23.00, special **20.00**

Davenports Reduced

Davenport Beds, six feet long by 4 feet 2 inches wide, upholstered in green velours, solid oak or mahogany finished frames; regular \$24.50. **18.65**

Davenport Sofas, solid oak frames, made full bed size, upholstered in spring edge, fitted with large bed box; regular \$35. **26.65**

Secretaries and Desks

Ladies' Secretaries and Desks, finished in quartered golden oak, large deep writing leaf fitted with pigeon holes and stamp drawer. \$65.00. **4.80**

Handsome Solid Oak Desk, large British mirror, highly polished, fitted with magazine drawer and shelf. \$13.25. **10.60**

Early English Desk, Mission design, was \$12.25. **9.50**

Ladies' Mahogany Finished Desk, very handsome **24.00** Design, \$21.50, for **19.00**

Parlor Tables

12 only, golden finish, square top, 6 x 16, fitted with lower shelf, Monday, at half. **85**

Parlor Table, mahogany finish, round top and 2.85 lower shelf

Parlor Table, quartered oak, golden finish, square top 22 x 32, fitted with lower shelf. Regular price \$27.00. **2.00** Holiday price

Solid oak or mahogany finished 6 o'clock Tea Table, oval shape top, fitted with lower shelf. Regular \$6.15. **4.65** Holiday price

Solid mahogany Parlor Table, handsome new shape design. Regular \$8.80. **6.35** price

MORRIS CHAIRS

12 only, on sale Monday, heavy frame, brass rod upholstery, reversible velours cushions, were \$32.00. **5.50** Holiday price

Morris Smoker, early English finish, fitted with tobacco tray, highly upholstered in velours, reversible cushions. Regular \$15.25. **11.50** Holiday price

Very massive, solid quartered oak Morris Chair, regular \$18.45, for **14.00**

Gentlemen's Easy Chairs

Handsome, roomy, all-over upholstered in solid leather, spring seat and back, handsome Christmas gift was \$29.75. Monday, **28.75**

Easy Chair, upholstered in very fine Gobelin tapestry, handsome solid quartered oak frame, highly polished regular Holiday bargain, **15.75**

Easy Chair, hardwood frame, upholstered in tapestry. Reduced Monday to **3.85**

THE F. C. BIDDINGHAM FURNITURE CO. 641-647 QUEEN ST. W. (QUEEN & BATHURST)

Open Evenings Credit to All

Music and Parlor Cabinets--Great Variety

Parlor Cabinet, solid mahogany, handsome shape piano mirror, inclosed glass curio cabinet, push-lined, highly polished. Regular price \$28.80. **22.00** Holiday price

Parlor Cabinet, mahogany finish, Christmas special. **8.00** \$10.50, for **8.00**

Music Cabinet and Lady's Secretary combined, in solid mahogany, fitted with music cabinet, drawers, very handsome design. Regular price \$15.30. **11.65** Holiday price

Jardinere Stands, to clear Monday, weathered oak, golden oak, and mahogany. **.99** at **1.00**

Pictures

75 assorted subjects, of high-class, solid oak and gilt frames, 25 x 30, fitted with glass. Original selling price \$1.50 to \$3.50 each, **87** Holiday special

25 Pictures in violet spray, handsome plain gilt frames, 30 x 10, cheap, at **35** \$1.00. Holiday special

1,000 Pictures, oak frames, Dutch water color scenes, for **25**

GENTLEMEN'S Fine Linen and Underwear

CAREFULLY DONE UP BY HAND THE YORKVILLE LAUNDRY 47 ELM STREET Phone Main 1580

A Christmas Gift

A pair of gold mounted glasses accurately fitted with lenses to suit the eyes. Dainty, simple, nice and substantial gold and gold-filled rimmed spectacles to fit exactly.

Sterling Silver Lorgnettes, Gold Chains, Hooks, Cases, etc. Opticians' prescriptions carefully filled. Low prices.

W. J. Kettles OPTICIAN, 23 LEDGER LANE

A paper kettle, which can be used eight times, a Japanese invention, is being introduced into the German army.

THE MINIATURE GRAND PIANO.

The order of manufacture in grand pianos is this: The concert grand, the boulevard or baby grand, and then the newest in the family, the miniature or diminutive grand. This is an instrument that measures only 6 feet 4 inches in length, but possesses all the special qualities of a concert grand piano.

P. Martin, Auditors, Bros. Randall, Eastbury, Taylor; Hospital Delegate, Bro. Stubbings; Grand Lodge Delegate, Bro. W. H. Wilkes; Alternate Grand Lodge Delegate, Bro. F. Attrell.

Capital Lodge A.O.U.W.

Capital Lodge, No. 50, A. O. U. W., elected the following officers for the year 1908: R. A. C. Durro, P.M.W.; W. H. Oppenburger, M.W.; A. H. Bonny, W. A. E. Summers, O.; W. A. Griffiths, Sec.; P. J. Enright, Fin.; Wm. Hobbs, Treas.; W. R. Durham, G.; W. J. Crow, I.W.; John Tingle, O.W.; Trustees, John Hill, W. J. Graham, J. O. Donohue; Medical Examiners, Drs. Thistle and Adams; Delegate to Grand Lodge, R. A. C. Durro.

THE MINIATURE GRAND PIANO.

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P. Martin, Auditors, Bros. Randall, Eastbury, Taylor; Hospital Delegate, Bro. Stubbings; Grand Lodge Delegate, Bro. W. H. Wilkes; Alternate Grand Lodge Delegate, Bro. F. Attrell.

THE MINIATURE GRAND PIANO.

The order of manufacture in grand pianos is this: The concert grand, the boulevard or baby grand, and then the newest in the family, the miniature or diminutive grand. This is an instrument that measures only 6 feet 4 inches in length, but possesses all the special qualities of a concert grand piano.

Secretaries and Desks

Ladies' Secretaries and Desks, finished in quartered golden oak, large deep writing leaf fitted with pigeon holes and stamp drawer. \$65.00. **4.80**

Handsome Solid Oak Desk, large British mirror, highly polished, fitted with magazine drawer and shelf. \$13.25. **10.60**

Early English Desk, Mission design, was \$12.25. **9.50**

Ladies' Mahogany Finished Desk, very handsome **24.00** Design, \$21.50, for **19.00**

Parlor Tables

12 only, golden finish, square top, 6 x 16, fitted with lower shelf, Monday, at half. **85**

Parlor Table, mahogany finish, round top and 2.85 lower shelf

Parlor Table, quartered oak, golden finish, square top 22 x 32, fitted with lower shelf. Regular price \$27.00. **2.00** Holiday price

Solid oak or mahogany finished 6 o'clock Tea Table, oval shape top, fitted with lower shelf. Regular \$6.15. **4.65** Holiday price

Solid mahogany Parlor Table, handsome new shape design. Regular \$8.80. **6.35** price

MORRIS CHAIRS

12 only, on sale Monday, heavy frame, brass rod upholstery, reversible velours cushions, were \$32.00. **5.50** Holiday price

Morris Smoker, early English finish, fitted with tobacco tray, highly upholstered in velours, reversible cushions. Regular \$15.25. **11.50** Holiday price

Very massive, solid quartered oak Morris Chair, regular \$18.45, for **14.00**

Gentlemen's Easy Chairs

Handsome, roomy, all-over upholstered in solid leather, spring seat and back, handsome Christmas gift was \$29.75. Monday, **28.75**

Easy Chair, upholstered in very fine Gobelin tapestry, handsome solid quartered oak frame, highly polished regular Holiday bargain, **15.75**

Easy Chair, hardwood frame, upholstered in tapestry. Reduced Monday to **3.85**

THE F. C. BIDDINGHAM FURNITURE CO. 641-647 QUEEN ST. W. (QUEEN & BATHURST)

Open Evenings Credit to All

Music and Parlor Cabinets--Great Variety

Parlor Cabinet, solid mahogany, handsome shape piano mirror, inclosed glass curio cabinet, push-lined, highly polished. Regular price \$28.80. **22.00** Holiday price

Parlor Cabinet, mahogany finish, Christmas special. **8.00** \$10.50, for **8.00**

Music Cabinet and Lady's Secretary combined, in solid mahogany, fitted with music cabinet, drawers, very handsome design. Regular price \$15.30. **11.65** Holiday price

Jardinere Stands, to clear Monday, weathered oak, golden oak, and mahogany. **.99** at **1.00**

1,000 Pictures, oak frames, Dutch water color scenes, for **25**

GENTLEMEN'S Fine Linen and Underwear CAREFULLY DONE UP BY HAND THE YORKVILLE LAUNDRY 47 ELM STREET Phone Main 1580

A Christmas Gift A pair of gold mounted glasses accurately fitted with lenses to suit the eyes. Dainty, simple, nice and substantial gold and gold-filled rimmed spectacles to fit exactly. Sterling Silver Lorgnettes, Gold Chains, Hooks, Cases, etc. Opticians' prescriptions carefully filled. Low prices. W. J. Kettles OPTICIAN, 23 LEDGER LANE A paper kettle, which can be used eight times, a Japanese invention, is being introduced into the German army.

THE MINIATURE GRAND PIANO. The order of manufacture in grand pianos is this: The concert grand, the boulevard or baby grand, and then the newest in the family, the miniature or diminutive grand. This is an instrument that measures only 6 feet 4 inches in length, but possesses all the special qualities of a concert grand piano. P. Martin, Auditors, Bros. Randall, Eastbury, Taylor; Hospital Delegate, Bro. Stubbings; Grand Lodge Delegate, Bro. W. H. Wilkes; Alternate Grand Lodge Delegate, Bro. F. Attrell.

Adams

Credit for Christmas
"As You Like It"

A Christmas Sale of Rugs, Carpets

By taking advantage of these reduced prices, your floors may be put in bright garb for Christmas at very little expense. Monday of course:

English Tapestry Carpet, 800 yards fine quality, 4 good patterns to clear; regular price \$60 per yard. **Special Monday at \$49.**

All Wool Carpet, 800 yards, extra heavy quality, yard wide, good reversible patterns in reds, greens, blues and fawns; regular price \$1.15. **Special Price Monday \$0.69.**

Wilton and Axminster Art Squares, (25 only) in assorted colorings, in floral and Oriental patterns; **29.50** regular price \$40.00. **Special Monday at \$23.**

Japanese Matting, 50 rolls, all fancy designs with cotton wrap, in greens, reds and blues; regular price 35c per yard. **On Sale Monday \$23.**

Shirhan Rugs, size about 3-6 x 5-6; regularly \$26.00. **Monday Special, \$17.50.**

Cashmiras, 3-11 x 6-10 regularly \$16.80 for \$10.90. **Mirzapores**, 12 x 15, regularly \$80.90 for \$55.00. **Korramathas**, 5 x 8, regularly \$14.00 for \$10.90. **Duched (Oriental)**, 3-3 x 12-4, regularly \$15.00 for \$7.00.

Sectional Macey Bookcases

Nothing could be nicer to present to anyone than a Macey Sectional Bookcase. Be sure it's a "Macey." If you buy Monday you get **20 PER CENT. DISCOUNT**

Best of chances to stock up if you want to buy any additions to your "Macey" Sectional. We are offering Monday buyers **20 PER CENT. DISCOUNT**

Bedroom Needs

All Brass Beds, 46 size, 2-inch posts, heavy flat vases, full drop extension foot, large hooks; regularly \$22.50. **On 21.75**

Iron Beds, your choice of four designs which we are clearing, 46 size only in white and green enamel, fancy centre designs, full drop extension foot, reg. worth up to \$18. **Clearing price Monday, 10.95**

Dressers and Stands, in rich golden finish, full size, 2-drawer dresser with large oval mirror, large combination stand; regular price \$22.50. **Special Monday, 22.50**

Dressers and Stands, in rich golden finish, 46 size, 2-drawer dresser with large oval mirror, large combination stand; regular price \$25.75. **Special Monday, 25.75**

Dressers and Stands, 4-drawer dresser, solid brass trimmings, extra large oval British bevel mirror, 2-drawer combination stand; regular price \$26. **On sale Monday for 16.95**

The Children's Corner

A section of our store wherein you will find useful and wanted toys for the little ones all priced in a way to please you. Some things—

Dolls' English Carriages, with rubber tire wheels, enamelled bodies, upholstered in denim, with hood tops; regularly \$7.00 value. **Special value Monday, 5.50**

Dolls' Carriages, with wicker bodies, wire wheels, fancy parasols to match; regularly \$2.00 value. **Selling price Monday, 2.49**

Boys' Sleighs, (50 only) with round runners, side handles, early 90 cent each. **Clearing price Monday, 79**

Sleigh Runners, 10 sets only—can be fitted to any Carriage or Go-Cart; reg. \$1.50 per set. **Monday, special, 79**

Baby Folding Go-Carts, with rubber tire wheels, leather body, drop back, will fit into small space; regularly \$10.00, for 7.25

English Carriages, upholstered in leather, large hood, quartet rubber gear, steel springs, three-wheeled; reg. \$25.00. **Monday, special, 29.75**

Baby Sleighs, (25 only) assorted, red and green bodies, steel runners, reversible handles; reg. \$4.50, for 3.49

Also Rockers, High-Chairs, Kinder-garten Sets, Automobiles, Etc.



Gifts that Carry with them Messages of Comfort and Cheer

Buy practical gifts. Cheer the Christmas fireside with articles of constant home interest; surround it with objects that grow into the affections of home hearts; pieces of Furniture, Rugs, Draperies, with an extra touch of useful elegance. Gifts with a real existence that next Christmas and many Christmases after remind you of the joys and gratitudes of this one.

The Adams Store contains thousands of such presents.

A Catalogue

That brings this big store to out-of-town residents making it possible to buy furniture and home things to the same advantage as those who can visit the store. Sent anywhere (outside of Toronto) free.

Arts and Crafts Furniture

From the largest and most beautiful stock of Mission Pieces in Toronto come these big savings. For gifts you can buy—

At \$8.50—reduced from \$11.75—Magazine Stand, with 3 shelves.

At \$9.00—reduced from \$12.50—Neat design Desk Chair, leather seat.

At \$9.25—reduced from \$12.50—Neatly carved Arm Chair.

At \$6.50—reduced from \$7.50—Umbrella Stand, with ten compartments.

At \$7.25—reduced from \$10.00—Side Table, lower shelf closed in.

At \$6.50—reduced from \$9.00—Exclusive design Tabourette.

At \$11.95—reduced from \$15.00—Upholstered Arm Chair, in leather.

At \$6.95—reduced from \$9.50—Round Library Table, 36-inch top.

At \$12.95—reduced from \$15.50—Upholstered Arm Chair, seat and back.

At \$13.95—reduced from \$17.75—Real leather upholstered Arm Rocker.

At \$13.95—reduced from \$19.50—Oblong Library Table, leather top.

At \$38.95—reduced from \$54.00—Couch, with two loose laced cushions.

At \$8.95—reduced from \$13.00—Neat design Writing Desk, one shelf.

At \$18.95—reduced from \$24.00—Three-drawer Writing Table.

Upholstered PARLOR PIECES

Rockers—A very large assortment, upholstered in tapestries, velvets and silks ranging regularly in price up to \$50.00. Your choice any rocker Monday for... **10.75**

Old Settees, birch mahogany frames, upholstered in assorted silks, ranging regularly in price up to \$25.00. **Clearing price Monday, 14.95**

Odd Chairs

We have grouped several lots of Arm Chairs, Corner Chairs, Reception Chairs, etc., most of which are richly upholstered pieces—some plain upholstered, polished frames—into sections, and, regardless of regular values, we have put one price on each lot as follows—

Values up to \$30 for \$17.90

Values up to \$22 for \$14.95

Values up to \$18 for \$11.95

Values up to \$15 for \$9.95

Values up to \$12 for \$7.95

Values up to \$10 for \$6.95

Store Open Every Night Next Week Till 9 o'Clock

A lady writes us: "I think the married men of Toronto could not give their wives a more sensible Christmas gift than one of your 'Hoosier' Kitchen Cabinets."

And so we think, and to do our part in helping every housewife to have one, we announce, beginning Monday morning next.

A Big Week of Lowered Prices on Kitchen Cabinets

Tremendous interest was shown these splendid Cabinets during the recent guessing contest at this store, when more than 10,000 ladies saw, and admired them, each resolving to possess a Hoosier Cabinet "as soon as they could afford it." It will, therefore, be the best of good news that during next week we will give a discount of



20% off the Regular Prices

The Hoosier Kitchen Cabinet is a Christmas present that saves time, work, worry and equally important, money on household staples that now go to waste. Use full 365 days in the year.

Easy to Buy One

We make the purchase of a Kitchen Cabinet a very simple matter, by arranging easy terms of payment that no one would scarcely feel the cost. A little down and balance at your convenience.

- A \$27.50 Hoosier Cabinet for... \$21.90
- A \$28.50 Hoosier Cabinet for... \$22.90
- A \$34.25 Hoosier Cabinet for... \$27.25
- A \$35.00 Hoosier Cabinet for... \$27.90
- A \$40.00 Hoosier Cabinet for... \$32.00
- A \$50.00 Hoosier Cabinet for... \$39.75
- A \$65.00 Hoosier Cabinet for... \$51.75
- A \$70.00 Hoosier Cabinet for... \$55.75

The Adams Furniture Co., Limited, City Hall Square

The Night Watch

By Stella Selina Bevan

"You adorable thing," exclaimed Hilda, "and just think of you turning out to be a sort of forty-second cousin of mine."

She looked like a little grey kitten curled up in the cozy corner, her head sunk deep in a big cushion.

"The adorable thing" was a six-foot man who stood with his hands thrust deep in his pockets looking down at the figure in grey, and especially at the pair of very bright eyes that blinked at him so charmingly.

"I thought I should be afraid of men, because I hadn't spoken to any, all the time I was at school, except, of course, the night watch," she paused a moment, and a smile flickered about her baby mouth.

"I'll tell you about him, if you'll promise—oh, what a silly I am!—it doesn't matter now that I'm out. I can do the most adorable things without being punished."

She sat up suddenly, clasping her hands on her knees, and looked rapidly at the man.

"But what about the night watch, Infant?" asked the man.

"Oh, yes! Come and sit beside me. I want you to treat me just like you do that Miss Whistlername you're so crazy—"

"But he silenced her with a pillow, which was quickly returned with interest.

"You see," she began, when peace had been restored, and the pillow was

safely behind her head, "I had been out to a girl's room for supper and I was getting back rather late, when suddenly I ran plunk into the night watch. I was right in his arms before I knew anything. He asked me what I was doing, so I told him. I had on my nicest kimono, and my hair was all down. I wish you could see me with it down! That's the worst of being grown up. I really look—"

"Adorable!" the man suggested. "He did," she said with a glance and nodded.

"Anyway we got talking. I was having such a nice time that before I had said half I wanted, he told me we had been sitting half an hour on the stairs. I explained that it was rude of him, but he said something silly about how much he had enjoyed my company. I went back to my room and dreamed about him all night." Turning away she buried her face in the cushion and remained quite still.

The man crossed his knees and looked decidedly amused.

"Was that all? What a pity he did not turn out to be a prince indeed!" he said, laughing.

"He did," said a muffled voice. "I mean," she continued, sitting up, "he was a poor Englishman, tho' awfully respectable."

"Oh awfully!" interrupted the man. "I was up rather late a few nights after and happened to meet him again. He said he had got an offer of something better, and was going to leave

the school, but that he would never forget little Lady Macbeth."

"Didn't the authorities find you out?"

"Not a bit of it. They thought I had suddenly reformed. You see, school seemed deadly dull after that, and I went around with a misundstood face on, for a week or so. And coz, you're the very next man I've met." She finished, her face dimpling delightfully.

"I could never hope to rival the night watch. I'm fearfully unromantic. A drawing room is so prosy, anyway," said the man, apologetically.

"Oh bother, I don't mind that," you're a man, that's enough," she exclaimed, "besides I dare say you could make love very nicely. Tell me what you say to Miss Weston." "What did you say to the furnace?" "I mean the watchman?" he asked, smiling curiously at her.

"I just told him my very best stories, to take his breath away and got him interested, and then I picked out all his best points and told him about them. Then I tried to make him jealous about a man in the choir, who I had never spoken to."

"You little grey fox," laughed the man, "suppose you do the same with me."

"Well, I did call you adorable, and you liked that. You have nice hair and eyes, tho' your eyes are not your best feature. I think I like your mouth best. Oh, and I do like your clothes," she added reflectively.

"That's not nice. It's like admiring the frame of a picture."

"Oh, I'm so dull. It's beastly slow here. Let's do something," she remarked irrelevantly.

"What would you suggest? I'm game for anything," and the man rose to his feet.

"Some theatre. I'm dying to see the 'Sewing Machine Girl.' Come on," Hilda sprang to her feet.

"By the way," said the man, thoughtfully, "I've got to go to a tea at Maud Weston's in about an hour."

"Oh, you horrid thing. You're not adorable after all. Go if you like, she will probably be awfully nice to you. Of course, she's only a bud. Hateful word!" she muttered under her breath.

"My sweet coz, you are like a dear little crocus beside a lot of hot house flowers." He took her hands, and she forgave him with a look from behind her drooping lashes.

"Suppose you come to the tea, too. We will drive in the dog-cart first and wind up at the Westons."

"Oh, how glorious! Do you think she will be jealous?"

"She might well be, you little mix, but she doesn't care enough about me, so we needn't worry. Now run and get your things on."

She looked greyer and smaller than ever in her squirrel furs and hat. Her eyes danced with merriment as the man lifted her bodily into the dog cart. He seemed to take a delight in her very littleness.

They made for the country roads, Hilda chattering, laughing and teasing in turns. She made charming little speeches and then apparently spoiled them all the next moment by a remark horribly true and cutting.

She was delightfully tantalizing to this man of the world, who found himself more and more hanging upon her words.

They were half an hour late for the tea and the handsome hostess frowned at the man over Hilda's head.

"My new found cousin, Miss Weston," he said introducing them.

Hilda held out her hand, which look-

ed ridiculously small and said in the most charming voice:

"So sorry to be late, Miss Weston. My cousin would drive so slowly, even when we had lost our way."

The man bit his lips to hide a smile; Miss Weston held Hilda's hand a moment longer and then raised her fine eyes to the man.

"I see and forgive you. Now take your cousin to get something to eat. You must be starved after such a drive."

Hilda made her unerring way to the coolest spot in the room, within easy reach of the tea table.

"She does like you awfully," she remarked to the man, when they were settled with enough tea and cakes for a small army.

"Does she," he said in even tones. "But it doesn't matter in the least. The important point is, Do you like me?"

"I'm not going to tell you that. You have to make love to me first," she returned, daintily nibbling a kiss.

"You are the most ad— I mean, charming little creature—"

"Creature! Oh puff! That's not a bit nice." Then she added a trifle sadly, "I wish the night watch—Good Heavens! There he is!"

"Hold on, there," said the man as he saved a Dresden tea cup from destruction.

Hilda stood up, waving her hands frantically at a dapper young Englishman, who was turning aimlessly round in the middle of the room.

"It bet he's a prince or something," said Hilda, half to herself as she made for the astonished young man.

"So you don't know me with my hair up."

"Why, Lady Macbeth, what brings you here?" he exclaimed.

"Well I never, I think I should ask you that question. Come on and have tea over here."

She led the way to where her astonished cousin sat.

"Coo, dear, don't you think you should go and speak to Miss Weston? She has been looking at you for ages, just dying to talk to you and I don't want to be greedy."

"You are a little brute!" said the man as he rose.

"Well, let me know when you want to drive back," he added, consulting his watch.

"Oh, I guess I'll walk, thanks, the night watch is pretty good at taking people home in the dark," she replied, laughing.

WORK FOR THE UNEMPLOYED

Hon. Dr. Pugsley's Reply to the Toronto Deputation.

OTTAWA, Dec. 14.—(Special).—Rev. Dr. Chown, Rev. Dr. Shearer and Rev. Dr. Tucker, accompanied by Joseph Thompson, commissioner of industries, of Toronto, had an interview with Hon. Frank Oliver and Hon. William Pugsley with regard to restricting the immigration of foreigners, and for the finding of employment for the large number flocking to the cities this winter.

The minister of public works was asked to begin at an early date the work on any of the large public works for which appropriations have been made.

The minister told the deputation that he would bring the matter to the attention of his colleagues. He would be glad if it were possible to start the Toronto harbor improvements, and he thought that a large number might be put to work on the Grand Trunk Pacific.

LIQUOR AND TOBACCO HABITS.

Dr. McTaggart's Tobacco Remedy removes all desire for the weed in a few days. A vegetable medicine and only requires touching the tongue with it occasionally. Price \$2.00.

Truly marvelous are the results from taking his remedy for the liquor habit. It is a safe and inexpensive home treatment, no hypodermic injections, no publicity, no breach of confidence and a certainty of cure. Address or consult Dr. McTaggart, 75 Yonge St., Toronto, Canada.

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German army.



ECHOES FROM PARLIAMENT HILL

(Special to The Sunday World.) OTTAWA, Dec. 14.—After eight days' debate on the address in reply to the speech from the throne, and with the prospect on Wednesday that the discussion would be prolonged till the Christmas vacation, the opposition suddenly gave way and the vote was taken. It had been the intention to introduce a number of amendments to provide material for further talk; and the opposition were prepared for an inter-esting session or two if Dr. Pugsley could be drawn out. But as has been related, the minister of public works has not vacated his shell. He was subjected to a good deal of baiting on Tuesday, he sat in his seat a study for the opposition as well as the galleries, and it is doubtful if those who sit behind him on the government side know just what his intentions are.

again on the floor of parliament by Mr. Maclean and in the Halifax platform as enunciated by Mr. Borden. But what does Sir Wilfrid think of his new colleague, Hon. G. P. Graham, who inaugurated his regime in the department of railways and canals by touring the maritime provinces, and who returned full of the ideas that the Intercolonial Railway should be extended to Ontario and perhaps to the Pacific coast? This is what the late Hon. A. G. Blair contended for and it was a part of the Borden policy when the present government were urging the people to support of the Grand Trunk Pacific. To quote the new minister of railways and canals: "It might be necessary to go to the Pacific with the Intercolonial Railway. The question is, I would like to ask: Do you think it worth while to extend the Intercolonial to the heart of Ontario?" This was what Mr. Graham said at Brockville and his suggestion was received with cries of assent. In the light of the situation Mr. Graham qualified himself by saying he did not say it was a settled policy, it is interesting to go back to Sir Wilfrid.

100.00 in Prizes CAN YOU WRITE A "LIMERICK?" IF SO, HERE IS YOUR CHANCE TO EARN FROM \$1.00 TO \$100.00. 493 PRIZES FOR WIT AND ORIGINALITY—TRY AND YOU MAY GET ONE

THE "Limerick" craze is the latest society fad, and is bound to become all the rage in this country as it has been for months in England. Everybody is making "Limericks" over there. It is to-day the most popular form of amusement among all classes. Even King Edward is said to have acquired the Limerick habit. "Limerick dinners" and "Limerick luncheons" are a new form of diversion among the smart set, and the fascinating sport is spreading at a rate which threatens to surpass in interest any "fad" of recent years.

WELL-KNOWN WRITERS WHO WILL ACT AS JUDGES OF THE CONTEST. Stanley Waterloo, Editor-in-Chief, Famous Water, "The Story of Ab," "The Casowary" and many other well-known works. Thomas H. Russell, Editor Educational Journal, Lecturer, President Am. Educational Association. H. W. Patterson, Editor Educational Journal, Lecturer, President Am. Educational Association.

How Prizes Will Be Awarded. There will be four hundred and ninety-three (493) separate prizes awarded, ranging from \$1.00 to \$100.00. Prizes will be divided in two classes, or series, as follows: Series A: For writing the best last two lines to complete "Series A" Limerick. Series B: For writing the best last two lines to complete "Series B" Limerick.

Special Prize Award of \$100. Contestants in either A or B series may compete in the Grand Contest for \$100.00 for the best five-line Limerick. This prize will be awarded for the most original idea in verse. It is the intention of The Plymouth Art Co. to publish, in postal card form, all Limericks which win the Grand \$100.00 prize, in this and future contests.

ARRANGING WOLF-HUNT IN QUEBEC BACKWOODS. C.P.R. Will Try and Exterminate a Few of the Dangerous Sort. The colonization and tourist department of the C. P. R. are organizing the second Canadian timber wolf hunt, and L. C. Armstrong of that department has issued a circular, in which he says: "Wolves should be destroyed, and thus better game, which they help to exterminate, would be given a chance to live."

The Force of merit Makes its way Warre & Co. Convindo Port Wine Pronounced "the finest in the world." D. O. Roblin OF TORONTO Sole Canadian Agent

RY... LISTS... POINTMENT... SEASONS CURED... GOODS... DEALERS... WITHS... STOVES AND... ES, 371 YONGE... ACIST... FRAMING... DECORATING... ART GLASS & DE... LIMITED, 44 and... CO. LTD. Main 922... RD, 246 Spadina... RANTS... MITED, restaurant... ESSENGERS... ND CIGARS... AND BAGS... MARRIAGE LI... ND CARTAGE... NGINEERS... IS - EVANS &... CAL... CONSULTING PHYSI... CO. LOAN...

"THE FACTORY BEHIND THE STORE."

8 More Shopping Days Till Xmas



THIS advertisement suggests gifts that are bound to prove acceptable holiday remembrances, and useful ones as well. You can never go wrong in giving Umbrellas, Traveling Goods or anything in leather, and the "East" mark is proof to the recipient of its quality and rightness.

Beautiful Umbrellas

Nothing nicer for a gift than a handsome Umbrella for either a man or woman. Being manufacturers, we show the largest collection in the city, comprising thousands of different handles to select from. Priced from \$1.00 to \$25.00.

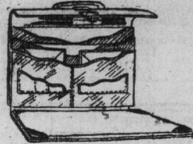


Gifts Sure to Please



You may give any of these and feel sure that your gift will be highly prized. We are making a special feature of gift goods of this nature, and introducing many smart new novelties that are entirely different from any ever before shown in Toronto. Shopping Bags are priced from 25c to \$15.00. Collar Cases from \$1.00 to \$3.50; and Club Bags from \$1.15 to \$20.00.

Music Cases and Purses



Something every young woman takes pride in is the elegance of her Music Case or Purse. These we show will please the most fastidious. Music Holders are priced from \$1.00 to \$6.50, and Purses from 50c to \$5.00.

When You Make Selections Here You get everything right. You get attractive, new, novel styles, shapes and sizes. You get the choicest leathers, in beautiful effects and colorings, and our guarantee that everything must be entirely satisfactory or money refunded. All goods will be delivered when ordered. Out-of-town customers may order by mail.

East & Co. LIMITED

300 Yonge Street

RAILWAYS PLACE ORDERS FOR THEIR STEEL RAILS

All the Trunk Lines Have Arranged For Their Supply of 1908.

NEW YORK, Dec. 14.—The announcement of the final settlement of the steel rail deadlock by the placing by the Erie Railroad of a positive order for 35,000 tons of steel rails on the 1907 basis, was followed last night by a statement by representatives of the rail pool that practically every great trunk line in the country has this week placed tentative orders for the estimated requirement in steel rails for 1908 with the promise of specifications on all orders in ten days, says a Pittsburgh dispatch to The Times.

Illinois Steel Company and the Carnegie Steel Company.

KAISER IS HOME.

POTSDAM, Dec. 14.—Emperor William arrived at the new palace this morning, returning from his visits to the King of England and the Queen of the Netherlands.

What We Do



We repair shoes in a style never dreamed of by the old-fashioned workman. We remove squeak from old or new shoes. We dye tan shoes black and guarantee a fast color that will hold. We fit new soles to good soles. We fit new soles to good soles. We sew on rubber soles and fit rubber heels. We repair rubber boots, rubbers and overshoes. We will out your shoe bill in half if you let us take care of your shoes. WALTER BIRNILL, Modern Shoe Repairer, 75 Queen East.

York County and Suburbs

TORONTO JUNCTION.

TORONTO JUNCTION, Dec. 14.—Sunday school anniversary services will be the feature to-morrow in Annette-street Methodist Church. The morning service will be conducted by Rev. E. C. Laker of Clinton-street Methodist church, Toronto. Rev. Mr. Fannia of Woodgreen, will preach at 3 p.m., and the pastor, Rev. Dr. Haswood in the evening. A raised platform has been provided for the children at the different services. On Wednesday evening the anniversary entertainment will be held in the church parlors.

Rev. Dr. Pidgeon is out of town this week and to-morrow's services, morning and evening, will be conducted by W. R. Taylor, M.A., the assistant pastor. Rev. Thos. Cowan will preach at both services to-morrow at the Baptist church, Annette-street. The theme for discussion at the morning service will be "Consecration." In the evening the subject will be "The Way into Life." On Thursday evening a Christmas entertainment will be held in the church, at which J. C. Cameron of Toronto will give a lecture entitled "A Trip Thru Europe" illustrated with insight views. The opening services of the Runnymede Presbyterian Church, corner of Louisa and Murray-streets, will be continued to-morrow and next Sunday. At 11 a.m. to-morrow, Rev. Dr. Wallace Christy of Reid-avenue Presbyterian Church, Toronto, will preach. The speaker at the children's service at 3 p.m. will be J. C. Robertson, M.A., General Secretary of Presbyterian Sunday Schools. The evening service will be conducted by the missionary-in-charge, B. B. Wetherall, B.A. On Sunday, Dec. 22, Rev. M. McGregor, M.A., editor of The Presbyterian, will preach at 11 a.m. A Sabbath School and bible class will be held at 3 p.m. The evening sermon will be preached by Prof. T. B. Kilpatrick of Knox College.

The Salvation Army will hold their regular morning and evening services at the corner of Keele and Dupont-streets. If the weather is unfavorable, the meetings will be held in the Salvation Army hall.

NORTH TORONTO.

At St. Clement's (Anglican) Church to-day the regular Sunday services will be held by the rector, Rev. T. W. Powell, assisted by the curate, Rev. A. K. Griffin, as follows: Early service at 8 a.m., morning sermon at 11 o'clock, Sunday school at 3 p.m., and evening sermon at 7 o'clock.

Rev. W. G. Back of the Presbyterian Church returned home again from attending the sad duties of burying his mother at Ottawa. He will be in his own pulpit again to-day, both morning and evening. Sunday school at 10 a.m.

At the Eglington Methodist Church the pupils are being taken from Victoria College, Toronto. The pastor, Rev. N. Wellwood, is preaching anniversary sermons at Greenwood, Saturdays at 11 a.m. and 7 p.m. Sunday school at 3 p.m.

The twenty-fifth anniversary entertainment of the Daville Methodist Sunday school was a decided success last Monday evening. Rev. J. W. Wilson is still the supply minister of this church, owing to the prolonged and serious illness of the pastor, Rev. Newton Hill, who, however, is nicely improving in health. The church services to-day are sermons at 11 a.m. and 7 p.m., Sunday school at 3 p.m.

The church services of Zion Baptist Church, presided at by Rev. R. C. Ripley, will be: Sermons at 11 a.m. and 7 p.m., Sunday school at 3 p.m.

The regular Sunday services at St. Monica's R.C. Church will be sermon at 9 a.m. and benediction at 4 p.m. The Rev. Father Blayer will conduct the services.

CHESTER.

The parish hall, which was erected on Thanksgiving Day, at the corner of Pope-avenue and Bee-street, is so far completed that the opening ceremonies will be held on Tuesday, Dec. 17, and will be in a shape of serving tea from 1.30 to 7.30 p.m., and 8 p.m. a concert will be given by the choir of St. Andrew's (Anglican) Mission Church, the Don Valley Brass Band, etc.

Next Wednesday evening an open session will be held of the Ladies' Mission Circle of the Chester Baptist Church, at which Miss M. F. Langton, traveling secretary of the Canadian Purify Education Association, will give an address.

On Thursday evening the annual Christmas entertainment will be held in the church, for which a good program is being prepared by the Sunday school.

WYCHWOOD.

Rev. W. A. Macgart of the Presbyterian Church will occupy his own pulpit to-day. His sermons will be in support of the "Laymen's Missionary Movement."

—Methodist— To-day Sunday school anniversary will be celebrated in Zion Methodist Church. The speakers for the day will be J. A. Jackson, B.A., general secretary of the Ontario Sunday School Association, at 11 a.m.; Mrs. Dr. Kilborn of Chentu, China, at 3 p.m., and Rev. C. N. Follett, at 7 p.m. There will be special singing by the school, with orchestra accompaniment, and the collections are on behalf of Sunday school funds.

On Monday evening the anniversary will be honored by giving a grand entertainment, consisting of a choice program of recitations, readings, dialogues, songs, choruses, etc., by the school. The silver collection to be taken up at the door will be in aid of the school benefit fund.

DEER PARK.

The rector of Christ Church, Rev. T. W. Paterson, will preach to-morrow on the subject of "Heaven." The Rev. Mr. McQueen, a missionary of Japan, will preach in the evening. Sunday school at 3 p.m. and Bible class at 3.30 p.m. The A.Y.P.A. of Christ Church will meet in the schoolroom on Tuesday evening, at which meeting certificates will be received for distribution amongst the poor. There will be an evening service at Christ Church on Wednesday.



Hello!! Santa's Speaking

To give a Suggestion for Christmas

While the two rival vaudeville enterprises are vying with each other to star the leading popular artists, the R. S. WILLIAMS & SONS CO. LTD., are presenting to you for your approval the best of both, in the Versatile Entertainers the Edison Phonograph or the Victor Gramophones.

May Irwin, famous for her quaint witticisms, Vesta Victoria and Alice Lloyd the famous English entertainers, the celebrated tenor Richard Jose', clever Clarice Vance with her irresistible humorous song hits, Harry Lauder the great Scotch comedian, is a partial list of some of the many artists who are making records. Then there is Billy Murray, Harry MacDonough, Arthur Collins, Ada Jones, Harry Tally and other favorites who will also sing for you. In fact with the Edison or Victor you can equip your home with a complete Theatre and either one of these would be a gift that would gladden every home and bring it joys the year round. In our talking machine parlors we are giving daily continuous demonstrations of these Versatile Entertainers. You had better hurry and make your selections.

THE WILLIAMS & SONS CO. R. S. WILLIAMS & SONS CO. LIMITED

143 YONGE STREET

STORE OPEN TILL 10 P.M. SATURDAYS, DECEMBER 14th AND 21st

NOT THE C.P.R.

President Melien Denies Rumor of Report as to Would-Be Purchaser.

NEW YORK, Dec. 14.—At the conclusion of to-day's board meeting, President Melien of the N. Y., N. H. & H. Railroad, said: "I would like to have it made clear that I personally never made the statement that the Canadian Pacific is seeking to buy the Boston & Maine stock held by the New Haven. In fact, the Canadian Pacific is holding no negotiations for its purchase. "Two offers, however, have been made for the stock, one indirectly thru an intermediary and the other directly by a representative of a railroad which is not the Canadian Pacific. The indirect offer comes from a member of a banking house which might represent one of several railway systems, and in that case I do not know the identity of the road that is willing to make the purchase. The other, as I said, comes from a railroad interest, but I do not wish to disclose its identity."

DR. TODD GOES TO BALTIMORE.

