

ON COMPANY LIMITED
Wednesday, Nov. 20.

Workmen

INDY work builders have of it now-a-days tough to stand. Amsters have it cold too—in fact once sets in every man works out doors have a good warm coat lined with ing thick and warm. the best combin- for wear—soft in-warmth.

have all kinds of macks and coats the men's store.

High-Grade Heavy Sheep-Lined Coats, red soft lining, with collar, single-breasted buttoned close up at h clasp fasteners, cool cuff, and very rday \$6.50

Cardigans

eminely comfortable, e same time, it is If he wants some- d a cardigan jacket. making this announce- buy a sweater or a ow; it will save you at sacrifices in this ay goods will be

the coming cold

English Cardigan guaranteed pure wool, will keep their shape, sets, bound edges, but- sizes 34 to 44, regu- up to \$5.00. Thurs- Ribbed Wool Sweated necks, navy and also Boys' Buster eaters, in white, car- navy; in the lot are boys 3 to 15 years, ue \$1.00 and \$1.25. 59c

er Caps

has everything you on fair terms, so far

Winter Wear Caps, in navy beaver cloth, krat fur-lined bands; er and corduroy com- just the cap for win- large range of shapes, \$1.00

Men

out-of-door boot lly found in lighter ictor" style H. The triple oak- shank to the heel \$4.00

Annex, \$9000.—Snap for quick sale, detached from main building, hot water, heating, gas, etc. House only three years old.
H. H. WILLIAMS & CO.
Realty Brokers, - 28 Victoria

Senate Reading Room
Nov. 20, 1917
SENATE P.O.

PROBS: Decreasing south and west winds; mild-er, with occasional rain, but partly fair.

TWELVE PAGES—THURSDAY MORNING NOVEMBER 21 1917—TWELVE PAGES

OFFICES TO RENT
In Excelsior Life Building,
Victoria Street.
F. J. SMITH & CO.
61 Victoria Street.
27TH YEAR

CARR THE POWER BYLAW—HAT IS THE DUTY WHICH RESTS WITH TORONTO NOW

BRIDGE CO. OFFICIALS BLAME N.Y. ENGINEER FOR QUEBEC DISASTER

Wreck Laid Directly to Change in Unit Stresses Suggested by Theodore Cooper, Who Did Not Provide for Support of Increased Span.

PLACED WHOLE CONSTRUCTION BEYOND PAST EXPERIENCE

PHILADELPHIA, Pa., Nov. 20.—(Special).—The collapse of the great cantilever bridge over the St. Lawrence River on Aug. 29, with the incident heavy loss of life, was put squarely upon modifications in the original design of the bridge made by the consulting engineer, Theodore Cooper, in the testimony of the principal officers and engineers of the Phoenix Bridge Company, made public here to-day by the Canadian Royal Commission, after four weeks of careful examination of the records and works of the Phoenixville Company.

The officials examined were David Reeves, president of the Phoenix Iron Company and the Phoenix Bridge Company; John Sterling Deans, chief engineer; Peter Szalka, designing engineer; Frank P. Norris, general manager, and Ellsworth L. Edwards, inspector of the Quebec Bridge Company at Phoenixville. In effect, their testimony was unanimous that the fault of the bridge could be directly traced to changes in the original plan made by Mr. Cooper, who, at a short time before actual construction began, changed the length of the principal span from 160 to 186 feet without making adequate changes in the supports to the main span to compensate for the increased length.

Increase Beyond Precedent.

The fall of the bridge is to be laid directly to the change in the unit stresses as made by Mr. Cooper," said David Reeves, in his sworn testimony, "and," he continued, "he made modifications in the unit stresses to be employed by the various members, which very much increased them beyond precedent, and by so doing placed the whole design in a field outside the benefit of experience. Such high stresses had never before been used and by using them he acted on the authority of the Quebec Bridge Company and the Dominion of Canada, invested in him.

Had Dominion Authority.

"He (Mr. Cooper) stated to me that he had received an order-in-council from the Dominion of Canada which gave him authority to amend the specifications in the instruction plans as seemed best to his judgment, and that he had discussed these alterations with the designing engineer of the Phoenix Bridge Company, not for the purpose of getting at their views, but for the benefit of the views of Szalka. This expression of his absolute and final authority coincided with our understanding of it with him under the contract."

Mr. Reeves added that he had a conversation with Mr. Cooper on the Saturday following the collapse of the bridge, at which time, Mr. Cooper said, he had not comprehended the immediate danger when the bridge fell, and he could not up to the time of that conversation account for the actual failure.

John Sterling Deans, chief engineer of the Phoenix Bridge Co., testified: "The bridge was designed in its general features by the engineers of the Phoenix Bridge Co. The details of the bridge were worked out in connection with the consulting engineer to agree with the modified specifications which he had prepared, and all plans and details were approved by the consulting engineer, Mr. Cooper." Continuing, in answer to questions of the commission, Mr. Deans explains in detail the collateral authority of Mr. Cooper and the Phoenix Bridge Co. engineers.

A Graphic Summary.
Toward the end of his testimony Mr. Deans gave this graphic summary of the way in which the bridge fell: "The position of the wreckage indicates, to my mind, that a compression member, a lower chord in the anchor arm lower stream truss, failed first, and immediately following the compression member directly opposite failed. The failure of these two compression members permitted the anchor arm to move two panels toward the river. The lower chord of the cantilever arm, being relieved of support, forced the two shoes toward shore and broke off a lower section of the main post. The downstream chord anchor arm, failing first, permitted the truss to drop vertically as well as horizontally and had a tendency to pull the higher parts of the superstructure downstream. The pinnacles at the top of the main post, pointed in this direction, indicate the direction of the fall."

The Blame.

The fall of the bridge is to be laid directly to the change in the unit stresses as made by Mr. Cooper. Such high stresses had never before been used and by using them he acted on the authority of the Quebec Bridge Company and Dominion of Canada invested in him. Mr. Cooper stated to me that he had an order in council from the Dominion of Canada which gave him authority to amend the specifications in the instruction plans as seemed best to his judgment."

—DAVID REEVES, President Phoenix Iron Co.

CAN'T RECOLLECT MURKING FIRED FATAL SHOT

Mrs. Bradley Takes the Stand in Her Trial for Murder of United States Ex-Senator.

WASHINGTON, Nov. 20.—That Mrs. Annie M. Bradley did not come to Washington to kill ex-Senator Arthur M. Brown of Utah, and that she did not even remember shooting him, she told the jury in her trial to-day. The statement was not reached until the afternoon session of the court, the morning session being devoted largely to the identification of letters from Mr. Brown to Mrs. Bradley and from her to him. Very few of these were read, however.

The tragedy itself formed the subject of the afternoon session. At that time Judge Powers elicited the statement in his examination. It consumed only a few minutes, and as soon as he had finished District Attorney Baker entered upon his cross-examination. He devoted comparatively little time to the shooting, but went back to the early days of the relationship between Brown and Mrs. Bradley, and sought to show by reading letters and questioning the witness, that she deliberately undertook to break up Brown's home, and she was at enmity with Mrs. Brown as early as 1911.

He also brought out that Mrs. Bradley and Mrs. Brown were originally strong friends, and that this friendship extended even beyond the time of the birth of Mrs. Bradley's first child by Brown.

Mrs. Bradley was more composed to-day than yesterday. There were times, however, when she burst into tears, but these were less frequent than on Tuesday. Her voice was at all times indistinct, and faltering, and she was heard with the greatest difficulty. She made no complaint of fatigue to-day and left the witness box at 11 o'clock.

Continued on Page 7.

TRIED TO PAD VOTERS' LIST

Alleged Wholesale "Stuffing" Attempted by Liberals in Tilbury East.

TEN BOYS' NAMES WERE ADDED Non-Resident Names Entered, and Even a Dead Man Was Wanted.

CHATHAM, Ont., Nov. 20.—(Special).—Wholesale fraud in stuffing and attempting to stuff the voters' list in Tilbury East, was proved against W. J. Coultis, worker in the interests of A. B. McColig, M.L.A., Liberal candidate for the Dominion House of Commons in West Kent, at the court of revision held before Judge Bell in Yaltona yesterday. These charges were brought against the McColig agent by H. S. Clements, M.P., the Conservative candidate. It was shown conclusively that Coultis, a recognized and prominent Liberal worker in the township, had deliberately added names to the voters' list of boys under age, non-residents of the township and deceased persons.

"It is believed that this kind of wholesale electoral fraud can yet be proved in many other portions of the riding of West Kent. It came out thru the evidence produced yesterday that on the last day that names could be added to the list before the township council passed the assessors' rolls, Coultis appeared before the Tilbury East Council and applied to have 24 names added to the list.

The council accepted the names, adding them to the list for revision before Judge Bell. Of the 24 names added by Coultis, ten were found to be those of boys under the age of 21 years, and four of them were found to be those of people who do not reside in the township. Had it not been for the vigilance of the Conservative workers, these names would have been undoubtedly rushed thru the court of revision and an attempt made to vote them at the next Dominion election.

