McKAY FURS

Furs Made to Order

Select your Skins and Linings.

JOHN McKAY

149-155 Brock St.

BE SAFE NOT SORRY

There are many schemes and seemingly attractive investments that promise more for your money than a Savings Account, but remember that all money deposited with the Bank of Toronto is safe. Can you afford to take risk in your investments?

No delay in depositing or withdrawing money.

Our careful management and large resources eliminate all hazard.

Assets $48,000,000

KINGSTON BRANCH:
107 PRINCESS STREET.

GEORGE B. McKAY,
Manager.

Bank of Toronto

Club Night, Saturday Night.

Every person uses Barney & Berry

Heel Button Skates

No more colds from putting on cold boots.
Just the right curve, just the right temper and

Just $4.00.

Fitted to boots, at

MITCHELL'S HARDWARE

85 Princess St., Kingston, Ont.

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STAR BUILDING, 18 KING ST. W. TORONTO
OFFICES—MONTREAL, TORONTO, OTTAWA, WINNIPEG, WASHINGTON.

The body passed through to Lyndhurst for interment of Miss J. Green, a resident of that village, who died at Boissevain, Man., recently, while on a visit to her sister, Mrs. Edward Green. Deceased was about 45 years of age.

BOUNCED INTO IT

A HORSE BROKE THROUGH AMONG BUFFALOS.

An Accident in High Park—Horse and Rig Went Over an Embankment.

Toronto, Jan. 31.—Mr. and Mrs. Currier, visitors from Montreal, were driving in High Park, with their five-year-old niece, yesterday afternoon, when an automobile, coming toward them, they drew aside to let it pass. They got too far, however, and the horse and sleigh slid down the embankment right against the fence of the Buffalo pen, upsetting and throwing the occupants out. The fence gave way and the horse went right through into the pen but the buffalos paid no attention to it. Mr. and Mrs. Currier escaped with a slight shock but the little girl's face was badly scraped.

Joseph Schewell, Italian, arrested on the charge of wounding two girls in a Shuter street boarding house, a week ago Saturday, was committed for trial by the magistrate this morning. T. C. Robinette, who defended, said he desired time to make enquiries as he had been informed that his client was insane at times as the result of a fall received in Italy and that he now wore a silver plate over his skull.

A HORRIBLE CRIME.

Woman Bound, Choked and Placed on Gas Stove.

Cincinnati, O., Jan. 31.—Bound and gagged, the body of Mrs. Alice Van Zandt, burned to a crisp, was found lying on top of the gas stove in her kitchen. The woman had met her death while her three young children were playing in the adjoining room.

Jesse A. Van Zandt, the woman's husband, is held as a witness. The man admits that he quarrelled with his wife all Friday night, and up to the time he left the house, Saturday morning, an hour he claims, before the discovery of the murder.

The coroner says Mrs. Van Zandt was first choked unconscious, then bound and gagged with strips torn from a lace curtain and placed across the stove, with her head in the flames of the burner. The horror of the crime is increased by the coroner's statement that the woman must have recovered consciousness before death. When found all her clothes had been burned off the body and the flesh was charred to cinders.

The police have discovered that Van Zandt has been paying attentions to a young girl for some time. The father had protested against his daughter's conduct and had finally brought her before a police magistrate, who ordered her committed to the House of Refuge. On her father's recommendation, however, she was sent instead to a convent.

Who the Parties Are.

Special to the Whig.

Guelph, Jan. 31.—George E. Smith and Miss Evelyn Davidson, whose elopement on Saturday was held up at Niagara Falls, by United States authorities, until they were married on the Canadian side, are well-known in Guelph and the despatch in the morning papers caused great excitement among friends. Miss Davidson managed the big Market Square furniture store for her invalid father and Smith worked in the store, which was gutted by fire on December 17th and Smith't evidence at the fire inquest was so unsatisfactory that the jury recommended further investigation.

Makes Better Showing.

Ottawa, Jan. 31.—On Tuesday Hon. Mr. Graham will make his annual statement in the commons as to the year's management of the Intercolonial RR. under the new board. He will be able to report a vast improvement both in regard to efficiency and greater economy in the operation of the road and in respect to the financial results. It is understood that the road is now on a paying basis, and it is hoped that the long period of deficits is finally ended.