Dr. Rachel R. Todd of 56 Brock-avenue, daughter of Mr. Todd of Canadian Express Co., has gone to Baltimore, Md., where she has received an appointment as one of the resident physicians of the evening dispensary.

Dr. Todd has just completed a year's service as assistant house physician in the New York Infirmary for Women and Children on Stuyvesant square, and while there did some work on the Research Commission under Dr. W. H. Park at the Research Laboratory of the New York Board of Health.

EDITOR'S DEATH SENTENCE.

Geneva Section of Russian "Reds" Say He Must Die.

GENEVA, Dec. 14.—The police here have discovered in the postoffice, en route to New York, a notice of the passage of the death sentence on the editor of the New York Russian newspaper, Warheit, by Russian revolutionists. The notice reads as follows: "The Geneva section of the Union of Russian people at its last assembly took the following decision: The editor is condemned to death for publishing secret governmental documents. The prompt execution of this judgment is confided to three socialists of the fighting organization. We hereby inform you this resolution is in conformity with our status."

The secret documents mentioned in the above notification refer to the death of a revolutionist named Schernek.

ICE ON GRENADEER POND UNSAFE

Word was received at The World office Saturday morning that the ice on Grenadier Pond, High Park, is not yet safe, the weight of the snow making it sag in the middle. Persons using the toboggan slides in the park, which carry them out onto the pond, are likely to go into a hole and get a cold ducking.

BISHOP FOUND DEAD.

WILMINGTON, Del., Dec. 14.—Leighton Coleman, Episcopal Bishop of Delaware, was found dead in bed this morning at his home in this city. He had been ill for a week with a heavy cold which developed into kidney trouble.

FOREIGN MISSIONS.

What the American Board Has Done in a Year.

BOSTON, Dec. 14.—The foreign missionary work done by the united efforts of the Protestant churches of America and Europe during the last year is summarized by statistics and announced to-day by Rev. E. E. Strong, secretary of the American board of foreign missions, showing a gain of nearly three million dollars over the total receipts of the previous year, and an addition of 137,714 communicants, making a total of 1,698,644 now enrolled. The total income of the organizations carrying on the work, including Great Britain and her colonies and continental Europe, was \$2,418,882. A total of 23,882 stations and out-stations, occupied by 15,173 foreign missionaries, aided by 25,442 native workers, is also reported.

DROWNED THRU ICE.

BELLEVILLE, Dec. 14.—While crossing Raven Lake in the northern part of Hastings County on thin ice, Anson Lindsey, a young man residing in Paraday, was drowned.

His cries were heard in the evening, but the body was not recovered until next morning.

Perjury Case Falls.

HAMILTON, Dec. 14.—Judge Spidner this morning quashed the indictment in the case of the six men charged with perjury as a result of the famous raid last spring on the Olympic Club, when nearly thirty men were arrested on a charge of gambling. The judge granted the Crown Attorney a reserve case and an appeal will be taken.

GIRL'S PLUCKY EFFORT TO SAVE HER OWN LIFE

Hurls Herself to Roadway From Front of Approaching Trolley.

On Friday night last, as hundreds of Eaton's employees were wending their way homeward, one of them, a young girl about 19 years old, unconsciously crossed in front of a Yonge-street car going north at high speed opposite Shuter-street.

The car was almost on top of her before she realized how close to death she was. Quicker than thought the young lady, with the courage of a Spartan, threw herself forward with all her might. She fell flat on the pavement, but clear of the track, just as the wheels of the car brushed her skirts.

The motorman stopped the car with the emergency reverse and rushed back expecting the worst, but in the meantime the girl gathered herself up unaided and disappeared into the night, an unknown heroine.

Berlin has a greater number of policemen, per capita, than any other city. Probably the largest wheat field in the world is in Argentina. It is 66,720 acres in extent.

BRITISH COLUMBIA

The Mineral Province of Canada

has produced to the end of 1906, \$68,721,103 of Placer Gold, \$41,015,697 of Lode Gold, \$25,586,008 of Silver, \$17,625,739 of Lead, \$35,546,578 of Copper, \$79,334,798 of Coal and Coke, and \$5,813,799 of Other Minerals; or a total of \$273,643,722. The Mineral Production of the Province for 1906 was

\$24,980,546

The Tonnage of Ore mined in 1906 was 1,963,872 tons. The Gold Production in 1906 was \$5,579,039, the Lead Output 52,408,217 lbs., and the Copper 42,990,488 lbs.

Lode Mining has only been in progress for about 14 years, and not 20 per cent. of the mineral land has been even prospected; 300,000 square miles of unexplored mineral-bearing land are open for prospecting.

The Mining Laws of this Province are more liberal and the fees lower than any other Province in the Dominion, or than any Colony of the British Empire.

Mining Locations are granted to discoverers for nominal fees.

Absolute Titles are obtained by developing such properties, the security of which is guaranteed by Crown Grants.

Full information, together with Mining Reports and Maps, may be obtained by addressing

HON. MINISTER OF MINES

Or WM. FLEET ROBERTSON, Provincial Mineralogist, VICTORIA, B. C.

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LONDON special com department is at the p interviewing of the Ant gard to the bor in this understood, spect of the stated this existing in have been places whu tured and in nearly of N this impro he says, where the England, of foreign Commis a copy of which pro or trades o pointment tinct for measure a cation can who are e employed. Th labor of wages, call piece work s

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SWEATSHOPS IN ENGLAND PRESENT SOME SAD PHASES

Women and Children Work for Mere Pittance in Factories and in Their Own Homes.

LONDON, Dec. 13.—Mr. Franks, a special commissioner representing the department of labor in Washington, is at the present time in England interviewing labor leaders and members of the Anti-Sweaters' League with regard to the conditions of unskilled labor in this country, with a view, it is understood, of early legislation in respect of the sweating trade.

Some of the worst phases of these sweating trades is the toll they take from the lives of little children, who are at a very early age initiated into the mysteries of linking in order to help to keep the wolf from the door. The poor little ones must work hard or starve. Two women working together can make about 3s 1d each a week.

The wages are better for button carding than for hooks and eyes. The handsome wage of 5s and 3d a week can be earned by constant work, as against 3s for hooks and eyes. Pearl buttons are considered the best work, though they are trying for the eyes. The rates for these buttons vary from 2s 6d to 6s per 100 gross, that is, 10 to 2 1/2 for carding 432. Trousers buttons are carded at the rate of 3s per 100 gross.

Princeton Students Resort to Most Unusual Methods to Fit up Library.

PRINCETON, MO., Dec. 13.—With young ladies shining shoes, washing windows and showcases, selling candies and cakes of their own make; boys cleaning the street and yards, shucking corn for the farmers and doing all sorts of odd jobs about town, the 65 students of the Princeton High School made over \$100 in one day and which to buy books for their library.

Princeton students resort to most unusual methods to fit up their library. Being in need of books, and the funds to get them not being on hand, the teachers and students decided upon this method of getting them. The entire number put in the day at work. While some turned in only small sums, others proved money getters of the best kind, and had several dollars to show for their labor.



Princess Marie Bonaparte. Prince George of Greece. The religious marriage of Prince George of Greece and Princess Marie Bonaparte took place in Athens on December 12, although the civil wedding was held in November, simply to satisfy French law.

GIRLS SHINE SHOES TO PURCHASE BOOKS

Princeton Students Resort to Most Unusual Methods to Fit up Library.

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TASTING CZAR'S DINNERS.

Chef Imperial Household Gets Handsome Salary for His Labors.

The kitchens in which the food of the "Great White Czar" is prepared are extraordinary for the elaborate precautions taken to prevent any of his household tampering with his food. The kitchens themselves present the appearance of a strong-room of a modern bank, guarded by a regiment of soldiers, rather than the culinary department of a royal palace.

DOUBLE EFFICIENCY RESULT OF DIETING

Gymnastic Tests Made to Prove That Man Eats too Much Nitrogenous Food.

NEW HAVEN, Dec. 13.—Prof. Irving Fisher of the American Health League, in an address before that body which aims to have the government establish a national bureau of health, said: "Nine years ago I broke down with tuberculosis, and, so, know personally what that word means. I have also had the satisfaction of knowing what it means to be cured."

Signature of Poet Milton Now Declared a Forgery

After Three Centuries of Existence One of Rarest Treasures of English Literature is Called Into Question.

NEW YORK, Dec. 13.—After more than three centuries of existence, in the course of which it has passed the scrutiny of sayants and collectors of the most eminent authority and has come to be regarded as one of the rarest treasures of English literature, the authenticity of the "Breeches" Bible containing autographs purporting to be those of John Milton, author of "Paradise Lost," and his wife, and of "Paradise Regained," is supposed to have read to him after he had lost his sight, has been called into question with an array of evidence which, pending the further research which is sure to follow, seems to be emphatic and convincing.

Actually the purchase was made by Alfred J. Bowden, who is buyer for Mr. Richmond, and it was he who made the discoveries, as he believes, while examining the volume under a microscopic glass. Believing the Milton signature, if genuine, would make the worth fully \$500 and the Bible itself \$250 more, he made his inspection more minute than usual and found, so he declares, that the John Milton autograph of 1654 and the Elizabeth Milton of ten years later, one on the inside of the front cover and the other on the little page of the end to have read to him after he had lost his sight, has been called into question with an array of evidence which, pending the further research which is sure to follow, seems to be emphatic and convincing.

Mr. Bowden's declarations were a surprise both to the members of Dodd, Mead & Co. and to Mr. Anderson, the auctioneer, from whom he purchased it. He will suffer no loss in the matter, as the contract of sale gives the privilege of return within a certain period, if the buyer is dissatisfied with his bargain, but apart from the question of money involved, all those concerned will prosecute the matter to the end, although they have little hope of ever obtaining a clue to the forger.



THE WOMEN SUFFRAGISTS PROTEST AGAINST MAN-MADE LAWS. The latest phase of the Women Suffragists' campaign in England is to protest against man-made laws at the police courts throughout the country. The photograph shows a parade of Suffragists with sandwich boards outside a London police court.

procured a boot-blackening outfit and went about the streets shining shoes. By this method she made \$10.25. Misses Montie Hollars and Lella Fair, other members of the class, also shined shoes. Miss Hollars made \$7.05 and Miss Fair \$3.50. The young ladies of the sophomore class sold candies and cakes. Prof. Wright and his class of boys went to the country and gathered corn. Some of the girls blacked stoves, scrubbed, washed dishes and did other odd jobs. Many of them made as high as \$3.

No dish ever served on the czar's table is permitted access to the dining-room save thru the elevator shaft. Thus the food can in no way be tampered with save by the cooks themselves, and the military officials on duty. It has been said by an authority that the imperial family of Russia in bygone times sat down to their meals in a dining-room constructed of cast-iron and steel, for all the world like a bank vault. This, however, is not the case now; but elaborate precautions still have to be made to prevent the enemies of the czar carrying out their plots against his life.—Tit-Bits.

asserted itself to eliminate this source from off the face of the earth. While there is no serious question whether man was originally or ought now to be absolutely vegetarian, modern science has made it clear that he eats far too much nitrogenous food, such as meat and eggs. "In order to test the correctness of this opinion, and to test the comparative endurance of those who used meat and eggs in abundance and those who used them sparingly or not at all, an experiment was made with forty-nine subjects. These tests were gymnastic tests of various kinds, the most striking being perhaps what is called deep knee bending, which consists in stooping and raising one's self again without stopping as often as possible. It was found that those that used meat and eggs freely could in few cases do the deep-knee bending more than 600 times. One Yale student who had eaten no meat at all for years did the deep-knee bending 1500 times. Another subject did the deep-knee bending 2400 times without injury. This was, until recently, the record, but a few weeks ago another who had practiced mastication and had abstained from meat and the excessive use of eggs, accomplished the same feat 500 times."

No Longer on the Map. "What makes you so late?" asked Tim's father, who in the boy's absence had had to see to the evening chores himself. "Teacher kept me in." "What for?" "Cause I couldn't find Moscow on the map." "Couldn't find Moscow? And I'd like to know who could, then! Why, remember hearing tell of Moscow being burned when I was a boy! It's an outrage to put such nonsensical questions to children what's there to learn something useful. I'll look into that, and let yer teacher know I ain't been elected on the school board for nothing!"

ASBESTOS O HORSES' HOOPS. Visitors to the volcano of Kilauae, on the Pacific Island of Hawaii, generally ride on horseback, and in crossing what is known as the Pit the horses suffer much from the great heat. The earth is so hot that the hoops of the horses are not infrequently burned. As some protection became necessary, a clever blacksmith in Honolulu devised a successful method of using asbestos. He provides the hoops of the horses with an asbestos covering, much after the fashion of the outer shell of iron studded leather or canvas over the motor tires. These hoof shields may be put on and removed at pleasure.

Privileged. "Look! The corpulent gentleman at the other table has tucked his napkin under his chin without attracting attention." "He must be rich." "And he is eating with his knife." "Gracious, he must be very wealthy." "Aid stirring his coffee with his fork." "Great Jupiter! He must be a newly-made millionaire."

AMALGAMATE WEAK SCHOOLS

Defect in Educational System That Needs a Remedy.

The Union Advocate, published at Newcaston, N.B., is in favor of amalgamating the weak schools. The Advocate says: "Most school districts of New Brunswick have enough children for only one teacher. Consequently that one teacher has to look after all grades and teach all subjects from the lowest to the highest for which she can find time. It is impossible for one person to do such an amount of work properly, and the education received by all but the brightest pupils under such conditions is very unsatisfactory. "A remedy for this defect in our educational system lies in amalgamation of districts. Several weak districts, each of which is unable to support a good school, can, and should, combine, thus ensuring a graded school of several departments under well-paid, contented and efficient instructors. A district such as Chatham Head would be much better served educationally if it were part of an adjoining strong district, such as Nelson, with a staff of three or four teachers under one roof. "As the chief superintendent of education recommends, and the New Brunswick Teachers' Association demands, such parish should consist of but one school district, under a single board of trustees. The latter could then reduce the number of schools as rapidly as considered advisable instituting for the many second and third-class institutions now only schools by courtesy a few well-organized academies, in which a genuine education can be received. "The pupils living over two miles from any consolidated school could be conveyed thereto at a small cost, and the advantages they would reap as a consequence would be incalculable in dollars and cents."

Believed Authentic.

The London Athenaeum declared that "the importance of this well authenticated relic of England's great poet cannot be overestimated. Milton's signature and the year in which it was written inevitably fix in our minds the connection of this Bible with his great heroic poems, 'Paradise Lost' and 'Paradise Regained,' written in 1667 and 1671." Of the ownership of the book in later days nothing is known before its acquisition by Alexander Howell, a well-known English collector. It was sold to Sotheby, the London dealer, and at a sale held by the latter in 1901 it was among the collection. Dodd, Mead & Co., of this city, commissioned an agent to bid for it as high as \$1000 (\$500), but there was an unusually small number of bidders at the sale and it was obtained for \$1250. Mr. Buckler of Baltimore purchased it from the New York firm, and, as has been said, Mr. Richmond bought it at the sale of Mr. Buckler's library in Anderson's auction rooms, in Twenty-ninth-street, a few days ago.

MASTER ERNEST LENGVEL. The boy pianist prodigy who has achieved a marked success in London, Eng. He is only fourteen years of age.



SENIOR FRANCO. The man who is cleansing the Portuguese administration at the risk of civil war.



THE NEWS OF THE WEEK

DANCE 48TH HIGHLANDERS CHAPTER OF THE O.E.E.

One of the Most Successful Social Affairs of the Season Largely Attended

Quite one of the most successful dances of the season took place in St. George's Hall on Tuesday evening last, the occasion being that of the 48th Highlanders chapter of the Imperial Daughters of the Empire.

The ball room, decorated with Davidson and Robertson plaids, with Scottish dances and the Highland uniform was indeed reminiscent of one of "old Scotia."

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THE MOST INTERESTING SOCIAL AFFAIRS OF THE WEEK

BELL YOU SEE BELL PIANOS BUILT TO LAST A LIFETIME TO ALLOVER THE WORLD

Bell Piano Warerooms 146 YONGE STREET BARGAINS IN USED UPRIGHT PIANOS AND ORGANS.

PERSONAL NEWS FROM CAPITAL

One of the largest and most enjoyable dances of the season came off on Monday evening in the Russell House, when Mr. and Mrs. E. Langvin entertained in honor of the debut of their pretty and popular daughter, Miss Jeanne Langvin.

Mr. and Mrs. Hugh Oiler have arrived in town to spend a few days with major and Mrs. Henri Paquet, and will later go to Kingston to spend the Christmas holidays.

Miss Fred White was the hostess of a delightful tea on Tuesday day for her invited friends, Mrs. Edward Fauguer and Miss Alice Fitzpatrick poured tea and coffee and were assisted by a bevy of pretty girls including Miss Marion Lindsay, Miss Rose Pleck, Miss Claire Oliver, Miss Ethel Palmer, the Misses Fleck, and the two charming daughters of the hostess, the Misses Isabel and Dorothy White.

The Misses Aurelia and Helena Hugheson entertained at a very dainty luncheon on Wednesday, when their guest of honor was Miss Kingman of Montreal, and other invited were: Miss Corinne Mackay of Montreal, Miss Claire Oliver, Miss Mary Davies, Miss Morna Bate, Miss Kinney of California, Miss Mildred Kitchison and Miss Patton of Albany, N.Y., who is the guest of Mrs. Hugheson at present.

Miss Mary Scott was the hostess of a luncheon during the first part of the week when guests in town for the session were the cause of a very pleasant party. Lady Laurier, Mrs. W. H. Beckett, Mrs. Pittenger of Moncton, N.B., Mrs. Coffey of London, Ont., Mrs. G. W. Rose, Mrs. Charles W. Wallis, Mrs. Pugsley, Mrs. Collingwood Schreiber and Mrs. D'Arcy Scott.

Mrs. Fred Carling has sent out invitations to a fancy dress ball, to be given in the racquet court on Dec 27 in honor of her debutante daughter, Miss Gladys Carling.

Captain and Mrs. Reginald Irwin have arrived in the capital from England to spend Christmas with Mrs. Irwin's mother, Mrs. Brown Wallis, and will leave for the Northwest shortly afterwards.

A seasonal luncheon was given by that most energetic of hostesses, Mrs. Frank Oliver, on Wednesday, when her guests included: Madame Charles Merrill, Mrs. A. C. Beckett, Mrs. C.B. Mrs. Boyce of Sault Ste. Marie, Mrs. McCreary of Rosheim, Sask., Mrs. George P. Graham of Brooklyn, Mrs. J. G. Turfitt, Mrs. Ralph Smith of Nanaimo, B.C., Mrs. Robert Stewart, Mrs. J. E. Cyr of St. Boniface, Man., Mrs. George, Mrs. D. M. Finnie and Mrs. J. P. Featherston.

SOCIETY TURNS OUT TO CONSERVATORY CONCERT

Appearance in Massey Hall of Local Orchestra Greeted by Representative Audience.

A large and representative audience greeted the Conservatory Symphony Orchestra in Massey Hall last Tuesday night. The dance in St. George's Hall was a counter attraction, but many went to the concert; then dropped in later in the evening for the ball.

Mrs. Leslie Carter appeared last Monday night at the Princess Theatre in Bessie's play, "Du Barry," before an audience that pretty well filled the house.

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MRS. LESLIE CARTER WELCOMED BY SOCIETY

Fashion and Dress Feature of First Night's Performance.

Mrs. Leslie Carter appeared last Monday night at the Princess Theatre in Bessie's play, "Du Barry," before an audience that pretty well filled the house.

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Holiday Entertaining and PEMPER'S HAIRDRESSING

The holiday season will find you doing a lot of receiving, and calling, you will want to look your very best at home and abroad, and that means that you will need our assistance with your hair.

INDIVIDUALISM is the keynote of our hairdressing. We dress your hair to suit your particular figure and features, while keeping the correct style. In this way we avoid dressing everybody's hair alike, as is the rule in many places.

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POOL EXA

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The Crucis Jockey Club and their ba ture of the empire state, done by the authorities, policy adopt sig vigorous parent to a City and Sta the campai the United's was most of the keepers sorts have the victo

The Toronto Skating Club will meet this season on Monday evenings and Thursday afternoons at Victoria Club. The secretary is A. K. McDougall.

Mrs. John T. Sheridan has issued cards for a tea at McConkey's on Tuesday next.

Mrs. Arthur Reinhardt, 370 Palmerston-boulevard, will not receive again until the second Thursday and Friday in February.

Mr. and Mrs. Fisk of Montreal will spend Christmas with George Beardmore. Mrs. Fisk arrived at Chudleigh last week.

The engagement is announced of Miss Kate Nixon, daughter of Mr. and Mrs. J. B. Nixon, to William H. Cunningham. The wedding will take place on Wednesday evening, Jan. 1, at Mr. Nixon's residence, 120 Avenue-road.

Mr. and Mrs. McMillan and their two daughters of 63 Lewis-street left last week on an extended trip on the continent.

Mr. and Mrs. H. T. Bush of Port Hope were in New York last week and sailed yesterday for the Lusitania for England.

The marriage of Miss Winifred Evans to Arthur Murchison will take place in St. Thomas' Church in February.

Message. Massage, electricity, Swedish movements and facial massage. Patients treated at their residence if desired. Miss Howells, 432 Jarvis-street, Telephone North 3745.

CHRISTMAS GIVING THE VERY NICEST AND MOST ACCEPTABLE GIFT IS A BOX OF CHOICE CUT FLOWERS. WINDLOPS 96 YONGE STREET Night and Sunday Phone Park 792.

STAUNTON-MORRISON WEDDING. The marriage of Mr. Edmund G. Staunton, son of the late Moses Staunton; and of Mrs. Staunton, of 35 North-street, and Mary, daughter of Mr. and Mrs. John Morrison, took place at the residence of the latter, 604 Jarvis-street, Thursday, the Rev. John Nell, D. D., officiating. The bride was accompanied by her father and attended by three bridesmaids, Miss Helen Scott, Miss Anne Murray, Miss Helen Morrison, and Miss Margaret. The bride wore a gown of white muslin and lace, and she also carried daisies. Mr. Howard Douglas was groomsmen. For the ceremony the bride wore a white dress with tulle veil and wreath of orange blossoms and carried a show of lilies of the valley and orange buds on going away she donned a suit of dark cloth with hat to match and also a pink collar and cuffs. The honeymoon will be spent in the south.

Just two kinds of soap - the genuine made from the very finest vegetable oils and flower perfumes - and the imitations made from chemical perfumes and chemically bleached animal fats, to resemble, as much as possible in appearance, the genuine. "Baby's Own" Soap. Absolutely no expense is spared to make "Baby's Own" as good a soap as can be made, yet it costs you no more than the inferior imitation.

WM. STITT & CO. 11 AND 13 KING STREET EAST ARE MAKING A SPECIAL DISPLAY OF The Latest Creations in French Pattern Hats, Artistic Dinner and Evening Gowns, Latest Novelties in Silks, Laces and Robes for Trousseaus. OUR LADIES' TAILORING DEPARTMENT IS IN CHARGE OF AN EXPERIENCED TAILOR PARIS KID GLOVE STORE. COBSETS - LA GRECQUE AND LA SPIRITE.

SWITCHES BY MAIL At 20 Per Cent. Reduction Made of the very best Parisian Hair at COST PRICE Hairlene Hair stop your hair from falling. We treat your hair by mail. Jules & Charles Toronto's most reliable Hair and Scalp Specialist. THE MATSON Jules & Charles 431 YONGE ST. TORONTO

SPECIAL ATTENTION - INFANT FEEDING. DR. B. E. HAWKE, 21 Wellesley St. Phone N. 7497.

POOLROOMS INJURY TO RACING EXAMPLE FROM EMPIRE STATE

While An Attempt Is Being Made to Control Privileges Here They Are Congratulating Themselves Across the Line.

In this country while an effort is being made to curtail the limited privileges of lovers of thoroughbred horse racing, across the line, in New York State, they are congratulating themselves on the good work done conjointly by the Jockey Club and the legislature.

The crusade of the New York Jockey Club against the poolrooms and their baneful influence was a feature of the racing season of 1907 in the empire state, and so well was the work done by the governing body of the turf, who fought side by side with the authorities, that the wisdom of the policy adopted in 1906 and carried on so vigorously ever since is now apparent to all. Not only are New York City and State reaping the rewards of the campaign, but in many cities of the United States where the poolroom was most common and easy of access, the keepers of those iniquitous resorts have been forced to turn their hands to other occupations. The Jockey Club, thru its wisdom in handling the information in connection with the legitimate sport on its tracks, drove the poolrooms out of business. These institutions in former days of racing were a tremendous source of revenue to the turf, but they were also demoralizers of youth, and when the Jockey Club, whose object has been the upbuilding of the sport, realized this the end was not far away.

The benefit to racing thru the Jockey Club's victory was so widespread that the state racing commission of Kentucky at a recent session in Lexington passed a resolution prohibiting the furnishing of information to poolrooms. With the promise of establishment of state racing commissions for the government of the turf in Louisiana and California remedial measures along the same lines may be looked for in those states. It was a herculean task this uprooting of the poolrooms and the battle was bitterly waged. Strategy was met with strategy, craft with craft and force with force. The sources of information from the racetrack were guarded most vigilantly. Each day the turf authorities were confronted with new difficulties, and it required all the resources of the efficient Pinkerton detective system to checkmate the fertile brains of the telegraphers and signallers employed by the Jockey Club's enemies. In the telegraph the poolrooms had a most formidable ally for years, but when the directors of the Western Union realized the evil they were abetting instructions were given to withdraw from the field, tho it meant the loss of millions of dollars in tolls and fees.

The promoters of information to the rooms were thus debarré from the use of the telegraph as a common carrier, so that they quickly resorted to all the known methods of communication left to them. The telephone, the heliograph and even the wireless system of telegraphy were brought into play and the eyes of sporting men all over the country were on New York during the struggle. The old tariff for racing information was always high, and it will be readily understood that in times of war prices were greatly augmented. It was no wonder, then, that men were willing to risk their necks and limbs by climbing to dizzy heights on iron towers which sprang up like mushrooms in the vicinity of racetracks over night.

These aerial gymnasts were men who thru long connections with racing

knew the colors of prominent owners, and aided by confederates within the grounds, they carried on a most persistent warfare. Step by step, however, they were checkmated, their information became less and less reliable and when the Jockey Club as a final experiment withheld the names of the starters and jockeys from the public until ten minutes before the time scheduled for the race the poolroom men threw up their hands in dismay, put up the shutters and hung out the "To Let" sign. As the recent season drew to a close it was a fact that, according to the poolroom men themselves, not a place of any account was running in the city; it was simply a case of being frozen out in the matter of information. That was all there was to it.

Handbook men, however, kept on doing business, but only on a small scale, so that it could be safely said that the Jockey Club's new policy actually resulted in closing the New York City poolrooms, together with the rooms in other parts of the country which wanted to do business on the eastern races. Thomas H. Williams, president of the Pacific Coast Jockey Club, has put into operation at Oakland this winter similar methods to kill off the rooms, but both of the New Orleans tracks are receiving a revenue from a company which was organized some time ago for the exclusive purpose of disseminating poolroom information. For that reason it is now comparatively easy to secure the desired information and it is said by New York sporting men that the rooms will soon attempt to resume business in a quiet way. But if the New Orleans tracks should suddenly become possessed with the Jockey Club's ideas it is probable that New York would see the last of the poolroom evil, which, while still struggling for life during the winter months, is practically a dead issue when the New York tracks are operating between April and November. That the Jockey Club has been sincere and has made good its promise of two years ago to the Rev. Dr. Thomas R. Slicer that the rooms would be made to close goes without saying. And racing, too, has along the same lines benefited, due to these parts if the powers that be could only see it that way.

MAN FROM WATERLOO HAS SCHEME FRUSTRATED

W. B. Nichols' Escapade With the Race Horse Garnish At- tempted at Lexington.

LEXINGTON, Ky., Dec. 14.—W. B. Nichols, a boyish looking chap, who hails from Waterloo, Ont., and who, it will be remembered, bought the horse Garnish from Bob Rogers after he had been ruled off in the east, left here Saturday for his home in Canada. Mr. Nichols departed rather sooner than he expected and he left behind an irate fellow-countryman who has a tale to tell that will not help the standing of the man from Waterloo when he takes up the circuit of small tracks in Manitoba and Alberta again next summer.

When Nichols came here last week the sales were in progress and he said he expected to buy three or four nice yearlings. He said a friend of his would swap him some Canadian land for the horses he would buy. He couldn't get anything out of the sales, but he visited around among the horsemen and finally located a couple of fillies at Eimen-

dorf. The folks out there were willing to let them go cheap. The probabilities are that they would have given them to him if he had promised to feed them for they did let him take them to the Kentucky Association track and put them in a barn without paying for them.

Last summer Nichols came along with the horse Garnish and I bought him for \$100. He looked like a mighty good race horse to me, and he is a good race horse, but I did not know anything about his having been ruled off the turf. If I had I would not have bought him, for I am not the sort that would try to race a banished horse. I have written a letter to two of the Jockey Club about Garnish, and from the way things stand I doubt if there is a chance of getting him reinstated. This man Farley, who has the reputation of racing ringers, was up in our country with old man Klein, who comes from around Chicago, and Farley wanted the horse from me. He has since written me from Texas wanting him, but I have made up my mind to keep him out of the hands of anybody I think might want to cheat with him and if I can't get him reinstated he will stay around my barn as a rider. I can use him in the real estate business.

Well, Nichols made me believe that he did not know Garnish was ruled off, and when he came around this fall with a proposition to come down to Kentucky and swap some of my land for a couple of good horses or so I told him to go ahead. He wired me from here that he had picked out a filly at \$1500 and another at \$800, and wired me to send on the deed to \$2400 worth of land, giving me the name of the man to whom the deed should be made. I had the papers drawn up and was on the verge of mailing them when I concluded that since I had never seen this country and had the time to spare I would just run down here with the papers myself.

"I did not wire Nichols that I was coming. Just said papers are on the way." When I landed he was, to be sure, surprised to see me. I had expected that he would be, but not for the reason that afterward developed. He told me that he had the horses out at the track and took me there to see them. I did not like the looks of them and told him so. Honest, I would not have given \$300 for the two of them. He said he had closed the deal and would be compelled to take them. I told him to show me the man that he had been dealing with and that I would call the deal off. He said the man was out of town and wanted me to leave the deed to the land and go on back home and let him do the best he could. I began to suspect that there was something crooked about it, and began talking around among the people here. I soon found that Nichols had not agreed to swap the land for them, but had set a price of \$250 for the two, and that he had arranged to pay for them himself and take over the deed to my \$2400 of land as his own.

"I called the whole thing off, and when the gentleman who owned the horses heard of it he sent a man in and got them. I was mad enough to have punched Nichols' head, and I would have done it if he had been up in Canada, but I was afraid to do it down here. I have since learned that a fellow gets a medal here when he laments a sucker like that. I have found out, too, that horses don't cost near as much down here as we have been in the habit of paying up our way, and I am coming down next March and buy three or four good ones that can win on the half-mile tracks. There are some folks in

my town that I would like to beat. I have ten horses now, but Garnish is the only one that can really run, and I can't race him."

THE NEW HORSE MARKET.

The announcement made in yesterday's issue hardly does justice to this new market. The Union Stock Yards Co. of Toronto Junction deserve great credit for their enterprise in this direction. They are just completing a most handsome structure facing on Keele-street, just three blocks north of Dundas-street, which will be known as the Horse Exchange, and auction sales of horses, carriages and harness will be held there every Monday and Wednesday through the year. The opening sale will be held on Monday, Jan. 6, 1908.

The sale ring, which is heated and electric lighted, is equipped with fire hydrants, public and dealers' offices, over which will be the harness department. Connected with the sale ring is a one-quarter mile track for showing exercising and trying horses either in harness or under saddle, and will also have hurdles for trying hunters and jumpers. The stables, which have cement floors and are practically fireproof, are high, well lighted, ventilated and drained, making them as sanitary as it is possible, and will hold between 200 and 300 head of horses, with accommodation in other parts of the yards for 1200 head more.

In all the American cities the horse industry is centered at the stock yards, and outside buyers will appreciate this in Toronto, as it brings the price of handling and shipping stock down to a minimum. The company have splendid loading chutes, over a quarter-mile long, on each side of the yards, making it possible to load two trains at once, and horses will be loaded and unloaded free of charge. Northwest buyers will find this very advantageous, as the facilities for taking care of cattle, etc., until such time as they are ready to load out are the best. A good restaurant and sleeping accommodation are on the grounds, also a first-class driving shed for 20 rigs for buyers who may drive out in fact, the company have overlooked nothing that will make this the most up-to-date market in Canada. The management will be in charge of Mr. Herbert Smith, who is well and favorably known to the horse trade, and was for a number of years general manager for his brother, W. Harland Smith, late of Grand's Repository. This building is being opened as a strictly commission auction market for all classes of horses and stock. We wish the company and Mr. Smith every success, and are sure Mr. Smith's general broker and long experience will make it so.

The yearlings owned by the Seagram stable are wintering at the Old Newmarket track, and a fine looking lot they are. There are some good-looking province-breds among the lot. The two-year-olds are in the same quarter. Mr. Seagram will hold a strong hand in the King's Plate race next spring should nothing go wrong with his two-year-olds.

Allie Gates will train a public stable next season. He has already made arrangements for the handling of a big string of horses at the Woodbine.



They stand on the solid basis of age and reputation

"RED SEAL" AND "Black & White"

SCOTCH WHISKIES

Distilled in the old, slow, good
Scottish way in Scotland, and
matured in sherry casks by

James Buchanan & Co. Limited

BY SPECIAL APPOINTMENT TO

H. M. King Edward VII. H.R.H. the Prince of Wales

For sale by all Reliable Wine Merchants.

D. O. ROBLIN, Toronto

Sole Canadian Agent

WATSON'S

The Whisky of Quality

Age and Quality Guaranteed

SCOTCH

McGAW & RUSSELL, Agents, Toronto
TELEPHONE MAIN 2647.

THE REPOSITORY

Cor. Simcoe and Nelson Streets, Toronto

ESTABLISHED 1850

ALL HORSES SOLD BY US AT AUCTION ARE OWNED BY CONSIGNORS ONLY. Every horse sold must be fully as represented, otherwise we refund the purchase price. This warranty is good until noon of the day after sale.

AUCTION SALES

225 HORSES

Tuesday, December 17th

125 HORSES

Friday, December 20th

100 HORSES

Commencing each day at 11 o'clock.

ALL CLASSES—Heavy Draught, General Purpose, Delivery, Express, Drivers and workers.

These are fine selections of horses of every kind, and buyers have an ample choice from amongst the best horses that are raised in the country. Heavy draughts, particularly, will be strong in numbers, with plenty of the best quality amongst them, but there is a thoroughly good list also of all other classes.

A CONTRACTING FIRM IN HAMILTON

has instructed us to sell WITHOUT RESERVE, on

TUESDAY, DECEMBER 17th, their full TEAMING OUTFIT OF HORSES, WAGONS, HARNESS, ETC.

The firm are transferring their business to the West Coast, and will clear off their entire equipment at this sale. The horses are a most useful lot of workers, in the best of condition. The wagons and harness are first-class goods, and have only been in use during the past summer.

Special Sale of LUMBER HORSES, Without Reserve, on Tuesday Dec. 17th, at 11 o'clock.

THE WHITE PINE LUMBER CO., WEBBWOOD, ONT.,

have sent in to us for sale on this day A GOOD CONSIGNMENT OF THEIR WORKHORSES.

These are an extra capable class of workers, and in the best shape. This is an excellent opportunity to buy good seasoned Draughts, and these horses will be disposed of for whatever prices they may bring at this sale, as the company have no use for them this season.

Our Great Annual Sale of Trotters, Pacers, Roadsters, Carriage and Saddle Horses will be held at the Repository on Friday, January 3rd, 1908, at 11 o'clock.

Entries for Catalogue close on 18th instant. Parties having horses eligible for entry should send us full particulars at once, as this is undoubtedly the leading event of the year for the sale of horses of the above classes.

SLEIGHS—Three Carloads of Sleighs, of Best Make and Newest Designs, have just been received at the Repository.

Before buying a new Sleigh this season, everyone should see the splendid stock in our showrooms, and the great variety of styles represented.

WE SELL AT WHOLESALE PRICES THROUGHOUT.

BURNS & SHEPPARD

EEK
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DRESSING
We are the
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visiting Dr. and
Club will meet
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'Round 'Bout Crismus.

By T. M. HUMBLE.

'Round 'bout Crismus Joey an' me
Er jes' er nice as we kin be,
'Cos mother sez, if we're good boys,
Santy'll bring us heaps of toys.

So we're a-bein' awful good,
Mindin' mother, an' bringin' her wood,
Havin' our supper, then off to bed
Soon's all our prayers er sed.

Mother 'spec, when Santy comes,
He'll bring us both two great big drums;
'Sides skates for Joey an' a sled for me,
An' lots more things on the Crismus tree.

Joey's bin a-countin' every day
'Fore Santy comes with deers and sleigh,
An' reckons sure he'll be 'round here
Jes' a week afore the next year.

Dad's bot a turkey—wot took first prize—
An' the cupboard's jes' filled with cakes an' pies;
'Sides jam an' jelly, an' peaches an' plums,
To have fer dinner—when Crismus comes.

So we're a-bein' awful good,
Mindin' mother an' bringin' her wood,
Havin' our supper then off to bed,
Soon's all our prayers er sed.

In Happy Toyland.

By "MOUTRIE."

AT this season of the year the shops begin to display gifts suitable for Christmas, and almost everywhere are the children catered for. Toys of all varieties and at all prices are placed on view, from five cents to fifty dollars. Toys are not entirely a luxury; they are regarded as a necessity. And this truth is the rock bottom security of the toy trade; without studying the cause, one might pass the subject along with the remark, "Toys are not absolutely demanded for the child, and hence were superfluous and a luxury. But this view could only come from a person who knows practically nothing of the children. First, a long commercial reign has proved the truth, and, second, a study of the inner facts (the direct result of the long commercial reign), reveals that toys are a necessity.

If the money market goes crazy, children will still come for all that, and the child-mind and fancy must be satisfied; it is just as important to do so as to get daily food. A large class of people are never affected by money stringency. Another class of people, the very wealthy, economize by coming down from high-priced jewels to high-priced toys; while still another class, if out of employment, are imbued with the idea of the necessity of toys that the child may have.

While we are ever on the hunt for new toys and games that are really good, we must never lose sight of the fact that every day brings more babies to an age that will crave a clever toy; also that these toys that are so fireproof to us are absolutely new to each young mind that sees them. The toy trade is, as a whole, strong and flourishing, and every day can be backed by facts. For instance: A large factory making steel toy trains is so rushed with orders that they have refused any more until next season. Another factory, turning out desks, chairs, 'rurniture, wagons, toy autos, etc., has given notice that it cannot fill any more for sleds and velocipedes. And further practical evidence is shown by the fact that of today's new modern building, with all the latest modern methods of doing business, covers over one hundred thousand square feet; and this is but one firm alone.