Mr. McColig was present. A. B. McColig, the Liberal candidate, and his solicitor, W. E. Gundy, were present at the court, and opposed the action of the Conservative workers in trying to get these names removed from the list. In each case the Liberal candidate and his lawyers put all the obstacles possible in the way of the men who demanded an honest deal. The matter, and forced Messrs. Coultis and Pike to produce evidence in each case.

"It was also brought to light that the assessor of the East is a Liberal, and in all of the ten cases where the young men were under age, he refused to put them on the list when he was making his rounds. Mr. Coultis followed him and applied to the council to add the names of these very young men, whom the assessor would not place on the list because he had reason to believe that they were under age.

Here Are the Names.

The following are the names and descriptions of the men with whose names the Liberal worker attempted to stuff the Tilbury voters' list: Robert Smith, 18 years of age; Bruce McQuarrie, son of Rev. Mr. McQuarrie, under age; Rev. Mr. McQuarrie, also under age; William Sharp, under age; Carl Grant, under age; Charles Ross, under age; James Ross, 19 years of age; E. B. Stevenson, under age; Bruce Reynolds, under age; John Palmer, under age; James Oullette, non-resident for two years; Paul St. John, non-resident; Joseph Thibodeau of Detroit, Mich.; George Burt, a man who does not live in Tilbury Township; Robert Newbury, deceased.

For Public Ownership in Fifteen Years.

Toronto Globe editorial, Nov. 20.: Controller Hocken is reported as saying that he is not in favor of the proposal to put the Electric Light Company on the same basis as regards civic regulation and control as was done with the Gas Company. He seems to favor a civic plant. But the very best way to secure a civic plant may be found to be thru civic regulation and control until the expiry of the company's franchise. No one proposes making the Electric Light Company's franchise perpetual. By the time that franchise falls due the Street Railway Company's franchise will also have about expired, and then a proper civic policy as regards both light and power could be framed.

The above is an editorial from yesterday's Globe. We ask any friendly subscriber of The Globe, any Liberal, to say whether he thinks that the paper publishing such an article can be friendly to public ownership, an advocate, as it claims, of public ownership. That at the very moment when the Whitney government has committed itself to a policy of public distribution of electrical energy, when it is ready to undertake the supply and transmission of the energy, (a chance that does not come once in a generation), and only asks the city to do its own distribution work, at a time when the cost of construction is likely to be low, and when the conditions for expropriation are likely to be favorable (and the legislature has practically authorized expropriation)—at this very time The Globe says it back for fifteen years.

Yes, The Globe is for public ownership—fifteen years hence!

MUSTN'T BE TRICKED AGAIN.

Public ownership of electrical energy means, first of all, cheap light and lots of light for all the people, including the poor people. Every little house can have lots of cheap light, and there is no such clean, reliable and free-from-work light as electric light. And as soon as the provincial distribution plant is built it means cheap light for every farmer in Ontario—a light in every bedroom, in his stables, in his yards, that lights without matches, that you can put out of

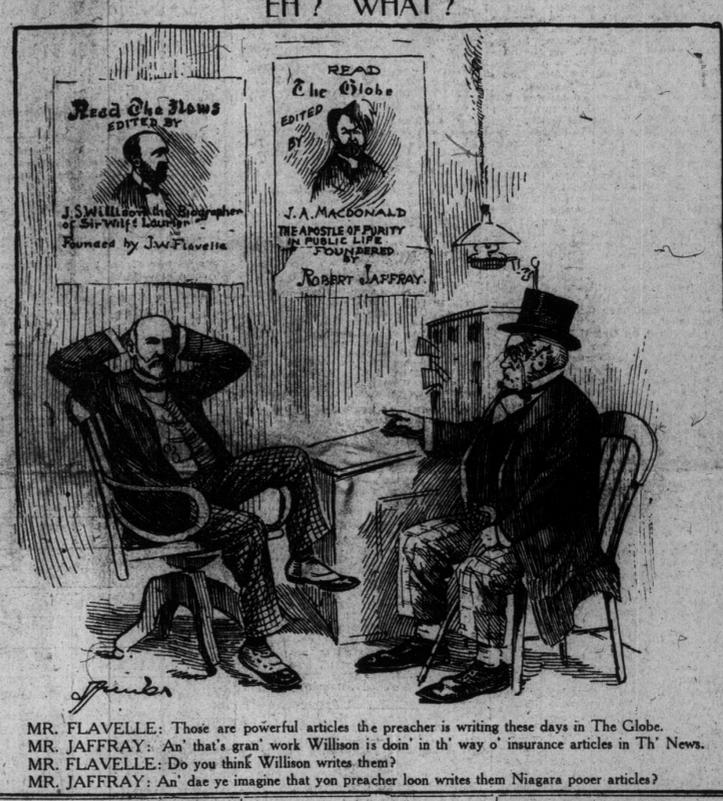
commission the second you are thru with it.

Up to the present—except in those towns like Orillia, where there is public ownership—electric light has been dear light, and for the few.

The greatest light that God gave to man is the pure white light generated by God's greatest masterpiece—the Niagara Falls. Do not let the middlemen—the Gibsons, the Pellatts, the Jaffrays, the Nichollasses—get between the people and this great blessing and make it dear and limit

its use, so that they may be rich. Let us keep it forever for all the people, and let us put it in the house of every citizen, however humble, at cost price. We want no electric barons here, as we now have the coal barons of Pennsylvania, tolling us and tithing us at \$7 a ton for coal, that public ownership of mines and of railways would give us for \$2.50 a ton, or less.

We have been let into one trap; let us avoid the other, now spread for us.



DANGER LURKS THRU NEGLIGENCE

Builders Do Not Cover Over the Floors as They Are Constructing.

It came out at last night's inquest respecting the death of Peter Thomas Aughton, who was killed in the collapse of a fire escape at the Confederation Life Building, that the city bylaw requiring floors to be laid successively as building progresses was flagrantly violated in this case, and a jurymen stated that the same thing was being done in many new buildings throughout the city.

The inquest was resumed before Coroner McCallum after the formal medical evidence was taken. Edward Death, a youth, stated that he had de- ceased, were last Thursday afternoon working on the north wall of the old Confederation Life building, on the fourth floor, making holes in the brick wall for the steel beams. They were standing on a plank, which rested on steel girders. While waiting for iron beams to be brought up for the fifth floor, as they felt cold, they decided to go below, where it was warmer. Tom stepped first on the fire escape, and marking that it did not feel safe, tried his weight upon it, when it gave way. The fire escape consisted of a floor made of 1-1/4 inch channel iron, with a guard around it. Two sections of this fire escape had been removed the day before. When anyone stood upon it, the flooring dropped out.

Witness himself had cut two bolts from the fire escape the day before the accident to enable the middle part of the accommodation amidship, which was drifting to be taken out. He had cut

SIGNS OF THE TIMES.

An old trapper in the north country, a close student of the fur-bearing animals, assures The World that according to the signs he has observed we are to have an open winter.

The World would like to hear from those who are to have a better season.

LAURIER TO VISIT WEST

Would Offset Effect of Borden's Tour Before Elections Next Year.

OTTAWA, Nov. 20.—(Special).—As a setoff against the tour of the Northwest by the leader of the opposition, Sir Wilfrid Laurier, accompanied by some of his ministers, will visit the west next summer, on the eve of the federal elections.

A deputation in a quandy visited Sir Wilfrid Laurier to-day—hardly a kindly act on the premier's birthday. The deputation consisted of members of the Ottawa Reform Club, who are danger of the Ottawa seat being lost by the struggle which is going on in the capital to secure the Liberal nomination for the successorship to Hon. N. A. Belcourt, who goes to the senate. Incidentally, it is this awkward local situation which has delayed the appointments to the senate.

The deputation told Sir Wilfrid that Auguste Lemieux, a brother of the postmaster-general, and Emmanuel Tasse, a friend of Mr. Belcourt, were determined to enter the contest. To settle the matter, the deputation thought it would be safe to have both these aspirants withdrawn and the nomination to Thomas Cole, managing editor of La Presse of Montreal, who one time was well known in Ottawa as assistant census commissioner, and who is mentioned as the probable deputy minister of public works, given no indications as to any party.

He was also secretary of the waterways commission and possesses considerable property in the city.

"What do you think, Sir Wilfrid?" asked the deputation.

But the premier was not to be drawn into committing himself. He would give no indications as to any party. He was a man to suggest, but made it pretty clear to the delegation that they should select one whom they could all vote for and support.

Last Sailing From Montreal.

The departure of the Canadian Pacific twin screw steamer Lakes Erie, from Montreal, Sunday, Nov. 24, at daylight, will close navigation on the St. Lawrence River for this season, all subsequent sailings being from West St. John, N.B.