Game Tuesday Afternoon.

Kingston Business College and Regiopolis will meet for the first time this season in a scheduled match, Tuesday afternoon. The K.B.C. hold the reputation of having lost only one game during two seasons. Mills and Irwin, two well-known hockey players from Renfrew, arrived in the city, last week, and will figure on the K.B.C. line-up. Regiopolis is expected to turn out in its usual good form and will fight hard to retain the junior championship.

"48 new books," for the Tabard Inn library, received on Monday at Gibson's Red Cross drug store.

THE FIRST PROBLEM

Of Human Experience is Human Nature Itself.

Rev. Dr. Llwyd, preaching at St. George's cathedral, on Sunday, from Hebrews ii. 9, "Lord, what is man," said that the first problem of human experience is human nature itself. All other problems are summed up in it, whether sociological or of whatever character. Our view of man determines our attitude to the world and the individual.

Materialism reduces man to a mere aggregate of atoms. It regards him as a peculiar form of organism within the universe. In its theory of origins there is nothing but a primal cell. Our power of thought and will and feeling are only specialised activities of a cunningly contrived machine. But materialism refutes itself, for a primal cell which contains the promise and potency of the genius of a Shakespeare, the music of a Beethoven, or the soul of a St. John, is not a cell, it is a God.

So also the pantheistic view of man which could treat him as a transient phase of the individual life is equally impossible. It annihilates personality, it fills life with illusion, it destroys the eternal distinction between right and wrong, and makes all the punishments of society or the recompenses of virtue alike unjust, since there is neither man to receive them, nor responsibility to suggest merit. No answer satisfies but that which suggests the spiritual identity of the human being. The best science of our century has helped us to understand the teaching of scripture on this point. Man is the roof and crown of things, the product of a steady ascent from the cell to the plant, from the plant to the animal, from the animal to the savage, from the savage to the civilized man, from the civilized man to the Christ, who stands at the summit of the staircase of being, the point where that which drew at first from out the boundless deep turns again home and touches God. Such a view of human development is man's honor, not his degradation. The lowness of his beginning fades out of sight in the glory of his achievement. Cast the light of this grand pedigree upon man's future and see what vistas of power open out from it. Our present century is great, but it is nothing to our future. Shed its lustre upon the individual, and his vice, his wickedness, and his present despair sink into nothingness beside his inextinguishable possibilities of good. Wonderful age as this may be, it is but the commencement of the unfolding of that which is in store. Dark and sad and full of misery as are some parts of human life and society, the success of our struggle out of the brute inheritance thus far throws a beam of everlasting hope upon the prospect before us, a hope that somehow at the last good shall be the goal of ill, and that each individual by the grace of God may ultimately fulfil the highest law of his being, and through Christ come into possession of the satisfaction that leads to happiness and peace.

WINNIPEG'S MILLIONAIRES.

"Ralph Connor" is Among the Number.

Winnipeg, Jan. 31.—One of the city papers publishes a list of Winnipeg's twenty millionaires as follows: J. A. M. Aikins, K.C., lawyer; W. F. Alloway, banker; J. H. Ashdown, merchant; N. Bawlf, grain dealer; Edward Brown, formerly of Portage la Prairie; D. C. Cameron, lumberman; D. S. Currie, real estate; E. L. Drewery, brewery; C. Enderton, real estate; F. Hutchings, saddlery; Rev. C. W. Gordon, novelist; W. C. Leistikow, grain merchant; J. D. McArthur, lumberman and railway builder; Rod McKenzie, railway builder; Sir Daniel McMillan; A. M. McNichol, real estate; Alex. Macdonald, wholesale grocer, A. M. Nanton, investor; Capt. W. Robinson, lumberman; John Baird, hotel man.

Drunken Man's Crime.

Syracuse, N.Y., Jan. 31.—William F. Marsh, superintendent of the Warner-Quinlan Asphalt company, is at the hospital in a critical condition with two bullets in his back. William F. Feene, head teamster for the company, is at home with a bullet in his abdomen. Rocco Chairo, another employee, is sought by the police, charged with the shooting.

The wounded men said that Chairo appeared at the company's plant, intoxicated, and when they attempted to drive him away he pulled a gun and fired.

Furs From Canada Seized.