This will give one a slight idea of what the toy trade in this city has become, and it is growing every year. Now, where do all these toys come from? Mostly from Sonneberg and Nuremberg, in Germany, from Paris, from Austria and from Switzerland. Very few come from England, with the exception of such things as perambulators for big dolls, etc., and all the better class games. The higher

class of toys come from France, scientific toys, electrical outfits and the like, and are really beautifully finished in every detail. But the Germans are great suppliers of the now familiar "Teddy bears," and huge quantities of these are sold all over the American continent, the latest novelty being tumbling "Teddy bears," so weighted that if put on an incline they will turn somersaults. "Tigs" joined as do rabbits and dogs on wheels. In connection with the bears there are how "Teddy bear" cages, little sweaters and jumpers, mittens, jaunty sledging caps and auto goggles. The very wealthy, economize by coming down from high-priced jewels to high-priced toys; while still another class, if out of employment, are imbued with the idea of the necessity of toys that the child may have.

Following after the Teddy bear comes the "Tigs" dog, with his ears and sitting back on his haunches, and his crooked little legs sticking straight out in front of him and his wide-apart eyes and snobbish little nose. In the same connection are white pussy cats, the mewling cat, which growling amon bears, white bears and honey bears.

The "Teddy bear" now has a first cousin, Caran d'Ache, the brilliant French caricaturist, has invented a toy that threatens to do for Europe what the Teddy bear has done for America. Caran d'Ache, who has been an official advice, he devoted himself to carving wooden caricatures, chiefly of animals, whose charm lies in the grotesque humor which he has made to stand up. Each bears the artist's signature.

These toys have their first for his own amusement. Now there are factories working in a factory turning out his designs in wood. Intended originally for Paris, they went mad over them, and now no society lady is fully equipped without a Caran d'Ache doll, a common sight in Paris is a fashionably dressed or being used with a wooden peddle or bulldog under her arm.

The toys have now reached London, where society people have hitherto remained more or less indifferent to the caricatures, but the possession of the Teddy bears as familiarized by visiting Americans. But they are captivated by the charm of Caran d'Ache dolls, which are being used as bridge mascots, ladies placing the ugly things on the table to bring them luck. At the toy exposition in Paris, a prominent corner was filled with wooden caricatures designed by Caran d'Ache, showing King William wild-boar hunting, the Emperor of Austria charming the bears, and a number of other caricatures in cowboy costume and rifle in hand, looking for bears. Of dolls there is no end, and it is curious to learn how these come into existence. Practically all of them come from Germany, mostly from Sonneberg and Nuremberg, the "modus operandi" being as follows: One family will make the bodies and arms and legs, buying the china heads from another. Another marked difference is the two is that the products of Nuremberg are principally of metal—tin soldiers, railway trains, mechanical toys with machinery, etc., while those of Sonneberg are almost exclusively wood, porcelain, glass and paper in the production of toys best suited for girls.



SANTA'S NEW AIRSHIP.

A House of Mystery.

By J. B. LANCE.

AS was my custom, I called one evening at the home of a professional friend of mine to spend a quiet hour and enjoy a pipe or two. My friend is some thirty years my senior and greatly respected in this city for his kindness, knowledge and urbanity. His mind is keenly analytical, his judgment reliable, his temperament far from emotional and he is possessed of a large proportion of what is colloquially known as "horse sense." I venture to describe him at this length in view of what follows, which he is at all given to hysteresis.

Upon the evening in question, our conversation turned upon some rather sensational performance recently given in the city by a traveling "magician," such as suspending human beings in mid-air, without any visible means of support, mysterious cabinets, vanishing indices, etc., which, in a sweeping assertion, labeled "tricks." To this general denunciation my friend objected, and in the discussion which followed, it is easy to see how the conversation could drift, as it did, into spiritualism and the actualities of ghosts. From this point I will let my friend tell his own story.

"You don't believe in ghosts, spirits, spooks or hauntings, do you, I do! And not from what I have heard or read, but from actual personal experience. There is nothing like getting your information first hand after all, is it not always pleasant to do so?" He smiled gently at some recollection and pushing the chair toward me, said: "Take another, while I tell you my tale." I acquiesced and lighting up settled back in my armchair as he began.

"It must be—let me see—a little over thirty years since this affair happened and yet the recollection is as vivid today as it ever was or will be. You don't forget things of this kind in a hurry, do you? Well, when I married Mrs. B., we went to live on Queen-street, you know, Queen-street, West. On the south side there stood in the middle of about four acres of orchard, an old colonial house, in a decadent style, with a large verandah on three sides, and an added wing on the east. It is there today, but we have long since moved out and have no recollection of it. At the time I refer to it was in good condition in a good neighborhood, and was the property of a decadent family named Silcox. Of this family only Mrs. Silcox and one son remained—an elderly man in my chair I looked at me and asked: 'Why did you come there?'"

"I murmured something in astonishment and my friend continued: 'I distinctly felt the body inside which they are the only ones who have not invented interest was no stock.'"

she or it freed herself or itself from my chair. Now give me your solution. Here are two persons and a corpse in the house, the locality of each is known, when a fourth personality comes on the scene who is in forcible contact with one of the other two. Who was it? Or what was it? I believe in ghosts."

I remained silent, thinking over what I had heard, when my friend proceeded: "Nor is that all. Shortly afterward in going down to the cellar I accidentally displaced a board at the foot of the stairs. I brought a light to replace it; and to my consternation discovered it to be a portion of the covering of an old disused well. When I thought of the many times we had stood upon those rotten covering boards it made me shudder. I wondered what its depth was and obtaining a lantern and some sicut cord I lowered the light until I saw the reflection in the water. On making a further test I found the depth to be 35 feet, with only six inches of water. Most probably the crumbling sides had lessened its original depth. Thinking I saw something protruding from the bottom I determined to go down and investigate. I lowered myself into the water and seized hold of the object I had seen. I drew it out of the early ooze in which it was imbedded and discovered it to be a human thigh bone. This urged me to further search and soon I had a skull in my hands, then the arm bones until I had practically the entire skeleton."

"Placing my gruesome find in the bucket I ascended to daylight where I could the better examine it. There was no doubt that it was the frame of an elderly woman. The base of the skull were fractured as were also the right femur and clavicle. Whether these injuries were caused before or after death it was impossible for me to say. They had been, in that forgotten well for quite an extended period and the extremely dry season we have had this year is mainly responsible, sending up the price of oats, grain, etc. The outlook, therefore, is not so bright as some would have you believe. I am strongly inclined to believe that they were the remains of the missing Mrs. John Silcox. How she got down there, whether by accident or design, I cannot say; but this I know—after that unostentatious funeral we lost the tramp of our 200th, ghost together with all such disturbances. And these are the reasons for my reasons for believing in ghosts."

I looked at my cigar. It was out. Impressed. "You don't mean to say you favor 'vegetarianism'?" "I don't exactly favor it," answered Col. Stillwell of Kentucky; "but when I see how much dependence some of my neighbors put on the product of corn, barley and rye, I must say it looks as if there were some argument on that side of the question."

Inventor of Prosperity. A number of men on the street were having a discussion as to who was the greatest inventor. Some said Edison, some Watt; some Morse, some one and some another. Finally a pawnbroker got in a word and said: "Veil, chentlemen, dos was great peddler, but I tells you dot man vot invented interest was no stock."

"Blind Pig" or Decent Bar?

Under license, men drink moderately, and are restricted to good behavior. No Ontario licensed bartender dare sell to a drunken man, nor to a minor—his very living depends upon the decency of his bar. Under local option, men drink by stealth and to excess—because there is no restraint. Local option substitutes the "blind pig" for the decent bar, and the seller welcomes minors. Local option hurts the community that tries it. Owen Sound proves that.

In every community where local option has been tried, drunkenness has increased. In one Ontario town arrests for drunkenness have increased 80 per cent. under local option. Naturally. For when men drink by stealth, hidden from the eyes of their community, they drink far more than they would (or would be allowed to) under license. Their self-respect, and the law, keeps them straight. Local option hides and increases intemperance—never checks it.

Local Option Makes Drunkards

Christmas Eve.

By MURIEL IRONSIDES.

This Christmas Eve the old home walls are deck'd for Christmas Day. Each picture holds the oft-held wreath, and yet the shadows grey Creep closer round these brighter spots, as they sought to hide From smiling eyes the shadows of another Christmastide. But, ah, the shadows little know that smiling eyes hold fast For ye those purple pansy flowers, thought-blossoms from the past.

Dear little child-faces peeping out of the dusky hall
Up at the red magic lantern's Santa Claus on the wall.
(Covered with dust in the attic, broken beyond repair,
Still lies the wee pack-bow'd Santa, no one to see or care.)
Or by the brass candle's flick'ring asking with wond'ring eyes,
Do all the white little angels have Christmas in the skies?
Then, in the light of greenwood, stealing adown the stair,
Waiting and watching for Santa filling their stockings there.

Same little faces watching, alone in a distant land,
Longing to clasp in the shadows somebody's kindly hand,
Do you not know that your home stands under the east cliff's snow,
Guarded by spruce tree and lilac, white as the lake below?
Come while the greenwood is burning, steal down the old hall stair,
Watch in the dusk-light for Santa, filling your stockings there!

THE FIRST CHRISTMAS GIFT.

Of all the precious gifts that daily shower
From out a gracious Heaven on this ungrateful earth
Thou gav'st the best, sweet mother, in that hour,
When, by God's will, Thou gav'st the Saviour birth.
—Cy Warman.

The Christmas Turkey

NOW that the festive season rapidly approaching, our thoughts begin to turn to Christmas turkeys and other poultry that help to grace the table, and without which the humblest dwelling does not go unprovided. Now that the festive season is rapid, the supply of turkeys and poultry generally this year is not quite so good as formerly, mainly owing to the birds being underfed by the farmers, it is explained, on account of the high price of feed. The fact they say that they would rather sell the "feed" than feed the birds, and for this condition of affairs the extremely dry season we have had this year is mainly responsible, sending up the price of oats, grain, etc. The outlook, therefore, is not so bright as some would have you believe. I am strongly inclined to believe that they were the remains of the missing Mrs. John Silcox. How she got down there, whether by accident or design, I cannot say; but this I know—after that unostentatious funeral we lost the tramp of our 200th, ghost together with all such disturbances. And these are the reasons for my reasons for believing in ghosts."

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The Toronto World

A Morning Newspaper Published Every Day in the Year.
MAIN OFFICE 83 YONGE ST., TORONTO.

I, JOHN LANG, Circulation Manager of THE TORONTO WORLD, do solemnly declare that the following statement shows the net circulation of THE WORLD for each day in the month of November, 1907:

The following statement shows the net circulation of The Sunday World for the month of November, 1907:			
November 3	35,523	November 17	38,674
November 10	35,089	November 24	40,508
Net Circulation, four Sundays			
156,171			

Net Average Four Sundays

39,043

November 1	44,091	November 16	41,304
November 2	44,854	November 17	Sunday
November 3	42,412	November 18	40,194
November 4	42,412	November 19	39,705
November 5	40,207	November 20	39,500
November 6	40,688	November 21	39,591
November 7	40,612	November 22	41,797
November 8	40,681	November 23	40,466
November 9	41,089	November 24	Sunday
November 10	41,563	November 25	41,563
November 11	42,196	November 26	40,014
November 12	40,114	November 27	40,088
November 13	39,875	November 28	40,002
November 14	39,523	November 29	40,189
November 15	40,498	November 30	41,711
Net circulation for 26 days			
1,063,515			

Net Average for 26 Days

40,904

The foregoing figures include all papers actually sold and do not include damaged papers, samples or returned copies.

And I make this solemn declaration conscientiously believing it to be true and knowing that it is of the same force and effect as if made under oath and by virtue of "The Canada Evidence Act, 1905."

Declared before me at the City of Toronto, in the County of York, this 23rd day of December, A.D. 1907.

(Sgd) JAMES BAIRD,
A Commissioner, etc.

(Signed) JOHN LANG

Out of the Past

Out of time has come a wealth of tradition and legendary lore that fosters in the human breast an uncompassed love for the merry Christmas-tide.

Centuries ago, when the children of men were enshrouded by the darkness of barbarism and slavery, a man came into the world who brought from Heaven a new dispensation. His nativity was fully welcomed only by the three wise men from the east and by those who accepted the sayings of the prophets.

Of divine birth, His coming changed the course of civilization and shed a ray of light over all lands.

Those who believed not, nor cared to bend their knees to a child born in a manger, disputed His sovereignty. The contending intellectual and ecclesiastical powers of the period led their followers into conflicts that disturbed the foundations of church and state.

From the humble shed went forth the Saviour to silence this tumult of contending voices and to do the will of the One who sent Him. His miracles and teachings, however, did not satisfy the peoples who had lived under the Mosaic law, and they sought to terminate His mission by crucifying Him.

Around this early age were woven so many scenes, having their origin in superstition, idolatry, temporal lusts and poetic conceptions, that the present festive season delights itself in special celebration. The objects for which the Master came to earth have triumphed; Christianity has spread, and the educated mind has taken broader and nobler views of life. But races and creeds everywhere fondly invest the anniversary in a sacredness and custom which make it the most picturesque and yet holy of all recurring events.

During recent years science has fiercely attacked some of the Scriptural structures which the echoing past erected. Generations have been swayed to and fro by brilliant leaders, interpretations of the Holy Word have been many, races have changed places and dogmas have come and gone. Yet above all, the beautiful picture of the stable, of the sheers of offering homage, frankincense and myrrh, of the guiding star in the eastern sky, and of nature, which,

"—in awe to Him
Had doffed her gaudy trim"

still remains a precious heritage. No influence has been sufficiently potent to supplant in the souls of men and women the image of the meekly-wrapped babe. Neither Herod nor his scribes, nor his law-makers, nor the kings and logicians who have succeeded him have been able to destroy the dynasty of God established by the appearance of His Son in Bethlehem.

In the heart of the world to-day re-echoes clearly the song of the angel choir:

"Peace on earth—good will to men,"

and as its harmony resounds, we worship as did the shepherds.

It is the happy blending of the reverential and the traditional that gives such marked significance to the modern Christmas.

Religious fidelity would alone keep the day one of universal importance to the adult, but the tender associations which entwine themselves around it appeal to the child. Both young and old find something to charm them; both in observing the anniversary acknowledge allegiance to Him who bore the cross alone.

To most, perhaps, the innocent pleasures which the little ones enjoy have more impressiveness than do services in great cathedrals. There is something singularly touching in the smile of children who are full of wonderment and glee over the prattles of Santa Claus. It may be because we first think of Christ as a babe smiling in His infancy; it may be because the little ones take us back to youthful hours, when fancy offered so many sweets. Whatever it is, we welcome the spirit of giving, and like to think even in our hoary years that snow will cover the hill tops, bells will ring our cheerily, and Christmas morn will break with presents greeting us.

Well it is that this fact remains. Materialism is a tide ever rushing on and on, swallowing thousands as it goes. Unless some poetry remains, some memories are kept green, the bosom will sigh with heaviness and immorality. While the childish mind continues to be mystified and pleased with the story of reindeer, sled and the big whiskered Santa, the heart of mother and father will remain affectionate and worthy; the meaning of Christ's nativity will not be ignored.

After all these centuries of evangelization it seems almost impossible that millions will approach this Christmastide in poverty and distress. True, the unfortunate are better provided for perhaps than ever before, but there are many boys and girls who will shed tears of disappointment, many parents who will reveal in their faces sorrow and hunger. To those who have been blessed with many talents may not the thought be again expressed that it is better to give than to receive? How the smallest gift of this holiday season helps to brighten the months to come! How near the purpose of the Master it is to bring good cheer to the disconsolate, the suffering and the poor!



THE COON (edging gradually closer to hole): Just throw away your gun. Mr. Toronto, and I'll come down.

Behind the Counter

There is one class of men and women that regard with dread the approach of the Christmas season.

To the merchant the Christmas season brings business and profit. To the public generally it brings merriment, good-will and some relaxation of the tension of life. But to the salesmen and saleswomen who stand behind the counters in the shops and wait upon the Christmas crowds of buyers from early morning until late at night it means hard work and nervous strain, with no compensating increase of pay.

No doubt it is necessary for merchants to keep their shops open at night during the Christmas season as an accommodation to those of the public who are unable to make their Christmas purchases in the daytime. The public should bear in mind, however, that the shops are kept open in the evenings as a special accommodation to a special class of purchasers. It is unfair to the overworked salesmen and saleswomen for persons who can easily make their purchases in the daytime to defer visiting the shops until the evening.

Altho the shops close their doors at a definite hour in the evening, all the customers in the shops at the time of closing must be served before the employees may go home. Usually in the Christmas season the crowds are so large that the salesmen and saleswomen are kept an hour or more

overtime. This would not happen if those who have leisure in the daytime to do their Christmas shopping would stay away from the stores in the evening.

Another way in which the public can lighten the strain on the overworked shop people is to commence their Christmas buying early and distribute it over a longer period. The early purchaser gains many advantages in point of freshness of goods, wider variety of the stock and lower prices, so that it is a direct benefit to him, as well as to the salesmen, to do his buying ahead of the rush. Why, then, postpone one's Christmas purchasing until the last fortnight?

During the rush of the Christmas season the public should bear in mind, also, that neither merchants nor their employees can be quite so attentive to the individual customer as in ordinary times. Shoppers can help one another as well as the merchants by making up their minds as to what they want before they ask a salesman to wait on them.

Merchants are, of course, entirely privileged to conduct their business as seems most profitable to them, but they can brighten the season for their employees a great deal by giving them their evenings. The public in turn can do much to help both merchant and employe by buying goods in the daytime before the thirteenth hour.

A Most Beloved Ruler

King Oscar of Sweden was the most beloved of European rulers, due, probably, to the fact that he was the most democratic. And his democracy was due to the fact that he was a man of sense.

When Napoleon began changing the map of the world there lived at a little place called Pau, in Southern France, a hard-working, honest peasant, named Charles Bernadotte. Some way he got into the army; he hardly knew why or how. He worked at soldiering as he worked upon the farm, and, in the course of time, became a marshal under Napoleon, and when that ambitious general wanted a king for Norway and Sweden, Charles Bernadotte was the man he selected. And this same Bernadotte was the grandfather of the dead king.

Now, it so happens that most people, when they "get up in the world," attempt to blot out their humble origin. Generally, they try to convince the world that they came from a long line of kings or princes or potentates of some kind. They are seldom willing to let it be known that their ancestors took in washing for a living, or peddled potatoes from house to house.

But Oscar II. was not that kind of a person. He gloried in the fact that he was of humble origin. At least he was proud of it, and went so far as to write a novel, founded upon fact, showing the rise from poverty of his ancestors, and he made frequent pilgrimages to the southern part of France, where his grandfather had been a peasant, and sat for hours in the little cottage where Charles Bernadotte was born. It is not strange that the people loved such a king.

King Oscar was the one king in all of Europe that all of the other monarchs could trust. In addition to being a learned man, he was noted for his absolute honesty.

Upon numerous occasions, when differences arose between foreign countries, he was asked to settle the matter, and his word was final. No man or no country, whose cause was just, was afraid to leave to the King of Sweden the settlement of his dispute.

When Norway, because of a number of things with which the king had little to do, withdrew from Sweden—Sweden and Norway had been a sort of joint kingdom, each with its own parliament, but with one king—the King of Sweden, this same Oscar II., was asked by the people of Norway to name for them a king in the person of one of his sons. This he declined to do, and altho his pride was wounded because a half of his kingdom had left him, he wished the Norwegians well, and made no military demonstration to prevent their going. Immediately upon the selection of a king—a prince of Denmark—Oscar congratulated him, and expressed himself as willing to aid him in every possible way.

There was never a time when the humblest peasant of the realm could not gain an audience with the king. He was a man of great dignity, as most students are, but there is a difference between dignity and arrogance. Some of the ministers about the palace used to complain that so many peasants called upon the king to obtain his advice about trifling matters, but the king informed the ministers that that was what he was king for—to look after the small affairs of his people, no less than after the great affairs of the nation. He was one of the few rulers who came and went as he pleased, with never a thought of a bodyguard or an escort of honor. He walked about the fields of his estate and conversed with the workmen, and visited the little villages and talked with the merchants, and in every way was truly democratic, and that with an ease of manner which left no doubt of his love for the great masses.

It is the influence of such men as Oscar II. that has so long held Europe together.

The Army of Homeless

Few of us stop to think when the happy holiday season comes that there is an army of homeless floating about the country and the big cities. We know that there are a few tramps picked up by the policemen; the city station-house shelters a number of them in the course of the year and others find their way to the Salvation Army barracks and the cheap lodging-houses, but still we do not realize the number of people who are absolutely without shelter of any kind when the shades of night fall about us.

In every large city there are thousands of homeless. In Canada prosperity has distributed wealth somewhat and our population is comparatively small, so that there is not the evidence of want and privation. But in such places as New York, the conditions are amazing. It is estimated that no less than ten thousand people sleep in the parks and about the public buildings during the summer months in that one city. Of course, all of them are not homeless; many persons, when the nights are hot, go to the parks to sleep in preference to occupying the sweltering quarters at what they call home. But there are enough of the people who are seen asleep about the parks and upon the steps of public buildings in New York every night, even now that chilly weather is here, to cause anyone to sit up and think.

When we add to these numbers thousands who find retreat in alleys, under wagons, in box cars and in goods boxes and of thousands more who just get enough pennies to pay for a bed in a cheap lodging house, the desire to scatter Christmas cheer generously becomes more intense.

We are not discussing why these men are homeless. That is another story. Dissipation and crime figure in it. Inability to compete with the average man has something to do with it. Environment of early youth, inheritance, disease, unforeseen disaster, accident and death, a million things go to make it possible. The social system affects it—some students would have us believe that society itself is responsible for this army of the homeless. We have no desire to here enter upon such a discussion. We are endeavoring only to show that somewhere, thru some cause, because of some accident or infirmity or tendency, there is an army of homeless people in this good land, where no one ought to be homeless.

It is easy to dismiss the tramp who applies at the police station for a night's lodging, or who finds forgetfulness curled up in one of our small parks. We are too busy making a living for ourselves and those dependent upon us to pay much attention to a battered piece of humanity. We have time only to preach him a sermon, to tell him to go to work and save his money and attend church and be a man—and we go about our way without giving further thought to the problem.

Problem? Yes, it is a problem. This army of the homeless is a problem, a great, throbbing, heart-breaking problem that will not down when we turn our backs. The hobo we kick from our back doors, or whom we encounter in the patrol wagon on his way to the station, the tramp we see perched upon the bumper of the freight train, the idler, the loafer, the unemployed of whatsoever kind—there is a problem in it, even as it was a problem when Jesus of Nazareth walked thru the land and talked about it.

There is an economical problem connected with it. We are dealing these days only in economics. No man can get the attention of the world unless he talks economics. The cost of saving a soul is figured to a penny. Everything is reduced down to dollars and cents.

So that we are entirely within keeping of the times when we talk about the economical question connected with the army of the homeless. We cannot solve it in a day, nor a month. Men and women everywhere of benevolent natures are doing what they can to get rid of the question. We are coming to know that the man who produces nothing is a weight about the necks of those who produce; that the army of the homeless is a burden to those who have homes, but we are not spending enough time in getting down to the bottom of the matter and finding out what we shall have to do to get rid of the army. But assuredly we shall have to get rid of it, or it will get rid of us. The number of the homeless all over the United States and Canada is increasing every year, and it is only a mathematical calculation to tell when things will have to change one way or the other. There ought to be a great deal of the best thought of this country devoted to the subject. It can be solved and it must be—this problem of the homeless, but it must be solved right or it is not solved at all.

A few cents spent here and there by those who can well afford it will serve it put temporary heart in this pitiful army of homeless and poor.

A Christmas Carmen

I.
Sound over all waters, reach out from all lands;
The chorus of voices, the clasping of hands;
Sing hymns that were sung by the stars of the morn,
Sing songs of the angels when Jesus was born!
With glad jubiliations
Bring hope to the nations!
The dark night is ending and dawn has begun;
Rise, hope of the ages, arise like the sun,
All speech flow to music, all hearts beat as one!

II.
Sing the bridal of nations! with chorals of love,
Sing out the war vulture, and sing in the dove,
Till the hearts of the peoples keep time in accord,
And the voice of the world is the voice of the Lord!
Clasp hands of the nations
In strong gratulations;
The dark night is ending and dawn has begun;
Rise, hope of the ages, arise like the sun,
All speech flow to music, all hearts beat as one!

III.
Blow, bugles of battle, the marches of peace;
East, west, north, and south, let the long quarrel cease,
Sing the song of great joy that the angels began,
Sing of glory to God and of good-will to man!
Hark! joining in chorus
The heavens bend o'er us!
The dark night is ending and joy has begun;
Rise, hope of the ages, arise like the sun,
All speech flow to music, all hearts beat as one!

—Whi.

The Nativity

Some say that, ever 'gainst that season comes
Wherein our Saviour's birth is celebrated,
This bird of dawn singeth all night long;
And then, they say, no spirit dare stir abroad;
The nights are wholesome; then no planets strike,
No fairy takes, nor witch hath power to charm,
So hallowed and so gracious is the time.

—Shakespeare

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MR. HOOLEY ON MATRIMONY

And Incidentally About Eddy's Matches

EDDY'S LATEST MATCH CREATION

—THE WOOD— FOR EVERYDAY USE

"Hello! Grogan, lookin' for a match, are ye? Well, faith, here's wan of the best, always goes on furst strike; never a bad wan in the bunch. Light up, me boy! No chokin' sulphur from that match, an' she'll burn to the ind like an' ould country candle. Och hone! Grogan, me mind do be runnin' on matches, the night—matrimonial an' lightin'. There do be good an' bad of both kinds, I'm thinkin', Grogan. Hivin' knows there's more bad lightin' matches than good wans. There's many a ship betwix the match an' the hip, wid lots of thin, an' for the matrimonial wans, faith! there's many a ship among them, too.

"'Tis a call I had the day from Lanty O'Brien that's set me thoughts runnin' this way, Grogan. Poor Lanty married the Maher girl—the ould yaller wan wid the sour face. What Lanty saw in her, niver a wan knew—unless he was tuk by the high airs she put on, wid her father an' Alderman, her brother in the Post Office, a planny in the house, an' all that, but marry her he did, an' this sad-faced lad he is the day. He come in here for a nip of Irish the mornin', the first time he daured out for a drink, I hould, since his weddin', day, six months gone. He tuk his whiskey in sips; Grogan, an' ate a coffee bane afther ivery dhrup, afraid of his

The Original "Silent" with stems of the best cork pine. The match that is noiseless and odorless; that does not spark nor sputter; that will not explode if stepped on; that will not lose its head.

Every stick a match; every match a light; every light a steady, brilliant flame.



SILENT AS THE SPHINX

—THE WAX— THE ELITE OF THE MATCH WORLD

The 1908 match idea, combining the famous "Silent" with the high-class wax stems. For the lover of wax matches—the Englishman—and for everyone desiring a "refined" and more expensive match, this has been manufactured.

REMEMBER—Every feature of the regular "Silent" is found in EDDY'S "SILENT" WAX.

tell me ye can get the best of everything—Radnor Wather, Eddy's Matches an' all.

"If I made as good matches as Misher Eddy, of Hull, Grogan, I'd be thrubbed about the hereafter, for while me natural piety would be drawin' me hopes above, the manufacturin' possibilities of the other place would be appealin' to me. Just think of it, Grogan, Faith! if I was Mr. Eddy and I landed there I'd be splinterin' me coffin in a jiffy, an' dipin' the splinters in the lake—for the export trade. Think of it, Grogan, an' he'd only have to change one letter in his labels, too. After all, Grogan, nary a matrimonial nor a lightin' match is a raffle, as some say. It's the way they're made that tells. Take Lanty there—if he followed his heart an' married the little Parrel girl, 'taint the bitter word he'd be afther sayin' the day, for whin' two lovin' hearts come together, widout thought of money or anythin' else, but just to be lovin' an' helpin' each other wid the kind word an' the gentle touch, faith, Grogan, there's nothin' half so swate in life, as Tom Moore sez, an' come good or bad thin from the outside, Grogan, there's always the bright light of love inside waitin' for ye, an' 'tis many a poor lad that's sore beaten by the weary work, an' come to his own door tired and done, an' 'tis the pleasure to see the little woman meet him there, wid niver a word perhaps, but just a

EDDY'S "2 in 1" and "3 in 1" WASHBOARDS



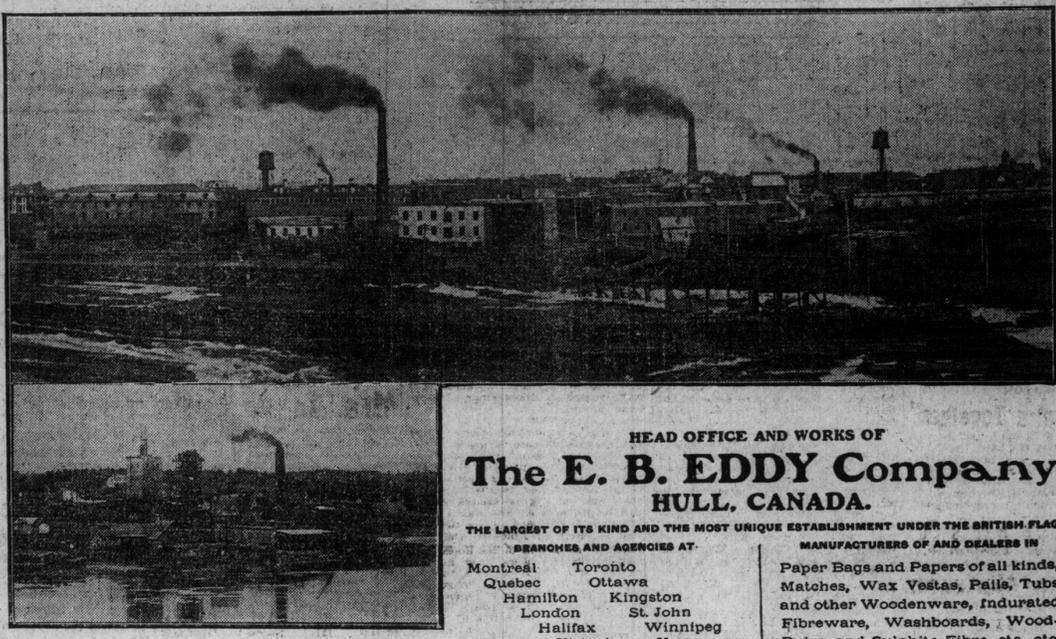
Make washday a pleasure, BECAUSE, being crimped in such an ingenious manner, they make washing easy, and do not injure clothes.

own breath and Ellen Maher's tongue, Grogan. Here, sez I, to him the long last, 'kiss it thro' a peashooter, if ye are ashamed of honest drink, sez I, an' I handed him wan of them ould cloth shtraws that I keep for the dudes, an' he tuk it, Grogan, may I niver sin, an' he tuk it, him that was as bould a boy as any in the ward a few months ago.

"'Tis a happy man you must be now, Lanty, sez I, in the blissed state of matrimony. 'Dye think so?' sez he, wid a quare look. 'An' why not?' sez I, 'marriage is a holy institution. Marriages are made in Hivin', sez I. 'They do be the makin' of the other place on earth, thin,' sez he, an' he went out an' the bitter way he said it, Grogan, has been in me mind all day.

"Ah! well, Grogan, there do be good an' bad marriages, an' the good matches of that kind are made in Hivin', I'm thinkin', just as the good 'lightin' matches are made in Hull."

"Comin' back on me for another match, are ye, Grogan? Well, take yer fill—they all come from the best place, an' you can dipin' on them. No disrespect to ye, Grogan, but there do be some men who go thro' life askin' for a match—good thin—whenever ye like—'Gimme a match' or 'Len' me a match,' they say to ye. Why they say 'Len' me,' not wan of me knows, for no wan's lookin' to get thin back. But 'tis a grate leveller, a grate introducer, is a match. 'Tis a letter of introduction to any wan in the shirkokin' car to borry or lind a match, an' 'tis the grate leveller, too, Grogan, for matches an' pants go together, an' the naked mythin' wouldn't know what to do wid a match till he got pants. I don't know which was invented first—matches or pants—but the man that invented the wan laid the foundation for the other. They go together, Grogan—wid a bunch of Eddy's Matches



HEAD OFFICE AND WORKS OF
The E. B. EDDY Company
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took an' a pat of the hand, as she draws his arm aroun' her and shimmies up into his face that she whole worry seemed to have been frownin' on the long bitter day, and the beaten look does not, Grogan, and his face lights up wid the light of love, an' the brave look comes back an' the man is ready to face the worl' again, heartened an' proud for the love an' faith of that wan little woman that gives him the courage to fight again, an' some day that lad will win, Grogan, an' bein' a true man, he'll niver forget the little woman that cheered him on the way.

"Marriages like that are made in Hivin', Grogan, an' long may they make them, an' export them to this weary worl', for we'll niver have too many of that kind.

"But if 'twas an Ellen Maher a hoves man come home, thin Hivin' help him! Grogan, Hivin' help him!

"An' so 'tis wid the other matches—the lightin' wans—there are good an' bad, some of them just sputter an' spit and fall, ye whin' ye're needin' the heatin' light—lots of thin that's frozen fireproof wood that can't light up. An' thin there's them fancy wans made of wax or telly that look pretty, but don't light in a natural way an' kapes ye lookin' for somethin' to shirkle them on—follows that use that kind, Grogan, have no call to be wearin' pants.

"But there's others, Grogan, that can be dipended on whatever ye are, an' this is just an aisy an' gentle stroke along the leg of yer pants, an' there ye are, burnin' bright an' ready to light yer pipe, yer stove, or yer lamp. Thin matches are made in Hull, Grogan, by Misher Eddy, an' long may he make them for the lightin' of this weary worl', for, as I said before, Grogan, wid an Eddy match an' a pair of pants wan can go anywhere."

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an' a pair of pants to shirkle them on, match? No ye niver! an' their pockets are always bulgin' wid the best. No-an' but Eddy's will satisfy thin lads, they're knowin' ivery hotel desk an' bar where they are to be found, an' Grogan, but no wan begrudges them, for matches are chape, an' the drummer boys are the best in the land, always ready to spend their money free, or their bosses' ayther.

"Whin' matches were dearer, an' hotel men were madder, some of them used to put away their match boxes, an' take a bit of a board and drive nails in it till it looked like a porky pine, an' thin, they'd shirkle the matches betwix the nails, so that it would wrinch the finger aff ye if ye tried to take more than wan at a time, but the drummer lads would tip the board over an' shake out the lot, an' if ye nailed the board to the bar they'd set fire to the bunch, so they would. They're hard to hate, Grogan, thin drummers. They bate the drummers 'coz down in the Lower Provinces, ye were niver there? Well, they've made matches there like Curry Combs—just bits of board, Grogan. They sell them in slabs, an' ye have to bite off wan at a time, an' if ye wanted to carry a dozen, ye'd have to put them in yer trunk or six at a time in the limit, an' whinver ye see a drummer makin' a race at the match box on the desk at the Windsor Hotel, ye'll know he's just back from the Lower Provinces, an' hungry for Eddy's Matches. But they are im-provin' down there, Grogan, an' they

ALWAYS, EVERYWHERE IN CANADA ASK FOR EDDY'S MATCHES

HERE SINCE 1851

HERE SINCE 1851

STYLISH STOWAWAY ON ATLANTIC LINER

Lived Like a Wealthy Passenger Objecting to Soup and Lack of Mushroom Sauce.

The experiences of William Roseman, son of a New York jeweler, who embarked in London on the Atlantic transport liner Minnetonka without paying his fare, eclipse all previous stowaway stories. The stowaway deluxe, for so Roseman was described by the Minnetonka's passengers, arrived in New York, after having eaten first-class fare and enjoyed most of the privileges of the liner for most

of the trip. That he did not do so to the last was due to the fact that certain passengers protested that his style was a little too free and easy. Ten hours after the Minnetonka left London Roseman entered the purser's office and volunteered the information that he was a stowaway and wished to be cared for. The purser took the man before Captain Cannon. To the skipper Roseman explained that he came to Europe last July on the Oceanic, and after a good time, including an automobile tour on the Continent, he had "gone broke." He assured the captain that his embarrassment was only temporary, and that his family would make every thing right. Instead of assigning his unwelcome passenger to peeling potatoes in the gallery or other work about the vessel, Captain Cannon gave him a berth in the officers' quarters, and a seat at the officers' mess. For five days the stowaway had the run of the vessel. He objected because he could not get fifty cent cigars, and complained to the captain because the chief steward resented his using the deck chairs and reading the books of the other passengers. On

one occasion he objected because there was no mushroom sauce for his steak, and again to the quality of the soup. At the end of five days Roseman was told to confine his airings to the after-part of the main deck. Before the Minnetonka arrived at the quarantine station, New York, the stowaway, who was locked up in the ship's hospital, in spite of his protest that he was an American citizen, he was taken to Ellis Island. Subsequently the father arrived on the scene, and identified the stowaway, who he said had been estranged from the family many years. On receiving a promise that his son would in no way molest the family, he obtained Roseman's release, and paid all expenses.

ADMIRAL AND EXPLORER.

Death of Hero and Famous Polar Explorer. Admiral Sir Francis Leopold McClintock, who has passed away in London at the age of 88, was one of our most famous Polar explorers. Only this year, the fiftieth anniversary of the departure of his famous expedition in search of the Erebus and Terror, the vessels bearing Sir John Franklin's ill-fated expedition, was celebrated and the brave sailor explorer honored by the Royal Geographical Society. Lady Franklin, hoping even in despair for her husband's safety, collected funds and equipped the Fox, a small yacht, of 160 tons, which she provisioned for a two years' absence, and on July 1, 1857, despatched it on its mournful errand, under the tried and capable charge of Commander McClintock. Second in command was Lieutenant Hobson, and Captain Young (now Sir Allen Young), acted as navigating officer.

It was a gallant but apparently hopeless attempt. Where a dozen other vessels, fully found and manned with all the talent that the Admiralty could command, had failed, was it likely that this cockboat would succeed? Yet McClintock and Hobson set out on their perilous passage with calm and self-reliant assurance. For many months the Fox suffered the rigours of an Arctic winter, and then, when all seemed hopeless, success dropped in the way of the expedition. In February, 1859, McClintock found four Eskimos, who admitted that their tribe possessed a number of small articles taken from a wreck abandoned by some white men several years before, and a number of spoons, forks, and buttons clearly belonging to Franklin's men were purchased from them. In a moment hope sprang anew in the explorers' breasts, and party after party made heroic attempts to discover clues to the fate of the explorers. Hobson made the greatest discovery of all in a tin-box beside a cairn—one poor torn sheet of paper—the last record of the expedition, made after the Erebus and the Terror had been abandoned in the

MACHINE MAKES WEATHER.

Electricity Will Grow December Roses and Snow Storms. AKRON, Ohio, Dec. 12.—Asserting and pointing to spring flowers blooming in a field behind his laboratory as proof—that he can produce any variety of weather his desire dictates, John C. Bedient, an electrician of this city, is about to apply for a patent and to form a company to manufacture an apparatus he is concealing in the workshop here. He calls it a weather machine, and this is as far as he will go, except to say that electricity is its basis and that it will produce warm weather, with imitation sunshine, so far as effects go; rain, and the consequent growth of flowers, plants and grains; snow or ice, if applied near either still or running water. He is keeping the secret of the machine's construction and stands guard each night, relieved by his wife and son, to prevent the fitching of his possession.