This steamer carries one class of cabin and third-class passengers. Those desiring a trip on this date should apply to S. J. Sharp, W.P.A., 21 Yonge street, at once for accommodation. The passage rate charged in either class certainly represents value for the money—large, steady steamship accommodation amidship, excellent diet-tralling to be taken out. He had cut

ISN'T ANY RISK TO BE ASSURED

Hon. Adam Beck Issues Statement Emphasizing Reliability of Estimates.

CONTROLLERS WILL CONFERENCE

To Meet Sir Henry MeLatt—How The Globe is Juggling With Figures.

Hon. Adam Beck finds that he was in error when he stated at Grantford that "the province and not the municipalities would be liable should the cost of the power supplied the municipalities exceed the estimated cost of power embodied in the bylaws voted on and carried by the different municipalities in January last," and he handed the following statement to the press yesterday afternoon:

"I made the statement believing that the act as provided, but since making it the act has been examined by the legal adviser of the government and the opinion given that my view of the act was erroneous. I hasten, therefore, to correct the misapprehension my statement has caused.

"I desire, however, to point out and emphasize the fact that THERE IS ABSOLUTELY NO RISK, EITHER TO THE PROVINCE OR THE MUNICIPALITIES, that the actual cost of power will exceed the amounts set forth in the bylaws, as no contract will be entered into by the commission for the supply of power until from the tenders received for the construction of the transmission lines, transformers and other appliances, the commission has ascertained that the estimated cost of the work will not be exceeded."

Mr. Beck added that he was convinced that the terms and conditions of the contract with the Ontario Power Company, as finally settled, would be more advantageous to the municipalities than the terms embodied in the tender on which the offer was accepted. Since the estimates were made the situation has become more favorable, and this would effect a saving of probably half a million dollars in the cost of the transmission lines. The estimates of the commission were based on the minimum amount of power, and the final cost will depend on the number of municipalities that join and the amount of power they take.

The "power minister" stated that there seemed to be an impression that the scheme for Toronto was a partial one, but it was intended not only to supply power to the manufacturers, but to supply light to householders, and power for incandescent and arc street lights. Two and a half million dollars would be more than adequate.

Will Hold Conference.
A conference, the outcome of which will be awaited with considerable interest, is to take place between the board of control and the Toronto Electric Light Co.'s representatives to-morrow afternoon at 2 o'clock. The board yesterday decided to accede to the company's request for a conference on the power situation. The Globe in this is either disingenuous or misinformed.

The Ottawa rates is quoted by The Globe as at 7-1/2 cents per kilowatt hour for lighting. In Toronto they are 12 cents, but the company now, in dread of a civic plant, offers eight cents, which is tantamount to an admission that the citizens have been paying fifty per cent. over a fair rate.

It compares the present Ottawa rates, as determined under the power commission, with those in Toronto, as offered by the Electric Light Company, and suggests that the city had better close with the Electric Light Company.

But Ottawa would have had a better rate than 7-1/2 cents had the advice of the commission been taken in the first place. Ottawa delayed and bargained with the company there, and

MANY HAPPY RETURNS.

To H. J. P. Good, publicity agent to the Canadian National Exhibition, born Nov. 22, 1887.

KIND TO THE CHILDREN.

The kiddies are now seriously contemplating Christmas, and the thoughtful parent with sensible regard for the comfort as well as the delight of the youngster, can combine these happy qualities by purchasing useful, ornamental and durable fur presents, such as are now being featured at Dinsens', Yonge and Temperance streets. There is a splendid assortment of "bebe" coats, robes, caps, hoods, bonnets, mitts, etc., all of Dinsens' quality and reasonable prices, and this is the most comfortable time for present buying.



Hamilton Happenings

HAMILTON COMMITTEE CUTS OUT BATH CHARGE

Wants People of Ambitious City to Be Clean—General Round Up of Alleged Crooks.

HAMILTON, Nov. 20.—(Special).—In the past few days the police have made a general round up of alleged crooks who have been tearing things loose in the city.

WHY?

We have been asked the question, "WHY" our overcoats look so rapidly, and why they sell so superior to other makes.

OAK HALL CLOTHIERS

STEVE ADAMS ON STAND IN HIS OWN BEHALF

Says Detective Told Him He Would Get Off if He Corroborated Orchard's Confession.

Accident on Grand Trunk

Accident on the Grand Trunk near the city yards occurred shortly after a clock this morning.

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HAMILTON BUSINESS DIRECTORY

HOTEL ROYAL

Every Room Completely Renovated and Newly Carpeted This Spring.

BILLY CARROLL

99 per cent. Pure—Guaranteed. Immediate Delivery.

TO LET

OFFICES—Large and Small, Single or En Suite, Facing Street, Hoist, Vaults and Newly Decorated.

SAMUEL MAYCOCK

BILLIARD TABLE MANUFACTURERS

Superior Billiard Goods—100.000 Superior French cue tips, just received direct from the best maker of cue leathers in France.

"The Factory Behind the Store."



"YOU'LL HAVE TO HURRY" if you wish to get "in on" our sacrifice

Trunk Sale

We are selling Trunks at these figures only because we are forced to make room for Xmas goods, and as soon as we get these money losing prices will have to cease.

4.95—Waterproof Canvas Trunks, wide steel binding, brass lock and clamps.

3.25—Marbled Iron Trunks—strong lock and trimmings, hardwood slats, strong and extra well made.

East & Co

PROPERTIES FOR SALE

BRAND NEW HOUSES FOR RENT

ON FOLLOWING STREETS:

THESE ARE ALL CHOICE HOMES

LOVE BROS. LIMITED, 106 RIVER ST.

EVEN STOLE RING

Girl Bought It, But Swain Put It in Pawn.

HOSPITAL TENT AFIRE

Live Wire Causes Slight Blaze in Male Nurses' Quarters.

Fished in Peace

Chiroprapist's Suicide

Provincial Apointments

TO RENT—OFFICES, SINGLE OR IN SUITE.

HELP WANTED

MEN WANTED, AT ONCE, ON SALARY and expenses; on good man in each locality, with rig, or capable of handling horses, to advertise and introduce our guaranteed stock and poultry specialties.

MACHINISTS—KEEP AWAY FROM TORONTO; strike on.

GENERAL BLACKSMITH, TO START

MEN AND BOYS WANTED FOR

WANTED—FIRST-CLASS COAT

WANTED—CIGAR MAKERS, FIRST

SITUATIONS WANTED

FIRST-CLASS BARTENDER, TOWN

MEDICAL

DR. DEAN, SPECIALIST, DISEASES

APARTMENTS TO LET

APARTMENTS IN ALL PARTS OF

"INGLEWOOD," 23 JARVIS—FUR

MONEY TO LOAN

PRIVATE FUNDS AT LOWEST

WE WILL NEGOTIATE A LOAN FOR

WM. POSTELTHWAITE, REAL

ROOFING

GALVANIZED IRON SKYLIGHTS

STORAGE AND CARTAGE

A WARD, CARTAGE AND STORAGE

J. A. GODDARD, CARTAGE, STORAGE

STORAGE FOR FURNITURE AND

ARTICLES FOR SALE

A PIANO FOR SALE; QUIET SALE

BUTTERS' DIRECTORY

Readers of The World who scan this column and patronize advertisers, will confer a favor upon this paper if they will say that they saw the advertisement in the Toronto World.

AMBULANCES

THE J. A. HUMPHREY & SON Private Ambulance Service, 415 Church-street, Tel. North 340.

THE H. ELLIS PRIVATE AMBULANCE SERVICE, fitted with Marshall Sanitary Mattress, 43 College-street, Phone M. 2324.

ANTIQUE FURNITURE

J.M. SIMPSON, ANTIQUARY, 265 Yonge-street, Old Silver, Sheffield, Plate, Works of Art, etc. Phone Main 212.

BICYCLES AND MOTOR CYCLES

E. BOURNE & CO., Telephone Main 4674, 359 Queen-street West.

BUILDING MATERIALS

THE CONTRACTORS SUPPLY COMPANY, LIMITED, 76 Brock-avenue, for everything required to do masonry, concrete and excavation work.

BOTTLE DEALERS

SPECIAL NOTICE—FOR HOTELS and liquor stores I pay the very highest cash price for all kinds of bottles, L. M. Schwartz, 101 University-avenue, Phone Main 7995.

CARTAGE AGENTS

THE TORONTO DRIVEWAY & CARTAGE CO., 102 Teraulay-st. Phone Main 2387.

CAFES

ALBERT WILLIAMS, corner Yonge and Queen-streets, Table Hotel, noon and evening, Dinner 25c.

EDWARD MAX, plumbing and gasfitting, 1995 East Queen-street. Work attended to. Phone Beach 308.

G. BARRECA, 80 EAST QUEEN-STREET, CRIPPLE BOOTS to order. General repairs.

DENTISTS

CANADIAN PAINLESS DENTISTRY, corner Queen and Church-streets, over drug store.