New York, Jan. 31.—Customs agents seized fifty pieces of furs from Canada, valued in all at $1,000. According to Collector Loeb, they were shipped from London, Ont., to a Brooklyn address as household goods, free of duty, and were so entered at Suspension Bridge, Niagara Falls. "When the officers examined the car," said Mr. Loeb, "they found a large quantity of skins and manufactured furs concealed under kitchen utensils and other household effects."

Kreso Disinfectant.

Non-corrosive and effective, a disinfectant, germicide, and insecticide purifier and cleaner. Destroys the germs of disease, protects from contagion of all kinds, destroys parasites, insects, and drives away flies, etc. Pint bottles, 25c., Jas. B. McLeod, Druggist, Cor. King and Brock streets and Cor. Montreal and Princess streets.

Government of Prince Rupert.

Prince Rupert, Jan. 31.—Whether this city will be governed by a board of control or under the general municipal act of the province will be decided by the legislature this week. The Grand Trunk Pacific, the largest land owner, favors a commissioner.

The Latest Figures.

London, Jan. 31.—The elections now stand: Liberals, 272; laborites, 41; nationalists, 82; and unionists, 270. There are five seats to hear from, all in Scotland and Ireland.

Friday night at her sister's residence, Brockville, Miss Henrietta Sherwood Watson, youngest daughter of the late William Watson, died after an illness of between three and four weeks. She was forty-five years of age.

TRAIN IS WRECKED

COACHES BROKE AWAY AND CRASHED INTO STATION.

Eight Dead—Thirty Hurt—Train Was Going at the Rate of Forty Miles an Hour When the Accident Happened.

London, Jan. 31.—One of the most serious railway accidents in England since the disaster to the steamer train at Salisbury, in July, 1906, occurred at Stoat's Nest station, near London, on the London & Brighton railway, on Saturday afternoon. Eight dead and about thirty injured were taken from the wreck.

Two third-class cars and a Pullman of a train from Brighton, travelling at a speed of forty miles an hour, crashed into the station. The third-class cars were completely wrecked and a part of the building was demolished. The Pullman was thrown violently into the air, but was comparatively little damaged. Its passengers escaped with minor injuries.

Accounts of the cause of the accident differ. One says that it was due to the derailment of a portion of the train, which jumped the points where the branch joins the line just outside the station. Another account attributes the cause to the breaking of the coupling between the first and second cars. The two third-class cars reared almost on their ends, and toppled over on the platform, bringing down a mass of iron girders and timbers from the station.

Robert J. Wynne, the former United States consul-general, at London, who was in the Pullman, escaped uninjured. In describing the accident, Mr. Wynne said:

"We were passing through Stoat's Nest at a rapid pace, when suddenly a part of the train jumped the rails, and began to tear along the track on its side. The car in which I was seated rocked so violently that many things were smashed. The passengers were preparing to escape when the car stopped with a crash. I looked out of the window and saw a man lying dead near the wheels. I got out and helped to pull another man from a ditch. He died before a doctor arrived. We found two more dead and a woman breathing her last. The third-class cars were lying on their sides, having been thrown against the stone embankments, and were smashed to tinders."

Mr. Wynne thought the breaking of a coupling caused the accident.

The critically injured were taken to a local hospital, where the others were brought to London.

PRAISE FOR MRS. LINALL.

Heroine of Wreck Receiving Many Letters.

Winnipeg, Jan. 31.—Mrs. Harry Linall, heroine of the Spanish River wreck, is ill at her home here. The brave little woman, who saved herself and five-year-old child by a display of courage seldom witnessed, and then spent hours in saving and caring for injured, is the victim of reaction. Her family physician is watching the case closely.

Mrs. Linall has received dozens of letters from all over Canada and the United States, praising her splendid courage. Several of those she aided at the scene of the horror have written her. Many of these communicating sound a pathetic note. Others mention that they have written the C.P.R. authorities and the imperial authorities urging that the life-saving diamond medal be conferred on Mrs. Linall. Mrs. Linall is cheerful, but suffering from shock and the wounds on her hand, received when the car she was on plunged into the river, from which she dug her way through the heavy debris to liberty, dragging her little boy with her.

Drink Evil in England.

Stuart Lyon in Globe.

