

EDUCATIONAL

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Dear Mother Your little ones are a constant care in Fall and Winter weather. They will catch cold. Do you know about Shiloh? Consumption, Croup, the Lung Tonic, and what it has done for so many? It is said to be the only reliable remedy for all diseases of the air passages in children. It is absolutely harmless and pleasant to take. It is guaranteed to cure or your money is returned. The price is 25c. per bottle, and all dealers in medicine sell.

SHILOH This remedy should be in every household.

\$15 Special "Ryrie" Watch This 15-jewel "Ryrie" movement is fully guaranteed and good enough for a solid gold covering. But we have widened its opportunities for "serving mankind" by offering it for just \$15.00 in a 25-year gold filled case—ladies' or men's size. Diamond Hall's recent enlargement means increased values to customers.

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CEREBOS SALT Contains the Wheat Phosphate (Absent from White Bread) which are necessary to give strength to the food and vigour to the body.

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Ceetee UNSHRINKABLE UNDERWEAR Underwear that is sewn together is never satisfactory or comfortable—seam chafe the body and rip after every second washing. Ceetee Underwear is not cut out of a roll of cloth, but every garment is widened and narrowed on the machine to the shape of the limbs or body. Does away with all rough, galling seams. Is made of the finest Australian wool from two and three ply yarn.

Your Dealer will replace any Ceetee Garment that shrinks. Made at Galt, Canada, by The C. TURNBULL CO., Limited, and sold by all reliable retailers.

GARDINER'S Insurance and Real Estate. Eight Companies at Lowest Rates. Money to Loan on Real Estate. 4th. Only \$7. Tickets good to return ten days. Leave Kingston 5 a.m. and 7 a.m. For full particulars apply to Howard S. Folger, agent, N. Y. C. & H. R. R., Kingston.

W.R. GIVENS, EDITOR GIVES INTERESTING FACTS ON SPECULATION.

Percentage of Losers to Winners Eight to Two—Hard to Educate Outsiders to Proper Manner of Trading. Buffalo Times. W. R. Givens, lately one of the financial editors of the New York Times, tells some interesting facts of the odds of speculation in Wall street in an article in the Independent.

Truth compels the answer that the many lose, the few win. It is not a subject upon which the brokers themselves care to dilate, for it behooves them to say as little as possible about the losses of their customers, and as much as possible about their gains. For customers are the bread and butter of the brokers. Without them commission and brokerage houses could not live. He who is a poor broker, once short-sighted and foolish, who confessed what is actually the fact, that eight out of every ten current accounts in his office show losses, and that eight out of every ten accounts in the past in his office have shown losses. Yet these are the facts.

From the broker's standpoint the matter assumes a different aspect. It does pay him, for like death and taxes, his commission of \$25 on every hundred shares of stock bought and sold, and his interest for carrying charges, must be paid. Now there are reasons why the percentage is so greatly against the speculator, though the chances seem to be even, for the market can go only two ways; up or down. It is usually recalled that the stock exchange is unlike any other market in the world in that the outsider rarely buys in a declining market or in other markets, merchant or like, he usually goes where and when he can get the best for his money. On the stock exchange, last place of all where he should do so, he reverses his policy. He invariably buys when the sky is unclouded, until prices have mounted skyward and look not only as if they could never come down, but must forever go up—and then he buys, almost viciously, to the top, to be usually, often under contemptuous derision, sold out at a loss.

It is hard to educate a speculator outside up to the proper manner of trading. The general inclination and the only too frequent disposition is to take the market as it comes. That is to say, a man buying 100 shares of stock thinks himself fortunate, if the stock should rise three points, and allowing for his commissions, he can clear \$275. The chances are 100 to 1 that he will take the profit and be thankful for it. On the other hand, when a stock rises against him, which illustrates the odds against him, the broker's certainty it is next to impossible to prevail upon him to take the loss, even though the market looks doubtful. In hoping for a turn for the better, while the stock continues to go down. Then, forthwith, he will not pocket the loss, because it is too great! In the end, margins exhausted, or fear over-coming him, he sells—as often as not at the bottom. He suffers a loss it may be of \$1,000 or \$1,500 because he would not earlier lose \$325. And yet on the up side a \$300 profit is too tempting for him to resist.

Does Wall street speculation pay? For the broker, yes, for the customer, no, in point neither of health nor of pocket. Some one has said that the only way to beat the horse races is to go to the track, and the admission money under the gate and come home. It is a pity that the speculative side of Wall street has no gate.