EQUALIZATION.

Professor Brander Matthews, who is former, was overheard once talking with Mr. Carnegie. "I notice, Mr. Carnegie," he said, "that you don't limp." "And why should I?" asked the philanthropist. "Well," slowly answered the professor, "maybe they pull them alternately."—Lippincott's.

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"Wouldst thou know if a people be well governed, if its laws be good or bad? Examine the music it practices."—Confucius.

The second season of the Toronto Conservatory Symphony Orchestra was formally opened last Tuesday evening in Massey Hall. Frank S. Weisman, the conductor, deserves credit in choosing the finest type of high-class composition, especially adapted for orchestral music, and the audience certainly showed appreciation of his efforts.

The most important and encouraging fact was that the orchestra showed a marked advance in their former concert in all the musical essentials of an artistic performance. The smoothness of the orchestra's playing, its delicacy, especially in pianissimo passages and its fine musical gradations in the building up of dynamic effects demonstrated the efficiency of the organization.

A prominent success was made by Miss Mary Caldwell, solo pianist of the evening; her rendition of Saint Saens' G minor concerto being cleverly executed. Miss Caldwell endeavored to the full the strictly musical quality of the composition. In this number Mr. Weisman handled the orchestral accompaniment with most responsive sympathy. The vocalist of the

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Continued on Page 12.

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evening was Ellison Van Hoose, whose magnificent tenor voice delighted the audience and aroused fervid applause. His songs were sung with art and feeling, and justly earned the applause.

It is gratifying to note that another concert will be given this season by the orchestra, of which Toronto should be proud, and to which it should give its ardent support.

Miss Pearl O'Neil, one of Toronto's most capable elocutionists, is having a busy season in concert work, many engagements being booked both in Eastern and Western Ontario. Besides her concert work Miss O'Neil has a very large class in elocution, and before long expects to have some of her pupils "star" on the concert platform.

Mr. W. H. Pitman, one of Toronto's clever pianists, gave a recital for his pupils on Saturday last, which proved to be a most successful event, and must have been most gratifying to Mr. Pitman, as the results were all that could be desired. Among those who took part were: Miss Queenie May, Miss Gertrude Arnold, Roy Roanthe and Gordon Wightman. Mr. Pitman is a graduate of the Conservatory, where he took a brilliant course under Mr. Frank Weisman, afterwards studying with Mr. Harvey Field, Germany.

Mrs. Drew McKenna, who for the past few years has been leading stockman in one of the foremost stock companies in America has again taken

celebrated pianist, Madam Olga Samoroff, to give a recital in Conservatory of Music Hall on Friday evening, Jan. 17.

J. M. Sherlock has been engaged to sing the tenor role in the Yuletide performance of the "Messiah" in London, under the direction of Mr. Albert D. Jordan.

Miss Fannie Uthegrove, a talented pupil of J. M. Sherlock, has accepted the position of contralto soloist in the Deerpark Presbyterian Church.

Leonie Bernice Van Horn, whose photographs appear, comes with distinction from Boston, where she held a most prominent place as a soprano singer. Miss Van Horn's soprano soloist at Jarvis-street Baptist Church, where her singing is always a feature of the service. She was a pupil of Arthur J. Hubbard, one of the foremost teachers in America, and who writes of her as one of the ablest and most intelligent singers whom he ever taught. Miss Van Horn has a pure soprano voice of wonderful range and power, her enunciation is remarkably clear and her work is always rendered with a keen appreciation of the requirements of the text, reading the most difficult notation with ease.

Miss Gertrude Selina Frazee has opened her studio at her home, 255 College-street. Miss Frazee who was a pupil of Mr. Howard at the Conservatory of Music, where she took a brilliant course in piano study. She is giving special attention to beginning in piano work, having made an exhaustive study of the best methods known in this important branch of piano-playing.

Miss Lena May Perry has charge of the program for this week's meeting of the Women's Musical Club. The selections will be chosen from works of music ancient and modern. Those who will contribute numbers will be Mrs. Pauline, pianist; the Ladies Quartet, composed of Mrs. Wilson Lawrence, Mrs. Hodgetts, Miss Flavelle, Miss Mabel White and Miss Lena May Perry; Dr. J. D. Richardson will be a splendid artist. Mrs. J. Tower Ferguson and Mrs. H. W. Parker, soloists, and Miss Mitchell and Miss Jessie Allan, pianists.

In securing the services of Miss Shanna Cumming of New York and E. C. Towne of Chicago, the Toronto Festival Chorus and Orchestra have been fortunate for the Yuletide production of "The Messiah" to be given at Massey Hall on Dec. 20. A notable quartet has also been secured to strengthen the large chorus now undergoing strenuous rehearsals by Dr. Toppington Perry, Grace Carter, who has given such great acceptance in past performances, will be the contraltos while the Yuletide Messiah would hardly seem the same if Ruthven McDonald were not to sing "How Fervidly do the Nations Rage Together." The chorus and orchestra are rehearsing actively.

Attention is drawn to the announcement in our advertising columns regarding the concert of the Mendelssohn Choir. The subscription lists for their concert will close next Tuesday at 6 p. m. and until that time those who wish to be included in the first ballot for choice of seats should place their subscriptions on one of the lists. These are in the hands of the members of the chorus, at the music stores, and at Massey Hall. So general is the interest in this now national musical festival, that there is hardly a town of any size in Eastern Canada that is not already on the lists, while a large number of subscriptions have been received from the northwest provinces and from several states in the Union.

Mr. Frank H. Burt, Mus. Bac., whose photograph appears, is a distinguished member of the faculty of the Toronto Conservatory of Music, and has had a marked success as a teacher of vocal. Mr. Burt is himself a singer of rare merit, and his basso-cantante voice is remarkable for its refinement of expression and clear enunciation. As a concert singer he enjoys a distinct place among the most cultured of Canadian artists.

Gaul's "Joan of Arc" which is in preparation by the Toronto Oratorio Society for their concert on Jan. 31 next, is a work which will prove very popular with the musical public on

up her home in Toronto, and has decided to devote this winter to teaching elocution and dramatic art, in which profession she has had such phenomenal success. Mrs. Drew McKenna is a graduate of the Toronto Conservatory of Music, and her decision to devote this winter to teaching will be pleasant news to those desiring to study dramatic art.

Mr. W. F. Pickard, who has for the last four years been organist and choir-master of Bloor-street Baptist Church, has just received the same appointment at Walmer-road Baptist Church. Mr. Pickard is one of the most successful choir conductors in Canada and the appointment reflects great credit on the officials of the church, who have determined to make the choir one of the finest in Canada. Previously the church quartet composed the choir, and the decision to have a chorus choir is the result of the failure of the quartet to inspire and lead congregational singing.

Miss Ellenor Mason, the talented elocutionist, has removed her studio to 339 Delaware-avenue, where she will continue to give lessons in elocution.

The executive committee of the Women's Musical Club have engaged the

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 Eddy's Match-

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XMAS WEEK THE BEST OF ALL RACING PLAYS

HIS LAST DOLLAR

WITH DAVID HIGGINS AND THE ORIGINAL CAST



PRINCESS—"The Yankee Tourist." GRAND—"The Fatal Flower." ROYAL ALEXANDRA—"Camille." MAJESTIC—"Uncle Tom's Cabin." SHEA'S—Bill of Vaudeville. GAYETY—Burlesque and Vaudeville. STAR—"The Star Show Girls."

At the Princess. Raymond Hitchcock in Henry W. Savage's splendid comic opera, "A Yankee Tourist," will be offered at the Princess the first half of this week, with all the cast and scenery used in the New York production of the piece. Even an orchestra will be carried by the company. "A Yankee Tourist," stands at the head of its class as a musical production. To begin with, it has that rare quality, a consistent and coherent plot. It is an interesting one, also, with the central figure of a Yankee traveler who in going to the Orient stops off at Athens, where he is persuaded into impersonating a newspaper correspondent, who is barred from going into the front by reason of innumerable scraps into which his recklessness has precipitated him. Copeland Schuyler, our hero, finds that his assumption of the role of Kirk Warren, the afformentioned correspondent, is not without its drawbacks. He faces the latter's divorced wife, who is seeking alimony, a series of duels with Warren's enemies and lastly has a hard

"A Yankee Tourist" on a grand opera plane. At the Royal Alexandra. This week the Royal Alexandra management will offer one of the most finished and elaborate productions of Dumas the younger, splendidly named, "La Dame Aux Camelias," or as it is known in English, "Camille," that has ever been seen in Toronto. The version to be presented is a translation by Matilda Heron, and is claimed to be much superior to that used by Bernard Shaw. Since 1832, when "Camille" was first presented, it has been one of the most popular plays with women ever produced, perhaps because Dumas took the part of the woman who had erred, but was not bad at heart. The life and surroundings of Camille were not such as to elevate a country girl, but thru it all she retained much that was good. Although born poor, she was refined, had a love for the beautiful and was exceedingly sensitive.

Duval's acquaintances is Madame Prudence, who lives next door to Camille, and is a friend of hers. One night when Camille is entertaining the old duke, her "protector," she wears of him, sends him home and signals to Madame Prudence to come over and see her. This night Duval is paying a visit to Madame Prudence, and they go to Camille's together. This is two years after Duval first saw her, but he has loved her all along. They sit up late drinking wine. Camille is seized with one of her bad attacks of coughing, which are gradually carrying her to her grave. When Armand sees the state she is in, he pleads with her to give up this "short life and a merry one," theory, and at the same time tells her of his love. Camille sees in him something different from the men she has been accustomed to meet, and after several visits from him, she falls in love with him. All this time the old duke is still paying her expenses and settling for her extravagant whims. Tiring of late hours, and feeling that she requires a rest, she and Duval rent a chateau in the country and go there to live for the summer, quietly. The Duke De Muriel hears of this, and cuts off her allowance. Rather than Armand should learn this, she sells her horses and carriages and pawns her jewels. At the same time Armand has been contributing to the expenses

Camille concedes to the father, and writes Armand that she has gone to live with the Count De Varville and will see him no more. Broken-hearted, Armand returns with his father to his home, but tiring of his life there, and not being able to resist the impulse of seeing Camille again, returns to Paris. At the house of Olympe, a woman of gay life, he sees Camille enter the ballroom on the scene of the count. Mad with jealousy, he takes up with Olympe, altho he does not care for her. He still loves Camille, but at every opportunity he heaps insults upon her. Loving him as she does, she bears these insults in silence until it almost kills her. She leaves the count and goes into retirement, where she finally dies of consumption in her poorly-furnished room.

For the past week a large staff of scene painters and stage carpenters have been busy preparing this production of "Camille," which will be an excellent one in every particular.

"The Fatal Flower."

For the week beginning Monday, Dec. 16, the management of the Grand Opera House will offer its patrons a play now to this city, entitled, "The Fatal Flower," written by Howard Hall, the well-known author and actor, who is now, and has been, under the management of David Belasco for a number of years.

This story is a simple one, which progresses freely from beginning to end, with no irrelevant episodes, and one which has a well defined touch of human dignity about it.

Gordon Hale, a rising young artist, is in love with Marion De Vonde, the French ambassador's daughter. His passion is returned. The Count de Beaurvert, a rake, is also desirous of bettering his financial condition by an alliance with her, which Marion finds distasteful and disgusting. She loves Gordon Hale and detests the cunning De Beaurvert, a diplomat of the French embassy. He tries to force

be made than a man who was doomed to death giving life to one who would have hastened his already short lease by treachery. The disappointed Countess D'Arno, who assists De Beaurvert to carry out his base plans to force Marion to marry him, is accused thru a spirit of revenge, her own life of unliappiness having been brought about by the Marchioness De Vande, Marion's mother, the marchioness having been responsible for her marriage, which was a business arrangement for title and position that ruined Vande's life, and embittered her heart. Dr. Potter of the School of Suggestive Therapeutics and Dr. Bach, the fanatical toxicologist and doctor of medicine, commence a battle for the life of Gordon Hale, the one maintaining that he is dying as the result of inhaling the perfume of The Fatal Flower, the other insisting that he will live, and that his death-like appearance is only the result of adverse suggestion, which has had the effect of actual fact upon his sensitive nature. Step by step these men fight for their theories, with a life at stake, one for and the other against recovery, until the fittest is made to survive.

"Uncle Tom's Cabin." A production of Harriet Beecher Stowe's famous novel, "Uncle Tom's Cabin," is always welcome, for it serves to once more recall one of the oldest and most popular of the old southern plays. For many years Al. W. Martin's name has been associated with an "Uncle Tom's Cabin" show, until now it is claimed he has the best and leading production of the kind on the road. It will be presented at the Majestic all this week, with a matinee every day.

There is something about the play that always appeals to everyone, whether it be the first, tenth or fiftieth time it is witnessed. For years it has been one of the shows that are cordially greeted annually in all the cities thruout the country, and it never wears out its welcome. Scenes from the south are elaborately portrayed. There is much genuine humor in it, too, so the tragedy does not seem too pathetic.

Bill at Shea's

A bill of eight acts has been secured for this week at Shea's Theatre. The headliner for this week is Eva Tanquary, the popular American comedienne, rich in unique features, surprises, scenic adornment, electrical and stage effects, besides bristling with fun of the sort that is both durable and wholesome. The company includes James Dixon, Wally Clark, James and Bert Mackey and the La Sella trio.

Lala Selbini is another of the star attractions of the week. Miss Selbini will be remembered as the sensation of the New York roof gardens of a few seasons ago. She is known as the "Christian Bathing Beauty," and is said to be one of the most beautiful women on the stage. She is presenting her novel bicycle act.

Ella Bradna and Fred Berrick are also new comers and have a European equestrian act of wide reputation. They have been seen in the Hippodrome of New York, and their work is as finished as it is novel. Henry Horton, assisted by Louise Hardenburgh and company, presents an amusing sketch, "Uncle Lem's Dilemma," which deals with the woes of a widower in his efforts to tell his daughter of a proposed second marriage. Mr. Horton, who was lately featured in "Eben Holden," does a capital bit of character work as "Uncle Lem."

Bowers, Walters and Crocker call themselves, "The Three Rubes," and their act is a scream. They dance and cavort and tumble, and have a finish that is a surprise and they never fail to leave their audience convulsed.

The Matcaps are a dancing sensation and are doing an entirely original act. The Kinsons have a musical oddity called "Going It Blind," and introduce "Great Musical Sounds That Do Not Grate."

Al Anderson and Jay Goins are collected comedians of the best sort. They show close with new pictures in the kinetograph.

At the Star.

That noted and versatile comedy and musical organization, "The Star Show Girls," whose note as funmakers extends across the entire continent, will be the attraction at the Star Theatre this week, presenting a new two-act musical comedy in four scenes entitled "Dopey Dan in Turkey." The comedy abounds in unctuous humor, clever sarcasm, satire, real wit and novelty of superlative degree. The musical numbers of the comedy are of the jingling, catchy order. There is not a mediocre song among the dozen offered, it is said. In presenting the "numbers" the management has made a wide departure. They believe in giving the public the best that money can provide and have "put them on" so to speak, with the eye

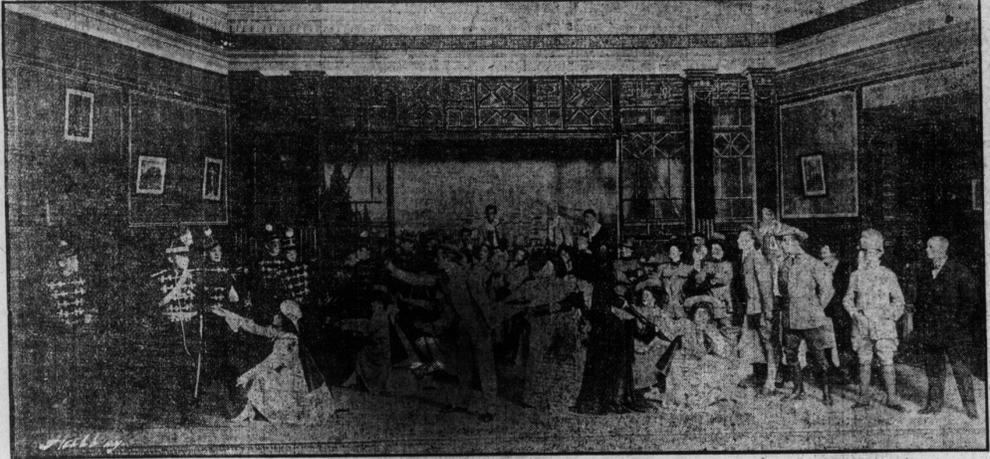


Marie Croix, with the Star Show Girls, at the Star Theatre this week.

of a true artist, and originality and novelty dominates thruout. All told, not a detail has been overlooked to make the offering acceptable. It is such in unique features, surprises, scenic adornment, electrical and stage effects, besides bristling with fun of the sort that is both durable and wholesome. The company includes James Dixon, Wally Clark, James and Bert Mackey and the La Sella trio.



Carrie Seitz, "Girl From Happyland," at the Gayety Theatre this week.



Scene from "A Yankee Tourist," in which Raymond Hitchcock appears at the Princess Theatre this week.

task in keeping away a widow of some three hundred pounds weight, who is pursuing the gallant Kirke. He is arrested as a spy by the Turkish army and is about to be shot, when the post is captured by the Greeks in time to save his life. He emerges from the intricacy of perilous situations, however, with a great deal of glory, and not only wins a charming wife in the person of Grace Whitney, a trained nurse, but discovers a buried ancient treasure which he brings home as a souvenir.

Richard Harding Davis, the author of the book, has drawn much on his experiences as a war correspondent in the east for his material. He has given Mr. Hitchcock a character in which the comedian's unique personality is fitted perfectly. The production of "A Yankee Tourist" will be precisely the same as that seen at the Astor Theatre, New York, during its long run there this season. There is a wealth of magnificent scenery and costumes, and the cast comprises such well-known song birds and comedians as Flora Zabelle, Sude Forrester, Cawthorn, Eva Patton, Herbert Cavethorn, Joseph C. Fay, Philip Smalley, Wallace R. Berry, E. R. Phillips, E. Parsons Price, Harry Lane and a magnificent chorus of fifty. There will also be an order of New York musicals carried by the company, and in a musical way, Mr. Savage has placed

Camille Gautier first came into prominence when visiting the Spa, where she had gone for her health. There she met the Duke De Muria and his daughter, who was suffering from consumption also. The daughter of the life Camille had led in Paris reached him. When questioned, she admitted it, and also announced that she was tired of the simple country life, and her determination to return to her old life in Paris. Persuasion had no effect. The duke by this time is so fond of her that he agrees to set her up in an establishment in Paris, where he sends large amounts of money on her. She is again carried away by the glare of fast life in Paris. Knowing she has not long to live, she plunges into all the gaiety of the Parisians by attending balls and all other amusements that those who keep late hours are devoted to. Among Camille's admirers is the wealthy Count De Varville, who is willing to lavish money on her if given a chance to help along her extravagance. While she is in the height of her glory, Armand Duval, a young physician, sees her at the opera and falls in love with her. Among young

of the household, but it is the debts she has incurred that causes her trouble. When the tradesmen learn that the duke has broken away, her credit is no longer good, and they press their claims. The young couple return to Paris, where Armand meets his father. He has learned of Armand's devotion to Camille, but the latter's character has been painted much blacker than it really is. He remonstrates with Armand and commands him to leave Camille. He refuses, pleading their love for each other. The father, seeing he can do nothing with the son, calls on Camille, reasons with her and pleads with her to give up Armand. He says to her: "You claim to love Armand; prove it by giving him up. Armand might become jealous of a man who loved you; he might provoke him, fight, be killed. Think, then, what you would suffer in the presence of a father who should call on you to render an account for the life of his son. I have a daughter, young, beautiful, pure as an angel. She loves, and she, too, has made this love the dream of her life. She is to marry, but her affianced husband's relatives declare that the wedding cannot take place if Armand continues this life. In the name of your love, and of your repentance, Camille, grant me the happiness of my child."

her to a marriage by slanderous stories circulated by him and at last decides to kidnap her and compromise her good name, so that she will be compelled to wed him to save herself from scandal and disgrace. Gordon Hale frustrates this plot by appearing at the count's villa just in time to prevent the plot against the woman he loves. He issues a challenge to Count De Beaurvert, which is accepted, and a duel is fought, the treacherous count firing before the final command, slightly wounding Hale. Hale magnanimously gives him his life in one of the strongest dramatic scenes. Dr. Bach, an advanced thinker and toxicologist, has secured the collaboration of Gordon Hale, to assist him in his life work, the compilation of a work on poisonous flowers. The Fatal Flower reaches Hale thru the medium of his agent in the African jungle, and is placed by the servant of Hale in the studio. Hale, unconscious of its poisonous contents, opens the box and inhales the fatal fragrance. He is told by Dr. Bach, in terrified tones, that he has inhaled the deadly odor of The Fatal Flower, and death will ensue in twenty-four hours. During the twenty-four hours, the abduction of Marion takes place; her subsequent rescue and the duel. No stronger dramatic picture could

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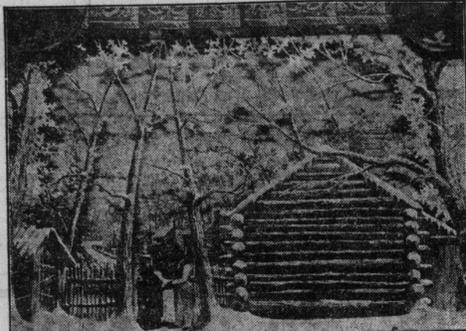
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XMAS WEEK

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THE COWBOY GIRL



AL. W. MARTIN'S WORLD'S GREATEST UNCLE TOM'S CABIN

Scene from "Uncle Tom's Cabin," at the Majestic this week.

Affairs of the Stage

Author of "Camille."

In view of the fact that the Royal Alexandra players will next week present "Camille," ("La Dame aux Camellias") by Alexandre Dumas, the younger, a short sketch of the author's life will not be out of place. Dumas was born on June 28, 1824, in Paris. He was the son of Marie Catherine Deshay, a Belgian sempstress, who was living at No. 1 Place des Italiens. She brought him up with great care, and he was educated in several Parisian schools, in particular, from 1833 to 1839, he was taught at the well-known Pension St. Victor. After leaving there, he entered the College Bourbon, where he highly distinguished himself. After leaving college, his father, the great Dumas, undertook his charge, and for some time made him his constant companion. His taste for literature showed itself in his first book, a volume of verses. After this he accompanied his father on his travels thru Spain and Africa. On his return from this tour he published in 1847 his first novel, and also a number of other books, which he published with great rapidity. It was in 1848 that he wrote "Camille," the work which brought him most fame. This work was dramatized in 1852, and from that date until the present it has enjoyed great success. The success of this play led him to write many more. Others of his great successes were "The Cleopatra Case," dramatized in 1856, and "Henriette," produced in 1858. During the war in 1870 Dumas retired to a little estate, situated between Fyts and Dieppe. Here he offered an asylum to his illustrious and now dying father, whose last hours he soothed with infinite care. The son died on Nov. 27, 1895.

Edmund Gosse, in an introduction to "The Lady of the Camellias," says: "When we speak of the younger Dumas, as a novelist, we think of two books—the 'Lady of the Camellias,' the novel of his youth, and of 'The Cleopatra Case,' the novel of his maturity. In these books he spoke to the whole world, and thru them he still is speaking. In the former he denounces one of the two errors of society, which came home to him most acutely—the harshness which excludes the woman of pleasure in her decline

from the consolation of pity. The heroine of this book was closely studied from a real person, prominent perhaps in her days, but who owed her immortality entirely to the author's partiality. She was of the same age as Dumas, having been born in 1824. She was a farmer's daughter, and her baptismal name was Alphonsine Plessis. Shortly after coming to Paris she changed the name to Marie. Her career was in the main actually that of Marguerite Gautier (Camille) in the story, and the curious incident of her having attracted the attention of a duke at Spa thru her extraordinary resemblance to his dying daughter, is said to be historic. It was only



ALEXANDER DUMAS FILS.

the episode of Camille's sacrifice for the sake of Armand Duval which Dumas would confess that he had invented, and this he said his original of Camille would have made, if she had ever been given the opportunity. Dumas met her first when he returned to Paris after his first long journey with his father. She was then at the summit of her capricious beauty, and he was deeply impressed with her.

"Dumas described Marie Plessis as being tall, very slight, with black hair

and a pink and white complexion. Her head was small, she had long enameled eyes, like a Japanese woman, but they were sparkling and alert. Her lips were ruddier than cherry, her teeth were the prettiest in the world; she looked like a little figure made of Dresden china. Marie Plessis was early attacked by pulmonary disease, which heightened her beauty at first in the mirage of its hectic flush, and then, in 1847, at the age of 23, she died. Her gaiety and courage in the face of approaching death astonished everyone.

"It is amusing to note that the appeal under which Dumas made this unhappy girl famous was a pure invention of his own. Marie Plessis is not known to have shown the smallest partiality for camellias. The author created the notion which has affected the fancy of so many thousands of theatregoers. It is well-known that in her extreme and morbid refinement Camille could not endure the odor of flowers."

It is understood that the Royal Alexandra Theatre management intend giving a most finished presentation of this great author's greatest work.

Raymond Hitchcock's Opinions. It has long been the fashion for people "who know" to turn up the nose in extreme disdain when the name of comic opera is mentioned. Of course there are some people whose noses won't turn up. But, figuratively speaking, they are much in evidence when a slur on light musical works will serve to elevate their diminutive mentalities into the realm of the Wagnerites. I have nothing against the

Wagnerites. Far from it. Only this, when the trombones and cornets get working overtime on the magic fire music, I move along. I am not in the class of musical heavyweights who relish that style of music, and an hour of it would give me a fit of mental indigestion that would take a week of vaudeville to overcome.

I am not alone in my musical tastes, as I have observed several times in my career. In fact, I think the great majority of people to-day would rather hear the melody born of real inspiration than sit thru the thermic working out of intricate motifs. They do not possess the training to appreciate the beauties of the latter. It is to light opera that such people turn when seeking a source of musical amusement. Such works have the sequence that is necessary to make a real work of musical art, and even if they are written in the lighter and simpler style, they are musical and artistic works in every sense of the word.

As an educator, nothing has done more to elevate and develop the musical taste of the human race than light opera. Go back over the pages of musical history and see the darkness that prevailed among the masses, speaking musically, until the advent of light opera. Grand opera had been on the stage for centuries, fostered by church and state, yet the masses knew nothing save a few songs and ballads. With the coming of Offenbach and Lecocq the public ear became accustomed to the simpler opera music, with its melodic sequences and harmonies. There was a dash to the music that fascinated; the music was good in construction and yet simple enough to please everyone. The Wagner cranks hadn't germinated then. From Offenbach we graduated, on to Strauss, with his sensuous Viennese waltzes and finely built-up ensembles. Millocker was the next to come into popularity, and he was a distinct improvement on Strauss, until the latter awakened to the fact that Millocker was a little ahead in the way of merit, and Strauss produced his beautiful "Zigeuner Baron," his greatest work, perhaps. Gilbert &

Portrait of Marie Duplessis. The original of "La Dame aux Camellias."

Some of the light operas, so-called, are in reality musical comedies, and have little in common with true comic opera. The latter is true art, and no matter how the advanced musical scholar may deride it, it has its true artistic value, and the Lehars, Luders, Germans, Robyns and other writers will go merrily along amusing and educating the world with their art, for their school is the true kindergarten, wherein the student gains his first insight in musical lore, the first step of the Wagnerite, perhaps.

Some of the light operas, so-called, are in reality musical comedies, and have little in common with true comic opera. The latter is true art, and no matter how the advanced musical scholar may deride it, it has its true artistic value, and the Lehars, Luders, Germans, Robyns and other writers will go merrily along amusing and educating the world with their art, for their school is the true kindergarten, wherein the student gains his first insight in musical lore, the first step of the Wagnerite, perhaps.

Sullivan are too well known to be commented upon. Now we have Franz Lehár, whose "Merry Widow" has set the amusement world talking, and Edward German, the composer of "Tom Jones," at present crowding the houses in New York and London.

The mission of the player is the same as that of the novelist. Both seek to amuse their audiences to the best of their ability. While the art of the player is less enduring than that of the writer, for the time being it is immeasurably greater. To him is given the power to present his story in cold type, where the pictures of strange races of men and women are left to the imagination of a reader whose eyes have never gazed on scenes save those with which he has been surrounded from childhood, but with living, breathing characters, with living, unfamiliar costumes of lands thousands of miles away and surrounded by the realism devised by the artist, the scientist and the mechanic which seem to transport the beholder to scenes that he may never visit in person and which could never be conceived by his imagination. Let us take, for example, "A Yankee Tourist," a work of the lightest character, into whose sole mission on the stage is to amuse. Yet it is instructive, for into the story are woven realistic scenes in Greece and Turkey, all true to nature and the music provided is of a type peculiar to those far-off lands. It would be hard to read a novel and imagine such a picture of England in the seventeenth century as presented by Edward German's "Tom Jones." The quaint customs, the national types of people, long since obliterated by the intercourse between the races (more's the pity), and the music, throbly characteristic of England, all vividly presented until one glances into a bit of that astute wherein the romance and the sentiment of the English race had its highest development.

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Mr. Shea in Repertoire. Admirers of Thomas E. Shea, who will be seen under the direction of Cohan and Harris, at the Grand next month, will be pleased to know that Mr. Shea is to revive those ever-popular dramatic classics, "The Bells" and "Dr. Jekyll and Mr. Hyde." Besides these, a new play, entitled "A Soldier of the Cross," has been especially written for Mr. Shea and will be included in the program.



Miss Edith Evelyn, who will play Camille at the Royal Alexandra this week.

The Big Racing Play. Romances upon romances have been written by enterprising authors, but

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Alexandre Dumas Fils in his study.

it is doubtful if a happier blending of human passions and cravings has ever been evolved than David Higgins and Baldwin G. Cooke succeeded in weaving together in "His Last Dollar," which will be presented at the Grand Christmas week. The role of Joe Braxton is enacted by Mr. Higgins, co-author of the play, and Miss Mary Servoss, a young and vivacious leading woman, will appear as the sweet

serves to introduce the funny comedy-singing quartet; "All the World's in Love," "He Treated Me White," "No Fool Like an Old Fool," "Whittling" and "The Boston Tourist Girls" furnish material for the pretty ensemble of show girls that are one of the features of this production.

"The Honeymooners." The big musical comedy success,



MISS LAWRENCE ALMA-TADEMA.

Miss Lawrence Alma-Tadema, daughter of the famous painter, arrived at New York the other day. Her mission is decidedly interesting. She is to deliver in various parts of the United States a series of lectures on how to be happy—a subject that, in view of the present condition of the money market in that country, will doubtless be welcome.

and lovable Kentucky lassie, Eleanor Downs.

"The Cowboy Girl!"

A new and refreshing melodramatic musical play, called "The Cowboy Girl," will be the offering at the Majestic Xmas week. Lem B. Parker wrote the book and lyrics, and W. R. Williams composed the many catchy special musical numbers. The piece is full of brilliant songs. Among those which have found greatest favor with playgoers are "The Life of a Cowboy Girl," a song that shows "Gyp" and her Frisky Brothers off to an advantage. "Four Bad Men From Arizona"

"The Honeymooners," will be presented for the first time in this city at the Grand Opera House New Year's week.

Al Wilson Coming.

One thing accomplished by Sidney R. Ellis, manager of golden-voiced Al H. Wilson, who appears in this city in the near future, is the building up of a clientele commensurate with the abilities of this popular comedian. Mr. Ellis is also the author of the several plays in which Mr. Wilson has scored such great success, and his latest, the new "Metz in the Alps" is said to be by far his greatest effort. "Fairest Flower of All" is one of the finest songs Mr. Wilson will sing.



William Walcott, in the new Social-political comedy drama, "The Fatal Flower" at the Grand this week.

ALL THIS WEEK

REAL FUN AMATEUR NIGHT FRIDAY \$25 CASH PRIZES

STAR Theatre

HOME OF REAL BURLESQUE

MATINEE EVERY DAY

EXTRA! YOUNG MULDOON

CHAMPION LIGHTWEIGHT WRESTLER OF AMERICA WILL FORFEIT \$25 TO ANYONE HE FAILS TO THROW IN 15 MINUTES IN CONJUNCTION WITH

THE STAR SHOW GIRLS

NEXT WEEK—THE TORBATORS—NEXT WEEK

ROYAL ALEXANDRA

HOME OF THE BEST PLAYS

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Tues. Thurs. Sat.

SPECIAL SOUVENIRS
TUESDAY AND THURSDAY

THIS WEEK
(BY REQUEST)

A Most Elaborate and Complete Production of the Famous Emotional Drama

CAMILLE

(LA DAME AUX CAMELLIAS)

BY ALEXANDRE DUMAS THE YOUNGER

Translated by MATILDA HERON.

MISS EVELYN As CAMILLE

MR. CONNESS As ARMAND DUVAL

A Beautiful Presentation of This Noted Play.

Phone M. 3000 for Seats.

Affairs of the Musical World

Continued from Page 9.

In selecting the "Pied Piper of Hamelin," by Sir Hubert Parry, and the "Death of Minnehaha" for its two principal chorus productions, the National Chorus made the most happy choice, the one work being entirely new to Toronto, and the other having been heard but once, and creating an impression as being one of the most delightful and characteristic works heard here. The "Pied Piper" is Sir Hubert Parry's first humorous cantata, and has about it something of the sunny cheerfulness and genial warmth of Wagner's "Meistersinger," and like that masterpiece, it is not without touches of pathos and deep seriousness. It is the most consistently tuneful of Sir Hubert Parry's works. The National Chorus, under the leadership of Dr. Albert Ham, will doubtless give a fine rendering of Browning's charming poem. In this work the famous New York symphony will play the orchestral accompaniment. This organization, with its large body of seventy-five players, has never been in better form than this season. The orchestral works selected for the festival by Mr. Damrosch introduce many numbers heard here for the first time. They include the famous "Symphony Fantastique" of Berlioz and the "Carneval Overture" of Dvorak on Tuesday evening. The orchestral program on Tuesday afternoon is an especial feature and will include Von Resnais's beautiful overture to "Donna Diana." By special request Mr. Damrosch has consented to play German's Welsh rhapsody. This was first produced in London in 1905, and Dr. Ham was present on that occasion and was greatly delighted with the work. It was produced a few weeks ago in New York by the orchestra and Edward German, who was on a visit to New York, conducted it and received unanimous praise. The chorus has been fortunate in securing such splendid soloists as Miss Helen Davies, Francis Rogers and Kelley Cole.

The program for Monday evening is as follows: Overture, "The Flying Dutchman" (Wagner); New York Symphony Orchestra; cantata, "The Death of Minnehaha" (Coleridge Taylor), for soprano and baritone solo, chorus and orchestra; soloist Miss Helen Davies and Mr. Francis Rogers; (a) A Prize Song, (b) Dance of the Apprentices, from "Die Relaisinger" (Wagner); part songs (unaccompanied); (a) "There is Music by the River" (Pinsuti), (b) "The Peddler's Song" (Lee Williams); Prelude and Bridal Chorus from Act III, "Lohengrin" (Wagner); New York Symphony Orchestra and the National Chorus; English Sea Songs; (a) The Old Plover, (b) Devon, O Devon (Sir C. V. Stanford); Mr. Francis Rogers, orchestra and male chorus; Tristan: Death and the Finale from "Tristan and Isolde" (Wagner), arranged for concert performance by Walter Damrosch; chorus, Trumpet Blow, from "The Queen of Sheba" (Gounod); the New York Symphony Orchestra and the National Chorus; National hymn, "Canada" (God and our land), (Albert Ham), solo by Mr. Francis Rogers.

The production of Gault's "Joan of Arc" by the Toronto Oratorio Society on Jan. 31 next will appeal strongly to those music-lovers who delight in melodious harmonies and bright, tuneful airs. This cantata, which is a succulent, catching air, is one which captivates the listener and holds his attention from beginning to end. The Oratorio Society made a happy selection in their choice of this work and should be greeted at their concert by a crowded house.

The Trinity College Glee Club, which has made a good name for itself by its concert last year and the year before, are preparing a good program for Thursday, Feb. 27. In the repertoire are "The Chorus of the Returning Pilgrims" (Wagner); "Peace to the Slumberers" (Beuch); "Scots Wha Hae" (Miles); "A Wet Sheet and a Flowing Sea" (Hackett); "Love in a Cherry" (Gottdi 1897).

Toronto is acknowledged by all the best New York critics to be the home of the finest choral music. This is due to the untiring zeal and devotion to idealism which have characterized all Mr. Vogt's work in perfecting of the now famous Mendelssohn Choir. For the concerts next February there are being prepared programs of such varied interest and magnitude as would be possible only to an organization of the very first rank. Mr. Vogt seems to have the unique faculty of enlisting the services of our most noted singers, both professional and amateur, and obtaining from his aggregation the most perfect results in ensemble and in tonal quality. Following the three concerts in Toronto with the Theodore Thomas Orchestra on Feb. 10, 11 and 12, and the concert on Feb. 15 with Josef Hofman, pianist, the choir will visit Buffalo on Monday, Feb. 24.

The trio of vocalists, namely, Miss Marie Stoddart, soprano; Miss Janet Spencer, contralto; and Gwynn Miles, baritone, will combine in one of the most comprehensive cycles of concerts ever given on the continent. Mr. Miles and Miss Spencer will assist at the first concert, Miss Stoddart and Mr. Miles at the third concert of the cycle. The subscription lists which are in the hands of members of the chorus and at the music stores, and at Massey Hall, close on Dec. 17.

The musical people of Toronto are looking forward with great pleasure to the concerts of the Pittsburgh Orchestra and Schubert Choir. Mr. Fischner and Mr. Paup have prepared the following excellent programs for March 2 and 3.

March 2—Overture, Tannhauser (Wagner); (9) "Hunting Song," from Resamunde; 8-part chorus with orchestra (Schubert); (b) "God Is My Guide," 23rd Psalm, unaccompanied (Schubert); "New World Symphony" (Dvorak); choruses: (a) "In Winter," for men's voices (Kreutzer); (b) "Ave Verum" (Gounod); (c) "King Arthur" (Benton); "Death and Transfiguration" (Richard Strauss); choruses: (a) "Spring's Delight," for ladies (Strauss); "Roman Obsequies" (Max Bruch); 8-part chorus with orchestra. March 3—Spring overture, "Goldmark"; chorus, "The Omnipotence," 10 parts, with orchestra (Schubert); "Peer Gynt" suite No. 1, op. 46 (Edvard Grieg); choruses: (a) "Up, Up, Ye Dames!" (b) "Motette;" (c) "Night Watchers," unaccompanied (Haydn); valse and Hungarian march, from "Damnation of Faust" (Berlioz);

"Strains Waltzes," ladies' voices; cantata, "Phaedric Crohne," 3 parts, with orchestra (Villemus Stanford). On March 10 the choir and orchestra will give a concert in Convention Hall, Buffalo. Subscriptions for tickets will be received by the members and at the music stores.

