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START THE NEW YEAR RIGHT BY OPENING AN ACCOUNT HERE.

TO-DAY

BANK OF TORONTO

INCORPORATED 1855.

Assets \$30,000,000

KINGSTON BRANCH:

107 PRINCESS STREET.

George B. McKay, Manager.

HOW WOULD YOU LIKE TO GIVE SOMETHING THAT WOULD KEEP YOU CONSTANTLY BEFORE HER?



A Universal Food Chopper

Is a Household Companion, and can be used every day, and can't help be appreciated. Chops everything in Size 1, 7c; Size 2, \$1.00.

W. A. Mitchell's Hardware, 85 PRINCESS STREET.

Highest Grades

GAROLINE, COAL OIL, LUBRICATING OIL, FLOOR OIL, GREASE, ETC. PROMPT DELIVERY. W. F. KELLY, Clarence and Ontario Streets, Toye's Building.

Lock's Lotion Root Compound. The great Lotion Tonic, and only one of its kind. It is a medicinal preparation which women are advised to use. Sold in three degrees of strength. No. 1, 5c; No. 2, 10c; No. 3, 20c. Sold by all druggists. See our advertisement on reverse of this page.

KILLED BY FALL. Met Death Owing to Rattling Giving Way.

Guelph, Jan. 5.—Mrs. Thomas Benson was the victim of a fatal accident, yesterday, at the residence of James Blakely at Everton. The unfortunate woman was coming down some steps and was grasping the railing at the side to assist her. The railing gave way, and she fell very heavily, fracturing her skull. She died a few hours later.

At Alloua, Pa., State Senator Chambers O. Tompkins confessed in court to the charge of forgeries and larceny made against him and was sentenced to not less than three years in the penitentiary. Canada may retaliate if the United States marine department persists in the ruling refusing marine licenses to United States citizens in Canada.

WATCH US!

Watch us! There'll be something doing here. It is now the winter of our discontent, when we close out the balance of our Ready-to-Wear Clothing and Men's Furnishings at discount of 20 Per Cent.

A Good Safe and Sensible Business Policy Demands It. The wise man who has his eye on his pocket-book will now get busy and buy all the wearables he can use. Don't wait too long—call soon—remember the early bird story. 20 per cent. off everything; nothing reserved.

ALL SALES FOR CASH.

Livingston's, BROCK STREET.

HALLS OF QUEEN'S

FOUR SCIENCE STUDENTS WILL BE DEBARRED From Completing Session's Work, as They Failed to Pass Examinations.—The Fair Co-Ed. Has a Grievance. The recent regulations passed by the senate of Queen's university to the effect that science students failing to qualify at the Christmas examinations will not be permitted to continue in their course until the next session, will, this year, it is understood, bar four members of the year '14. These students will be obliged to return to their homes for the balance of the session but will be permitted to enter with class '15.

To provide the English department with an extra class room the young lady students at Queen's have been rather rudely deprived of their upstairs cloak-room, the lockers have been shifted to the public corridors, and now the fair co-ed in order to arrange her chautiquet, is obliged to pose and primp publicly.

Queen's hockey squad under the able direction of Dr. "Jock" Hartly had a splendid workout at the covered rink, Wednesday afternoon, at 5:30 o'clock, when no less than fourteen of the student huskies chased the puck for a profitable hour. Leo Trimble was on the ice, and it is to be hoped that he will again be seen on the Presbyterian rink. The freshmen, McKinnon and Ross, of Renfrew, worked on the forward line and displayed considerable speed and ability, but appear to require seasoning. Bleasley and "Ed" Elliott have lost none of their old time form. It is altogether likely that the Meikle brothers will successfully contest first team places with all comers. "Vic" Gilbert in goal is always on the job. The boys will practice strenuously throughout the week for their clash with the Toronto A.A.C.

Word comes from St. Thomas announcing the death of a Queen's student residing in that city. W. T. Hall, who was obliged to relinquish his studies last session, passed away, after a painful and prolonged illness. Mr. Hall was a splendid student, and his demise will be learned with regret by his many friends.