At Chafey's Locks. Chafey's Locks, Sept. 22.—Nearly all the summer cottages are closed for the season. A party of about twenty were at Idylwild hotel. Mr. and Mrs. J. Regan have returned to Cleveland, after visiting their parents here. Mrs. M. Doyle, Cleveland, is here visiting relatives. Mrs. Regan has returned to Kingston, where she is attending to her business. A number from here attended Brockville exhibition. J. W. Simmons, engineer on the steamer Rideau King, has resigned his position to accept another as engineer of the water works at Smith's Falls. His family will reside here until spring, when they will move to Smith's Falls. The great mill is completed and is giving good satisfaction. Under the management of John Woodruff, of Sydneyham. The farmers of the county appreciate it very much. Mrs. D. Terry and friend, Mrs. Harrison, left for New York after spending four months here. The steamer Brockville passed through here, morning, with an excursion party on board. Brockville, going from Newboro to Brockville, via Kingston. Miss Lilla Halladay, Elgin, is the guest of Mrs. Howard D. Anderson is having his cottage moved to the lot purchased from J. K. Regan. Capt. Fleming of the steamer Rideau Queen, returned, yesterday, after a very successful season on that steamer. This has been the most delightful summer season on the Rideau. Never has there been such a number of tourists here as there has been this season.

New York Excursion. Low rate excursion from Kingston to New York. Return, Tuesday, October 3rd, and Wednesday, October 4th. Only \$7. Tickets good to return ten days. Leave Kingston 5 a.m. and 7 a.m. For full particulars apply to Howard S. Folger, agent, N. Y. C. & H. R. R., Kingston.

THE ATHENS TOWN HALL To Be Opened By Sir Wilfrid Laurier.

Athens, Sept. 21.—Editor Donnelly is very much better and able to resume his duties. Samuel Gifford, who was run over by one of the horses, when returning home from the station, is being treated at Brockville, is very low. Rev. S. J. Hughes, M.A., preacher, a very interesting sermon on "The Benefits of Knowledge," last Sabbath evening, to the students of this classic town.

On Tuesday evening the Epworth League of the Methodist church, extended their annual welcome to the school students. A good programme was rendered and refreshments were served. The work on the new school building is progressing rapidly. It is hoped to occupy it by November 1st. Anniversary services are to be held in the Baptist church next Sabbath. Sermons by Rev. J. B. Garrett of Delta, morning and afternoon, and by Dr. Giles in the evening.

The new town hall is to be opened on October 12th by Sir Wilfrid Laurier. As far from the address, there will be a concert. Special trains will be run from Brockville and Westport. J. W. Knapp, of Plum Hollow, and his four-year-old, J. K. Wilkes, of McLaren and DeWitt, of Perth, for more than \$1,500. The colt has changed hands three times, first \$25, then \$80, then as above.

The London fair was held on Tuesday and Wednesday of this week. The weather was all that could be desired. Messrs. R. J. Wood and J. B. Jackson seem to be alert to the needs of the enterprise. The display by the ladies of their handiwork was much admired. The exhibit in horses, cattle, sheep, poultry, grain, dairying and vegetables, fully sustained the far-famed reputation of the year of Leeds and Lansdowne, has long enjoyed, of being one of the best farming districts in the united counties. The large gathering of the second day fully attested the good wishes of all to the success of the effort. In conversation with the people it soon became apparent that the Kingston Whig occupies a warm place in the hearts of a large number of the village. A water power capable of generating electricity is being developed to illuminate the whole country ultimately. It can and will be done.

Autumn Furnishing. Fashions in curtains this fall incline to nets, and there is nothing which trims a window with more direct or can be lauded more neatly. Designers have decreed that there should be double poles, and these curtains crossed and tied back. Those of dotted swiss are favored for bedrooms. The new swisses for fall have peculiar pattern in dots, large polka dots being popular on a finely dotted ground. Japanese silk curtains are indescribably beautiful. They come with plain bodies and extremely deep striped borders in opal shades. A new kind of pongee material, silk embroidered in colors, is designed in lovely hanging. The most exquisite things seen in winter furnishings are the new draperies or hangings of French flax velours. The tones are particularly bright. The new feature in these hangings is a reversible side, one being plain and the other side figured in colors to blend. A champagne tone velvet with Grecian border in tans and browns looked like changeable chiffon. The trend in color of all the new hangings seems to be toward a crushed raspberry tone.