The Young People's Choral Union of Toronto, elementary chorus, under the directions of H. M. Fietcher, gave an exceptionally good concert last Thursday evening in St. George's Hall. They had the assistance of the Victoria University Glee Club, some excellent soloists, and R. S. Pigott contributed some interesting readings.

Arthur Blakeley played for the first time on the fine new organ in the Avenue-Road Presbyterian Church last week. Mr. Blakeley was in splendid form; his playing demanded several encores. To-day he is in Buffalo giving a recital on the Pan-American organ, and next week he will open a new three-manual electric organ in Mitchell.

Master Clarence Quarrington, Toronto's noted boy soprano, has been touring New York State, singing with great success at Convention Hall, Buffalo, to an audience of 4000. He has also appeared in other large New York cities, where he has secured many return engagements.

Saturday evening, Dec. 7, a large audience assembled in the Conservatory Music Hall to listen to a recital given by pupils of Miss Mary H. Small. The pupils, without exception, sang most artistically, reflecting great credit on their teacher, Miss King and Miss Sutherland, contralto soloists in two of the leading churches in the city, sustained their reputations as intelligent singers with well-trained voices. Miss Carmen, alto very beautiful, delighted the audience with her sweet voice. Mrs. Davidson sang her songs with good expression, her dramatic soprano voice showing to advantage in the "Magic Song." Miss

French has a clear, resonant voice and showed temperment and considerable finish. Miss Howe possesses a charming soprano and sang her songs very sweetly. The quartets were a pleasing change to the usual recital program, and pleased the audience very much. The assisting pupils played their numbers most acceptably.

The program at the Women's Musical Club last Thursday morning was arranged by Mrs. Willson Lawrence from selections of British composers and oratorio. The musical opened with a splendid organ solo by T. J. Palmer. Miss Maud Millman sang four pretty English songs; Miss Lawrence contributed German's Bolero for the violin. Particularly interesting numbers were rendered by George Dixon. Mr. Dixon is one of Toronto's most brilliant soloists, and his selections won him a deserved ovation. The recit and aria from Haydn's "Creation" was sung by Mrs. Leonard James Kennedy, and the program closed with a duet from Rossini's "Stabat Mater," by Mrs. Tilley and Mrs. Dilworth.

At the Gaiety. The Gaiety will follow up its great success of last week with this week's offering, "Girl From Happy Land." A company of extraordinary merit has been engaged to present a musical farce in two acts, entitled, "The Doings of Paris," and "On Board Ship." As general laugh producer, this farce has been the season's success, and from the praise accorded it in other cities, it should be a feature attraction here.

Interposed into the action of the play are several well-known vaudeville acts. Among them are: Nat Fields, a real German comedian; Harry Harvey, the clever Hebrew impersonator; Sam Hyman's new illustrated songs with beautiful pictures; Harvey and Clark, the boys who can sing, and play a variety of instruments; the princess of burlesque; Misses Doro and Wolford, beautiful singers and first prize winners for whistling; Manolita, the post-

PRINCESS 16-17-18 MATINEE WEDNESDAY
Henry W. Savage Offers

RAYMOND HITCHCOCK
IN A NEW THREE ACT COMIC OPERA

A Yankee Tourist

By Richard Harding Davis, Wallace Irving and Alfred G. Robyn.

Spanish girl; thirty dancing show girls; and the season's sensation, "The Great De Luge," reproduced in life from the famous hundred thousand dollar oil painting.

Matinees daily at which ladies' tickets are 10 cents. Amateurs will be given kind and courteous treatment besides having a chance to win a prize of \$15 divided into three, every Friday night. Leave names or write Manager Henry Gaiety.

Anna Held at Princess.

One of the prettiest scenes in "The Parisian Model" in which Anna Held will be seen at the Princess Theatre next week is the scene in the third act which takes place in a skating rink, for which a new floor will be laid by the management of the Princess, with dozens of daintily clad skating girls in action and with grotesque and scientific exhibitions by clever exponents. This is a scene that invariably creates unusual enthusiasm at every presentation. When the principals in the piece all come forth on skates and finally Miss Held herself glides gracefully to the centre of the stage, there is nothing lacking to complete the picture. It remained for Miss Held to introduce this latest popular fad to the stage and this final scene in "The Parisian Model" has become one of the most talked of features of this successful presentation.

Miss Held's engagement at the Princess is for one week, beginning Monday, December 23, with matinees on Christmas Day and Saturday.

Coming to Princess.

A representation of the old time circus will be given at the Princess Theatre during the latter half of next week when the new musical play, "The Circus Man" is given its initial presentation in Toronto.

The star is Fred Mace, who will be easily recalled as the originator of the part of the "Sandman" in "Piff Puff Fout," in which he made such a hit. His role of Captain Hank Dubonway, the animal trainer, is one that affords great scope for his versatility and his songs, "Pass It Along, Father," "Don't Wake Him Up," and "You'll Have to Wait a Little Longer," have been heard with great appreciation. He is supported by a strong company, among whom are Neil McNeil, whose song "The Sheriff" has become very popular; Florence Morrison, who has a ballad entitled "Affinities" that is a great success; Madge Lawrence, Dorothy Webb, Walter Lawrence, Jack A. Henry, Mark E. Helsey, Eugene Frazer, Harry Mack and many others.

"Did you go hunting for chestnuts this season?" "We didn't have to. Cousin Jack tells us all his jokes—Baltimore American." "Where in thunder did you get this wine?" "Bluffer." "That wine, sir, has been in my cellar for twenty-five years." "Epicure." "It does you credit, sir, to have kept it there so long.—Cleveland Leader." "I looked into the mirror Hallowe'en night," simpered Vanessa, "and I saw the face of the one I love best in all this world." "You can do that any

evening," audibly opined Stella.—Louisville Courier-Journal.

"It says here," said the dead beat, "that the best cigars are always sponged." "I don't doubt it," replied the easy man with much emphasis, "I notice you are always sponging the best ones from me."—Chicago Daily News.

"Experience," said the man who indulges in trite sayings, "is the best teacher." "Yes," answered the receiver.

track philosopher: "but it usually leaves a man broke so that he can't play his information."—Washington Star.

Do you think," asked the manager, "that you grasp the author's meaning in these lines?" "I don't know that I do, exactly," replied the beautiful actress, "but what does that matter? I can cut them out and introduce a speaker."—Chicago Record-Herald.

EXTRA SPECIAL ANNOUNCEMENT

THE SUPERB PRODUCTION OF HOWARD HALL'S CHARMING PLAY

THE FATAL FLOWER
WITH WILLIAM WALCOTT AND FLORENCE ROSSLAND
SUPPORTED BY A GREAT CAST

PLAYING AT THE ST. CATHARINES—Matinee and night, Wednesday, Dec. 25. (Special Christmas Day Engagement)

HAMILTON—Thursday and Friday, Dec. 26 and 27.

LONDON—Matinee and night, Saturday, Dec. 28.

WOODSTOCK—One night, Monday, Dec. 30

CHATHAM—One night, Tuesday, Dec. 31

NOTE

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How would he like to have a real good pocket knife. Mark the enthusiasm in the answer you receive.

WHY NOT GET YOUR BOYS ONE FOR CHRISTMAS

This knife in particular is one of the best you can get anywhere.

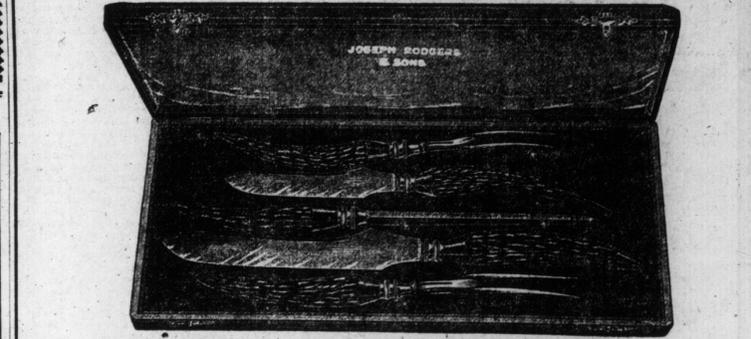
MOTHER OF PEARL HANDLE FOUR BLADES, ONE A FILE BEST SHEFFIELD STEEL GERMAN SILVER SHIELD FOR MONOGRAM \$1

We have a large variety of Jack and Pen-Knives at 25c, 50c, \$1, \$2, and \$3

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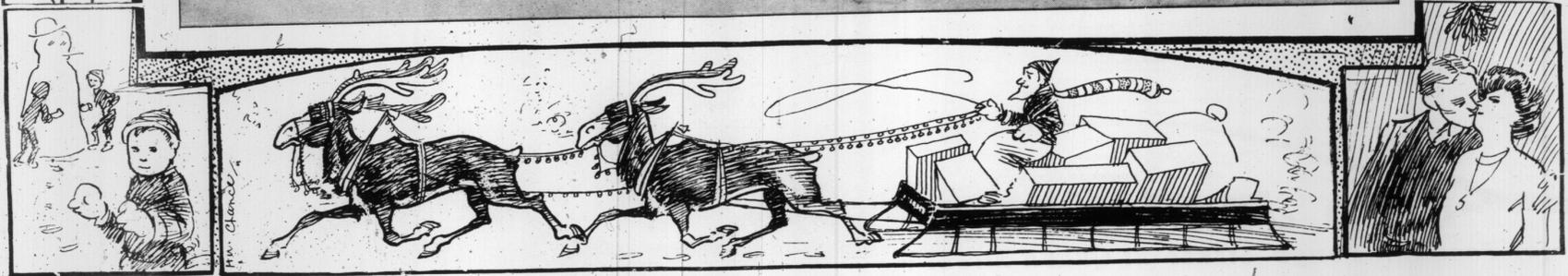
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A case of Carvers, as illustrated, natural stag handles, hand-forged blades, leather case, lined with velvet and satin; made by Joseph Rodgers & Sons, Sheffield. Price \$12.50.

Table Knives, Forks, Spoons, Dessert Sets, Fruit Knives. Our stock is new, large and carefully selected from the best English makers.

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TORONTO.



BIRTHPLACE OF WHITTIER, HAVERHILL, MASS.



THE AMESBURY HOME OF WHITTIER.

An Hour With Whittier

By J. Mebourne Elson.

Poetry acknowledges no national boundaries. It limits itself to no creed.

On the 17th of this month the centenary will be observed of the birth of John Greenleaf Whittier, the great Quaker poet. Lovers of literature throughout the English-speaking world will join with feeling in the celebration of that event.

The fact that Whittier was born in an humble rural place, Haverhill, Massachusetts, did not make his appeals to the world's affection any less powerful; that several of his poems were written about incidents of the Civil war did not make the bard any the less a lovable companion to all classes; that he was a Friend did not exclude him from the constant society of people of other religious beliefs. These things served rather to give personality and power to the man; to make him more admirable as a writer. When the centennial is held people everywhere will think only of the charm of his verse and of the happy influence it has had.

Hardly a man or woman to-day but will recall those lines to "The Barefoot Boy":

Blessings on thee, little man,
Barefoot boy, with cheek of tan!
With thy turned-up pantaloons,
And thy merry whistled tunes;
With thy red lips, redder still,
Kissed by strawberries on the hill;
With the sunshine on thy face,
Thru thy torn brim's jaunty grace;
From my heart I give thee joy,—
I was once a barefoot boy!

We can all look back with fond thoughts to a few years ago when we were barefooted and often dirty-faced. Scarcely a country lad but has got the red stain on his cheek from the strawberries he gathered. It is such true pictures of life as this that show us the large soul of the poet.

The early environment of Whittier no doubt led him into these channels of poetic expression. Reared in a delightful farm spot, surrounded by the beauties of a rich and varied landscape, his heart grew great with impulses and songs of Nature. That he was inspired under such conditions we find clearly evinced in his poems "Show Bound," "In School Days" and other such pastoral efforts. The latter will never be forgotten by us. It breathes of the country, of summer mornings when it seemed so hard to

go into lessons, of the austere teacher and of boyish mischief. Still sits the schoolhouse by the road. A ragged beggar sunning;
Around it still the sumachs grow,
And blackberry vines are running.

Within the master's desk is seen,
Deep scarred by raps official;
The warping floor, the battered seats
The jack-knife's carved initial;

The charcoal frescoes on its wall
Its door's worn sill betraying
The feet that, creeping slow to school,
Went storming out to playing.

It will always be maintained by many that the poetry of Robert Burns had an unconscious effect on Whittier which he could not conceal in his own compositions. The first verse worthy of the name that reached the eyes and found a welcome in the heart of the Quaker was that of the Scottish bard. He was captivated by the genius of the Ayrshire plowman and began writing odd rhymes, which he sent to a local paper. The editor became interested in the youth, encouraged him and urged for a better education.

The passing later into maturer ideas and more finished works, the friendship which had sprung up between the two poets in this way can be traced thru most of Whittier's life. "Among the Hills" is one of the Nature songs which makes us imagine that the New England poet had been communing with Burns before he wrote it. Then again in "The Trailing Arbutus" he takes us into the refreshing atmosphere of the garden and woodland:

I wandered lonely where the pine
Trees made
Against the bitter east their bar-
cade,
And, guided by its sweet
Perfumes, I found within a narrow
dell
The trailing spring flower tinted like
a shell
Amid dry leaves and mosses at my
feet.

Even in Whittier's longer poems we find the same gentle touch, the author had sufficient strength of ideas to give weight and purpose to his writings. His verse is conspicuous principally for its splendid blending of simplicity and vigor and by a realism that quite meets our ideas of Quaker truthfulness and sincerity. He was a moral and religious poet, whose popularity has increased with the years until his

name is now known and honored in both America and Europe. He left a legacy to the world which has endowed widely a youth with strong resolve and many an aged person with a brighter hope. Canadians everywhere will be proud to honor the memory of such a good man and so true a poet.

FATHER VAUGHAN'S FLYING EVANGEL.

This consecrated man of God, as come and gone, and Toronto is the richer in spiritual wealth by his flying visit. I doubt whether there was a single individual in the vast multitude that thronged the majestic hall last Sunday afternoon and listened so attentively to the "Power of Love" who did not leave Massey Hall a better, a self-condemned man and resolved to put its teachings of charity and benevolence into practice. For myself, I readily acknowledge the blessing. It may not be amiss to say here that the reading of Father Vaughan's little book on the "Power of Love" has revived the dominant spirit that at one time animated and actuated the personality of the writer. Twenty years ago, when in old St. John's Ward, the pastor of Agnes-street Church, he sought out misery in its lurking places and tried to bring happiness and sunshine into the sad and disconsolate lives of the poor. And, acting on the assumption that what was good for the editor was good for the readers of his section, I quoted extensively from the "Power of Love" and printed it in the place of the usual sermon, and it is the opinion of hundreds of people that it was these clean-cut utterances of this "John the Baptist" in "The Sunday World" that crowded almost to suffocation Massey Hall last Sunday afternoon. Letters have come to the editor and orders to the World office for "the Dec. 1 edition, containing Father Vaughan's lecture on the "Power of Love," but the supply is exhausted, and the orders cannot be filled. Instead of setting up the type again and "running off a second edition," as one writer suggests, I will be pleased to receive orders for the little book, and will furnish the lecture complete, word for word, as delivered in Massey Hall, for a trifle above cost to pay for freight, duty and postage. No better Christmas gift can be given to pastor, parent or partner. Write me for particulars.

EDITOR'S NOTE BOOK.

Post-Mortem Praise.

A preacher in Kansas the other day delivered a brief but beautiful funeral sermon. Here it is: "A word to you all. Post-mortem praises and love are in the air. People kiss their dead who never stoop to kiss their living. They never open open caskets in hysteric sobs, but fall to throw their

arms about their loved ones who are fighting the stern battle of life. A word of cheer to the struggling soul in life is worth more than the roses of Christendom piled high on the casket cover. The dead can't smell the flowers, but the living can; scatter them broadcast in their pathway, therefore and, pluck out the thorns before it is too late."

The Training of Officers.

A scheme for the training of naval officers has been prepared at the French ministry of marine, and is to be discussed soon by the supreme council of the navy before submission to the chambers. In his report to the senate upon the Jena catastrophe, M. Monis deplored the antagonism which he found in the French navy, saying it was highly detrimental to the fleet and its discipline. Naval opinion, he said, demanded the establishment of a new order of things in which executive officers in their specialties, engineers, constructors and ordnance officers should work together with a common object. Until now they had had an independent existence; their promotion was not upon the same lines; they lived apart, and their particular tendencies were detrimental to the public service. Recently the minister of marine addressed a memorandum to the naval prefect at Brest, directing his attention to the increasing necessity of familiarizing naval cadets with the use of mechanical tools and the construction, maintenance and working of steam and other machinery. He said that the necessity of competence in this matter was daily growing greater, owing to the multiplicity of mechanical appliances on board ships of war.

Supposing.

Paul Shoup, assistant general passenger agent of the Southern Pacific, has a very small boy, whom the railroad

official hopes some day will be heir to the Shoup millions. "I had him over from Berkeley with me," said the proud father, "and took him to luncheon at the Majestic Annex, where they happen to have waitresses in the dining-room. I've been trying to keep him straight on grammar. The waitress approached our table. 'Can I have some butter?' he blurted out. 'Son,' I corrected, 'you should say, 'may I have some butter?'" "Suppose her name's May, what then, papa?" he asked.



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"COME ON IN" for yours.

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Cigars for Christmas



Ladies who intend purchasing Cigars will find our Cigar Section conveniently located, and stocked with the best brands of Imported and Domestic Cigars—A FEATURE WE ESPECIALLY CALL TO YOUR ATTENTION.

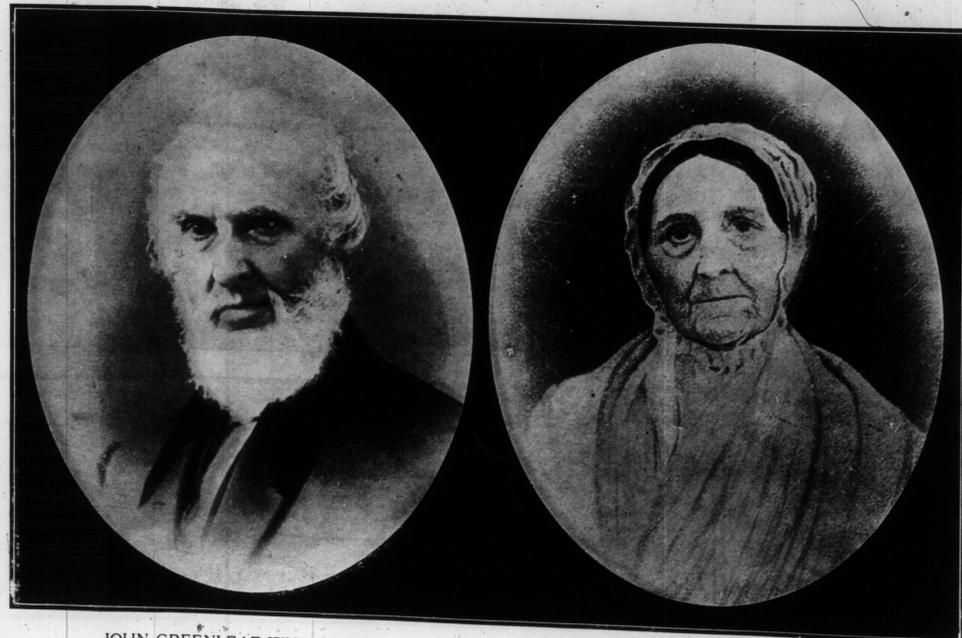
We will exchange any Cigars purchased now for any other brands after Christmas. This will be appreciated by the "men folks," for most men are "cranks" about their "smokes."

Box of 10 Cigars,	"Compliments of Season"	\$.40
" " " "	Creme de le Creme40
" " " "	Chamberlain75
" " " "	Rothschild75
" " " "	Favorite, clear Havana	1.00
" " " "	tinfol	1.00
" " " "	Beresford	1.25
" " " "	Jamieson's Fine	1.25
" " " "	La Fortune	1.50
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" " " "	Manhattan	1.75
" " " "	Irving's, in fancy box	1.75
" " " "	Hunter	1.75
" " " "	Creme de le Creme	2.25
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" " " "	Irving's	2.75
" " " "	Chamberlain	2.75
" " " "	La Fortune	3.00
" " " "	Lord Tennyson, in fancy box	3.50
" " " "	Reciprocity, in tin box	4.50
" " " "	Metropole	4.50
" " " "	Manana	7.50
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Genuine French Briar Pipes, in plush-lined Russian leather cases, 75c to \$5.00.
Vienna Meerschaum Pipes, in cases, \$1.00, \$1.25, \$1.75, \$2.00, \$2.50.
Tobacco Pouches, Imported and Domestic, all shapes and sizes.
Meerschaum Cigar and Cigarette Holders, with and without cases.
SMOKERS' SUNDRIES AT LOWEST PRICES.

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MISS EDITH EVELYN, WHO WILL PLAY "CAMILLE," AT THE ROYAL ALEXANDRA THIS WEEK.



MISS CHORAL ABBEY, Soprano Soloist of St. Paul's Methodist Church, St. Catharines.

MISPLACED MONUMENTS.

Why should statues and other monuments be allowed to desecrate our public places and our scenery? One cannot retire to a public garden to escape from the turmoil of motor buses, traction engines and bath-chairs without having one's solitude intruded on by unattractive gentlemen in bronze or dirty marble, not to speak of gods and goddesses and the seasons, done, unfortunately, in a material that never perishes.

There really should be a society for the annihilating of all philanthropists who will persist in presenting statues. If they can't be annihilated, then nothing remains to do—tho it does seem an extreme measure—than to suppress heroes! When one looks about this



HELEN HALE, EVA FALLON AND FLORA ZABELLE (MRS. RAYMOND HITCHCOCK), IN "A YANKEE TOURIST."



A YOUTHFUL SAILOR
Master Harry Manderson of Toronto.

grimy, smoky northern world, where it rains a dirty liquid, and the fog playfully plasters the soot over everything, one asks why expose the immortal gods, the seasons, miscellaneous heroes, as well as the members of the royal family, to such trying conditions? Why these days of the "unemployed waste precious money" to erect monuments that are never beautiful in this climate, and which are never a gratification to anyone but the sculptor and, of course, his family? It has occasionally happened that a great man's statue has been erected during his lifetime. "I have to go all around the place to avoid the thing," was the simple comment of one on his own effigy.

There was a heated controversy not long ago as to the best use to make of an immense sum of money destined whose life is her own greatest monument. Finally, after everyone had expressed an opinion, an eminent man remarked, with a characteristic drawl, "Use it to take down the Albert memorial."—Mrs. John Lane, in The Fortnightly.

Coincidence.
Too oft we find, in this vain world, That, come right to the scratch, The folks who "dwell in marble halls" Have marble hearts to match.



LITTLE VERA N. DEAN
Waiting for Santa Claus to bring another Teddy Bear.

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**Canada's Modern
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IF IT'S NEW WE HAVE IT
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Fancy Robes in all the new laces; also fancy and black sequins suitable for dinner and reception gowns.

New light weight materials and hand made trimmings for evening wear.

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Perfection of materials and workmanship is guaranteed by the name, Julian Sale.
It is important, then, to make your Christmas gift from one of our bags.



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in the famous "JULIAN SALE"
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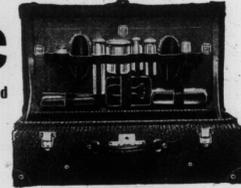
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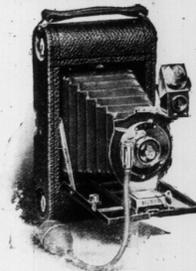
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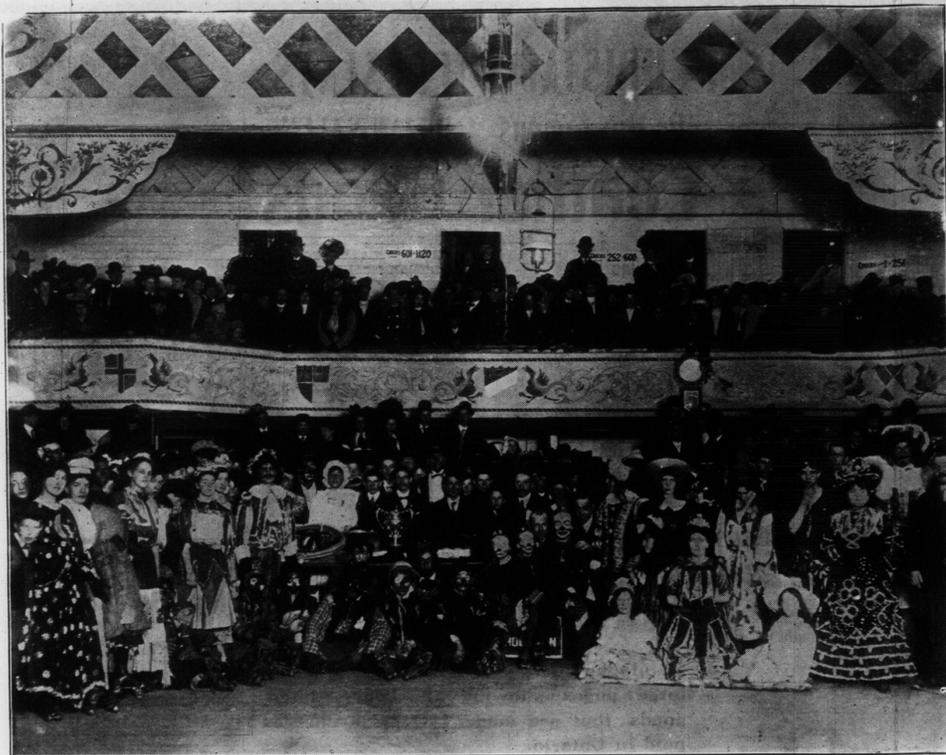
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A full assortment of Calendars and Pads to select from.



MASTER JERROLD WILSON
The little man with overalls.

Realism.
Star Actor—I must insist, Mr. Stager, on having real food in the banquet scene.
Manager—Very well, then, if you insist on that you will be supplied with real poison in the death scene.—Boston Transcript.

A Matter of Opinion.
"I believe in getting the cage before you get the bird," declared the young man who was buying the house.
"That's a good idea," responded a homegrown philosopher, "provided an old kind of a bird will do."



AT ROYAL CANADIAN BICYCLE CLUB.—SHOWING PRIZES WON AT THE CLUB'S ROAD RACE AND THE PRIZE WINNERS AT THE MASQUERADE, WHICH WAS ATTENDED BY ABOUT 2000 PERSONS.

'Way Behind

"Father, you're 'way behind the times. Look at the new inventions in electricity and machinery, the recent chemical and metallurgical discoveries, the enormous profits to be made in sound investments, the great areas surveyed and mapped by civil engineers, the astounding progress of the railway and maritime interests, the vast farms of the present day as compared to the four by nine truck patches of yesterday, the trans-continental and wireless telephones, the international submarine cables, the—"

"Yes, my son, I am 'way behind, and the worst of it is, I can never

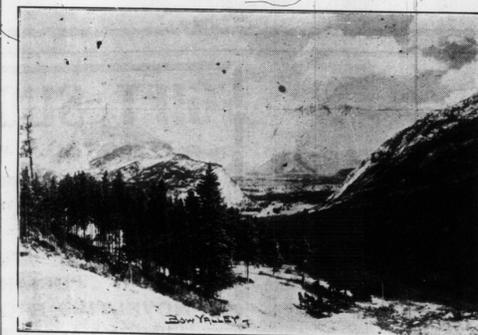
since your dear mother was called away, "This kerosene lamp pleases me with its soft light, and it pleases me to know I have enough wood cut to last all thru the winter, which is now coming on fast. There is a deer hung up in the shed; there are enough vegetables in the root house; the sheep are in a good, warm place for the

working for you and me, and she always did work for us, didn't she, Tom? And I don't want to forget her, Tom; and, somehow, I can't help thinking she would be pleased if she knew I love so well the things that were so much a part of us every day, and that have been so closely associated with all of our big failures and our little successes.

It is I am content to look after the little, everyday duties as they turn up; the garden, the horses and the few cattle and sheep we have—enough for our own requirements—the flowers, the stream near by, my books and my dreams—idle things they must seem to you, so young and active. But my dreams are my dissipation, and such sweet dissipation. They are active dreams tho, Tom, and they are the kind that come true, altho maybe not very valuable to anyone but myself.

"You know what I mean. While my old friend and school chum was busy last month scoring his most recent success of making that million thru the giant merger he engineered, I was in the woods. I wasn't making money, nor was I spending much else besides time, but I cannot truthfully say I would give my month for his.

"You are out of college now, of age, and may profit well by all you have acquired in knowledge—I expect it of you—taking up the thread where I have left off, living a more mo-



WHEN WINTER TOUCHES THE ROCKIES.—SCENE IN THE BEAUTIFUL BOW VALLEY NEAR BANFF.

night, and Bonnie, with her sensitive nose and her long, warm coat, will not suffer while she makes her rounds from the cabin to the barn, to the sheep sheds, to the edge of the clearing and back again.

"The cabin is warm; the fireplace is cheerful, and it helps me to not forget the old things that weave themselves into beautiful memories as I sit and watch its ever changing pictures and its genial warmth. Some of the memories become a little tangled at times, and then I fall asleep and the Good Master watches over me until I awaken again, and then it is all right.

"All over the cabin, Tom, are things so closely connected with your mother, I feel sometimes as the she were right here, when all is quiet, you know, and there's nothing to disturb one's thoughts. There is the chair, Tom, she so often used when tired out

"Yes, Tom, I am 'way behind the times; but, after all, I don't want to catch up with them. Eh, Tom?"

But Tom had a heart, too, for certain big drops were hurrying down his face, and it was not necessary for him to answer in words.

—Max Preston.

LITERATURE OF YOUTH.

Knicker: "What books have helped you most?"

Bocker: "The ones I didn't buy with the money father sent me at college.—New York Sun."

Now wifey sports a Redfern gown, While hub appeareth nifty, Accoutred in a hand-me-down That cost \$11.50.



A WEE BIT TIMID. Little Ruth R. Mitchell of King Street.



IN A THOUGHTFUL MOOD. Little Miss Grace Rosebrough, St. George, Ont.

catch up. Sometimes it makes me blue to think of it, Tom, for I would like to know all about everything, yes everything; but, altho I am not so very old, the task is too great to set about it now. Were I young like my Tom I might again have the ambition to go ahead, and go ahead rapidly. As

dern and up-to-date life than I am living, and I want, above all things, to see you succeed in your profession, but I feel that I, myself, am too old to change. My life is made up of small things. Since we came to this wilderness, as you call it, I have been happier than at any time



TOBOGGANING AT HIGH PARK.—MANY A MERRY CHRISTMAS HAS BEEN SPENT BY THE YOUNG PEOPLE OF TORONTO IN THIS WAY.



"Fashion-Craft" Values

The Storm King, a most comfortable cold weather overcoat, made from naps, tweeds and fancy friezes, lined with worsted \$18 to \$40

Take this overcoat for instance!

There is no custom made coat that has the style and distinction of a "Fashion-Craft" "STORM-KING."

Improved Style Is Increased Value

The better your clothes look and the better your clothes fit the longer are you willing to wear them, "Fashion-Craft" clothes look better than other clothes.

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The better the material and the more thorough the workmanship, the more wear and tear the clothes will stand, "Fashion-Craft" clothes wear long and well.

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Therefore "Fashion-Craft" Clothes are cheaper.

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Manning Arcade, 22 King St. West, Toronto

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A. H. IRELAND, Spt. of Manager. TOTAL ASSETS... 113,000,000

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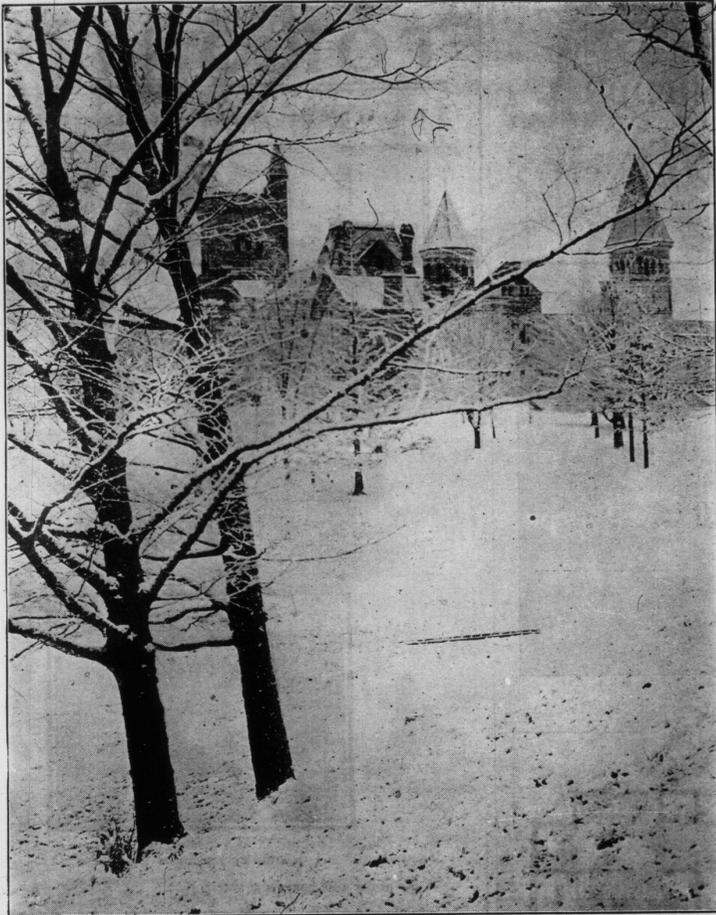
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WHEN COVERED WITH SNOW.—VIEW OF QUEEN'S PARK, LOOKING THRU MANTLED TREES TO THE UNIVERSITY OF TORONTO.

A Vagrant's Christmas Eve

By "MOUTRIE."
It was bitterly cold, and the sleety wind full of icy particles that had been blowing inland from the frozen bay all day, seemed to have increased in volume and intensity as the evening advanced.

Christmas Eve, and the principal streets crowded with people shopping warmly clad in their furs and wraps, all busily preparing for the great festival of to-morrow. Fathers with huge turkeys and points of meat, mothers with parcels and packages of every conceivable shape containing all sorts of surprises for the little ones, brothers buying presents for other people's sisters, and sisters buying gifts for the

country as he did, only three months ago, to return to this—to him—horrible city, where the lights and the merry throngs seem simply to be jeering at his misery.
Of course, he could get work in the city, he had thought, but what a time it had been—odd jobs, nothing but odd jobs, and how little good food he could afford to buy. Curse the city clock, how it dogs him with its constant call: WHAT NOW, WHAT NOW, WHAT NOW, WHAT NOW, and then the hour striking solemnly: DIE, DIE, DIE, all thru the dreary drawn out day, of course I will. Life's not so bad for a poor chap after all with a friend to buy you a drink sometimes.

all, why not, whiskey warms, and cheers one too . . . and makes one forget . . . yes, that's it, forget! What is there worth remembering for him that's not a torment, now? Yes . . . yes . . . with remembrance. Whiskey . . . whiskey . . . yes . . . yes. Ah, that's better . . . that warms one. Why here's old Mike. Will I have a drink? Good old Mike, of course I will. Life's not so bad for a poor chap after all with a friend to buy you a drink sometimes.



MASTER NORMAN A. SWEET. Vigorous lad of Parkdale; aged 2 yrs.

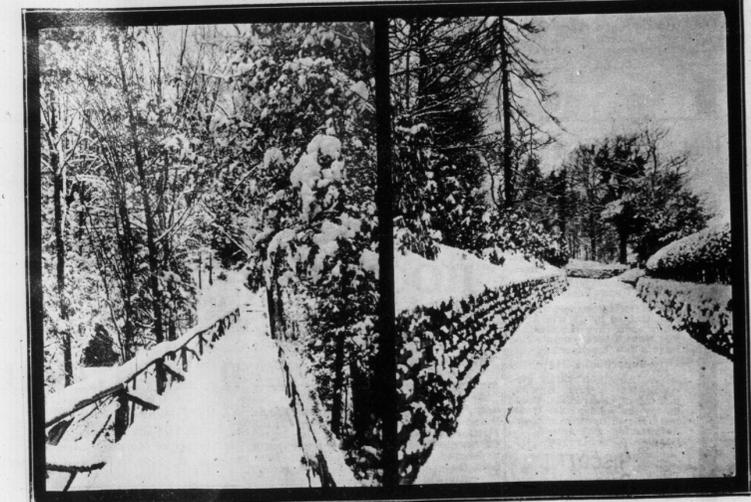


LITTLE FREDDA.—A BRIGHT TORONTO JUNCTION GIRL CAUGHT IN VARIOUS POSES.

brothers they loved, sweathearts and wives, lovers and beloved, a most delightful, happy, hurrying crowd, friend meeting friend, as they elbowed one another thru the various stores and brilliantly lighted streets.
Down along one of the dimly lit sidewalks comes a solitary figure, and as it crosses the main thoroughfare, and becomes illuminated by the streams of light, we see at once that it is only a vagrant slouching along to the friendly darkness of the other side. The disreputable hat, the ragged overcoat, the tattered trousers, the broken boots, all tell their own tale. On he plods, thinking what a fool he was ever to leave

weather . . . Oh, how cold it is, and how hungry he feels . . . just eleven o'clock and only ten cents in his pocket. Christmas Eve! Bah! Christmas is only for people with money, not for poor wretches like him. Ten cents . . . a night's lodging at the Salvation Army's Shelter . . . can't sleep much, tho when one is hungry . . . shall he risk the bed? The captain gave him money for a bed one night. And he will have some hot coffee and bread instead . . . something to eat . . . yes, eat. What's this place . . . a saloon? No . . . not whiskey . . . but after

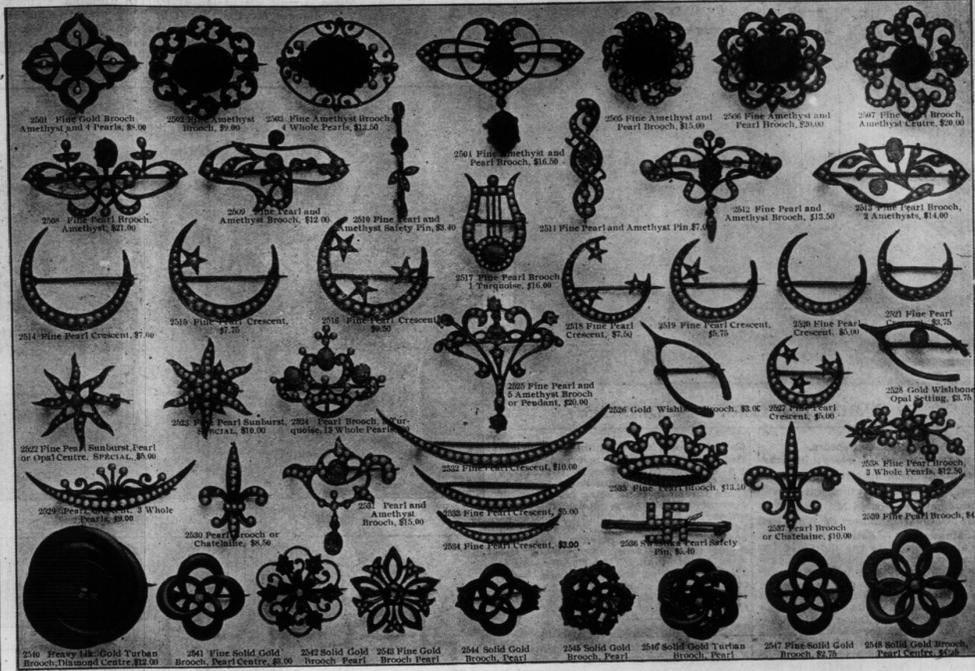
Get out? What for? Who says I'm drunk . . . drunk . . . on two drinks? All right, I'll go . . . I'll go . . . you needn't push me out. How cold it is outside . . . can't go to the shelter . . . drunk . . . yes, I am drunk. Nothing to eat . . . soon drunk . . . and so tired . . . must look for a place somewhere . . . empty house, perhaps in car there . . . yes . . . that's it. How dark it is . . . this way . . . How dark . . . so tired . . . to sleep. sleep. Curse the clock again—WHAT NOW, WHAT NOW . . . so sleazy



Country Roadway in Canada. Country Roadway in England. IN THE MERRY CHRISTMAS SEASON.