WALKER'S, THE BIG UP TOWN Dry Goods Store, Reliable goods at lowest prices. Phone Main 2355.

"ECONOMIC," NOTED FOR RELIABLE Dry Goods at low prices, 438 Queen-street, Phone Main 2093.

DRESS PLAITING

TORONTO DRESS PLAITING CO., 220 Yonge-street, Buttons Covered. Out of town work solicited. Write for Price List.

DRUGGISTS

HOLD F BELONGS

Subterranean Abbey

LONDON, and Queen

THE VICKSBURG

World

BEAVER LOCK AND MACHINE

THOS. GRAHAM & SONS, Hardware Merchants, Locksmithing and general repairing. Keys made to order, combinations changed, locks picked. Job grinding and brassing done. 132 York-street, Toronto. Phone Main 6788.

MARRIAGE LICENSES

ALL wanting marriage licenses to Mrs. Hayes, 529 Queen west; open evenings; no witnesses.

MEN'S FURNISHINGS AND HATS

VERGNE JOHNSTON, 415 Parliament-street, opposite Gerrard N. 6233.

OPTICAL GOODS

W. J. KETTLES, 23 Leader-lane, dispensing optician; perfectly fitting spectacles and comfortable eyeglasses.

PENINSULAR STOVES AND RANGES

ROBERT HUGHES, 371 Yonge-street, Peninsular Stoves and Ranges, new and second-hand. Phone M. 2554.

PHARMACIST

ANDERSON'S PHARMACY, 311 Yonge-street. Pure drugs, popular prices. Phone Main 2093.

PICTURE FRAMING

J. W. GEDDES, 431 SPADINA—OPEN evenings. Phone M. 4510.

PAINT AND DECORATING

THE FAIRCLOTH PAINT & DECORATING CO. LIMITED, 64 and 66 East Richmond, Main 822.

FARMER BROS., The Great Group Photographers, 492 Spadina-avenue.

ALBERT S. MILLER, Artist and Photographer, 241 Spadina-street, west, new 525 Queen-street, west, Phone Main 5215.

THE H. C. SUMMERFIELD, 1996 West Bloor-street, corner Hamburg-avenue, Park 1078; 120 Van Horne-avenue, corner Dovercourt-park, Park 1283.

F. W. McLEAN, corner Queen and Church M. 1231. Corner Madison-avenue and Dupont M. 2974.

THE L. E. ROY, 65 East King-street, three doors from the King Edward Hotel. Phone Main 3111.

W. J. A. & C. CARNAHAN, cor. Carlton and Church M. 2196. Cor. York and Bloor N. 2197.

ERNEST A. LEGGE, Prescription Pharmacist, Cor. College-street and Ossington-avenue, Toronto. Phone Parkdale 507.

THE ELEVATOR SPECIALTY CO., 12 Adelaide-street, West. Phone Main 2201. Night phone 2787.

ENTERTAINMENTS

JOHN A. KELLY, ventriloquist, 536 Crawford-street, Toronto, Park 2025. Clubs, fairs, concerts and vaudeville.

ELECTRICAL FIXTURES

WALTER BARR, Jr., 845 1-3 Yonge St. N. 4478. Yoke wire for me and I'll wire for you.

ELECTRICAL WIRING FIXTURE & SUPPLY CO., 252 College-street, N. 2352. Electrical Contractors.

FLORISTS

NEAL, Headquarters for Floral Wreaths, 67 Queen W. Park 1022.

A. J. FIDDINGTON, florist, wedding decorations, funeral flowers and cut flowers, 84 College-street, Phone Park 318.

FUNERAL DIRECTORS

DANIEL STONE, UNDERTAKER AND EMBALMER, 385 Yonge-street, Telephone Main 331.

J. A. HUMPHREY & SON (of Yonge-street), now 478 Church-street, Phone North 340.

GROCIERS

J. S. STEEN, CORNER QUEEN AND Mutual-streets, Phone Main 4695.

HAIR GOODS

M. FRANCIS, late proprietor of Dorland and Pender, has opened up, 533 Parliament-street, Marcel Wave a specialty.

HARDWARE

THE RUSSELL HARDWARE CO., 194 East King-st.; Leading Hardware House, Toronto. Phone Main 6282.

G. H. HIBBOTTSON, 208 Queen W. Queen-street, Phone Main 6282.

CASWELL'S STOVE REPAIRS, FOR any stove made in Canada, 78 F 1st Queen-street, Phone Main 6282.

HERBALISTS

ALVER'S CREAM OINTMENT cures Skin Diseases, Varicose Vein, Piles, etc. If misrepresented money refunded, 159 B3-street, Toron.

HOTELS

DOMINION HOTEL, QUEEN-STREET East, Toronto; one dollar up.

DIXON HOTEL, Proprietor.

GIBSON HOUSE—QUEEN-GEOURGE, Toronto; accommodation first-class, one fifty and two per day; special weekly rates.

GROSVENOR HOUSE, YONGE AND Alexander-streets. Rates two dollars. Campbell & Kerwin, Proprietors.

HOTEL VENDOME, YONGE AND Bloor-streets; electric light, steam heated. Rates moderate. J. C. Brady.

MCCARON HOUSE, QUEEN AND Victoria-streets; rates \$1.50 and 2 per day. Centrally located.

WHEN IN TORONTO STOP AT THE New Hotel, 441 Queen-st. West, opposite City Hall, up-to-date in every respect. Ed. Frontin, Proprietor.

ART

J. W. L. FORSTER PORTRAIT painter, Toronto. Rooms 24 West King-street, Toronto.

HOUSE MOVING AND RAISING done. J. Nelson, 37 Jarvis-street.

MARRIAGE LICENSES

A. T. FRED W. FLETCHER'S PRESCRIPTION Drug Store, 62 Queen West. Witnesses unnecessary. Phone 64.

MARRIAGE LICENSES ISSUED, R. DeWitt, 455 West Queen-street, Main 359, 117 Queen-street west.

VETERINARY SURGEONS

THE ONTARIO VETERINARY COLLEGE, Limited, Temperance-street, Toronto; begins operation day and night. Session begins in October. Tel. Main 94.

W.M. MOLE, MEMBER OF THE ROYAL College of Veterinary Surgeons, London, Eng., 445 Bathurst-street, Telephone M. 670.

MUSIC

CLARK'S ORCHESTRA—MUSIC FOR all occasions. Charles Clark, 282 Gladstone, Park 2831. edd

THE WOMEN'S MAGAZINE FOR WOMEN EDITED BY LAURA E. McCULLY, B. A.

HOLD ROYAL BALL BELOW THE GROUND
Subterranean Ballroom of Welbeck Abbey Scene of Fete in Alfonso's Honor.

LONDON, Nov. 20.—King Alfonso and Queen Victoria of Spain, who are guests of the Duke of Portland, will attend a ball to-night, given in their honor, in the famous underground ball-room at Welbeck Abbey, which was excavated by the fifth Duke of Portland, and which has not been used in years. The whole suite of subterranean chambers and the passages communicating with them will be dazzlingly illuminated with electric lights.

The King's Daughters.
 VICKSBURG, Miss., Nov. 20.—The ninth annual conference of the International Order of King's Daughters has adjourned. Bucyrus, Ohio, was selected as the meeting-place next year. The following officers were elected: Mrs. M. C. Smith, president; Mrs. J. W. Smith, vice-president; Mrs. J. W. Smith, secretary; Mrs. J. W. Smith, treasurer.

World Pattern Department



BEAUTY PATTERN NO. 5888-5876—A Smart Walking Costume.

This modish, two-piece suit was stylishly developed in dark gray English suiting. The chic cutaway coat is of unusually good style, and will serve as a model for a separate coat of broad cloth or other material, as well as part of a costume. It is semi-fitting and of excellent shaping. The curved seams in front and back aiding in giving shapeliness to the figure. The skirt is a new nine-gored model, laid in the inverted box-pleat at each of the side seams. Close adjustment is given at the top, the lower edge flaring gracefully in accordance with present styles. Serge, cheviot, mohair, broadcloth and the novelty suitings are all suggested for reproduction. For 36-inch bust measure 21-2 yards of 44 inch material will be required for the coat, and 6-3/4 yards for the skirt.

Pattern Department
 Toronto World
 Send the above pattern to
 NAME.....
 ADDRESS.....
 (If Wanted—Give Age of Child or Miss' Pattern.)

CATALOG ANNOUNCEMENT
 If you have not received our new catalog showing the latest styles for fall and winter 1907-8, send for it at once. We will send it prepaid to any address for 10 cents.

NOW READY
 The Toronto World Catalog of Fall and Winter Styles. This book contains a complete assortment of practical, up-to-date designs for ladies' misses' and children's garments, also the newest embroidery designs. Practical suggestions on home dressmaking. How to make fancy articles. Useful household and beauty hints.