In the Amazon there are known to exist at least 2,000 species of fish. Loss of Power To Digest Food Among the First Indications of Exhausted Nerves—The Cure is Dr. Chase's Nerve Food. The most important function of the organs of the body is the digestion and assimilation of food, and in this process is consumed an enormous quantity of nervous energy. As the result, the nervous system is impaired and the very source of health, strength and vitality interfered with. To prevent physical bankruptcy the nervous system must be built up by outside aid, such as the use of Dr. Chase's Nerve Food, a preparation composed of the very elements of nature which go to form new blood and nerve cells. Beside this restorative influence on the whole system, Dr. Chase's Nerve Food has an immediate and direct effect on the digestive system. It stimulates the nerves of taste and induces good flow of saliva, to the stomach and produces a plentiful supply of the gastric digestive fluids. It sharpens the appetite and arouses hunger. Especially where appetite and the ability to digest have diminished, as in nervous exhaustion, anaemia, the result of sickness, overwork or worry. Dr. Chase's Nerve Food is by all odds the most effective treatment that can possibly be obtained. It ensures good digestion, regular, healthful action of the liver, kidneys and bowels, and the building up and revitalizing of the whole system. Mrs. Thomas Hall, 3 Sixth street, Kingston, Ont. "I have suffered a great deal with indigestion. These spells came over me quite frequently, and I think the trouble arose from indigestion. After a course of treatment with Dr. Chase's Nerve Food, I have been entirely free from these distressing symptoms. I feel better and stronger and I have for years, I can heartily recommend Dr. Chase's Nerve Food. It has undoubtedly been a great boon to me."

Dr. Chase's Nerve Food, 50c. a box, and all dealers, or Edmondson, Bates & Co., Toronto. The portrait and signature of Dr. A. W. Chase, the famous receipt book author, are on every box.

THEIR VAGARIES ILLUMINATING FIRE INSURANCE WORKINGS.

Juggling of Funds, Ignoring of Promises Held Out, and the Half Not Told Yet—Healthy Awakening of the Public. Detroit Free Press. Much of an illuminating nature is being disclosed by the insurance investigation in progress in New York. The reprehensible practices which subjected the Equitable Assurance Society to suspicion, have been found to prevail in other companies. Questionable methods have been exposed. There has been found a juggling of funds, a lack of regard for the interests of policy holders, an open ignoring of promises held out, and the surface has only been scratched. As a result of the investigation, there will probably be legislative enactments by the different states with a view to safeguarding policy-holders and promoting honesty and efficiency in the conduct of life insurance companies. It would be a very serious mistake, however, if the inquiry was permitted to end without at least leading up to the most important question of all, namely, the proper cost of life insurance.

In no other field of economic activity is there exhibited such blind faith on the part of the investor, such absolute disregard for the relation between cost of service and results, as in the life insurance. The man seeking investment elsewhere places his money only after carefully weighing the prospects and considering past achievements. When seeking life insurance he listens to the arguments advanced by the wily solicitor, becomes confused by the complexities of the proposition, and takes out a policy without knowing exactly what he is to receive. In theory, the cost of insurance is simple, representing the net premium and the expense of carrying on the business. In practice, it is complicated beyond all hope of comprehension by the introduction of multitudinous variety of policies, by the different methods employed in reaching the same ends, by studious manner in which each representative presents the merits of his particular company. The most difficult lies in the lack of a practical check upon the price charged. Fire insurance is largely competitive, thus forcing the rates down to the reasonable point. The same discretion on part of the prospective policyholder, if applied to life insurance, would impose a restraint beneficial in effect. Unfortunately, under existing conditions, it is almost impossible to determine the relative merits of the various companies.

That life insurance costs more than is necessary has long been recognized by those who have given the subject consideration. The earnings on investments have benefited policy-holders little, if any. The extravagant salaries paid officials who are more figure-heads, and the absence of that economy which enters into the conduct of other business enterprises, have placed a burden on the policy-holder in excess of what is liberal. The most serious of all is the fact that the cost of a score of leading companies discloses a saving over the estimated cost on mortality alone of more than 20 per cent., with an excess of interest earnings and other profits in excess of policies. What is true of these must be applicable to others, indicating that, without any improvement in management, there could come a material reduction in premium rates. How much of this saving could be afforded by an economical conduct of affairs is problematic, although it must reach an imposing figure. To what extent the present investigation may exert an influence on this particular phase of a liberal public interest is the first need in a betterment of conditions. But, whether it is brought about at this time, the desirability of reform has been clearly demonstrated at the greatest number and life insurance is to fulfill its highest mission.