GIFTS FOR THE LADIES

Here we illustrate (exact size and price) a few examples from our vast stock of Brooches and Pendants, suitable for "gifts supreme." All articles are made with extra heavy solid backs; all pearl creations being of solid 14k, made in our own factory on the premises. * Each sent out in handsome case and carrying our personal guarantee as to quality.— Note the prices for high quality productions.



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NOTICE!
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LITTLE ETHEL M. ARMSTRONG. Pretty Mutual-street girl.

stalwart figures in armor and the family portraits all decorated with holly and mistletoe, diffuses a most delightful air of general peace and happiness.
The big St. Bernard, that has been lying by the fire, rises and comes majestically forward with slowly waving tail to greet her young master, who, after flinging himself into his mother's arms, and hugging her as only schoolboys can hug, turns to the dog, looking on with her faithful liquid eyes, that follow his every movement, and stoops down to caress her, and stroke her great soft silken ears.
It is a joyous little family party



EYE STRAIN

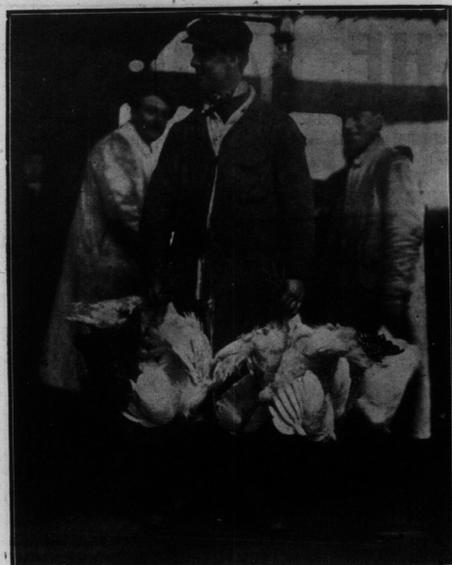
Causes headache and other disorders. Don't have recourse to drugs, have the cause removed. Dr. Harvey, the skilled refractician, cures all defects of the eyes and stops squinting by a painless and non-surgical method. Consult him at the
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PREPARING FOR CHRISTMAS DINNERS.

Advice to Collectors.
A tolerant taste of everything that is beautiful and interesting in collecting, as in life, is rather apt to lead to complications, writes Mr. Egan Mew in the October number of The Pall Mall Magazine. Select, reject and then again select, is the motto of the ultimate connoisseur. But in the meantime, while one's taste is in the making, there are a thousand pleasant by-ways for the snapper-up of well-considered trifles. While perhaps the fullest pleasures are those of the amateur, who gathers together everything that has age, skilful workmanship and athletic value to recommend it—such a one shall not excel. Unstable as water, he will pass from vanity to vanity, and becomes the natural and willing prey of the unscrupulous and others.

"Circumnavigation" Cook.
In connection with the indication by the London county council of houses in London which have been the residences of distinguished individuals, a memorial tablet was on October 7, erected on 88 Mile End Road, E., where

Captain Cook, the circumnavigator, resided at one time. It is probable that his removal to this house took place in 1764 and his wife continued to reside there for some time after his death in Hawaii in 1779. The house does not appear to have been rebuilt since Captain Cook's tenancy, but it has been converted from a private dwelling-house into business premises by the erection of a shop on the forecourt. The tablet is of encaustic ware, terra cotta in color, and bears the following inscription: "Capt. Cook, 1728-1779, Circumnavigator, Liver Here."

Nothing Slow About Him.
"But this town is so slow," insisted the Pittsburgh millionaire who had stopped in Bacon Ridge to have his automobile repaired. "For instance, there are no young men in this place who have had checkered careers."

"That shows that you don't know what you are talking about, by gum," exploded old Farmer Hardapple, with much emphasis. "Why there's Zeke Bullthorn's boy, Silo. He's been doing nothin but playin' checkers in the back of Peters' store day and night ever since he was big enough to tell blacked on 88 Mile End Road, E., where



CHRISTMAS IN ENGLAND.
Typical farm scene in old country, when nature favors the merry season with snow.

F. COURTEMANCHE

78 HOWARD PARK AVENUE



FOR SALE—\$3300

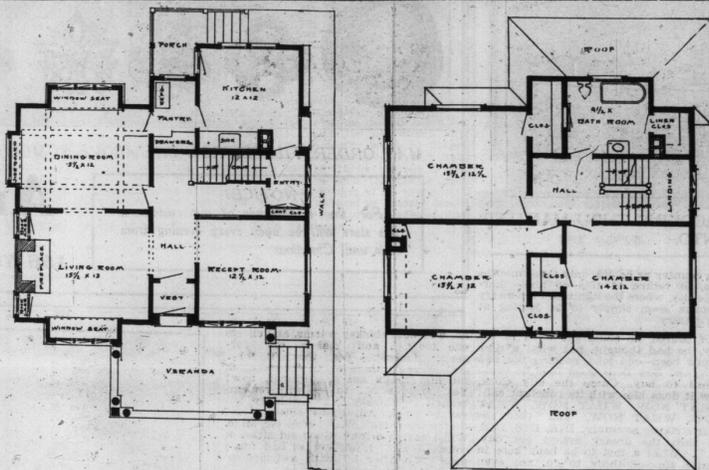
The above cut shows a beautiful row of solid pressed brick residences on east side of Parkway Boulevard. Eight rooms, gas and electric; also large bathroom with three pieces, large oak mantel, graining done to match, hall to kitchen, beautiful cupboard built in kitchen, stone foundation, concrete cellar, all modern conveniences; boulevard fifty feet wide, street 132, lot 182 feet to lane.
This is the most beautiful part of the city, and nothing allowed but solid brick residences in this locality. The above property is close to four car lines and was built by Frederick Courtemanche, the well-known builder, who will erect about fifty more residences in this district.



Plain, simple discussion of modern building methods, materials and appliances for the benefit of the prospective builder and buyer of a home and property, in which are combined real estate and building.



A SUBURBAN HOME.



Beautiful Suburban Home

Liberality.
One morning last week a missionary worker was soliciting contributions toward helping the work along. Stopping at a house in the lower section of the city she pulled the bell, which was answered by a sickly looking woman. "Can you contribute anything for the drunkards' home?" she asked of the woman whom she had summoned to the door.

"Yes," replied the woman; "come around next Saturday night and get my husband."

A beautiful New England home. It illustrates admirably the object of looking carefully into the details of a design. The principal character of this home, that which gives it its personality and differentiates it from others of similar style, is nothing more nor less than the broad siding used. This siding is made of 12-inch boards exposed 10 inches to the weather, and gives it that simple character which predominates in the earlier New England work. In other respects this home is a neat colonial design, not out of the ordinary run of houses in this style, but with careful attention given to the details. In the plan we find a very home-like living room, having in it a large fireplace and a roomy bay, just across the hall from which is a large dining-room with a bay at one end and a loggia connected with it at one side by French windows. The stairway is unusually broad, but very simple. On the second floor we find an extraordinary bedroom, having a columned opening to an alcove with a fireplace in it at one end and a large boudoir with a bay window at the other. Besides this there are two more chambers and a bathroom. This beautiful home of simple frame construction would cost to build to-day about \$4800.

COMETS.

Comets are the bulkiest members of the solar system, but so far as we know, they are also probably the least massive. This has been proved in many cases by the fact that when a comet has passed very near a planet its attraction has not been great enough to influence the planet's motion to any appreciable degree. While the action of the planet on the comet may have altered the period of the latter by several weeks, the planet's own period has not been changed by so much as a single second; and this proves that the planet's mass must have been at least 100,000 times as great as the comet's. We have, therefore, in a comet a quantity of material very much less than enough to make a planet, spread thru a volume far greater than the planet occupies. It is therefore clear that it must consist either of gases of small density, or of solid particles, separated by empty spaces much larger than themselves. It is probable that both these hypotheses are correct, for the spectra of comets show that part of their light is reflected sunlight, such as solid bodies would send us, and part comes from luminous gas—hydro-carbons—giving a series of bright bands identical with those shown by the light from the base of a candle flame or a Bunsen burner. We may therefore regard a comet as a swarm of loose particles, carrying with them more or

less gas, which move together thru empty space, simple because there is no force acting to pull them apart, strong enough to overbalance their own very feeble gravitation.

Magnificent California Trains.
Via the Chicago, Union Pacific and North Western Line. The "Los Angeles Limited" to Southern California and the "Overland Limited" to San Francisco are considered by travellers as the finest trains leaving Chicago. Less than three days to California. Drawing-room and Compartment sleepers, buffet, observation and dining cars. Trains electric lighted throughout. The "China

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There's a vast difference between our treatments and those given by others. We don't treat the bud of a hair for a bad complexion the same as we do her older sister or mother for lines, wrinkles or fading skin.

Our Face Treatments are given by expert operators, trained by us, who know what each case requires. Satisfaction guaranteed. If you want a better complexion have a few treatments.

Superfluous Hair—Moles, Ruptured Veins, etc., eradicated forever by our method of electrolysis. Come during the holidays for treatment if you live out of town. Satisfaction guaranteed. Booklet "C" on request.

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HERCULES SPRING BEDS

Are absolutely the most resilient and strongest spring beds made.

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Exquisite perfumes, toilet waters and sachet powders. Ebony hair brushes, military sets and mirrors. Shaving brushes and safety razors. Every article we offer abounds in merit and good taste.

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Diamonds and Pearl Goods

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All goods laid aside on payment of a small deposit.

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Direct Importer of Diamonds
21 YONGE ST. ARCADE.
Issuer of Marriage Licenses,
Phones, M. 3292. Park 1876.

One Reason.
"Why do girls leave home?"
"Well, many of them get married,

and their sordid gods object to sheltering the other half of the sketch, beard free."

FROM SOUP TO DESSERT
ALMOST EVERY RE-
QUIREMENT FOR THE
CHRISTMAS TABLE IS
PROVIDED AT MICHIE'S

EVERY BOX OF MICHIE'S
MERRY CRACKERS
IS A PACKAGE
OF DELIGHTFUL FUN
FOR CHRISTMAS



Michie's Merry Crackers

Will carry more genuine amusement into the Christmas festivities than any single feature you can devise.

There are literally hundreds to choose from, divided into three general classes.

From 15c to 45c Box

Pretty little Crackers for little children and the Xmas tree, containing little paper hats, caps, miniature toys, jewels, puzzles, etc.

From 50c to \$1.00 Box

Just one dozen Crackers in a box—same as cheaper boxes—but larger, handsomer Crackers, with a greater variety of amusing contents.

From \$1.00 Box Upwards

Large, beautiful and suitable for adults' parties, dinners, dances and table decoration, introducing joyous amusement and spreading good humor everywhere.

Twelve Crackers in a box.

For Dessert

At the after-dinner period, so important to the Christmas cheer—we have sent to all parts of the world, and gathered here some of the choicest of its products.

To mention Figs, Dates, Nuts, Almonds, Raisins, Oranges, Grapes and Ginger is to jump from California to Egypt and touch four continents, and the pick of all these products is procurable at Michie's.

Just as the Plum Pudding and the Figs and Nuts and Candies are made to be eaten, so the Merry Christmas Cracker is made to be destroyed; and its value rests in the intensity of the amusement it occasions while it lasts.

Thousands of Santa Claus Stockings at Michie's

All ready filled with Toys for Girls and for Boys—a little one at 10c for the tiny tot and a beauty at \$2.00, containing over a dozen attractive toys.

They please the children, and you are saved the trouble of choosing. Prices 10c, 20c, 40c, 60c, 75c, \$1.00 and \$2.00.

All who make their own

Plum Pudding and Mincemeat

Appreciate the fact that successful, wholesome cooking depends on the quality of what is cooked—in other words—it is what goes into the bowl that makes the pudding, and the use of Michie's Fine Currants, Raisins, Peels, etc., contributes to the best results.

PLUM PUDDINGS READY MADE FOR THOSE WHO DO NOT MAKE THEIR OWN.

GROCERIES, Etc. **MICHIE & CO., LTD.** 7 King St. W.



SENIOR MEDS. ASSOCIATION FOOTBALL TEAM, CHAMPIONS OF INTER-FACULTY SERIES, 1907.

Names, Top row, left to right: D. W. Clarke, J. W. Fowler, V. A. McDonough, E. Kells, G. J. Gillam, G. W. Williams. Second row: J. G. Bricker, G. L. Williamson, I. R. Bell, C. S. Mahood, J. A. Gardiner. Bottom row: H. H. Mitchell, W. A. Robertson, C. K. Langford, R. R. Walker.

CONQUEST OF MOUNTAINS.

The romance of railway construction was never more picturesquely told than by a writer in the World's Work. The keynote of the successful construction engineer is resourcefulness. He must be stopped by nothing in the world.

"Can you build a 1 per cent. line thru the Sierras?" I asked, dubiously, one of the consulting engineers of the Western Pacific.

"Sure we can—and we will," he said,

"for if you give an engineer enough money he can build any kind of a line anywhere."

To-day the profile of that road shows a maximum grade of only 1 per cent., fifty-two feet to the mile, thru the snow-capped mountains that of all others seemed most forbidding.

The peaks of the Andes are renowned for their perpendicular precipices and as you look from the window of your carriage clinging limpet-like to the mountain face with a sheer drop of 5000 feet below, you cannot resist

a momentary shudder. At such places the line crawls along a narrow ledge, just wide enough to take the train, blasted and cut out of the solid rock. It puts and snorts along, then suddenly puts up short. The engine uncouples and backs away from the train.

"A breakdown?" you enquire alarmingly.

"No; only a V-switch," nonchalantly replies your companion. He notices your bewilderment, and hastens to explain. "You see, we

couldn't go any farther round this rock, as there isn't enough room for a caterpillar to hang on." The summit of the peak is lost in the clouds, while hardly discernible in the ravine below is a straggling torrent. The mountain side is as vertical as a wall. It is a veritable cul-de-sac. A loop was out of the question, as was also a tunnel, viaduct or blasting of a ridge to carry the line. Consequently, on a convenient projecting shelf jutting out of the mountain side the engineer has dumped the ballast mov-



W. E. GRIFFITH, who recently opened one of the finest barber shops in Toronto in the Slater Shoe Store Building, 117 Yonge-street. Mr. Griffith not only has a first-class shop, but guarantees the best possible work.

From the Child To the Adult

All appreciate Ford's Chocolates and Bonbons. Made from the purest chocolate and sugar and the choicest fruits and flavors, they are unequalled in deliciousness.

We make only one grade—the best. Telephone your orders now for delivery at any time before Christmas.

FORD'S
83 KING STREET, WEST.
PHONE MAIN 1998.

ed from a neighboring cutting, leveled the surface, and laid a short line in the form of a V, with a turn-table at the apex. The engine backs on to this turn-table down one side of the V, is swung around until its head is brought in line with the other leg of the letter, puts up, and hooks on to the other end of the train. So this zigzagging goes on the track up the mountain side, resembling the teeth of a saw.

How to Keep a Cook.
After a dinner at his friend's house, which he enjoyed hugely, he said: "Excuse me, Jones, but may I ask you how you manage to have such delicious things to eat?"

"It's quite simple," replied Mr. Jones. "I always kiss the cook before dinner and hold her on my knee after dinner."

"But what does your wife say?"

"Oh," returned the other, "she don't object she's the cook."

Too Bad.
Mrs. Scribber (impressively): Whatever you do, never, never marry a newspaperman.

School friend: Why not?

"I married one and I know. Every night my husband brings home a lot of newspapers from all over the country which drive me crazy."

"The newspapers?"

"Indeed they do. They are just crammed with the most astonishing bargains in shops a hundred miles away."

Tired of Him.
A soldier of the legion lay dying in Algiers.

JUST THE GIFT FOR GENTLEMEN AND WE ARE MAKING SPECIAL PRICES

100 SMOKING JACKETS AND HOUSE COATS KNITTED FROM \$2.50 TO \$15.00

100 KNITTED AND FANCY VESTS \$2.00 TO \$7.00

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Exclusive Designs in Art Pottery China and Glass

Electroliers AND Shades

WILLIAM JUNOR
88 WEST KING ST. TORONTO

A committee of citizens who wanted to boom Algiers as a health resort, waited upon him.

"We wish you to change your headquarters," announced they. "You're hurting business here."

Not His Fault.
A first grade boy brought perfect spelling papers home for several weeks and then suddenly began to miss five and six out of ten.

"How's this, son?" asked his father.

"Teacher's fault," replied the boy.

"How is it the teacher's fault?"

"She moved the little boy that sat next to me."—Lippincott's.



OLD ORCHARD ON BANKS OF HUMBER RIVER. -BEREFT OF THEIR FOLIAGE AND FRUIT, THE AGED LIMBS WHISPER CONSOLATION TO ONE ANOTHER ON CHRISTMAS EVE.

Group of Popular Hamilton Singers



ANNIE MANN.
Choir leader First Methodist Church.



MRS. DR. McNICHOL.
Leading soprano Carlton-ave. Church.



GRACE LONGHURST.
Soprano First Methodist Church.



ELIZABETH FINDLAY.
Widely known local singer.



MARIE MACARTIE.
Soprano soloist First Unitarian Ch.



FLORENCE BELLE KINRADE.
Soprano soloist McNab-street Presby-
terian Church.



VICTORIA STAIRS.
Contralto of Christ Church.



MRS. CLYDE GREEN.
Contralto First Methodist Church.



MRS. SANDERSON.
Popular soprano Centenary Church.

THE CANADIAN TRAPPER.

With hair as white as driven snow,
That drifts before the gale,
Old Jasper sits within his hut,
A hearty man and hale.

For two score years he tramped the
woods,
From Nipissing to Hull,
From Georgian Bay to Old Quebec,
And not a week was dull.

Excitement of the mighty chase,
He followed day by day,
Kept up the fever in his blood
And drove dull care away.

The blinding snow, the rude north
winds
Were dangers that he scorned,
For braving ill and fearing God
Were lessons that he learned.

When winter snows lay on the earth
And all the trails were filled,
He strapped his snowshoes on his
feet
And ranged the forest wild.

From Mattawa to far North Bay,
From North Bay to Lachine,
Each season saw him starting forth
To brave the winter keen.

His line of traps he guarded well,
From prowling wolverine,
And larger grew his store of pelts
He cached beneath the pine.

When night came on the balsam
boughs
Served him in goodly stead,
And kindly form has never slept
Upon more fragrant bed.

His camp fire lit, and shining bright,
His blanket ready spread,
Old Jasper slept the sleep of peace,
With winter stars o'erhead.

Sometimes when thru the gloomy
woods
He slowly took his way,
The silent Indian crossed his path,
And brighter seemed the day.

For few companions found he there,
E'en tho' it were the lone red man
Who thru the forest moved.

When spring, with opened streams,
Came on,
He launched his swift canoe,
Or when the swollen streams were
rough,
He sailed the old batteau.

Down thru the mighty Ottawa,
And thence to Montreal,
Where keen-eyed merchants close in-
spect
And eager buyers call.

Here Jasper sold his stock of furs,
Nor drove a bargain hard,
Rejoicing that his labors spent
Had earned their just reward.

So ran the gamut of his days
Until increasing years
Forced him to leave the forest paths
And banish all his cares.
New York. —B. Kelly.

A Matter of Principle.
I'm one of the most open-handed men
That ever you happened to see.
If folks get hard up for some money
then

They're always a-coming to me,
I don't want no pay; I'd sooner not,
But the interest still hey bring,
It ain't that I care for the stuff one jot,
It's the principle of the thing.

I want every cent that I reckon due,
And I see that my debtors pay,
I'll get what's comin' if I have to sue,
Tho' it's quite an expansive way,
It ain't the question of the cash amount,
It ain't that to gold I cling
It ain't the money I would ever count,
It's the principle of the thing.

I always calculated money's dross,
But I'm saving all that I can,
And I like some profit and I don't like
loss.

And for profit I scheme and plan,
But don't think riches is for what I live,
For we know that they do take wing,
Still, I'd sooner take 'em than I would
to give:
It's the principle of the thing.
—Chicago News.

You never know how much real comfort
there is in Clothes until you have
worn one of

**Broderick's
Business
Suits \$22.50!**

They have a
National reputation,
worn

Write for
samples and
Measurement Chart
DEPT "D"
from Coast to Coast.

FRANK BRODERICK & Co.
TORONTO, CANADA.



JOLLY MASTER FRED MARSHALL



IN CHILDHOOD'S DAYS.
Little Misses Laura F. and Mabel J.
Coatsworth.



IDOLO

SECO SHERRY

GONZALES & BYASS' IDOLO'SHERRY is recommended by "The Lancet"—the leading medical journal in the world—as well as by all those who drink it for pure enjoyment.
For sale at all leading Hotels, Cafes, Restaurants and Wine Merchants' the World over.

Lawrence A. Wilson Co., Limited,
Agents, Montreal.



Florence Rossland, in "The Fatal Flower," at the Grand.

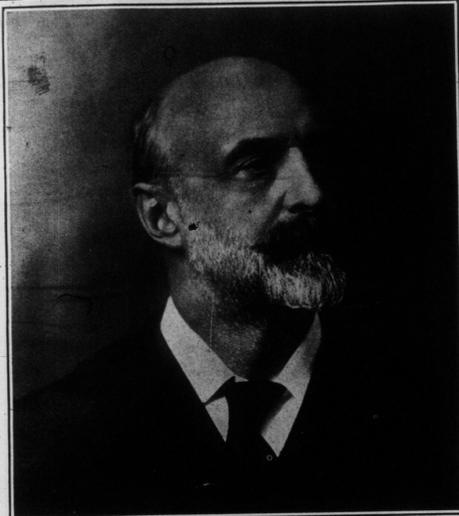


DR. J. G. STEWART, V.S.

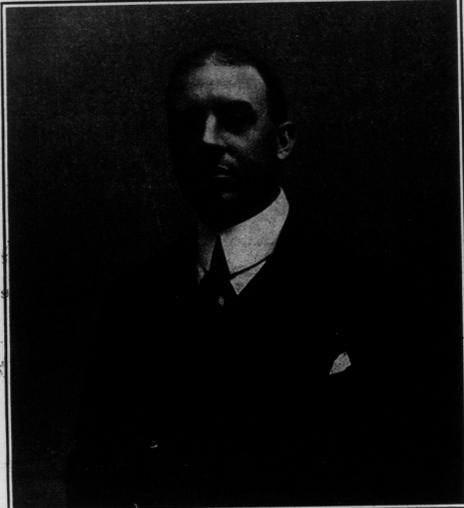
Diseases of Horses and Dogs
Skillfully Treated.

OFFICE: 126 SIMCOE STREET.
Phone M. 2473. Residence P. 1829

The farmers had better beware; if they continue forcing up the price of butter we shall simply be forced to plant butternut trees!—Guelph, Ont., Herald.



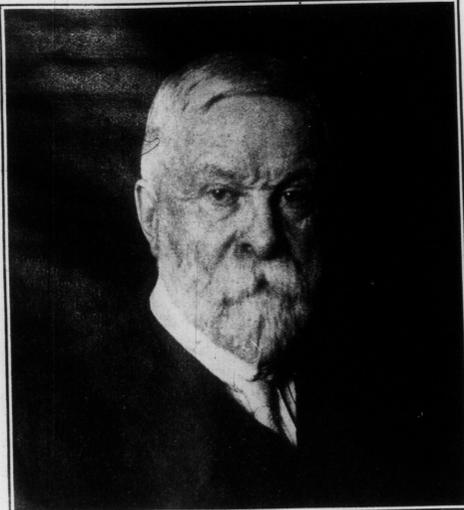
E. S. CLOUSTON, Vice-President and General Manager Bank of Montreal.



C. A. BOGERT, General Manager Dominion Bank.



AEMILIUS JARVIS, President Sovereign Bank of Canada.



H. S. STRATHY, ex-General Manager Traders Bank of Canada.

The Strength of Canada is in Her Financial Institutions

SUMMARY OF CANADIAN BANKING REGULATIONS AND SOME PERTINENT THOUGHTS IN THE PRESENT FINANCIAL SITUATION AND OUTLOOK, CONSEQUENT UPON RECENT EVENTS IN THE MONEY MARKETS OF THE WORLD.

CANADIANS are proud of their nationality; a pride not perhaps exceeded by any other nation in the world. Modesty has however prevented them from extolling their virtues for the world's recognition and it so remained for others to point out these virtues according as occasion has brought them into prominence.

Thus from the United States and England articles commendatory of the Canadian banking system have recently made their appearance.

This favorable criticism has been provoked by reason of the placidity of the



BYRON E. WALKER, PRESIDENT CANADIAN BANK OF COMMERCE.

Canadian financial situation during the recent universal money stringency when, even among the settled European communities a certain amount of nervousness and apprehension was experienced.

The financial cataclysm which was encountered in the United States at the beginning of the present year has worked its way throughout the entire republic, resulting in failures among financial institutions, not only at the leading centres such as New York, but clear thru the whole country from the Atlantic to the Pacific. The stolid attitude with which Canadian financial institutions have viewed this demoralization, and at so close a range, has drawn

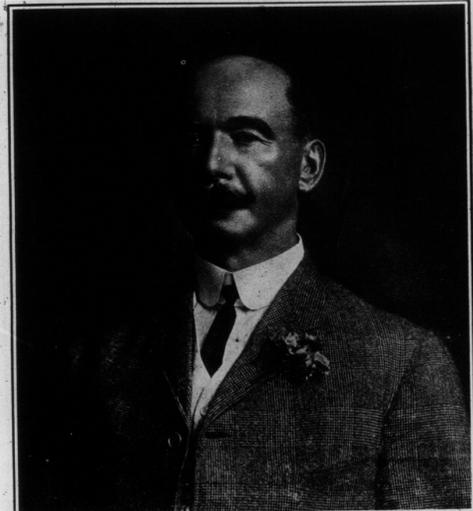
forth an admiration from those who have suffered under the difficulties which have been brought about in the United States. American writers have frequently extolled the Canadian banking system, but at no time more than during the last few months. Reference has been made to the confidence which Canadians evidently feel even under the strain of a financial crisis; and it has been pointed out that this is almost entirely due to the stability which the public feels in regard to their deposits in Canadian banks.

The banking system of Canada has been brought about by an evolution of circumstances, and the test of its stability is that the plan has stood the strain of unusual conditions. The Canadian Banking Act has not the rigid construction that some other

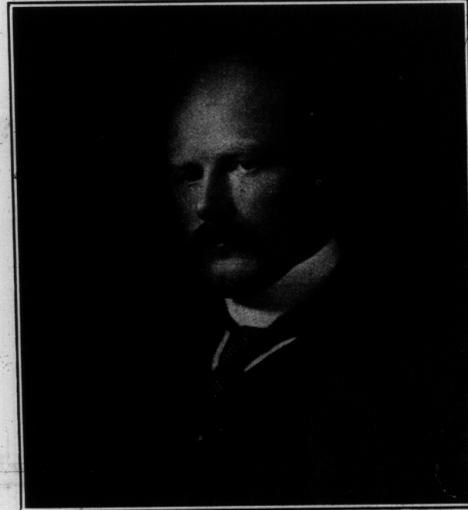
can be more rapidly supplied by way of the branch bank system. With the development of the country there is a continual demand for increased banking accommodation. This is being met by the creation of new banks, increases in the capital of the older institutions and the establishment of new branches as fast as opportunities have presented themselves.

There are now thirty-five banks with Dominion charters (against six in 1917), with no less than 1223 branches. The total paid-up capital of these is \$95,827,992, and the surplus or rest account \$69,827,992.

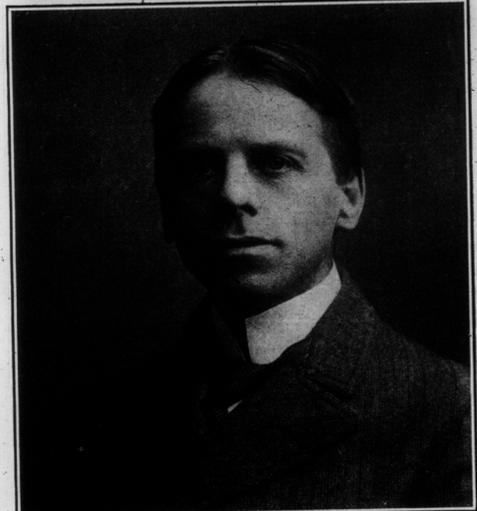
Strong emphasis is placed upon the advantages of the note circulation system of the Canadian banks. Notes can be issued up to the same amount as the capital, and as the volume of the cur-



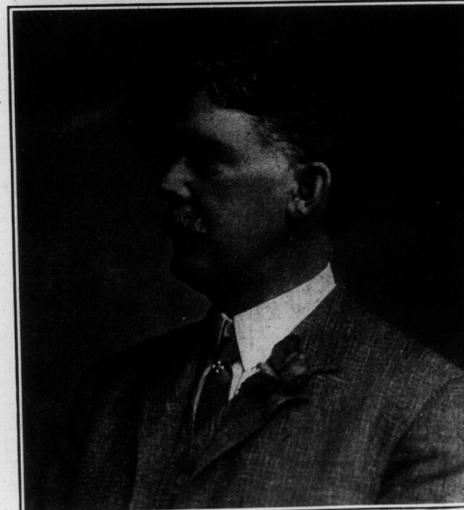
LT.-COL. JAMES MASON, General Manager Home Bank of Canada.



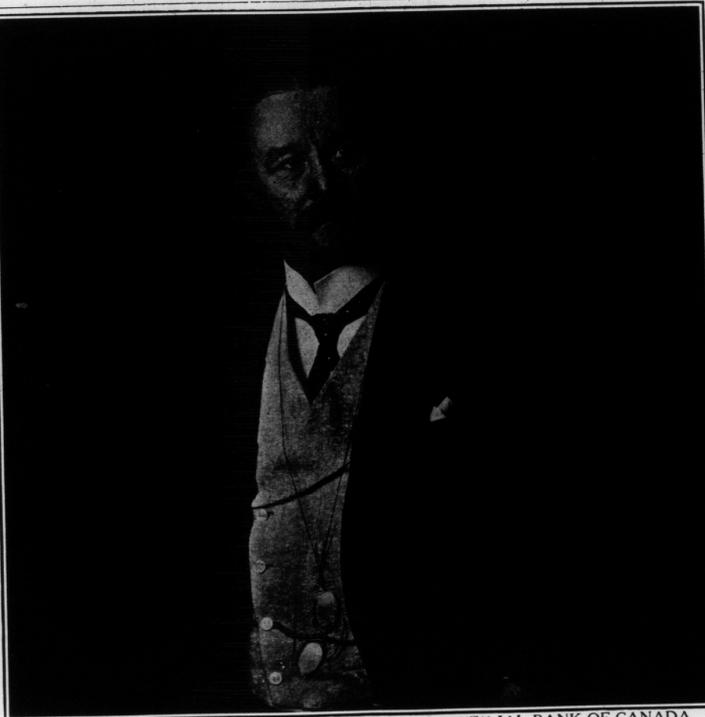
W. D. ROSS, General Manager Metropolitan Bank.



STUART STRATHY, General Manager Traders Bank of Canada.



W. R. TRAVERS, General Manager Farmers Bank.



D. R. WILKIE, PRESIDENT AND GENERAL MANAGER IMPERIAL BANK OF CANADA.

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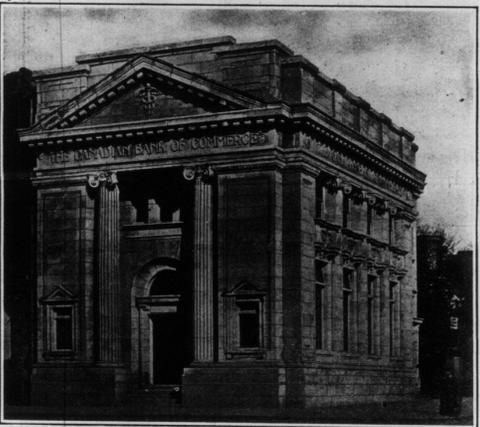
The Canadian Bank of Commerce



QUEEN STREET EAST BRANCH

The Canadian Bank of Commerce is now in its forty-first year, having opened the doors of its Toronto office for business on May 15, 1867. The original charter of the bank was granted in 1858, under the title of the "Bank of Canada," but difficulty was experienced in raising the requisite capital, and an amending act passed in 1866 changed the name to "The Canadian Bank of Commerce." The most eloquent commentary on the history of this bank is perhaps furnished by the following figures, taken from its first annual balance sheet and from succeeding ones at intervals of about 20 years:

	1868	1887	1907
Paid-up Capital	\$ 916,359	\$6,000,000	\$10,000,000
Rest	40,000	500,000	5,000,000
Net Profits	97,783	606,714	1,752,349
Notes in Circulation	702,388	2,390,732	9,235,769
Deposits	1,302,480	9,985,040	87,041,057
Current Loans and Discounts	1,894,294	15,381,179	88,768,828
Total Assets	2,997,081	19,574,094	113,683,538
Number of Branches	7	35	176



SPADINA AND COLLEGE BRANCH

Strength of Canada

Continued from Page 9.

Capital. This bank was established in 1817 and now has a capital stock of \$14,000,000, with a real account of \$11,000,000 and total assets of \$16,824,788.

"Banking in Canada," by Mr. Byron E. Walker, president of the Canadian Bank of Commerce, an address given before a congress of bankers and financiers at Chicago in 1888, is an able and lucid resume of this important subject and regarded as a standard treatise. No clearer conception of the Canadian banking system can be obtained than from this work and the following excerpts cover some of the most important matters dealt with:

In Canada, merely in order to follow the British parliamentary methods, when a certain number of individuals have complied with certain requirements, they are supposed to have applied for a charter, which parliament, theoretically might refuse, but which, as a matter of fact, would not be refused unless doubt existed as to the bona-fide character of the proposed bank.

The main difference in the matter of obtaining the privilege from the people to carry on the business of banking is that in Canada the subscribed capital must be \$500,000, paid up to the extent of one-half, or \$250,000, and this fact must be proved by the temporary deposit of the actual money with the treasury department.

A list of the shareholders in all banks is published annually by the government, and this book is eagerly examined by investors to ascertain changes in the share list of banks which might indicate distrust.

Under the Canadian system the charter of every bank expires at the same time, and the renewal period is only ten years. This ensures a complete discussion of the principles underlying the Act, and of the details connected with the working of it, once in ten years.

What is necessary in a banking system in order that it may answer the requirements of a rapidly growing country and yet be safe and profitable?

1. It should create a currency free from doubt as to value, readily convertible into specie and answering in volume to the requirements of trade. In saying this I do not wish to be understood as asserting that banks should necessarily enjoy the right to issue notes. Whether they should or

should not issue notes must always, I presume, end in a discussion as to expediency in the particular country or banking system.

2. It should possess the machinery necessary to distribute money over the whole area of the country, so that the smallest possible inequalities in the rate of interest will result.

3. It should supply the legitimate wants of the borrower, not merely under ordinary circumstances, but in times of financial stress, at least without that curtailment which leads to abnormal rates of interest and to failures.

4. It should afford the greatest possible measure of safety to the depositor.

We think in Canada that our system possesses all these qualities, and we are confident that we have a currency perfectly suited to our trade and other requirements. We have not, however, arrived at our present reasonably comfortable condition by any other process than the usual slow development from a past full enough of error and bitter experience.

The first Act extended all charters for ten years, which practice has been followed thus far. There were various amendments during the first few years, but since then changes have been infrequent, except at the regular revisions in 1880 and 1890.

In the successive Banking Acts of the Dominion parliament banks have been empowered to issue circulating notes to the extent of the unimpaired paid-up capital. By the first Act the note-holders had no greater security than the depositors and other creditors. At the renewal of charters in 1880, the circulating note was made a prior lien upon all assets; and at the last renewal in 1890 the banks, at their own suggestion, were in addition required to create in two years a guaranteed fund of 5 per cent. upon their circulation, to be kept unimpaired, the annual contribution, however, if the fund is depleted, to be limited to 1 per cent. The fund is to be used whenever the liquidator of a failed bank is unable to redeem note issues in full interest from the date of suspension, until the liquidator announces his ability to redeem. Banks are also required to make arrangements for the redemption at par of their notes in the chief commercial cities in each of the provinces of the Dominion. The change in the Act now in force was due to the demand for a "currency" which would pass over the entire Dom-

inion without discount under any circumstances. The history of banking in Canada since confederation shows no instance in which a depletion of a guaranteed fund would have occurred. Fines from \$100 to \$100,000 may be imposed for the over-issue of notes in any shape, and the notes are participating liable to fine and imprisonment. As the crown prerogative to payment priority to other creditors had been set up on behalf of both Dominion and Provincial governments, the Act places the claims of notes of the Dominion second to the claims of the provinces third.

Notes of a lesser denomination than \$5 may not be issued, and all notes must be multiples of \$5. Notes smaller than \$5 are issued by the Dominion government.

In Canada bank notes are secured by a first lien upon the entire assets of the bank, including the double liability, the security being general and not special—not by the deposit of government bonds, for instance. Therefore it is clear that it will always pay Canadian banks to issue currency when trade demands it.

In Canada experience has shown that as long as the notes are a prior lien on the assets of the bank, including the double liability, ultimate loss is scarcely possible—has not at all events occurred as yet.

In a country where the money accumulated each year by the people's savings does not exceed the money required for new business ventures, it is plain that the system of banking which most completely gathers up these savings and places them at the disposal of the borrowers, is the best. Now, in Canada, with its banks with deposits of the saving communities applied directly to the country's new enterprises in a manner nearly perfect.