The amazing prevalence of public houses, and the very general use of liquor at meals are features that obtrude themselves at every turn. There are 87,000 public houses in Great Britain and Ireland or one to about 500 of the population. In Toronto the rate is one saloon for 3,000 people and in all Ontario, it is a little less than one per 1,000. But these figures do not tell the whole story. A great deal of the drinking in England is done in workingmen's clubs, which are to a considerable extent displacing the public houses. The clubs are run on the co-operative principle, liquor being bought at wholesale prices and sold to club members at a slight advance. Men engaged in temperance work regard these clubs as a greater barrier to reform than the public house itself. The drink bill of Great Britain and Ireland is estimated at £167,000,000 last year, a large proportion of this being of course due to the high duties levied on liquor for revenue purposes. Five years of total abstinence in Scotland and England would pay off the national debt. The figures spent by the working class on drink seem almost incredible. Ten shillings a week is often wasted on liquor by tradesmen earning a couple of pounds. A Sheffield man told me, yesterday of an acquaintance who celebrated his birthday by consuming seventeen pints of ale, worth a little over a dollar in our money.

Simultaneous Elections.

Toronto News.

One thing stands out clearly from the British election returns. In these days of ample transportation facilities the extension of the polling over two or three weeks cannot be justified. In the present instance the practice has furnished newspaper readers with the most exciting of serial stories. The conclusion of each daily chapter leaves the outcome more uncertain than its predecessor. The fate of both the hero and the villain is always in doubt. But elections should not be conducted as a means of booming newspaper circulation. Polling should be held simultaneously all over the United Kingdom, except, perhaps, in such remote constituencies as the Orkney Islands.

The general synod of the Anglican church of Canada will probably meet at Vancouver, B.C., next year.

We Have Some Choice Herring

in barrels, half barrels and 20 pound pails. They are very fine quality.

Write or wire us if interested.

ATLANTIC FISH CO'S,
Limited,
Lunenburg, Nova Scotia.

LONDON AND LANCASHIRE.

A Life Assurance Company That Shows Splendid Gains in 1909.

The head office for this company in Canada is in the company's building, Montreal. The general agent for this district is Thomas Mills, 79 Clarence street, this city. The year 1909 for the Canadian branch, in many and important respects, has been a record one.

The new business was the largest and best in the history of the Canadian branch, namely, $1,600,000. The mortality rate was less than expected. The expense ratio decreased. The rate of interest on investments improved and a larger number of policies were revived. Unless something very unforeseen happens, the prospects for more than good average profits are very promising.

This company, like several other large and conservative companies, deemed it wise to pass their bonus at the close of 1907, but, nevertheless, several hundred thousand dollars were added to the reserves, and this money will also be available for bonuses at the next division of profits.

The Kingston agent is on deck at all times to furnish information and do business for this sound and conservative company, whose methods of doing business are more appreciated as the years pass. Mr. Mills has been the sole representative for this company, in this city and vicinity, for upwards of twenty-five years. Intending insurers will find it advantageous to consult him and compare rates of premium, plans of insurance, etc.

A GREAT RECORD.

Floods Which Troubled Europe in Past Centuries.

1161—Thousands drowned in Sicily.
1173—Zayder Zee enlarged by floods.
1219—Nordland Norway, lake burst; 36,000 perished.
1228—Friesland, 100,000 drowned by sea.
1446—Holland, seventy-two villages inundated, 100,000 drowned.
1483—The "great waters" caused by the overflow of the Severn.
1521—Holland, 100,000 lives lost.
1530—Holland, dikes break; 400,000 drowned.
1570—Holland, 20,000 persons perish in Friesland.
1616—Greatest flood ever recorded in Paris.
1646—Holland, 110,000 perish.
1802—Great flood in Paris.
1813—Austria, Hungary and Poland 10,000 perish.
1825—Jutland made an island by inundation of sea.
1840—France, overflow of Saone and Rhone swept away many villages.
1846—Disastrous inundation in the centre, west and southwest of France.
1852—Floods in Europe from Belgium to Switzerland.
1856—South of France, damage $25,000,000.
1866—Great floods in France.
1875—Large part of Toulouse destroyed by the rising of the Garonne, 1,000 lives lost.
1876—Great floods in France and Holland.
1910—Second greatest flood in Paris, other inundations in the south of Europe.