CEMENT IS BLAMED.
 A defect in the cement work, allowing water to be crushed and set into the cause advanced by President Chapman of the Ontario Wind Engine & Pump Company for the collapse of the water tank at the Hees Company factory. An expert will investigate for them.

Good Time to Buy a Piano.
 Heintzman & Co., Limited, 115-117 King-street west, Toronto, are experiencing a great demand for pianos. They have no room to keep them up one on top of the other, and for this reason are offering bargains to-day at most ridiculous figures to effect an immediate clearing.

Knox College Students' Missionary Society.
 The 47th public meeting will be held this evening in convocation hall, Rev. D. C. Hosack will preside and the addresses will be given: "Among the Loggers of B. C.," by A. M. Dallas, B.A.; "Home Missions," by Rev. J. G. Shearer, D.D.

Graduating Nurses.
 The graduating exercises in connection with the Training School of Nurses at the Hospital for Incurable Diseases, Toronto, took place Tuesday evening. There was first a short but much appreciated program rendered by the inspector, E. Rogers, and members of the staff of the institution. Mr. Rogers, inspector, delivered an able address, and Mrs. Rogers presented the diplomas and pins. This is the first class of nurses to graduate in this training school. Those who graduated were: Miss A. McNamara, Miss A. Eakins, Miss C. Cassidy, Miss S. Hodgson, Miss H. Kildea, Miss J. Millard, Miss S. Weil, Miss L. Stevens, Miss M. Carson, Miss M. Elliott and Miss M. Magee.

Furs of the Moment.
 From The New York American.
 Muffs have grown and grown. This year it seems they must at last have reached the limit—in size. And they, too, are built on original lines. Some of the look like nothing so much as if the wearer had hastily picked up a small fur rug from the floor and thrown it across her shoulders. In reality it is probably one or two black lynx skins, laid out quite flat and lined with thin satin—no interlining is allowed. The muffs proper is of satin, made separate, and with the skins merely tacked to it at the top, the heads and paws hanging down on one side, the tails and paws on the other.

Sometimes, in the case of small skins half a dozen are used in this way, laid side by side. This is illustrated in the sketch marked "E." Still another variation of this style of muff is seen in the illustration "F." This is of caracul and is ornamented with a big bow of ribbon, centred with a rhinestone ornament. Very large, nearly square muffs of lynx and fox are seen but always adorned with tails. The stuffing of muffs is reduced to the minimum, for neatness of effect is earnestly sought after.

There seems to be hardly anything in the way of laces and colored silk embroideries that cannot find some place on a fur coat. For they are trimmed and trimmed—and yet again trimmed.

Little waistcoats of velvet and of softest suede are elaborately embroidered in a tarnished silver and gold thread now so smart. Deep cuts and quite possibly a standing collar inside the fur wrap around one of the arms of the same material, embroidered.

Brading is extensively used on the fur itself, particularly on the smooth, silky furs, such as broadtail and Russian pony skin. Some coats of these furs are literally braided all over with fine silk braid put on in a well-defined pattern. Many of them have the short-waisted lines emphasized in this way.

Buttons of all sizes and designs are used on fur garments. On coats made for motoring wear buttons as big as small butter plates are covered with kidkinis, but on their garments destined for more formal occasions the fastenings are made with buttons quite marvellous in beauty of design. Buttons of gold and silver, some set with semi-precious stones, are not considered too good for these luxurious coats.

Now is all the ornamentation lavished on the outside of fur wraps. The inside comes in for much consideration. With linings of satin and brocade, a strip of silk is often laid down either side of the front to show where the coat lies open. The back of the fur neck piece and the braided on satin, while sometimes rich and little-ruffled pieces of chiffon line the wide little-ruffled pieces of the neck.

Chance to Economize.
 While all this sounds very expensive, and luxurious, the woman of slender purse need not despair. Her needs have been most carefully thought of this season.

The very fact of other materials being combined with fur assures her out-of-date coat being done up successfully. Then, too, several kinds of fur may be used together and not look all out of the way. Say she herself has a set of sealskin quite out of date, and one of Persian lamb ditto. A clever furrier can use strips of the two, alternating for the muff, and trim it with flat rosettes of platted satin. From this he can depend on the hand the sealskin on silk cords. The neck piece may be a combination of the two furs made into one of the still fashionable four-inch wide old fur wraps which look quite as well as the purchased at an expensive furrier's.

Empress Eugenie's Coronation Mantle.
 At the shop of a well-known silk and lace firm here is now being exhibited a mantle which was made for the coronation of the Empress Eugenie—a coronation which never took place. It was worn once only by the empress, at the opening of the Suez Canal in 1869. It is still in his hands, appointed a celebrated artist to design the lace, the sketch being destroyed after the lace was made. The lace, which was made in one piece, was mounted upon velvet, and embroidered in gold and lined with silk.

It took seven persons five years to make it and cost nearly \$50,000. The mantle is still in fairly good preservation, being put in slightly faded, although it lay for twenty-eight years hidden in a small pawnbroker's shop at Athens.

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SUPERFLUOUS HAIR
 BY our method of Electrolysis we are every day removing superfluous hair, moles, ruptured veins, etc. It is safe, certain and lasting, and free from bad after-effects. The banishment of lines, wrinkles, pimples and moth patches is also a strong feature of the Hiscott (formerly Graham) Dermatological Institute. Send, call or phone M. 83, for our free booklet, "A Study of Your Face and Figure."

HISCOTT DERMATOLOGICAL INSTITUTE, 61 COLLEGE ST. TORONTO. Estab. 1892

THE BAL FOUDE.
 The bal poudre given at the King Edward last evening under the auspices of the...

Personal.
 Mrs. George M. Hendry, 127 Balmora-avenue, will be at home Thursdays and Saturdays from 4 to 6 o'clock and third Thursdays of each month.

There is an exhibition of antiques at Wyckoff College Hall, Nov. 24 to Nov. 25, with lectures at the hours of 4 and 9 p.m. It is said that these are the most interesting and rare objects yet collected in Toronto.

The officers and members of Xi Psi Phi Fraternity are holding an "at home" at McConkey's on Thursday evening, Nov. 28, at 8 o'clock. These ladies will act as patronesses: Mesdames W. T. Stuart, McLaren, Willmott, Mason, Wood, Snegrov, The stewards are Messrs. Nott, Chapman, Johnson, Bannerman, Nell and Blair.

The marriage of Mr. William Ford Howland, son of the late Frederick Howland and of Mrs. Howland of Los Angeles, Cal., and Miss Helen Vernon Wadsworth, eldest daughter of Mr. and Mrs. Vernon B. Wadsworth, was quietly solemnized at St. Mark's Church, Parkdale, at 3 o'clock yesterday; the pastor, Rev. Charles L. Ingles, officiating. The bride was given away by her father and wore her traveling suit of navy blue cloth with hat to match, and carried a bouquet of lilacs of the valley. Miss Violet Wadsworth was her sister's only attendant, and she also wore a tailored costume of grey, with black and grey lace. Mr. Harry Martin was best man, and Mr. Walter Green and Mr. Howard Ridout, the ushers. Mrs. Wadsworth received a few of the immediate relatives afterwards at 124 Tyrrell-avenue.

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Mrs. W. Napier Keefer has issued invitations to a tea on Thursday afternoon, Nov. 28, at 236 St. George-street.

Miss Knight, Baltimore, will spend the winter with her aunt, Mrs. Phillips, Grosvenor-street.

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hair, Miss Helen Davidson, pale blue chiffon, an overskirt with bands of satin. Miss Florrie Foy turquoise crepe, deep insets of sequined lace. Miss Isabel Ryerson, Paris gown of sequined lace over blue. Miss Della Davies, blue chiffon with white lace. Miss Norma Armstrong, flame yellow chiffon. Mrs. Victor Armstrong, rose crepe, princess style. Miss Evelyn Taylor, the prettiest of the debutantes, in soft spotted chiffon over pink, pink girle and satin folds. Mrs. Cawthra Mulock, rose velvet, empire style, with rose point lace. Miss Errol Nordman, white chiffon with wreaths of small pink roses. Miss Belle Min, dainty as Dresden china in opal crepe with sequin lace. Miss Edna Cooby, white debutante's frock. Mrs. H. C. Osborne, in grey velvet. Mrs. Clayton (England), turquoise brocade satin. Mrs. Norman Seagram, lace over pale blue. Miss Kathleen Murray, pale pink crepe with touches of black.

Some of the gentlemen present were: A. O. Beardon, Louis S. McMurray, James S. McMurray, Ernest Patterson, Jack Hynes, Louis Gibson, Charles Murray, Stephen Jones, Alan Somerly, Dick Lewis, Dick Chadwick, Hugh McLean, Dr. Alex McKenzie, Percy Rogers, T. C. Irving, Jr., Henry McDonald, Jack Somerville, Arthur Somerville, Jack Palmer, Clement Peier, Alan Case, George Gale, Jack Milne, Douglas Eby.