The Bank of Montreal borrows money from depositors at Halifax and many points in the Maritime Provinces, where the savings largely exceed the new enterprises, and it lends money in Vancouver or in the Northwest, Ontario, and lends the money in the same manner gathers deposits in the quiet, unenterprising parts of the Dominion, and lends in the enterprising localities, the whole result being that forty or fifty business enterprises, in no case having an exact equilibrium of deposits and loans, are able to balance the excess or deficiency of capital, economizing every dollar, the

depositor obtaining a fair rate of interest, and the borrower obtaining money at a lower rate than borrowers in any of the colonies of Great Britain, and a lower rate than in the United States, except in the very great cities. So perfectly is this distribution of capital made, that as between the highest class borrower in Montreal or Toronto, and the ordinary merchant in the Northwest, the difference in interest paid is not more than one to two per cent.

The government statement at Dec. 31, 1892, shows that before depositors having claims amounting to \$18,000,000 in paid-up stock and double liability as much as \$126,000,000, and \$25,000,000 of surplus funds, in all \$151,000,000, there is probably no country in the world where greater security is offered to depositors.

I am aware that many eminent bankers in the United States have expressed the opinion very decidedly that it is inconsistent with sound banking to pay interest on deposits. On the other hand, bankers in Great Britain and in Canada would say that any system of banking which will not afford interest on certain classes of deposits is unsound. I must hold with the latter opinion. But all Canadian banks issue interest-bearing receipts, and, as you will have gathered, all, or almost all, have savings departments. These deposits, great or small, are in the nature of investments by the depositor, and are not like the temporary balances of a merchant. They are entitled to interest. It is of vital importance to every nation that the people should have the saving habit, and it is also of vital importance that all the money disbursed for labor, or to the farmer or otherwise, should find its way back as early as possible into its way back unless interest is offered for it?

CANADIAN BANKS AND NATURAL DEVELOPMENT.

Banking institutions are not only essential parts of highly-organized communities, but in the case of young and growing nations are principal factors in their industrial and commercial development. Nowhere has this latter service been rendered with more notable success than in Canada, and the hopes of to-day have become the actual history of the past, and the quality of that service will be more clearly recognized than it can be to-

HEAD OFFICE, BANK OF COMMERCE

The annual statement of the bank for 30th November, 1907, recently published, showed the largest profits in the history of the institution, amounting to slightly more than 17 1/2 per cent. on the paid-up capital. The holdings of actual cash amounted to over 11 millions and the readily available assets to nearly 36 millions—a strong showing. The statement is well in line with others which have recently appeared, showing that the administration of the leading Canadian banks during the past year has, as usual, been characterized by a careful and conservative policy.

In 1868 the branches of the bank were confined to the Province of Ontario, in 1887 it had opened offices outside that province in the financial centres of Montreal and New York; at the present time its system of branches includes every province, and, indeed, it may almost be said, every city and town of much importance in the Dominion, and it has, in addition, its own offices in London, England, New York, and the three important Pacific coast ports of the U. S., San Francisco, Seattle and Portland, Ore., thus doing business, through its own offices, on two continents and under two flags.

An additional interest is given to the figures for the last 20 years, inasmuch as they represent the period during which Mr. B. E. Walker, the presi-

dent of the bank, has been identified with its management, the balance sheet in 1887 having been the first one presented to the shareholders after he became general manager. It will be remembered that at the last annual meeting of the bank, held in January, 1907, the Hon. George A. Cox resigned from its presidency and was succeeded by Mr. Walker, who was in turn succeeded as general manager by Mr. Alex. Laird, who had for some years previously held the position of assistant general manager. The present directors of the bank are the following gentlemen, most of whom are well-known to the citizens of Toronto:

B. E. Walker, President; Robert Kilgour, Vice-President; Hon. George A. Cox, M. Leggat, James Crathern, John Hoskin, K.C., L.L.D.; J. W. Flavelle, A. Kingman, Hon. L. Melvin Jones, Frederic Nicholls, H. D. Warren, Hon. W. C. Edwards, Z. A. Lash, K. C.; E. R. Wood.

These are easily met by the establishment of additional branches that fall easily and naturally into their proper places in the general system. As Mr. Barrett observes, in this way one section of the community is not sacrificed to another, and the large banks are enabled to distribute accommodation evenly and at rates that vary little between the far eastern and western towns and the large commercial centres throughout the country, to mass currency where it is most needed and, by their power of note issue, to equip every branch with ample resources for sustaining credit without weakening cash reserves.

Objections have been made to the Canadian banking system on the ground that these branches create a temptation to starve local trade and industry in order to collect funds at the financial centres and employ them for purposes for foreign investment. This of course is no reflection on the system itself, but on the methods of administration, and even if the temptation exists, it does not follow that it has been suffered to affect the paramount duty incumbent on Canadian banks to aid internal development to the full measure of their power and opportunity.

Instances affording ground for criticism may without doubt be found, but they do not suffice of themselves to weaken confidence in the general excellence and in the operative patriotism of Canadian bank management. Nor is it at all probable that foreign ventures of the kind challenged will be repeated to an extent that will call for protest or legislative interference. Still less can the practice of utilizing part of the available funds for call loans in New York be laid open to reasonable cavil. Loans of this class really form part of the liquid reserve and are available at any moment for Canadian necessities. They cannot be made in Canada with the same ease, and more over, if they were so made, any sudden demand for their liquidation would tend to unsettle local conditions. A certain amount of liquid reserve is absolutely necessary, and the practice of lending on call loans in the United States, if it is not abused, is a safe and profitable way of providing for contingencies that every conservative banker knows must come within his purview. There does not, therefore, seem to be any justification for the apprehension that local industries suffer thru the administrative policy of Canadian bankers. The institution of

branches enables "capital to march automatically across the continent," to use Mr. Byron E. Walker's "picturesque phrase," and by doing this makes it available at the points where it is called for. Canadian bankers can thus do much to aid national development and in the light of past experience full reliance can be placed on their readiness and determination to act up to the measure of their responsibility.

The Central Canada Loan & Savings Company, which was established in 1884, has shown a wonderful growth since that date.

In 1894 the paid-up capital of the company amounted to \$250,000, and the total assets to \$528,000. In that year a dividend was paid at the rate of six per cent per annum. As of 31st December, 1906, the paid-up capital of the company amounted to \$1,500,000, the reserve fund amounted to \$1,060,000, and the total assets to \$8,424,000. Dividends have been paid ever since the inception of the company at the rate of six per cent per annum up to the year 1901. For the years 1902 and 1903 a dividend at the rate of seven per cent per annum was paid, and for the years 1904, 1905 and 1906, at the rate of eight per cent per annum.

The company has a very strong board, on which appear such well-known names as that of the Hon. George A. Cox, Hon. Robert Jaffray, William Mackenzie, Chester D. Massey, E. R. Wood, and others.

The Central Canada Loan & Savings Company does a large deposit and debenture business, accepting deposits in any sums of \$1.00 and upwards subject to cheque withdrawal and allowing thereon interest at the rate of three and a half per cent per annum calculated on the daily balance. Debentures are issued in sums of \$100.00 and upwards on which interest at the rate of four per cent per annum is allowed. The interest is paid from the date that the bond is taken out half-yearly on the 1st of January and July, and the bond is subject to repayment upon the holder thereof giving the company sixty days' notice of desire to withdraw.

The Dominion Securities Corporation of Toronto have recently opened an office in London, No. 4, Blenheim-street, Within. In the last few years the volume of Canadian bonds which have been sold in London have demonstrated the fact that the investing

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YONGE AND QUEEN BRANCH



PARKDALE BRANCH



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The Traders Bank of Canada



COR. KING ST. AND SPADINA AVE. BRANCH TRADERS BANK.



COR. QUEEN ST. AND BROADVIEW AVE. BRANCH TRADERS BANK.



COR. YONGE AND BLOOR STS. BRANCH TRADERS BANK.

THE Traders Bank of Canada was incorporated in the year 1885, and opened for business in the office at present occupied by the Royal Bank of Canada, at the corner of Yonge and Wellington-streets. Mr. Alexander Manning was president, and Mr. H. S. Strathy, general manager. Up to the year 1899, the bank's paid-up capital did not exceed \$700,000. It had a reserve fund of \$70,000 then, with deposits of a little over five and a half millions and a circulation well up to the limit.

In the year 1900, the paid-up capital had increased to \$1,000,000, with a rest of \$150,000, and the deposits had increased nearly a million dollars. In 1901, the capital had grown to \$1,344,420, with only a slight increase during the following year, making it \$1,350,000, which in 1903 was increased to one million and a half exactly.

The circulation still continuing to grow, it was found necessary to still further increase the capital, so that in 1904 it stood at two million dollars. In 1905, we find another increase of \$1,000,000, making it \$3,000,000, which had been rounded out on the 31st of May, 1905, to three million dollars, with deposits of twenty million and a half, and circulation of \$2,311,125, and in the last published annual statement, which was on the 31st of December, 1906, the capital stood at \$4,322,537, with a reserve fund of \$1,900,000, deposits \$23,727,672, and circulation \$2,933,630, the total as-

sets being \$33,000,636. These figures have somewhat increased since.

The bank remained in the premises at the corner of Yonge and Wellington-street until it removed to a building erected for it at the corner of Yonge and Colborne-streets, where it remains to-day, but the building has been replaced by a fifteen-storey structure known to every Torontonian, and which at once strikes the eye of every visitor to the city, towering as it does high above all its surroundings, and affording a domicile not only for the bank, in every commodious and elegant quarters, but also for dozens of other tenants, all the available space being rented at the present time except an elegant room on the second floor.

Visitors to the city would do well to call and see the officers of this bank, who take pleasure in gratifying the proper curiosity of visitors, AND IN ALLOWING THEM THE SATISFACTION OF VIEWING THE CITY AND THE BAY FROM THE ROOF OF THE BUILDING. Nor is this invitation, it will be understood, restricted to non-residents; on application at any of the city branches, citizens will be furnished with application cards, which they sign and return, and are then given cards to the chief engineer, securing the privilege of seeing the building and the view therefrom.

Mr. H. S. Strathy, who, as above stated, was the first general manager of the bank, continued in that office until a month or two ago, when he was succeeded by a nephew, Mr. Stuart Strathy.

Mr. Stuart Strathy entered the bank in 1885, opening several of its now prosperous branches, and later on, when the growth of the bank's business required it, was made inspector. Mr. Stuart Strathy was afterwards made manager at Hamilton. This office, under his energetic management, soon became the most valuable feeder that the bank possessed. The business at Hamilton grew to such an extent that new and enlarged premises were required, and the Bank of Hamilton having removed from the stand for many years occupied by them as their head office, this was purchased for the Traders Bank at a moderate figure, and has been transformed into a commodious modern banking room, where the hundreds of customers make a busy scene.

At the end of the year 1906 several changes were made in the executive of the Traders Bank; Mr. Stuart Strathy was brought over from Hamilton and made assistant general manager, and Mr. N. T. Hillary, who has been very successful in building up and protecting a large business during his management at Sudbury, was made assistant to the president and superintendent of branches, his duties including an independent report to the board on all transactions of the bank. Mr. Alley was made manager of the Toronto office, and Mr. R. P. Sherris, inspector.

As our readers will remember, Mr. H. S. Strathy retired from the general management about two months ago, and was elected a director of the bank. Mr. Stuart Strathy, whose zealous services as assistant general manager had well proved his ability to undertake the responsibilities of the first officer of the bank, was made general manager. In this position he is very ably seconded by Mr. Hillary, who was raised to the rank of assistant general manager, retaining the superintendency of the branches of the bank, and Mr. John L.

Willis was appointed auditor to the board. Mr. Willis is very well known in the neighborhood of Fort Hope, where he represented the bank as manager for thirteen years.

The directorate is composed of Mr. Charles D. Warren, president, the Hon. J. R. Stratton, vice-president, and Messrs. Christian, Klopfer, W. J. Sheppard, E. F. B. Johnston, K. C. and C. S. Wilcox. These men are all more or less widely known. Mr. Warren's name has been associated with the reconstruction of the Sault Ste. Marie industries. Mr. Stratton is widely known. Mr. Klopfer is a resident of Guelph, and is president of the Raymond Manufacturing Company, whose sewing machines are known all over Canada. He is also president of the Guelph Carpet Mills Company. Mr. Klopfer's German descent gives him a full share of the qualities so well known to be inherent in that race; he makes an excellent balance wheel to any financial machinery that he may be connected with. The lumbering interests are well looked after by Mr. W. J. Sheppard, who is president of the Georgian Bay Lumber Company. His shrewdness and honesty are appreciated by his friends. Mr. E. F. B. Johnston has for many years been prominent in legal circles. He is a Scotchman, and his addition to the councils of the board. Mr. Wilcox is a citizen of Hamilton, and is identified with some of the most successful and substantial enterprises in that city. He is president of the Hamilton Steel and Iron Company, and a director of the Crown Life Insurance Company and the Ontario Tack Company. Those who know Mr. Wilcox best can best appreciate his value.

The other city branches are represented by gentlemen as genial towards the public, and as zealous in the bank's interests as can be desired. At the corner of King and Spadina-avenue, Mr. A. H. Ward represents this bank, and is gathering around him a number of attached clients. This branch keeps open on Saturday evening for the benefit of the mechanic class, in order that they may be able to deposit their weekly savings. At the corner of Yonge and Bloor-sts., a very handsome new edifice has been erected, which is occupied on the corner, on the ground floor, by the bank itself, where Mr. J. P. Hodgins, for many years accountant at the principal office in Toronto, is manager, and here ladies wishing to open savings bank accounts, will find every courtesy extended to them. Of course, at this and all the branches a general banking business is desired and transacted. The upper storeys of this building are divided into elegant and commodious offices and living apartments. At the corner of Queen and Broadview in the east, the bank is represented by Mr. H. W. Barker, who is very well known in that part of the city, and is as much esteemed as he is well known. These three branches afford facility for friends of the bank to do business with that institution in any quarter of the city. There is one more branch, at the corner of Avenue-road, which has been opened for the accommodation of the residents of that locality, where Mr. P. A. Vale will be happy to receive all classes with that urbanity for which he is so well known.

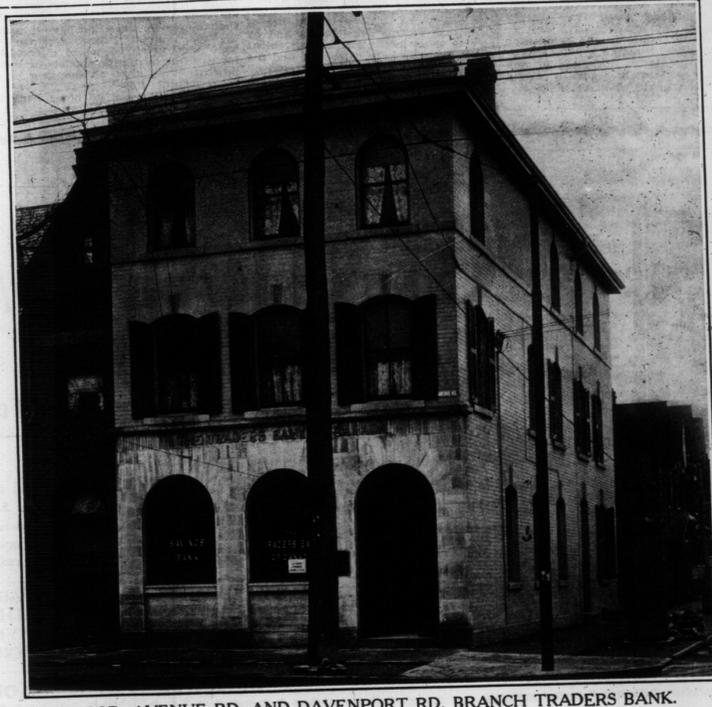
Outside the city the bank has some seventy branches, covering very largely Western Ontario. At Windsor they are represented by Mr. George Mair, and at Sarnia by Mr. F. J. Winlow, both gentlemen of large experience and very capable bankers, possessed of those qualities of discernment and judgment which are so much needed in the neighborhood of the large American cities where their business is located.

In Winnipeg the bank has gathered together a large business under the management of Mr. George Bowles, formerly manager of the Union Bank of that city. He was for some years a resident of this city in the capacity of accountant of the Union Bank here.

At Edmonton and Calgary the bank is represented by men zealous and active, and over all the branch business a constant and vigilant oversight is maintained by the well-appointed staff at the head office. Indeed, both the directors and the executive may be said to have adopted the motto: "Eternal vigilance is the price of safety."



HEAD OFFICE TRADERS BANK.



COR. AVENUE RD. AND DAVENPORT RD. BRANCH TRADERS BANK.

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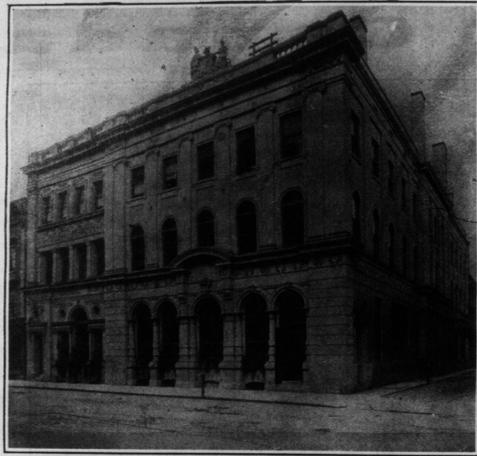
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Imperial Bank of Canada



HEAD OFFICE IMPERIAL BANK, TORONTO.

A SKETCH of the Imperial Bank's rapid yet conservative progress since its incorporation, May 23, 1873, makes interesting reading.

The first meeting of shareholders took place on the 25th of February, 1873, when the late Henry S. Howland, Esq., a highly esteemed gentleman, was elected to the presidency. This position he held until his death in 1902. T. R. Merritt, Esq., then president of the Niagara District Bank, was at the same time elected vice-president, which of-

ice he held until appointed to the presidency thru the decease of Mr. Howland. Mr. D. R. Wilkie was on this same date elected general manager, which office he holds to-day, together with that of president, to which office he was elected on the death of Mr. Merritt two years ago. Mr. Wilkie's record is a most successful one, and reflects as high honors for astute financial management as does that of any general manager in the country.

The bank opened for business on March 16, 1875 in the Masonic Hall (now Canada Permanent Chambers), Toronto street. On the 1st of April, 1875, the

Imperial absorbed the Niagara District Bank, the amalgamation being consummated on Dominion Day of that year.

On July 5, 1876, the first annual statement was presented to the shareholders. Notes in circulation then amounted to \$310,902; deposits, \$1,574,000; capital stock, \$204,888; rest account, \$25,000; and the total assets amounted to \$3,123,735.

By 1881 the capital stock had increased to \$1,000,000, and the rest account to \$175,000. Owing to the general expansion of business and circulation it was found expedient to increase the capital stock to \$1,500,000. This new issue was allotted to shareholders at a premium of 33 1-3 per cent., based on the surplus earnings shown on the 31st of May that year.

In 1886 the bank's statement read as follows: Circulation increased to \$398,000; deposits to \$4,427,000; capital stock to \$1,500,000; rest account to \$500,000, and total assets to \$7,650,394.

In 1888, the directors, anticipating further growth, issued, with the permission of the shareholders, \$500,000 new stock, bringing the capital up to \$2,000,000. The new shares were allotted in the usual way in the proportion of one new share to three old shares at a premium of 50 per cent.

In 1890 an officers' and employees' guarantee fund was established, to succeed the officers' guarantees then in force.

The 20th annual statement reflected the healthy and extensive strides made by the bank and showed the confidence the management and directors had in

Manitoba, the Northwest Territories and British Columbia, where they had been transacting business for many years, aiding in the upbuilding of the great Canadian West. This confidence was well placed as a large portion of the increase and profits has been traced to this new territory.

In 1895, the circulation stood at \$1,183,544; deposits, \$9,409,479; capital account, \$1,883,900; rest account, \$1,155,300, and total assets \$13,866,349.

In 1898 the bank established a pension fund, providing for an annual contribution thereto of \$5000 from the funds of the bank.

Ten years having elapsed since the last increase, a further issue of new capital was authorized on June 21, 1899, of \$500,000, to be disposed of at a rate proportional to the amount to which the rest bore to capital account at time of issue.

The shareholders, at their annual meeting on 21st June 1899, authorized the directors to make a special contribution of \$20,000 to the credit of the pension fund in addition to the annual contribution of \$5000, authorized the year before.

A summary of the 25th annual report is interesting, showing the bank's marvelous growth. In four years the circulation increased over \$500,000; deposits nearly \$5,000,000; capital increased \$500,000, rest account \$550,000, and the total assets amounted to \$20,308,384.

On June 25, 1902, the directors were authorized to increase the bank's capital \$1,500,000, giving them power to issue stock from time to time as they saw fit.

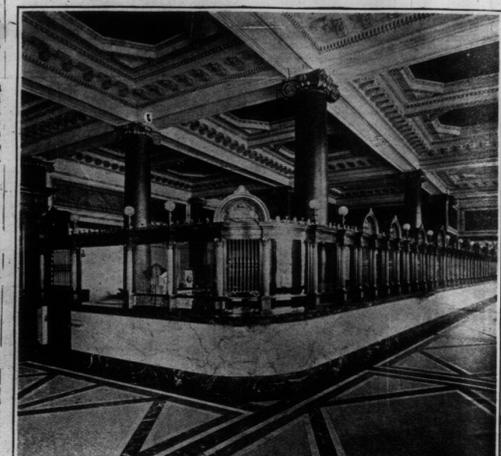
This course was found necessary in order to cope with the enormous development of Manitoba and the Northwest. Manufacturing industries throughout the country required more accommodation and as the Imperial Bank has always endeavored to foster new industries and to keep abreast of the times this course was commendable.

During 1902 \$1,500,000 of the authorized \$1,500,000 capital stock was issued at a premium of 85 per cent., thus on May 21, 1902, the capital stock stood at \$3,383,800.

The half-yearly report of the 33rd year's business of this institution had attracted the admiration of every financier because of the remarkable strength exhibited at a period of peculiar stress in financial circles in the United States. The management evidently foresaw the trying times which most communities are passing thru owing to the money stringency, and prepared for the same by judiciously building up the reserves without impairing the bank's business.

The semi-annual statement of 31st October, 1907, shows that the reserves have been brought up to the strongest kind of a position that such has been accomplished without detracting from the shareholders' profits. For the six months ending October 31, the net profits, after making provision for losses, were no less an amount than \$389,027. After providing for two quarterly dividends and a special contribution of \$25,000 to the pension fund, there remained at the credit of profit and loss account \$584,474, against a balance of \$48,315, on April 30 last.

In the half-yearly balance sheet the total liabilities to the public are \$34,351,188, against which the bank holds immediately available assets of 80 per cent., or \$27,485,994, of which no less than



INTERIOR VIEW IMPERIAL BANK, MONTREAL.

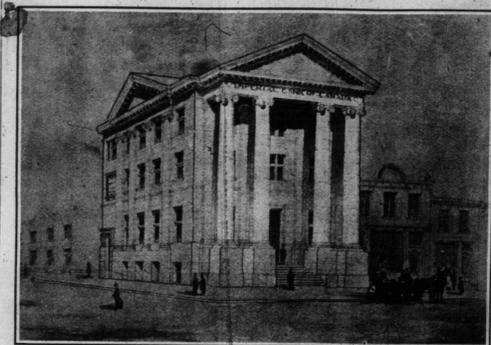
\$2,918,510 is gold, or its equivalent. The total assets are now \$44,923,347; capital stock paid-up, \$4,860,806, and rest account equal to the paid-up capital.

This bank has sixty-two branches throughout the Dominion, exclusive of sub-branches. For the handling of the vast volume of business transacted in Toronto they maintain several branches for the convenience of their patrons. The history of the bank in one long series of successes, and the latest statement issued confirms the opinion that this institution is under not only a careful management, but one with excellent business acumen.

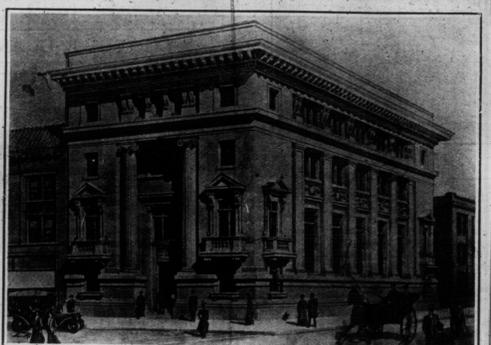
A comparative statement of the assets of the Imperial Bank taken at intervals of ten years, gives, better than anything else could do, an idea of the institution's rapid growth. The first annual statement, which was issued in 1876, showed total assets of \$3,123,735. In 1888 the total assets had increased to \$7,650,394, or about 144 per cent. of an increase for the first ten years. In 1898 the assets had increased to \$13,866,349, or about double the assets of the year 1888. In 1907, the half year balance sheet showed total assets to be \$44,923,372. This remarkable showing needs no further comment; it speaks for itself.



IMPERIAL BANK, BANFF, ALTA.



IMPERIAL BANK, EDMONTON, ALTA.



IMPERIAL BANK, WINNIPEG, MAN.



IMPERIAL BANK, NIAGARA FALLS, ONT.

Financial News

Continued from Page 10.

public of England are turning their attention more and more each year to this country as a field for investment, and the Dominion Securities Corporation being anxious to take advantage of this demand to as great an extent as possible, early this year decided to have a representative of their own in London. The amount of securities sold since then has more than demonstrated the soundness of their judgment in doing so.

This corporation now has offices in Toronto, Montreal, London, England, and correspondents in Winnipeg, Calgary, Edmonton, Vancouver and most of the principal cities of the States, and consequently is the best position for any bondholder in Canada as regards buying and selling of all classes of municipal and Corporation bonds.

Both the above investments are protected by a very large surplus of assets over liabilities and also by a subscribed but unpaid capital amounting to \$1,000,000.

In these days when across the border the searchlight is being turned upon the trust companies of the United States because of the inability of a few of the larger and some of the smaller companies to meet the demands of their depositors in the financial crisis thru which they are passing, it is only natural that we should

seek to ascertain the position of trust companies in our own country.

It would appear to be a matter for congratulation at the present time that an altogether inconsiderable amount is held by the Canadian trust companies on deposit subject to cheque or immediate withdrawal. We are informed by the officers of the Toronto General Trusts Corporation, the oldest and by far the largest trust company in Canada, that this company does not receive money on deposit at all, and as they are in no sense a banking institution they could not be subjected in any financial crisis to a run on the part of the public, such as the American institutions have suffered, necessitating a sacrifice of securities, and perhaps a very considerable impairment of capital funds.

It is quite apparent that a trust company, having in its hands large sums of trust moneys on which hundreds of widows and orphans are dependent, should exercise great care, and conservatism should mark its every step, not only in the class of business which it undertakes, but also in the investments it makes, both for capital as well as trust account.

The Toronto General Trusts Corporation, to which we have above referred, has in a very marked degree maintained a strictly conservative attitude during the last quarter of a century since its inception, in the acquisition of new work, avoiding all underwritings or speculative business of any character whatsoever. And so careful has it been in the selection of invest-

ments that out of mortgage loans totaling in value to the enormous sum of upwards of \$15,000,000, they have at the present time not more than a score of mortgages in default, representing less than \$70,000, and in each of these few cases the corporation has ample security for its claim. This latter fact may be taken as an indication of the continued soundness and strength of Canadian financial affairs.

TORONTO CANADIAN FINANCIAL CENTRE.

Toronto is now recognized as the leading financial centre of the Dominion. Montreal held this coveted position until recently, but with the growth of the west the important financial concerns have found Toronto the most convenient point for the concentration of financial affairs.

Local banks have made remarkable expansions in the matter of branches within the last few years. The increase in bank accommodation is due to two reasons, first competition, and second the desire to have the banks more freely utilized by the people.

Money collected in the shape of deposits for the bank is immediately available for business purposes. The development of Canada causes a continual drain on the financial institutions for loans. Money kept out of the banks retards development and by placing these institutions at convenient spots, depositors are catered to and the available loaning funds increased.

In few other cities in the world are the facilities for banking so well provided as they are at Toronto. In the congested business section between Church and Bay-streets and King and Front-streets, an area less than half a mile in circumference, there are twenty-one banks either head offices or branches of those with head offices at other cities. These are, Toronto Bank, Imperial, Quebec, Ottawa, Dominion, Traders, Royal, Sterling, Hamilton, United Empire, Montreal, Union, Merchants, Standard, Commerce, Nova Scotia, Molsons, Metropolitan, Crown, Sovereign and Home. It is to these offices that most of the wholesale business houses are indebted for their banking facilities. From this nucleus throughout the entire city branches have been scattered to supply accommodation for the retail merchants, and the householders.

With excellent judgment the branches have been arranged along the principal lines of traffic, the branch establishments being imposing structures at the leading corners. The total number of branch banks scattered thru the city is now seventy.

To inculcate the habit of saving these places have been made as attractive as possible, and the mystery of banking has been simplified so that the least learned might comprehend the method of utilizing a bank account. At the same time, a hesitancy to overcome any natural feeling of timidity, the female sex might have in using a bank, special ladies' departments have been arranged where a freedom for carrying on business exists no more intricate than that of shopping at a departmental store.

Owing to this method of catering to the wants of all classes a bank account is now being recognized as a necessity rather than the old time notion of a luxury. Housekeepers, who formerly paid their accounts in notes, are freely using cheques against their savings accounts for the purpose. Artisans are adopting the same system, and the method will grow as people become seized of the many advantages that obtain from the use of a bank account by comparison of more clumsy and less safe methods of handling currency for the daily business transactions.

The old saying that money makes money needs no demonstration. A bank note carried in one's pocket does not increase, in fact the tendency is for it to decrease. But in a bank it at once begins to accumulate, and in so doing, helps some one else to make money out of its use.

The Montreal correspondent of The New York Evening Post says of the Canadian situation in regard to the American panic:

The trade and financial relations between Canada and the States being what they are, people here recognized early that the Dominion would be considerably affected by New York's panic. The first result noted was a hesitancy on the part of the banks in making new loans. However, the crops were to be moved and after the first short hesitation the banks bent themselves to that operation. A difficulty arose in connection with the exports of grain from Manitoba via Buffalo and New York, in that the usual drafts on New

York houses, with shipping documents attached, customarily discounted by the banks, were paid in New York by clearing house certificates instead of cash; but the problem resolved itself into the banks charging a rate that sufficiently covered the depreciation in the certificates. All over the Dominion the banks have been performing their regular functions without a break—discounting paper, carrying their customers, receiving deposits, and paying them on demand.

There have been several interesting minor developments. The branch banks in the Canadian border towns have received from across the line. They are mostly of moderate amounts, but the number of depositors is quite large. Then there is also a demand for Canadian banknotes for currency along the border. The circulation of banknotes as Canada was concerned, has been in the status of the call loans carried by the New York and the restrictions placed by the United States banks on cash withdrawals have caused a drain of resources from this country. Ordinarily the branch establishments of American companies remit New York drafts to their parent offices. Now, some have been showing the disposition to remit cash instead. Canadian banknotes are sent in cases where they can be used as currency; if the remittance goes to a point too far inland then it is possible to get gold by a roundabout method. The banks are not obliged to furnish gold to the holders of their obligations. When demand is made on them they satisfy it by paying the de-

mand legal-tender notes of the Dominion government. So those who wish to remit gold have first to convert their banknotes, bank balances, or cheques into Dominion notes, or cheques general at Montreal, Toronto, Ottawa, or Winnipeg for gold.

The premium on currency has induced some brokerage houses to conduct the above operations for the profit that was in them. The government has retorted, after developed into importance, by paying out British sovereigns instead of the United States coin that was wanted. It could do this quite properly and legally, since British sovereigns are legal tender in Canada. The movement caused a certain depletion of bank resources, which the banks offset by bringing home in the shape of gold part of their investments abroad. An important phase of the situation, so far as Canadian banks in New York. There has been considerable discussion as to the availability they possessed.

As these loans are made to strong collateralized houses, on good collateral with simple margins, it has always been possible to liquidate them and bring them home, if necessary. Even if payment was tendered and accepted in certified cheques, the cheques could be used for purchasing sterling exchange, and with the exchange gold method would result in the loss of the two, three, and four per cent. representation by the currency premium, but, in

Continued on Page 14.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY

26 King Street East, Toronto

3 1/2%

Interest paid on deposits.

On sums of \$1.00 and upwards.

Interest paid half-yearly.

Accounts subject to cheque withdrawal without notice.

4%

Interest paid on Debentures.

On sums of \$100 and upwards.

Interest allowed from date received to date withdrawn.

Repayable upon 60 days notice.

Debentures running from 1 to 5 years issued if desired.

SPECIAL ATTENTION IS CALLED TO THE FACT THAT INTEREST IS ALLOWED ON THE DAILY BALANCE.

THE ABOVE DEBENTURES ARE AUTHORIZED AS A TRUSTEE INVESTMENT BY SPECIAL ORDER IN COUNCIL.

CAPITAL (Paid Up) \$1,500,000 **RESERVE FUND \$1,050,000** **ASSETS OVER \$8,400,000**

SAVINGS DEPARTMENT

GENERAL OFFICES

Incorporated by Act
of Parliament

BANK OF MONTREAL

Established
1817

CAPITAL (all paid up) - \$14,400,000.00
REST - 11,000,000.00
UNDIVIDED PROFITS - 699,969.88

HEAD OFFICE—MONTREAL

BOARD OF DIRECTORS

RT. HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G.
Honorary President.

HON. SIR GEORGE A. DRUMMOND, K.C.M.G.
President.

E. S. CLOUSTON,
Vice-President.

E. B. GREENSHIELDS
JAMES ROSS HON. ROBT. MACKAY
A. B. ANGUS SIR WILLIAM C. MACDONALD
A. T. PATERSON SIR R. G. REID

E. S. CLOUSTON,
General Manager.

A. MACNIDER,
Chief Inspector and Superintendent of Branches.

H. V. MEREDITH,
Assistant General Manager and Manager at Montreal.

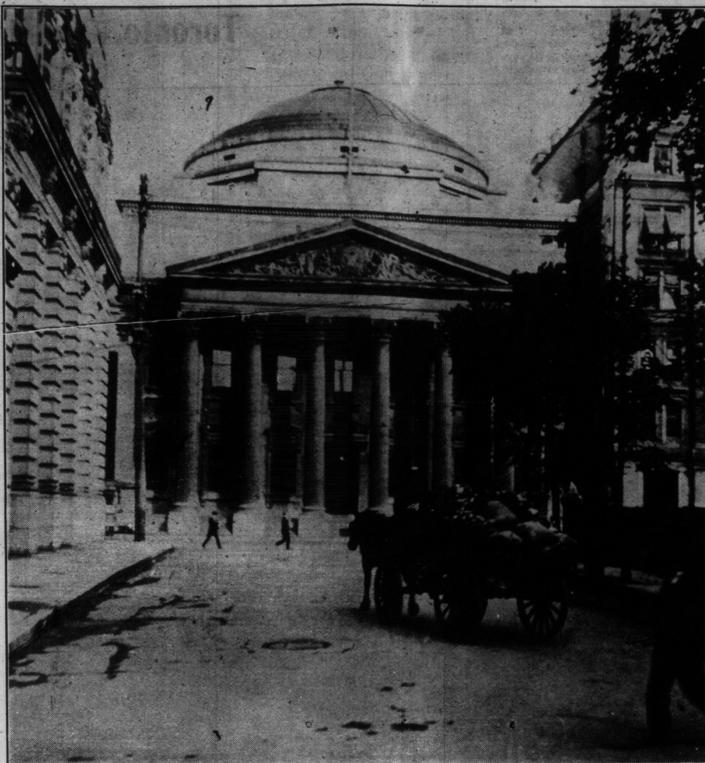
C. SWEENEY,
Superintendent of Branches, British Columbia.

W. E. STAVERT,
Superintendent of Branches, Maritime Provinces.

F. J. HUNTER,
Inspector North-West and British Columbia Branches.

E. P. WINSLOW,
Inspector Ontario Branches.

D. R. CLARKE,
Inspector Maritime Provinces and Newfoundland Branches.



HEAD OFFICE BANK OF MONTREAL—CITY OF MONTREAL

BRANCHES

IN CANADA

ONTARIO
ALLISTON
ALMONTE
AURORA
BELLEVILLE
BOWMANVILLE
BRANTFORD
BROCKVILLE
CHATHAM
COLLINGWOOD
CORNWALL
DESERONTO
EGLINTON
FENELON FALLS
FORT WILLIAM
GODERICH
GUELPH
HAMILTON
" Sherman Ave.
HOLSTEIN
KING CITY
KINGSTON
LINDSAY
LONDON
MILLBROOK
MOUNT FOREST
NEWMARKET
OTTAWA
" Bank St.
" Hull, P.Q.
PARIS
PERTH
PETERBORO
PICTON
PORT ARTHUR
PORT HOPE
QUEENSVILLE
SARNIA
STRATFORD
ST. MARYS
SUDBURY
TORONTO
" Carlton St.
" Dundas St.
" Queen St.

QUEBEC
BUCKINGHAM
COOKSHIRE
DANVILLE
FRASERVILLE
GRAND MERE
LAKE MEGANTIC
LEVIS
MONTREAL—
Hochelega
Papineau Ave.
Point St. Charles
Seigneurs St.
St. Anne de Bellevue
St. Henri
West End
Westmount
QUEBEC
" St. Roch
" Upper Town
SAWYERVILLE
NEW BRUNSWICK
ANDOVER
BATHURST
CHATHAM
EDMUNDSTON
FREDERICTON
GRAND FALLS
HARTLAND
MARYSVILLE
MONCTON
SHEDDIAK
ST. JOHN
WOODSTOCK
NOVA SCOTIA
AMHERST
BRIDGEWATER

CANSO
GLACE BAY
HALIFAX
" North End
LUNenburg
MAHON BAY
PORT HOOD
SYDNEY
WOLFVILLE
YARMOUTH

PRINCE EDWARD ISLAND
CHARLOTTETOWN

NORTHWEST PROVINCES
ALTONA, Man.
BRANDON, Man.
CALGARY, Man.
EDMONTON, Alta.
INDIAN HEAD, Sask.
LETHBRIDGE, Alta.
MEDICINE HAT, Alta.
OAKVILLE, Alta.
PRAIRIE, Man.
RAYMOND, Alta.
REGINA, Sask.
ROSENFELD, Man.
SASKATOON, Sask.
WINNIPEG, Man.
" Fort Rouge
" Logan Ave.

BRITISH COLUMBIA
ARMSTRONG
CHILLIWACK
ENEREY
GREENWOOD
KELOWNA
NELSON
NEW DENVER
N. WESTMINSTER
NICOLA
ROSSLAND
SUMMERSLAND
VANCOUVER
" Westminster Ave.
VERNON
VICTORIA

IN NEWFOUNDLAND

ST. JOHN'S BANK OF MONTREAL

BIRCHY COVE, Bay of Islands BANK OF MONTREAL

IN GREAT BRITAIN

LONDON, BANK OF MONTREAL, 46-47 Threadneedle St., E.C.
F. W. TAYLOR, Manager.

IN THE UNITED STATES

NEW YORK, R. Y. HEDDEN, W. A. BOG, J. T. MOLINEUX,
Agents, 51 Pine Street.

CHICAGO, BANK OF MONTREAL, J. M. GREATA, Manager

SPOKANE, WASH., BANK OF MONTREAL

IN MEXICO

MEXICO, D.F. T. S. C. SAUNDERS, Manager

BANKERS IN GREAT BRITAIN

LONDON, The Bank of England

" The Union of London and Smith's Bank, Ltd.