The Eternal Masculine. New York Globe. While well along in life, still he dressed with a natty affectation of youth. There was no vacant seat in the car, and he took a standing position in front of a pretty girl and indignantly ogled her. She did not pay much attention to him until suddenly he removed his hat and drew a handkerchief across his brow. As he did so, he smiled in a youthful manner, and the young woman, looking up, saw his hair, while close-cropped, was snow white. She seemed to reproach herself for her forgetfulness, and arising, she regarded him with a sympathetic smile and said: "Won't you please take this seat, sir?" Completely crushed he left the car, and the young woman, astonished that her kindly act had not been appreciated by her aged admirer, resumed her seat.

The Things I Want To Hear. Tell me all the good you can about the people that you know. Tell me about the good in the people of whom you speak. Tell me the things which will make me think well of the people and of life. Tell me the things which will make my soul shine, my heart glad, and my soul rejoice. Tell me the things which will straighten my thinking, and give me the right principles of work and of play and of thought. Tell me the things which will make me ashamed of compromise and pretence. Tell me the things which will make it easier for me to believe in the religion of Jesus Christ as a working theory of life. Tell me the things which will harden into a steady conviction my belief in the Christianity of the Son of God.—Edward Franklin Reimer.

London has only one title of tramways to every 30,000 of her population; Manchester has one to every 1,000. Three applications of Peck's Corn Salve will cure hard or soft corns. 15c. at Wade's drug stores.

Incomparably The Best "SALADA" CEYLON TEA is the Most Delicious and Healthful Tea in the World.

Sold only in lead packets at 25c., 30c., 40c., 50c. and 60c. per lb. By all Grocers. Highest Award, St. Louis, 1904.

MELCHERS RED CROSS CANADIAN GIN

Before leaving on a hunting or fishing trip always include a few bottles of Carling's Ale in your provisions—it's the quickest and most effective cure for that tired, wearied condition that usually follows the outdoor holiday. Carling's Ale is uniformly pure and brilliant. Sold by all dealers and at all hotels, clubs and restaurants.

J. B. HENDERSON, Agent, Kingston.

Easy to Shake Down the Pandora The slightest pressure of the hand is all you need to shake the Pandora range. With common ranges the air is full of dust and the house is full of noise when you shake them down. But the Pandora, with its triple-gear shaker, works so easily, silently and effectively that shaking is the merest effort, which a small child can easily exert. And this is only one reason why the Pandora is the very best range you can get.

McClary's Pandora Range Warehouses and Factories: London, Toronto, Montreal, Winnipeg, Vancouver, St. John, N.B., Hamilton. Lemmon & Sons, Sole Agents.

Happy Home Range MOORE'S HAPPY HOME RANGE The Happy Home range is one of the most powerful water heaters made. It is popular because it is economical on fuel, satisfactory to operate, artistic in appearance. Before selecting any other make we would ask you to see the

ELLIOTT BROS. 77 Princess Street. Specialists in Diseases of Motors and Dynamos and all Electric Troubles. Phone 94.

It's laughable? For advertisement joke to drink Better stick to Blue Ribb

SYNOPSIS OF CANADIAN NORTH-WEST HOMESTEAD REGULATIONS

Any unnumbered section of Dominion Lands in Manitoba, or the Northwest Provinces, excepting 8 and 26, not surveyed, may be homesteaded upon by any person who is the sole head of a family, or any male over 21 years of age, to the extent of one-quarter section, of 160 acres, more or less.

Before making application for patent the settler must give six months' notice in writing to the Commissioner of Dominion Lands at Ottawa, of his intention to do so.

Coal—Coal lands may be purchased at \$10 per acre for soft coal and \$20 for anthracite. Not more than 320 acres can be acquired by one individual or company, royalty at the rate of ten cents per ton of 2,000 pounds shall be collected on the gross output.

Mineral Rights—A free miner's certificate is granted upon payment in advance of \$7.50 per annum for an individual, and from \$30 to \$100 per annum for a company according to the extent of the land free miner, having discovered mineral in place, may locate a claim 1,500x1,500 feet.

The quality of our Ladies Shoes at \$2.50 and \$3 are always first-class, and our prices are the lowest for reliable shoes.

Make your life pleasant and agreeable, by having your feet in fine shoes, purchased here.

H. JENNINGS, King St. WE HAVE Just received another importation of Tennant's Celebrated German Pluiseur and Munich Beer. This Lager has met with wonderful success on the Canadian market. It is absolutely pure. Sells for \$1.60 Doz. Try it! JAS. McPARLANE 339 and 341 King St. Phone 274. HALLIDAY ELECTRIC COMPANY Specialists in Diseases of Motors and Dynamos and all Electric Troubles. Phone 94.