The Late Mrs. Alex. Laughlin.

Mrs. Laughlin, wife of Alexander Laughlin, a former well-known G.T.R. conductor, died, near Odessa, on Friday, after an illness of several months of heart trouble. The late Mrs. Laughlin moved with her husband to Brockville, from the township of Fredericksburg, when he entered the employ of the Grand Trunk, in 1870. They remained there continuously until two years ago, when Mr. Laughlin retired from the service of the G.T.R. on superannuation. They returned to their old home.

Deceased was sixty-six years of age and besides her husband, is survived by three children, Harry S., of Portland, Me.; Kenneth M., New Haven, Conn.; and Miss Agnes B. Laughlin, Toronto.

Fell Off Church; Broke Foot.

Barriefield, Jan. 31.—William Milton suffered a severe accident by falling off the church, breaking his foot. An enjoyable time was spent at the residence of Mrs. Pugh, on Monday, when about forty friends passed a pleasant evening. Miss K. Allan is sick in the hospital. A. Hutton, after visiting his mother, has returned to the west. The choir is having a driving party to the home of Mrs. Sibbitt. D. Vanhorn is here from the west, visiting friends.

A Frozen Ape.

The pictures presented at the Bijou theatre to-day and to-morrow are "The Frozen Ape," and "A Mother's Heart." Both are interesting, excellent and will well repay a visit. Blanche Whittier sings.

Capt. Wilson, of the steamer Seguin, was in the city, on Saturday, renewing old acquaintances, on his way home to Collingwood, from a meeting of the masters and mates, held in Ottawa.

Bryce Foley and Henry Stevens, who reside near Athens, were lodged in jail, on a charge of having stolen two quarters of a beef and one hide from Oscar Jones.

The R.C.H.A. band went to Gananoque, at noon, to-day, and will take part in a concert to be given there this evening.

Lloyd Dixon, M.A., has been appointed Rhodes scholar for New Brunswick, for 1910. The appointment was made by Mount Allison.

Ex-mayor Joseph Oliver, Toronto, was installed as president of the Commercial Travellers' Mutual Benefit Association.

Dr. Sheard attributes typhoid fever in Toronto to the drinking water, which he still says should be boiled.

Special Sale of Embroidery

TO-MORROW, commencing at 9 o'clock and continuing all day.

An Embroidery importing firm in Montreal found itself completely overstocked and requiring ready money had to cut prices to secure prompt cash. We were fortunate in securing a portion of one of the lots offered and will To-morrow give our customers the benefit.

2,500 Yards Embroideries and Insertions

In a great variety of designs and widths ranging in value from 10c to 25c, at exactly half price.

All the
10c Patterns for 5c.
15c Patterns for 8c.
20c Patterns for 10c.
25c Patterns for 12½c.

The lots are not large, and as there is a choice we advise an early purchase.

1,000 Yards Horrockses' Famous English White Cottons,

The regular 12½c. quality.
TO-MORROW, while the lot lasts,

10c Yard.

Butterick Patterns 10 CENTS AND 15 CENTS NONE HIGHER

John Laidlaw & Son

Tailoring!

A man's apparel should be distinctive—it should reflect the taste and characteistics of its wearer. His personality ought to find expression in the set and style of his garments. All our time and talents are given to the creation of just such Tailoring. From the first clip of the shears to the last stitch it is the work of expert craftsmen.

It has a sponsor, also a reputation to sustain. We guard it with great care.

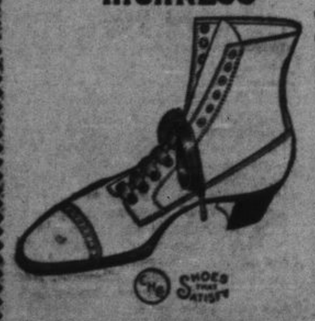
Do you want Tailoring of this class, the satisfactory sort. If so we're at your service.

Suits, $22.00 to $30.00

Livingston's.

Ladies' Fine Boots At One-Fifty

HIGHNESS



We have just received a very fine lot of Ladies' Kid Blucher Cut Lace Boots. Sizes 2½ to 7. These shoes are worth $2.00 a pair.

We will have them on sale all week at

One-Fifty.

THE LOCKETT SHOE STORE