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McKENDRY'S NOVEMBER SALE

An Interesting Event to Thousands of Ladies.
 Enormous Purchase of

Irish LINENS

Just when everybody is thinking of Xmas presents, just when our November Sale is in full swing, comes twenty thousand dollars' worth of hand-drawn linens at a price that enables us to sell them cheaper than you'd pay in Belfast, Ireland.

ON SALE TO-DAY

At Five Cents—Thousands of dainty Doilies, in hand-drawn edges and wheel patterns 5c

At Ten Cents—Thousands of larger Doilies, in exquisite hand-drawn designs and Battenburg work 10c

At 25 Cents—Battenburg and hand-drawn Doilies, Table Mats, etc., etc. 25c

At 79 Cents—Hundreds of lovely Battenburg Table Drapes, Linen Tray Cloths, etc., etc., worth up to \$2.25, for 79c

At 98 Cents—Handsome Lunch Cloths, Tray Cloths, Carvers, Dresser Scarfs, Centrepieces, etc., a grand collection at 98c

At \$1.89—The Finest Drawn Work ever exhibited in Canada, large-size Lunch Cloths, Dresser Scarfs, Buffet Scarfs, etc., etc. \$1.89

McKendry's, Limited,
 226 and 228 YONGE STREET

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You cannot possibly have a better Cocoa than

EPPE'S

A delicious drink and a sustaining food. Fragrant, nutritious and economical. This excellent Cocoa maintains the system in robust health, and enables it to resist winter's extreme cold.

COCOA

Sold by Grocers and Storekeepers in 1-lb. and 4-lb. Tins.

Money cannot buy better Coffee than Michie's finest blend Java and Mocha, 45c lb.

Michie & Co., Limited

DARING HOLD-UP OF AGENT
 AT GRAND TRUNK STATION

William Hodgkins Ordered to Produce Express Package Containing Bank Notes for Sterling Bank.

WELLAND, Ont., Nov. 20.—(Special)—William Hodgkins, night operator of the G.T.R. at Stevensville, at 11.30 last night unlocked the door in response to a knock. He was confronted by a man with a revolver and ordered to throw up his hands. He was then ordered to produce a package of \$25 bills assigned to the Sterling Bank from the rear office.

He protested the package had not arrived, and the robber, when satisfied, went thru Hodgkins' pockets and got \$21.

Departing, he was joined by a pal, who waited outside. Shortly after midnight when the westbound M.C.R. train had left the station half a mile distant, two men were seen approaching the station when they ran off on the approach of four citizens.

The package, which contained \$2000, arrived this morning for the Sterling Bank. The man who entered the Grand Trunk Station was tall, slim, clean-shaven, had pulled down his cap and turned up his collar. Mr. Hodgkins says he could identify the man.

SHOP DEALERS COMPLAIN.
 They Are Being Taxed to Meet Reduction to Hotelmen.

The liquor shop dealers are by no means pleased with the latest action of the brewers' association. Said one of them yesterday:

The brewers' association have decided to lower the price of ale to the hotelkeepers on the goods handled by the hotelkeepers, but the goods handled by the shopkeepers are increased. The goods handled principally by the shopkeepers are four-gallon kegs and bottled ale, and on the four-gallon kegs the brewers have put an extra 30 over and above their increase of a few weeks ago, while bottled ale is left at the increase made a few weeks ago.

The larger and ale that is used in large quantities by the hotelkeepers has been reduced. Therefore, they are actually having the storekeepers pay for the reduction on the hotelkeepers' goods.

Estimates Exceeded.
 Over \$40,000 has been received by the provincial treasurer's department from taxes on railways, banks, loan corporations. This was the amount estimated by Col. Matheon, and will be exceeded by sums still to be paid to the treasury.

Cook's Cotton Root Compound.
 The great Uterine Tonic, and only safe effective Monthly Regulator on which women can depend. Sold in three degrees of strength—No. 1, No. 2, No. 3. Sold by all druggists or sent prepaid on receipt of price. Two pamphlets, Address: The Cook Manufacturing Co., Toronto, Ont. (Incorporated in Canada)

WORLD'S DAILY FASHION HINT



A handsome-ermine garment is illustrated here. The bands of insertion are of heavy Irish crochet, edged with full frills of val. lace. Around the waist is a girle of white silk cords, which end in tassels of heavy silk. The ornamental closing frogs are made by hand from the cord.

The Toronto World

Circulation of THE TORONTO WORLD for the month of October, 1907...

Net Average for 27 Days 41,921

Net Average Four Sundays 37,469

THE BANKS MUST DO SOME PURGING.

What do the Canadian banks propose to do toward improving the financial situation? It is not good to say, and it is not quite the right thing to say, that all is right in Canada, and that our banks have saved the situation.

For these and other reasons some change of policy is necessary. Will they tell us what it is to be? Are they willing to co-operate with parliament in carrying through needed changes in our banking law and banking practice?

Psychiatry—the treatment of mental disease—is a branch of the science of healing that more, perhaps, than any is responding to the trend of modern thought.

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ed if other nations are to keep abreast of the times. Opportunities for proper training, research and treatment can only be afforded by the provision of institutions carefully designed for these purposes and conforming to the highest standard of modern requirement.

Political Intelligence

The annual meeting of the Centre Toronto Liberal Association will be held to-night in St. George's Hall, Elm-street. The meeting will elect a president, three vice-presidents, a secretary and treasurer, and addresses will be delivered by T. C. Robinson, H. H. Dewar, W. H. Shaw and other Liberals.

The Canadian Company have begun an action against the Slush of Thomasburg to recover \$261.97 for certain goods sold and delivered.

Abraham DeLowe in a writ summons against Elise De Mers, otherwise known as Mrs. Rogers, is asking the court for the return of a balance of goods, books and stock certificates belonging to him, and which, he alleges, Mrs. Rogers is wrongfully withholding.

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EATON'S DAILY STORE NEWS FRIDAY BARGAINS

You never had a better opportunity to buy the things you need for immediate use at such great savings. It's time you were getting ready for Winter in real earnest, with apparel, with homefurnishing, or with Christmas gift buying, for there are only 28 more shopping days till Christmas. Best choice is to early comers, so start at 8, shop much and save much.

- Sable Scarf—Four skin sable, long front tabs, trimmings of tails and heads, lined with best quality satin. Friday bargain, \$5.90.
Sable Muffs—Full size Empire style, full fur, dark and rich in appearance. Friday bargain, \$6.95.
Women's Waists—Of fine white fancy trimmed with Valenciennes and Cluny laces and insertions...



FURRIERS TO H. M. AND H. R. H. QUEEN ALEXANDRA AND PRINCE OF WALES Fashionable Sets Of Black Lynx

Holt, Renfrew & Co. 5 KING STREET EAST. O'KEEFE'S 'Special' Extra-Mild Ale. The Beer that is always O.K.

JOHN C. Clearing 'Ready-Ladies' S... A lot of exc... Rough and S... are-fashio... nicely Reg... Ladies' S... Are Regu... Will Clear... Again... These Wer... From \$3... The Balan... Lines \$2... Ladies' a... Winter C... Regularly... Your Choic... LOT NO. 2... Extra!... JOHN C... 55-57-59-61... MENDEL'S PROG... Thomas Orch... mann W... The Mendel... held in Ma... 12 and 15... be followed... chorus in Con... Feb. 24... The Theodo... under Freder... the first thro... concert, on St... chorus princ... choral works... part from the... assisting solo... and Gwynne... in Buffalo... The vocal a... concerted wor... Cornelius, who... gram, are M... prano; Miss J... orchestra; T... The program... sets, so far... Feb. 19—Ov... Beethoven; G... vason; Grieg... chetra, op... Spence, and... Brahms, chor... six, five and... and Sir R. F... nade, Hugo V... rry; orchestra;... Feb. 12—A... 45, Brahms, fo... tra; soloists;... Mr. Gwynim... tions, opus 4... bella in eight... Cornelius, Elg... Chopin "Pile

NOTICES

EDITORS—IN THE estate of William of the City of York...

given, pursuant to Sec. 103 R.S.O., 1897, that all claims or demands against the estate of the said William...

HEIGHINGTON, Building, Toronto, Canada...

CREDITORS—IN THE estate of the City of York...

by given, pursuant to the above assignment to me as assignee...

N. L. MARTIN, Assignee.

PER OF THE ESTATE of Armstrong...

by given, pursuant to the above, that all creditors...

LE OF THE ASSETS for Varnish Company...

be received, addressed to Ordinary, Osgoode Hall, marked, 'Tender re Varnish Co., Limited'...

SELLERS-GOUGH FUR CO., LIMITED

"FURLAND" "Money's Worth" In Quality Furs

One of the greatest secrets of the success of our enormous fur trade is the fact that people have learned that they get the best money's worth in furs at this store.

SELLERS-GOUGH FUR CO., LIMITED

HEAVY CANAL TRAFFIC. OTTAWA, Nov. 20.—Reports to the department of railways and canals show that the traffic on the Canadian canals during the past season was by far the heaviest on record.