" The London and Westminster Bank, Ltd.

" The National Provincial Bank of Eng., Ltd.

LIVERPOOL

The Bank of Liverpool, Ltd.

SCOTLAND

The British Linen Bank, and Branches

BANKERS IN THE UNITED STATES

NEW YORK, The National City Bank

" The Bank of New York, B.N.A.

" National Bank of Commerce in New York

" National Park Bank

BOSTON, The Merchants National Bank

BUFFALO, The Marine National Bank, Buffalo

SAN FRANCISCO, The First National Bank

" The Anglo-Californian Bank, Ltd.

SAVINGS DEPARTMENT

Connected with each Canadian Branch, and Deposits received and interest allowed at current rates.

COLLECTIONS

At all points in the Dominion of Canada and the United States undertaken at most favorable rates.

TRAVELLERS LETTERS OF CREDIT

Issued negotiable in all parts of the world.

THE STERLING BANK

OF CANADA

HEAD OFFICE:

50 Yonge St., - Toronto

This Bank is equipped to transact a General Banking Business in all its branches, and will, therefore, welcome Accounts of Firms, Corporations and Individuals, to whom it assures courteous treatment and every facility, consistent with prudent and conservative banking methods.

F. W. BROUGHALL,
General Manager

BANK OF NOVA SCOTIA

... ESTABLISHED 1832 ...

HEAD OFFICE—HALIFAX, N. S.
GENERAL MANAGER'S OFFICE—TORONTO

CAPITAL - - - - - \$3,000,000
RESERVE FUND - - - - - \$5,250,000

A general banking business transacted.
(71 branches) 60 in Canada, 2 in Newfoundland, 3 in United States, and 6 in West Indies.

DIRECTORS:—John Y. Payzant, president; Charles Archibald, vice-president; R. L. Borden, G. S. Campbell, J. Walter Allison, Hector McInnes, H. C. McLeod.

H. C. McLEOD
GENERAL MANAGER

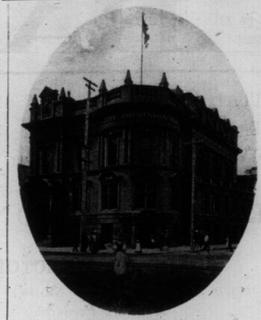
HEADQUARTERS TORONTO, 39-41 KING STREET WEST

The Dominion Bank

Head Office - - - - - Toronto, Canada



MONTREAL BRANCH.



WINNIPEG BRANCH.

OFFICIALS:

Clarence A. Bogert General Manager
H. J. Bethune Superintendent of Branches
E. A. Begg Chief Inspector

LIST OF BRANCHES:

PROVINCE OF ONTARIO.

Belleville, Madoc,
Berlin, Napanee,
Brampton, Orillia,
Chatham, Oshawa,
Cobourg, Ottawa,
Dresden, Peterborough,
Fort William, St. Thomas,
Gravenhurst, Seaforth,
Guelph, Tilbury,
Hamilton, Toronto Junction,
Hespeler, Uxbridge,
Huntsville, Whitby,
Lindsay, Windsor,
London, Wingham.

PROVINCE OF QUEBEC

Montreal—(Main Office), and Bleury St. Branch.

PROVINCE OF MANITOBA

Boissevain, Winnipeg—(Main Office).
Brandon, " North End Branch.
Deloraine, " Nena Street and Notre
Dame Ave. Branch.
Selkirk, " Portage Avenue and Sher-
brooke St. Branch.

PROVINCE OF ALBERTA

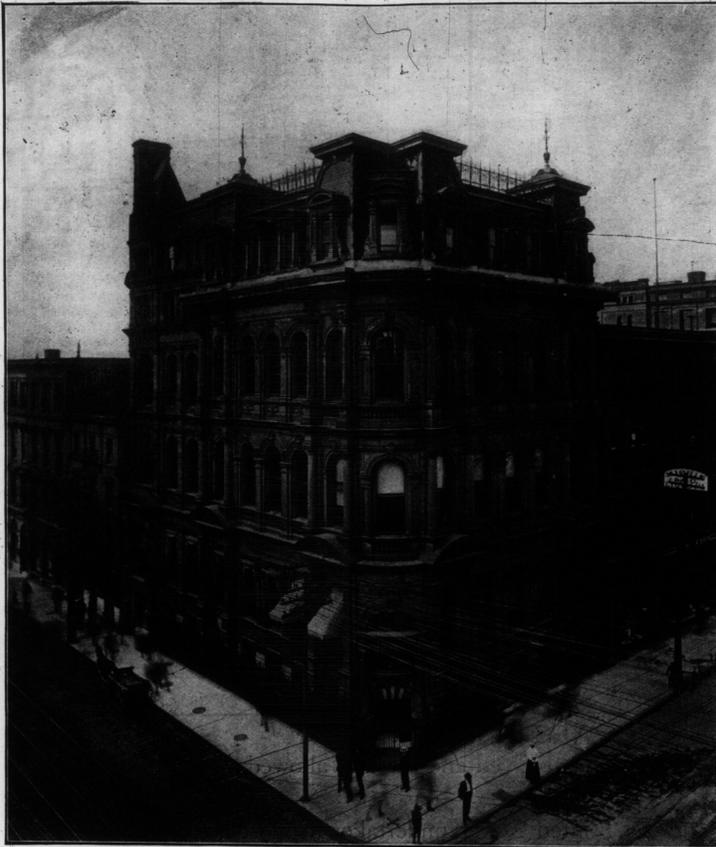
Calgary, Strathcona, Edmonton

PROVINCE OF SASKATCHEWAN

Grenfell, Regina.

PROVINCE OF BRITISH COLUMBIA

Vancouver.



A General Banking Business Transacted

DIRECTORS:

Edmund B. Osler, M.P. President
Wilmot D. Matthews Vice-President
A. W. Austin, W. R. Brock, James Carruthers,
R. J. Christie, Hon. J. J. Foy, K. C., M. L. A.,
J. C. Eaton, A. M. Nanton.

Capital \$ 3,825,000
Reserve Fund and Undivided Profits 4,950,000
Total Assets 50,000,000

BRANCHES IN TORONTO.

Main Office (King and Yonge Streets).
Bloor and Bathurst Streets Branch.
College Street and Spadina Avenue Branch.
Davenport and Avenue Road Branch.
Dovercourt Road and Bloor Street Branch.
King and Jarvis Streets Branch.
Queen Street and Broadview Avenue Branch.
Queen and Dundas Streets Branch.
Queen and Esther Streets Branch.
Queen and Sherbourne Streets Branch.
Queen and Teraulay Streets Branch.
Yonge and Cottingham Streets Branch.
Victoria Street Branch.

THE BANK OF NOVA SCOTIA

Interesting Facts and Figures by
J. Cowan.

Seventy-five years ago, or to be more particular, in August, 1832, the Bank of Nova Scotia received its charter and started business. Despite its age it is to-day demonstrating, in no uncertain fashion, that its vitality is perennial. During the past year, in addition to showing a marked growth in its financial strength, it has opened eight branches.

There are comparatively few business concerns in Canada which can point to an existence of three-quarters of a century. With this bank, such a period spells years of trial and years of success, during which experience has been gained and strength gathered, which makes for safety, permanence and stability in future years.

During recent years the increasing solidity of its position has attracted general attention. Since 1887 its capital has more than doubled; the reserve fund has more than tripled; this makes the reserve equal to 115 per cent. of the capital, the top point of the roll of honor for Canadian banks; its circulation has increased 12 per cent. and its deposits 146 per cent., whilst the dividend paid to shareholders is at the rate of 12 per cent. At present the capital amounts to \$2,000,000 and the reserve fund to \$2,250,000.

In 1887 the bank started its branch system by opening a branch at Windsor, N.S., and an agency at St. John, N.B.; to-day it has 71 branches, 60 of which are in Canada, 2 in Newfoundland, 3 in United States and 6 in the West Indies. In 1889 a branch was established at Kingston, Jamaica, which has resulted in the opening of three additional branches on the island. Last year the Jamaican government expressed its appreciation of the strength of the bank and the facilities it affords for doing business by transferring to it the government account. In the disastrous earthquake and fire which destroyed a large part of Kingston in January of the present year, the bank's premises were completely wrecked; but thanks to the cool-headed action of the staff there, the losses were very slight. In a couple of weeks after the disaster a temporary building of highly suitable appointments, the first structure in the new city, was erected and business quickly resumed.

Two years ago a branch was established at Havana, Cuba, and in March of this year another at Cienfuegos. With such a close relationship with the West Indies, the bank is becoming an important factor in the development of commerce between Canada and these islands. In 1894, when the financial collapse of the native banks brought Newfoundland to the verge of bankruptcy, the Bank of Nova Scotia was the first to come to the rescue of the ailing colony and

establish a branch at St. John's. In the following year a second branch was opened at Harbor Grace. The gratitude of the colony for this timely action was recently acknowledged by the press.

As far back as 1853, tho' it had as yet no branches in Ontario, the Bank of Nova Scotia recognized the possibilities of the Canadian west, and in that year opened a branch at Winnipeg. The business there having grown to such an extent, last year a central site, at the corner of Portage-avenue and Garry-street, was purchased and upon this will be erected one of the finest banking houses in Western Canada. Several other branches have, in recent years, been opened in the west. In 1892, a branch was opened at Chicago, followed seven years later by a branch at Boston and six months ago an agency was opened at 48 Wall-street, New York. 1897 saw the opening of a branch at Toronto and this became the pioneer of nine branches now doing business in Ontario, with three more in preparation.

In September, 1886, a new departure was made in bank administration in Canada, when the Officers' Mutual Guarantee and Savings Fund of the Bank of Nova Scotia was established.

Hitherto the officers of all Canadian Banks were guaranteed by outside guarantee companies, the premiums on the policies being deducted from the officers' salaries. It was with a view to economy in the guaranteeing of its staff that the fund was established.

Its main characteristic is that, in addition to being a guarantee fund, it also includes a savings fund, (a small percentage is deducted from the monthly salary of each officer and paid into the fund) and at the expiry of one year from the date of the severance of his connection with the bank, an officer receives back the amount standing at his credit in the fund. In the case of outside guarantee companies there is, of course, no such thing as a repayment of premiums. Moreover, as the guarantee and savings fund is mutual in its character—that is contributed by all for the benefit of all—it appeals to the moral sense of its supporters as it aids in making them jealous of keeping the fund intact. Interest at the rate of five per cent. per annum on the daily balance at the credit of the fund in the bank's books is credited half-yearly. About two and a half years after the establishment of this fund, another fund for the benefit of the officers was established—the pension fund. Both of these funds are administered by the bank's officials and the large working expenses of outside companies has been saved to the staff thereby.

A new feature was introduced into Canadian banking at the close of last year, when the bank submitted its books and statements to strictly independent audit. This is a course which has not yet been adopted by any other of the Canadian banks, but one which has received general commendation throughout the country.

As might be expected from a bank which has such a splendid record, many of its former officers are to-day occupying prominent positions in the financial world. Among its past officers it can name Mr. Thomas Fyffe, a former general manager, now living in retirement in Montreal, who is recognized as one of the leading authorities on

Financial News.

Continued from Page 12.

case of need, there would be no hesitation in accepting it. But the course of the Dominion's foreign trade lends itself admirably to assist the Canadian banks in extricating their funds. Every year it is a case of heavy payments on balance to the States, and heavy collections from Britain. Customarily, the collections made from Britain are made thru New York. Latterly the banks have been able to satisfy the debt to the States by drawing on the New York balances and loans. Collection from Great Britain has been made direct. During October the call loans decreased over \$15,000,000.

The frugality of Canadians is shown by the deposits in financial institutions, which are now more than \$110 per head of the total population.

A bank account is better than the same money in a purse. It is safe and best of all is constantly increasing, and at the same time helping someone else.

Have you a bank deposit? If not, why not? You can start a bank account with a dollar, and there is considerable pleasure in watching it grow.

Money deposited in Ontario will help to develop the west. The western farmer can make money for himself and pay good interest for accommodation. Keeping money in one's pocket or hoarded in the house retards progress.

banking in America; Mr. J. B. Forgan, president of the First National Bank of Chicago; Mr. D. R. Forgan, president of the National City Bank of Chicago; Mr. Alexander Robertson, vice-president of the Continental National Bank of Chicago; Mr. W. E. Stavert, superintendent of branches of the Bank of Montreal, and Mr. W. D. Ross, general manager of the Metropolitan Bank. It may be of interest to add also that Sir Frederick W. Borden, minister of militia, in the present government, was agent of the bank at Canning at one time.

The head office of the bank is situated in its native city of Halifax, and in 1900, on account of the spread westward of the branches, and also owing to the fact that Toronto is becoming the financial centre of Canada, the general manager's office was removed to the "Queen City," and for the carrying on of the work there a splendid suite of new offices was erected in 1898, on the south side of King-street. In the front portion of this building, which extends from King to Melinda-streets, the main Toronto branch occupies one of the finest banking rooms in the country, whilst to the rear are situated the offices of the general manager. During the last few years the work has increased to such an extent as to necessitate further accommodation being provided, and building operations to the east of the present building on Melinda-street will commence at an early date.

THE BANK OF TORONTO

INCORPORATED 1855

HEAD OFFICE - - - - - **TORONTO, CANADA**
Capital - - - - - \$4,000,000
Reserve Fund - - - - - 4,500,000

DIRECTORS:

WILLIAM H. BEATTY, President. D. COULSON.
ROBERT REFOR, JOHN MACDONALD, W. G. GOODERHAM, Vice-President.
WILLIAM STONE, HON. C. S. HYMAN, M. P. ROBERT MEIGHEN,
DUNCAN COULSON, General Manager. A. E. GOODERHAM, NICHOLAS BAWLF.
JOSEPH HENDERSON, Assistant General Manager.

Ontario

Toronto (7 offices)
Allandale
Aurora
Barrie
Berlin
Bradford
Brantford
Brockville
Burford
Cardinal
Cobourg
Colborne
Coldwater

Collingwood
Copper Cliff
Creemore
Dorchester
Elmvale
Galt
Gananoque
Hastings
Keene
London
London East
London North
Lynden
Merriton

BRANCHES

Millbrook
Newmarket
Oakville
Oil Springs
Omenee
Parry Harbor
Parry Sound
Peterboro
Petrolia
Port Hope
Preston
St. Catharines
Sarnia

Quebec

Montreal (3 offices)
Maisonneuve
Point St. Charles
Gaspé
St. Lambert
Manitoba
Cartwright
Pilot Mound
Portage la Prairie
Rossburn
Swan River
Winnipeg

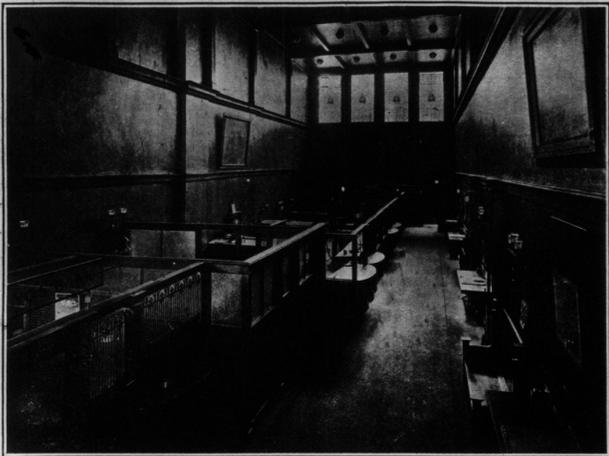
BANKERS: London, England—The London City and Midland Bank, Limited. New York—National Bank of Commerce. Chicago—First National Bank.

Collections made on the best terms and remitted for on day of payment
A Branch of this Bank has been opened at No 205 Yonge Street, opposite Albert Street, under the management of Mr. F. L. Coulson.

The new office will have the facilities for the transaction of all departments of Banking, and both Business and Savings Accounts are invited.

For the accommodation of Lady Customers, a special writing-room, suitably equipped, has been prepared.

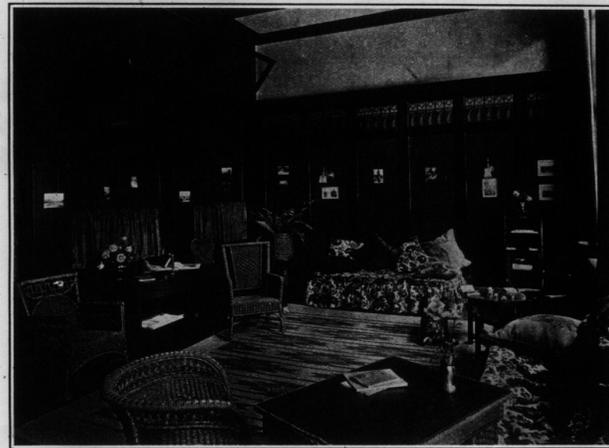
THE CROWN BANK OF CANADA



MAIN OFFICE, TORONTO

THE CROWN BANK OF CANADA

HEAD OFFICE, TORONTO
Savings Department at every Branch.
Interest is credited 4 times a year.



REST ROOM, TORONTO—A New Department Conducted by Women for Women.

JAMES MASON

General Manager of the Home Bank of Canada.

The general manager of the Home Bank of Canada began his banking career as a junior clerk in the Toronto Savings Bank, and advanced rapidly in the scale of promotion to the post of manager in that institution. Later, when the Toronto Savings Bank became the Home Savings and Loan Company, Limited, he entered upon a long and prosperous tenure of



LT.-COL. JAMES MASON

office as general manager. In 1905, when it was evident that the business of the Home Savings and Loan Company had outgrown the powers of its charter, it was merged into the Home Bank of Canada. The change of name brought but little change in the directorate, or official staff, beyond increasing the numbers; and the general manager of the Home Savings and Loan Company became the general manager of the Home Bank of Canada. When the merger of one institution into the other was accomplished the shareholders of the Home Savings and Loan Company were paid a final dividend of 50 per cent. This was in addition to, and over and above, the ample dividends of the loan company had regularly paid for twenty-nine years, and in addition, also, to the Home Bank of Canada stock given to the shareholders of the Home Savings and Loan Company in exchange for their holdings, in the proportion of two shares of bank stock for one share of loan company stock.

General Manager James Mason has devoted himself somewhat exclusively to banking affairs. He is, however, personally identified with some outside corporations, particularly the Manufacturers' Life and the Crown's Nest Coal Company, being a member of the directorate of these concerns.

To the public the general manager of the Home Bank of Canada is best known thru his association with the Canadian militia. He now ranks as lieutenant-colonel, and has seen active service in the Riel Rebellion in 1885.

He commanded No. 2 Company of the Royal Grenadiers at Batoche, where he was dangerously wounded while exposing himself to the enemy's fire in order to inspire confidence and steady the courage of the men he was leading. As a reward for his services at Batoche, Lieut.-Col. Mason was appointed, while in command of his regiment, to command the Canadian contingent sent to the jubilee celebration in England in 1897, and while in England was appointed second in command of the Colonial Infantry, drawn from all parts of the empire. On the occasion of the jubilee celebrations Lieut.-Col. Mason received from the hands of the Prince of Wales, now King Edward VII., the Diamond Jubilee decoration, and from Her Majesty, the late Queen Victoria, an autographed photograph of herself, forwarded from Windsor Castle to Lieut.-Col. Mason thru Lord Aberdeen, the then Governor General.

Lieut.-Col. Mason is a familiar figure at the annual Niagara Camp where he commands the Fourth Infantry Brigade.

THE TITLE AND TRUST COMPANY

This strong new financial organization is in active operation in its offices in the Continental Life Building, corner of Bay and Richmond-streets. Its board includes the following well-known names: E. F. B. Johnston, K. C., Hon. W. A. Charlton, W. J. Gage, Noel Marshall, George H. Hees, W. K. George, J. A. Kammerer, Jacob Kohler, R. Wade, J. B. Tudhope, Allan McPherson, W. R. Hobbs. The manager is John J. Gibson. It has successfully introduced a new feature in Canadian finance—the guaranteeing of real estate titles. It acts for purchasers, giving them guarantees secured by its capital and government deposits, protecting them from any possibility of loss or expense thru any fault in the titles. This has proven a very welcome innovation for purchasers of real-estate, as it enables them to get cheaply and quickly such a guarantee as could only be had otherwise from the master of titles. The eminently responsible character of the organization makes it particularly acceptable to those requiring to appoint an executor, administrator, trustee or assignee or having any important matters that must be entrusted to another. This company acts in every such trust capacity.

Hon. Mr. Fielding, in answer to Hon. Mr. Foster, this week, said the negotiations with the banks as to arrangements to provide funds for the removal of wheat from the west were mostly confidential, and it would not be to the best public interest to make them public at the present. Later he hoped to be able to make a statement on the matter.

An addition of two members has been made to the board of the Bank of Montreal. These two members are Sir Thomas Shaughnessy and Mr. David Morrison. Sir Thomas is the well-known president of the Canadian Pacific Railway. Mr. Morrison has been a respected resident of Montreal for more than forty years, and is especially familiar to the dry goods trade by reason of his long connection with textile service in the Riel Rebellion in 1885.

A bank account is a nice easy way of keeping track of your finances. In paying bills if you lose a receipt a bank cheque is a splendid safeguard.

Paying household accounts lends an air of responsibility to transactions. Besides it is an education in business methods which everyone should inculcate.

OUR HOME BANK IS POPULAR ABROAD

Home Bank of Canada Has a History—Charter Actually Dates From 1854—Forty Thousand Names in Savings Ledgers at One Branch.

The Home Bank of Canada is a distinct entity among Canadian banking institutions. It is solid and managed with rigid conservatism. For many years the branch at 78 Church-street has been a popular repository for savings accounts and it is estimated there are in the neighborhood of 40,000 names on the savings ledgers there. Many of these accounts have been undisturbed for years; only a few months ago a certificate of deposit was returned, having been outstanding and drawing interest for more than a quarter of a century.

The Home Bank finances no large interests and its funds are disposed of in a variety of small, safe investments, placed widely thruout the Dominion. The large amount the institution carries on deposit is contributed by a multitude of depositors and it is not possible, so long as the management maintains its present policy, that any flurry in the financial sphere will ever bring excitement to the doors of the Home Bank of Canada.

Many persons, unfamiliar with the bank histories, class the Home Bank of Canada among the newly formed institutions. It is really one of the oldest financial corporations in Canada. The mistaken impression of its recent origin arose when the new head office was opened at 8 King-street West, two years ago. It is twenty-nine years since the name "Home" was first used by this institution, and the original charter dates from the founding of the Toronto Savings Bank in 1854.

One circumstance which argues well for the popularity of the Home Bank of Canada, even outside our own country, is the appropriateness of its name. There is a harmony between the name and the nationality of the institution and Canadians traveling in the United States have noted that the name of the Home Bank of Canada is accepted where the notes of the larger banks have been, in some instances, refused.

The notes of the Home Bank of Canada are unusually attractive in design and illustrate events in Canadian history with striking effect. Each note features a stirring incident of the years 1812, 1837, 1855, and 1900, and the illustrations, together with the name, give this bank a national identity in the eyes of the foreign observer.

Brokers and Bankers Cheerful. Brokers and bankers are breathing freely now. There is quite a feeling of optimism abroad among brokers and bankers, and the former would be happy indeed if they were only assured of the improvement in the general situation being viewed by clients as they themselves regard it.

THE DOMINION BANK HAS VAST RESOURCES

The Dominion Bank has long been recognized as one of the strongest and most progressive Canadian banks, and the position it occupies to-day must be gratifying to depositors and shareholders alike. A study of the last half-yearly statement, issued in June, 1907, shows the result of prudent and conservative banking, which has been the characteristic feature of this institution since it commenced business in 1871. The paid-up capital is at present \$3,225,000, and the rest and undivided profits amount to the large sum of \$4,950,000. The total assets at the end of June, 1907, amounted to \$81,000,000, of which \$14,500,000 was in cash and cash balances. Deposits by the public were \$36,000,000. The branches of the bank extend from Montreal in the east to Vancouver on the Pacific coast. The board of directors is as follows: E. B. Osler, M. P., president; W. D. Matthews, vice-president; A. W. Austin, W. R. Brock, Jas. Carruthers, R. J. Christie, J. C. Eaton, J. J. Foy, K. C. M.L.A.; A. M. Nanton. The directorate is made up of some of the ablest business men of Canada, financiers with a reputation second to none. This has been undoubtedly one of the chief reasons for the large deposits made by the general public, and for the confidence they have in this institution.

BANKING IN CANADA.

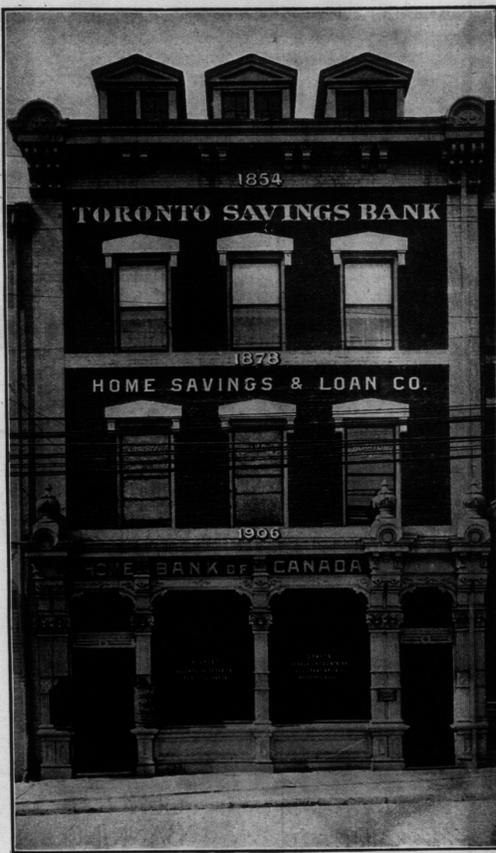
From The Monetary Times.

At a time when many in Canada are feeling the effect of a lessening in production and a consequent stringency in matters of finance and commerce, it is natural for business people to turn with interest to the expressed views of leaders in our financial world. Especially is this the case when certain politicians have been talking, and not a few newspapers have been writing half-truths concerning the situation—some of them giving vent to misleading trash. The annual meeting of the Bank of Montreal afforded an opportunity for people who know the real conditions to illuminate the situation. Mr. Clouston, the general manager of the Bank of Montreal, has made a valuable exposition of the present circumstances.

The stringency which Canadians now feel is largely the result of universal prosperity. "The whole world has been spending more and saving less." The result was to be foreseen by prudent and instructed persons. Unhappily, the majority of persons are neither prudent nor instructed. Hence the feeling of hardship and apprehension that has seized upon many. Hence, also, the temporary perplexity or distress felt by manufacturers and merchants. We are forced back to first principles—and business men are the better, sometimes, for being thrown back on first principles. These show that we cannot continue over-producing or over-trading without experiencing a set-back.

Mr. Clouston's explanation of the present condition is admirably concise. But he does not set them forth without illuminating and encouraging considerations. The present state of affairs, he says, will cure itself by retrenchment. When a stringency comes suddenly, as it did this year, it brings hardship to many. But, he tells us, we shall reach a much better and sounder basis, the process may be in the meantime somewhat unpleasant. It is agreeable to be reminded that, having been exceptionally prosperous in Canada, for several years, we can stand a temporary reverse without serious consequences. It is reassuring, also, to be told by so important an authority that: "I do not look for a reaction on anything but the scale which we experienced in previous similar epochs."

It will richly repay any reader to peruse with deliberation Mr. Clouston's remarks on the custom of Canadian banks keeping a part of their reserves



OLDEST BANK OFFICE IN TORONTO

The Church Street Branch of The Home Bank of Canada is the oldest bank site in Toronto. It was here, in 1854, that The Toronto Savings Bank first opened its doors for business, to become, in 1878, the head office of The Home Savings and Loan Company. In 1905, the operation of a new charter changed its name to The Home Bank of Canada. So 78 Church Street is now entering upon the fifty-fourth consecutive year of its occupancy as a banking institution.

In 54 years a bank premises should see many changes, and its history should be enlivened by exciting incidents. Yet 78 Church Street has had an even, almost placid, history. Mr. Eugene O'Keefe, the present President of The Home Bank of Canada, and Lieut.-Col. James Mason, its General Manager, both began their banking careers in this building as junior clerks with The Toronto Savings Bank.

Only once in those 54 years was there any undue excitement, and that was late one February afternoon, fourteen years ago, when a desperate gang, known as the "Dalton Imitators," made an attempt to clean out the teller's box. Three heavily armed men entered the bank, while a fourth stood guard outside the outer door. Revolvers were pointed at the heads of the teller, the accountant and a junior, and they were commanded to hold up their hands. In spite of threats made at the point of a revolver, the teller refused to hand over the money displayed in his cage. As he was entirely caged and roofed in, the robbers could not reach him, and while one of their number was endeavoring to force open the door, the accountant dodged his assailant and ran to the telephone. The junior clerk then fearlessly grappled with his man, and would have disarmed him had he not been knocked senseless by a blow on the head from a revolver butt in the hands of the third robber. The scuffle disconcerted the "Dalton Imitators," and they fled, leaving \$10,000 untouched in the teller's cage.

At the time of this attempted robbery, the wickets at 78 Church Street were entirely caged in. With other banks, however, the cages were generally open at the top. As a result of this experience, all the other banks adopted the closed cage. The idea originated with the present General Manager of The Home Bank of Canada, who is also to be credited with introducing the rule of keeping the branches open from 7 to 9 o'clock every Saturday night.

in Britain or the United States. Writers understanding the why and wherefore of bankers' procedure in this respect have made a grievance thereof. They did not understand, apparently, that as much as \$5,000,000 of deposits in Canadian banks were made by residents of foreign countries. How, therefore, should it be available for Canadian needs exclusively in preference to those of its depositors? As to the call loans made in New York by Canadian banks: "Being a portion of our reserves, the choice given the bank is between retaining this money unproductive in its vaults or lending it at call upon interest in foreign financial centres." The latter alternative is chosen.

Canadians usually peruse with satisfaction Sir George Drummond's addresses at the Bank of Montreal meeting. This is because the president of the bank is known to be a man not of the closet only, or the banking room, but a man in touch with the world outside, as merchant, manufacturer, man of affairs, politician even.

It is not suggested that his politics affect his financial views or expressions. His reference to United States affairs is timely, and the prevailing distrust in that country, followed by the hoarding of currency, which caused a serious interference with its ordinary commercial undertakings, is shown to have brought about the suspension of important financial institutions.

The contrast which he makes of the United States situation with conditions in Canada is instructive. He approves the action of our banks, characterized as it was by caution and reserve. Interesting in the extreme must have been the address made by Mr. James Croft at the meeting. This gentleman, now an octogenarian, is the oldest living shareholder of the Bank of Montreal. His retrospect, which goes back to 1847, stirs one to a realization of the wonders 60 years have wrought. The tabulation he gives of the business and resources of the six Canadian banks in 1847, in existence to-

THE HOME BANK OF CANADA.

AUTHORIZED CAPITAL, \$2,000,000

Directors: Eugene O'Keefe, president; Thomas Flynn, vice-president; E. G. Gooderham, M. J. Haney, C. E.; Lieut.-Col. J. I. Davidson, W. Parkyn Murray.

Lieut.-Col. James Mason, director and general manager.

Head office—8-10 King-street West, Toronto.

Branches: Toronto branches—3 King-street West, 78 Church-street, corner Queen and Bathurst-streets, corner Bloor and Bathurst-streets, Ontario branches—Aliston, Belle River, Canby, Everet, Lawrence Station, Melbourne, St. Thomas, Tecumseh, Walkerville; Fernie, B. C.; Winnipeg, Man.

Agents: England—The National Bank of Scotland; New York—The National Park Bank; Chicago—The Merchants Loan and Trust Company; Detroit—The Home Savings Bank.

Correspondents: Canada—The Dominion Bank, the Imperial Bank of Canada.

Canada and Wall Street's Influence.

The self-preservation of Canada from the American collapse has given a good general impression. The falls in Canadian stock, of which Wall-street is the chief center of dealings, are well understood and provoke no alarm.

Illusions caused by the listing together of active and inactive stocks have led to a renewed demand that our stock exchange committee shall list separately "active" and "inactive" securities. The step may deserve the attention of Canadian exchanges, now that their relations with British capital grow more intimate.

WISER OLD SANTA CLAUS

A PRACTICAL GIFT

Present your boy or girl on Christmas morning with a Deposit Pass Book. Give them a start and encourage them to build up a Savings Account. Saving, like them a habit. The all-important lessons of thrift and economy, as elements of character, cannot be learned too early. "As a twig is bent, the tree inclines."

You can deposit with this old-established, large and strong institution, no matter where you live, with the same convenience with which you post a letter to a friend.

ONE DOLLAR WILL OPEN AN ACCOUNT.

That Dollar and every Dollar you add to it will bear interest at THREE AND ONE-HALF PER CENT.

Your deposit will be secured by our large paid-up Capital and Surplus, exceeding EIGHT AND ONE-HALF MILLION DOLLARS.

Send us the first deposit, with the names and addresses of the persons whom you wish to remember, and we will send them the bank books, with your card enclosed, direct, so that they will be received on Christmas morning; or, if preferred, we will forward the books to you.

Write to-day or call for booklet, "Safe Saving."

CANADA PERMANENT MORTGAGE CORPORATION TORONTO

THE METROPOLITAN BANK

CAPITAL PAID UP \$1,000,000
RESERVE FUND \$1,000,000
UNDIVIDED PROFITS . . \$183,713.23

DIRECTORS

S. J. MOORE, PRESIDENT; D. E. THOMSON, K.C., VICE-PRESIDENT
His Honor Sir WILLIAM MORTIMER CLARK, K.C.
THOMAS BRADSHAW JOHN FIRSTBROOK
JAMES RYRIE

HEAD OFFICE TORONTO
W. D. ROSS - GENERAL MANAGER

GENERAL
BANKING
BUSINESS

SAVINGS
DEPARTMENT
AT ALL BRANCHES

ESTABLISHED 1882.

The Toronto General Trusts Corporation

Toronto - Ottawa - Winnipeg

A Quarter of a Century's

Successful administration of Estates, ranging in value from \$500 to \$5,000,000 each, is the best guarantee that you may confidently name this Corporation as your EXECUTOR AND TRUSTEE.

Capital (Fully Paid) - \$1,000,000

Reserve Fund - 375,000

OFFICERS

JOHN HOSKIN, K.C., LL.D. President HON. S. C. WOOD, and W. H. BEATTY Vice-Presidents

J. W. LANGMUIR Managing Director A. D. LANGMUIR Assistant Manager

WM. G. WATSON, Secretary

OTTAWA BRANCH

W. D. HOGG, K.C. Chairman Advisory Board JAMES DAVEY Manager

WINNIPEG BRANCH

HON. SIR D. H. McMILLAN, K.C.M.G. Chairman Advisory Board A. L. CROSSIN Manager

WRITE FOR MANUAL

The Sovereign Bank of Canada

CAPITAL - All Paid Up - \$3,000,000

AEMILIUS JARVIS, President F. G. JEMMETT, General Manager
R. CASSELS, Asst. Gen. Manager R. W. CROMPTON, Inspector

BRANCHES IN CANADA

AMHERSTBURG	HARROW	QUEENSVILLE (sub to Newmarket)
ARKONA	HAVELOCK	ROCKLAND
AYLMER	HENSALL	SANDWICH
BADEN	HUNTSVILLE	SOUTH RIVER
BEAVERTON	ILDERTON	SOUTH WOODSLEE
BEESBEE PLAIN	LAMBETH	SPRUCEDALE
BELMONT	LINWOOD	ST. CATHARINES
BERLIN	LONDON	ST. DAVIDS
BRAMPTON	LONDON EAST	ST. JACOBS
BRECHIN	MARKHAM	STANBRIDGE EAST, P. Q.
BROME (sub to Waterloo, P. Q.)	MARMORA	STANSTEAD, P. Q.
BRUCEFIELD	MILBANK	STERLING
BURK'S FALLS	MILVERTON	STOUFFVILLE
CHATHAM	MONKTON	SUTTON, P. Q.
CLAREMONT	MONTREAL P. Q.	TEESWATER
CLINTON	MONTREAL WEST END	THEOPHORD
CREDITON	MOUNT ALBERT	THESSALON
DASHWOOD	MOUNT FOREST	THORNDALE
DUNHAM, P. Q.	NEW DUNDEE	TILBURY
DURHAM, ONT.	NEW LISKEARD	TORONTO
ESSEX	NEWMARKET	TORONTO MARKET
EXETER	NIAGARA-ON-LAKE	TWEEB
FRELIGHTSBURG, P. Q.	NORTH BAY	UNIONVILLE
GALT	OTTAWA	WALTON
GODERICH	OTTAWA MARKET	WATERLOO, P. Q.
HAILEYBURY	OWEN SOUND	WINDSOR
HAMILTON	PEFFERLAW	WYOMING
HARRISVILLE	PENETANGUISHENE	ZURICH
	PERTH	

There is a SAVINGS BANK Department and a general banking business transacted at each Branch of the Bank

AGENTS IN NEW YORK -- J. P. MORGAN & CO., National Bank of Commerce.
AGENTS IN LONDON, ENGLAND -- J. S. MORGAN & CO., DRESNER BANK.
AGENTS IN PARIS, FRANCE -- MORGAN HARJES & CO.
AGENTS IN BERLIN, GERMANY -- DRESNER BANK.
DRAFTS and LETTERS OF CREDIT issued on all parts of the world.

The FARMERS BANK OF CANADA

(INCORPORATED BY SPECIAL ACT OF PARLIAMENT.)

AUTHORIZED CAPITAL \$1,000,000
SUBSCRIBED CAPITAL 621,700
PAID-UP CAPITAL 436,213

HEAD OFFICE, - - TORONTO, ONT.
CORNER BAY AND ADELAIDE STREETS.

DIRECTORS

THE RT. HON. VISCOUNT TEMPLETOWN . . . Hon. President
W. BEATTIE NESBITT President
LIEUT.-COL JAMES MUNRO, M.P.P. Vice-President
ROBERT NOBLE, Esq. ROBERT E. MENZIE, Esq.
JOHN GILCHRIST, Esq. BURDGE GUNBY, Esq.
ALLAN EATON, Esq. W. G. SINCLAIR, Esq.
A. GROVES, Esq.

LONDON COMMITTEE

THE RIGHT HON. VISCOUNT TEMPLETOWN,
SIR CHAS. B. EUAN-SMITH, K.C.B., C.S.I.
HENRY HIGGINS, Esq.
W. R. TRAVERS GENERAL MANAGER.

This Bank was the latest to receive its License from the Dominion Government and opened its doors for business on the 2nd of January last. It was established chiefly to cultivate the business of farmers, and has now 24 Branches with nine Sub-Branches distributed over the rural districts of Ontario.

Its success has been beyond expectations, having accumulated in a few months \$600,000 of deposits, almost entirely from the farmers.

Its total Assets are now \$1,287,860.

Transacts a general banking business, issues Letters of Credit, Money Orders, etc. Open Saturday nights at all its Branches from 7 to 9 o'clock.