A Natural Laxative

BEECHAM'S PILLS Inward cleansing is as necessary as outward bathing. To keep the bowels free and regular is of even greater importance than to keep the skin-pores from becoming clogged.

THE TRUTH ABOUT THE PANIC

A New York Correspondent Points Out the Causes, the Effect and the Moral.

Editor World: In order to gain a correct understanding of the causes which have brought about the existing financial crisis, one must look at the situation from a sufficient distance in point of time to enable him to detect the various steps by which it has approached.

1. For several years past there has been an ever-growing stringency of money at this season. The facts of the regularity of its occurrence and the increasing severity of it are three comments: That the thin flow of finance might invariably be expected to form during crop moving season; that its attenuation might yearly be expected to increase; and, the foregoing being so, that an autumn at last might be expected to arrive having a financial optimism too fragile to support financial slakers, should one of them fall.

2. Several years ago, by a writer, Ida Tarbell, for the first time the public was aroused to the immense power which it is possible for a corporation to wield in the case of an individual's greatest corporation, as to how that power had been and still was being used to oppress the people.

3. Shortly thereafter another writer, Thomas W. Lawson, carried the Tarbell exposures still further, and revealed to a by then thoroughly awakened public the machinery by which it was possible for those wielding this supreme corporate power to loot at will other, smaller, corporations, and, generally, whomever they chose.

4. Immediately following upon the foregoing came the insurance exposures, which confirmed the public in its belief that its aroused fears were justified. It having been discovered that the life insurance company (for the sacredness of which so much had been claimed) could be made to do anything, a startled people began to ask if their savings could be safe from the hands of the predatory manipulator in the till of any corporation.

5. Next in order came the Chicago & Alton revelations; when, with another gasp, the people began to inquire if their savings could be safe from the hands of the predatory manipulator in the till of any corporation.

6. By now the foregoing incidents had begun to tell upon the popular temper; how often and thoroughly the interests of stockholders had been regarded or deliberately sacrificed for the personal benefits of those in control of their property.

THIS BRAND Means Real Collar Value Castle Brand Collars easily because made right and fasten to hold their shape and resist wear.

20c. each, 3 for 50c. Comfort-fitting, won't pinch the throat. Same style at 4 for 95c.

STATE UNIVERSITIES WANT PENSION FUND But Carnegie Foundation Trustees May Leave It to Legislatures to Provide.

NEW YORK, Nov. 20.—Whether the Carnegie foundation for the advancement of teachers should provide pensions for retired professors of state universities as well as those of other institutions of learning, was considered at a meeting of the board of trustees of the foundation to-day.

Henry S. Pritchett, president of the Massachusetts Institute of Technology, and of the foundation also, contended that the various states should take care of their university professors, saying that if the foundation pensioned them it would establish a dangerous precedent and relieve the states of all responsibility.

REBELLION IN INDIA. Forecasted at St. Catharines by a Returned Missionary. ST. CATHARINES, Nov. 20.—"There is no disguising the fact that India is disturbed, and you can scarcely pick up a paper these days without seeing something in that connection."

A SPLENDID PRESCRIPTION. An eminent physician states that he has used the following prescription in his practice for a number of years and found it very successful in the treatment of Kidney, Liver, Bladder and urinary affections and is recommended for the cure of rheumatism, driving the uric acid entirely from the system.

DEATHS IN THE CITY. Deaths registered at the city hall yesterday were: John Peterson, 72 years, pernicious anaemia. Ruth Humphrey, stillborn.

NOTED PEDESTRIAN WAS ILL. FREMONT, Ohio, Nov. 20.—Weston, the pedestrian, was taken ill soon after he reached here to-day, due to something he had eaten, which caused severe vomiting. He went to bed and was not able to get out of bed for probably several hours.

POPE POSTPONED CONSISTORY. ROME, Nov. 20.—The Pope has expressed his intention to postpone until January the consistory which is expected to be established, was to take place in the middle of December.

BEST QUALITY COAL AND WOOD At Lowest Prices. LIST OF OFFICES: 1 KING EAST, ESPLANADE E., near Berkeley.

THE VERY BEST ROGERS COAL. HEAD OFFICE: 1 KING ST. EAST, TORONTO.

MONARCH TYPEWRITER COMPANY, LIMITED. 17-18, 3rd Toronto Street, Toronto.

REBELLION IN INDIA. Forecasted at St. Catharines by a Returned Missionary.

SINGLE TAX CONFERENCE. Resolution Adopted That People Are Entitled to the Earth.

LOUIS XV. Piano Design. The LOUIS XV. design in the Heintzman & Co. list of pianos, whose warerooms are at 115-117 King-street west, Toronto, is a very perfect instrument.

Dining, Cafe and Buffet Cars have become a necessity for patrons of the Grand Trunk Railway System.

FUR RUFF FREE! Ladies and Girls, We will help you secure this Lovely Fur Ruff, made from selected full grown black cats.

ROGERS COAL. HEAD OFFICE: 1 KING ST. EAST, TORONTO.

ELIAS ROGERS CO., LIMITED. ESTABLISHED 1856.

P. BIRNS & CO. Have opened COAL and WOOD Yards at Corner of Huron and Dupont.

HOFBRAU Liquid Extract of Malt. The most invigorating preparation of liquid malt ever introduced to help and sustain the invalid or the chafed.

HIGH-GRADE REFINED OILS. LUBRICATING OILS AND GREASES. GREEN CITY OIL CO.

VIGILANT USED CANNON. Sent Back Across the Bows of Yankee Poacher.

ALBANY, N.Y., Nov. 20.—By a divided court, the appellate division, third department, to-day upholds the right of the legislature to delegate a power to fix a tariff for a public service corporation to a commission.

GOOD HOPE REMEDY Co. Dept. G MONTREAL, CAN.

DRAWING MONEY

If you have a Deposit Account with the Canada Permanent Mortgage Corporation you can withdraw money by mail just as easily as if you visited the Corporation's office.

Your signature to a blank receipt, which we will send you to fill out, is all the identification necessary. We will send you the Corporation's cheque for the amount you withdraw, or an express or postoffice money order, or, if you prefer, we will send you cash by express or registered mail if of moderate amount.

Interest may be withdrawn any time after it is due on the first days of January, April, July and October. If not the interest is added to the amount and bears INTEREST AT THREE AND ONE-HALF PER CENT.

Canada Permanent Mortgage Corporation, Toronto Street, Toronto

SEVERAL LEADING STOCKS MAKE NEW LOW LEVELS

Wall Street Issues Continue to Drag Lower—Canadian Specialties Are Weaker.

World Office, Wednesday Evening, Nov. 20. The small-toe business on the Toronto Stock Exchange to-day was a noticeable feature and appears to be the one favorable adjunct of the market.

interrupted in view of the fact that it is practically impossible to discern in advance most of this clean-up liquidation of the necessary kind because of the speculators from which it emanates having superior concealment factors.

NEW YORK, Nov. 20.—Fortified by the promises of a large proportion of its depositors to allow their deposits to remain in the bank for several months, the Twelfth Ward Bank, a state institution, which closed during the first of the week, has reopened.

KANSAS CITY, Nov. 20.—James J. Hill, executive head of the Great Northern Railroad, in an address before the Commercial Club, said among other things: "Political campaigns in many states have been made on the basis of a general assurance of the integrity of railroad property and management."

WASHINGTON, Nov. 20.—The communications which came to the trade today, approving the financial policy adopted by the president and Secretary Cortelyou, and the subscriptions which were received for the Panama bonds, are of a general nature and do not touch the subject of discussion at the meeting of the cabinet and afforded general information.

ASK Government to Pay Up. MONTREAL, Nov. 20.—Additional light was cast to-day on the financial situation by a banker of another authority, who states that Hon. Mr. Fielding during his recent visit did not conclude any arrangements to loan the banks funds, for the very good reason that the banks did not ask it.

Good demand for stocks in loan crowd. Thirteen railroads for second week of November show average gross decrease of 0.21 per cent.

All grades of copper were reduced 1-8c. Chicago reports declining demand for currency.

Railway Springs declared the regular quarterly dividend of 1 3/4 on preferred stock.

The sub-treasury gained \$1,438,000 from the loans yesterday, and since Friday \$6,000,000.

London to R. R. Bondard: I think the market is going lower and expect further liquidation in bonds and not feel at all bullish.

NEW YORK: Goldman, Sachs & Co have engaged \$1,500,000 additional gold for Europe for shipment to New York by steamer Cedric, which sailed from Liverpool to-morrow. This makes total engagements to date \$75,000,000.

The directors of the Butte Coalition Co. at their meeting yesterday declared a quarterly dividend of 15 cents, payable Dec. 17. Books close Nov. 29 and reopen Dec. 2. The last three distributions were of 50 cents a share.

LONDON: The securities markets in the main are heavy, with a sagging tendency. Foreign stocks and South African issues are steadier, however.

The directors of Atlantic Coast line took no action on the dividend yesterday on account of present unsettled financial conditions. It was expected the dividend, which, according to custom, is payable Jan. 10 next, will be acted on at a meeting of the directors to be held next month.

U. S. Steel is now operating 65 per cent of its blast furnace capacity and probably will reduce further until about 50 per cent is reached. Other interests are similarly reducing output, but the restriction generally is not as great as rumors have it.

Joseph says: By the end of the week the currency premium will probably fall to follow a feverish and halting opening to-day. Specialists: Average Union Pacific. Buy Amalgamated Copper conservatively. Buy B. R. T.

NEW YORK, Nov. 20.—Until the completion of the liquidation it seems highly probable that the rally tendencies in the market will be

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

THE DOMINION BANK PAYS SPECIAL ATTENTION TO SAVINGS ACCOUNTS. Interest Paid Four times a Year

CALL LOANS ARE BEING REDUCED. World Office, Wednesday Evening, Nov. 20. The October statement of the Canadian chartered banks, which was given out to-day, is corroborative evidence of what has been going on in the stock markets.

The October statement of the Canadian chartered banks, which was given out to-day, is corroborative evidence of what has been going on in the stock markets. Call loans in Canada show a decrease of over a million dollars for the month, and a shrinkage of \$10,000,000 in a year.

Table of stock prices including Top Gen. Trusts, Toronto Mort., Western Assur., C. N. Railway, Commercial Cable, Dominion Steel, Electric Develop., Kewatin, Mexican Electric, Mexican L. & P., Rio Janeiro, Sao Paulo, Gen. Elec. Twin City, etc.

Table of Montreal Stocks including Dominion Coal, Dominion Iron, Mackay, etc.

Table of Toronto Stocks including Bell Telephone, Can. Gen. Elec., Dominion Power, etc.

Table of New York Stocks including Amal. Copper, Amer. Car, Amer. Commodity, Amer. Smelters, etc.

Table of London Market including Consols, Consols account, Atchafon, etc.

Table of New York Cotton including December, March, May, etc.

Table of New York Stocks including Amal. Copper, Amer. Car, Amer. Commodity, etc.

THE METROPOLITAN BANK Capital Paid Up - \$1,000,000.00 Reserve Fund - \$1,183,713.23

RAILWAYS IN INDIA PARALYZED BY STRIKE

6000 Passengers Are Stalled—Trouble Began With the Engineers.

CALCUTTA, Nov. 20.—Traffic on the East Indian Railway, 2163 miles long, and the second largest line in India, is rapidly becoming paralyzed by a strike.

The trouble originated with the engineers, who are almost entirely European, and yesterday and to-day great numbers of natives belonging to the traffic staff joined in the movement.

The most important section of the road, from Calcutta to Allahabad, is practically tied up and already 6000 passengers are stranded at Ansaul, Bengal, the junction of the East Indian and Bengal-Nagpur Railway, where the strikers are threatening violence.

The strike at the present time is especially serious, in view of the fact that the strikers are becoming daily more widespread, necessitating the speedy transportation of relief supplies.

SUNDAY SWITCHING. G. T. R. Railway Asks Railway Commission to Give Ruling.

OTTAWA, Nov. 20.—The Grand Trunk Railway Company has made application to the board of railway commission for a ruling as to the interpretation of the Lord's Day Observance Act, with regard to the rights of railways to switch and break up cars of freight on Sundays.

WENT TO SHOOT WEASEL AND IS HIMSELF KILLED

DELHI, Nov. 20.—This morning at Mawdry, a small village about 20 miles from here, Patrick Murphy took his gun and told his wife that he was going to enter the barn to shoot a weasel.

PUBLIC ARE INVITED. "Recent Excavations in Thebes" on Saturday evening will be given in the lecture theatre of the university medical building.

Nurses to Appeal. MONTREAL, Nov. 20.—The nurses who were fined \$100 each for beating one of the boys inmates of the home cruelly, have decided to appeal.

FOR INVESTMENT. Choice block of leasehold property—four stores and three dwellings, well rented. Can be purchased on easy terms.

EVANS & GOOCH INSURANCE BROKERS RESIDENT AGENTS North British and Mercantile Insurance Company

TRETHEWEY, FOSTER, NIPISSING, SILVER LEAF Bought and sold on commission. Louis J. West Member Standard Confederation Life Building.

DIVIDEND NOTICES. BRANDON, Nov. 20.—Henry Brown of Toronto was fined out of \$240 by three Winnipeg card sharps on the C.P.R. train yesterday. They were arrested afterwards. A conviction was secured on a charge of gambling on a train.

General Beeth as Prison Warden. LONDON, Nov. 20.—At Berlin Gen. Beeth states he was delighted at his reception in Canada. He remarked that one Canadian town offered him the management of a large prison.

BEGIN NOW to prepare for the day of opportunity and independence by depositing your savings or unused funds where they will draw interest at the highest current rates.

TORONTO STOCK EXCHANGE

Write for particulars VEMILIUS JARVIS & CO., TORONTO, CAN. Members Toronto Stock Exchange

STOCKS & BONDS BOUGHT AND SOLD H. O'HARA & CO. Member Toronto Stock Exchange, 25 Toronto Street, Toronto.

OSBORNE & FRANCIS Member Toronto Stock Exchange STOCKS & BONDS 54 King St. West, Toronto

BUCHANAN, SEAGRAM & CO. STOCK BROKERS 23 Jordan St. Orders executed on the New York, Chicago, Montreal and Toronto Exchanges. Members Toronto Stock Exchange

STOCKS, GRAIN Mining Shares HERON & CO. 16 King St. West, Phone Main 351.

GORMLEY, TILT & CO. 32 and 34 Adelaide St. East NEW YORK, CHICAGO and COBALT Private wires to all exchanges. Phone Main 7355. Established 1854

WHEN ORDERING BLANK BOOKS See us; every one has a fault, but we lack it in the making of Blank Books. THE HUNTER, ROSE CO. LIMITED, TORONTO.

FOR SALE 2000 shares Diamond Coal (Alberta), 2000 shares British Columbia Amalgamated Coal, 2000 shares Gibraltar Coal. Write for prices. J. E. CARTER, Investment Broker, Guelph, Ont.

A. E. OSLER & CO. 18 KING ST. WEST. Direct Private Wire to Cobalt. Phone, write or wire for quotations. Phone Main 7434, 7435.

Chicago Markets PRIVATE WIRE SERVICE

SPADER & PERKINS KING EDWARD HOTEL BUILDING, TORONTO

E. R. C. CLARKSON ASSIGNEE, Ontario Bank Chambers 307 SCOTT STREET, TORONTO.

FOR SALE Investment stocks paying five to seven per cent. Those wanting a good dividend paying investment, write at once. Unlisted Stocks bought, sold and taken in exchange. Correspondence solicited. The Empire Securities, Limited 28 Toronto Street, Toronto. Phone Main 6349.

Jas. P. Langley F. C. R. Chartered Accountant, Auditor, Assignee, Liquidator. Phone Main 1645. McKinnon Building, Toronto, 244

WE OFFER Beads of a large transcontinental Railroad with a bonus of Preferred and Common Stock. WARDEN & FRANCIS TORONTO.

AT PRESENT MARKET PRICES A large variety of high-class investment securities, yielding from 4% to 6% are available. Our "Investment Bureau" has suggestions to offer on application. Call or write. D.M. STEWART & CO. 151 St. James St., Montreal

COB TREND OF IS AGAIN

Cables Are Chicago De

At Liverpool, day 2d to 3d to 4d to 5d to 6d to 7d to 8d to 9d to 10d to 11d to 12d to 13d to 14d to 15d to 16d to 17d to 18d to 19d to 20d to 21d to 22d to 23d to 24d to 25d to 26d to 27d to 28d to 29d to 30d to 31d

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At Warsaw, Dec. 1st to 2nd to 3rd to 4th to 5th to 6th to 7th to 8th to 9th to 10th to 11th to 12th to 13th to 14th to 15th to 16th to 17th to 18th to 19th to 20th to 21st to 22nd to 23rd to 24th to 25th to 26th to 27th to 28th to 29th to 30th to 31st

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At Budapest, Dec. 1st to 2nd to 3rd to 4th to 5th to 6th to 7th to 8th to 9th to 10th to 11th to 12th to 13th to 14th to 15th to 16th to 17th to 18th to 19th to 20th to 21st to 22nd to 23rd to 24th to 25th to 26th to 27th to 28th to 29th to 30th to 31st

At Bucharest, Dec. 1st to 2nd to 3rd to 4th to 5th to 6th to 7th to 8th to 9th to 10th to 11th to 12th to 13th to 14th to 15th to 16th to 17th to 18th to 19th to 20th to 21st to 22nd to 23rd to 24th to 25th to 26th to 27th to 28th to 29th to 30th to 31st