Queen's athletic organizations are being hard hit these days. Norman Leckie announces that his studies will not permit of his playing basketball this winter. This means a serious loss for the Queen's quintette, as Leckie is considered one of the fastest men in the intercollegiate. Souter of last year's team, is not at college this session.

The junior year dance has been postponed until January 20th, on account of the Queen's Varsity hockey contest being billed for the 13th inst.

FAIRM HOUSES BURNED.

Severe Losses to Occupants of Buildings. Renfrew, Ont., Jan. 5.—New Year's was a sad time for two farmers living within a few miles of Renfrew. Saturday morning at about two o'clock the fine brick residence of George MacIntyre, secretary of the South Renfrew Farmers' Institute, about two miles from Renfrew, in the township of Horton, was completely destroyed by fire, the family barely escaping with their lives.

The cause of the fire is not known, but it is believed to have been hot ashes in the wood shed. When the fire was noticed it was beyond control and although every effort was put forth they were unable to check the flames. When all hope of saving the residence was gone they sought aid to save the outbuildings, in which they were successful.

The family succeeded in reaching the home of James Martin, about half a mile distant, where they were able to reach the town by telephone, but by that time it was too late for anything to be done from here. The contents of the house were totally lost, not even were they able to save their clothing beyond what they had on. Some insurance was carried.

Sunday night, at about eight o'clock, the home of Thomas Guest, about five miles from town, in the township of Admaston, was also burned to the ground. Fortunately, the occupants had not retired and they escaped with but a few belongings. The house, which was known as the Brian-Briscoe home, was the property of J. K. Rochester, of town. The cause of the fire is unknown.

"Syrup of Horehound" cures coughs and colds. Sold only at Gibson's. Three students were badly hurt in toboggan collision at Toronto.

THE LATE GEORGE KEMP.

He Has Been a Resident of Kingston Since 1837. He died at his home in Kingston, Ontario, on Wednesday afternoon, at about five o'clock. General debility was the cause of death. He had been ill for some time, but he took a sudden turn of illness. He was conscious till the end and recognized those who were about him at the last.

The late George Kemp was born in England, eighty-five years ago, and came to this country in 1837, about the time the United Empire Loyalists came over from the United States. He belonged to the fire department here for a number of years, and was the first chief to be appointed as head over the department here. He also built the first hose wagon that was ever used here. He conducted a carriage shop on Sydenham street for about thirty years, and was always looked upon as a superior workman. He was superintendent of the Kingston and Perth Road company for ten years, which position he filled with ability. He was a staunch conservative in politics, although he never took any active part in political struggles. He was an Anglican in religion; a genial man, beloved by all who were acquainted with him. He had a very sunny disposition and imparted his cheerful spirit to all those who came in touch with him.

He had one brother, James Kemp, on Wolfe Island, who is over ninety years of age, and six sons, William, of this city; George, of Battle Creek, Mich.; Amos, of Toronto; Charles and Arthur, of the township of Kingston, and Montagu, living at home.

Ralph B. Brown Dead.

One of Kingston's promising young men passed away in the Kingston General Hospital, Wednesday evening, when Ralph B. Brown passed to his eternal reward. Death came about two o'clock. He was surrounded by the best medical aid and attention, but nothing could save him. Deceased was born in Kingston twenty-five years ago and had lived here all his life. He received a good education in the public school and attended the University of Toronto. He was for some time clerk in the Frontenac hotel, but the confinement was too much for him, and he was forced to seek an outside occupation. He went to Muskoka and was there all summer, returning here in the fall. He entered the employ of the Dominion Fish company and his health became better. On Christmas day he was taken to the hospital and never left it. He kept up till the last and fully expected to recover. His physician also thought he would get better until Wednesday morning, when he took a turn for the worse. In the afternoon he revived somewhat and appeared quite cheerful.

The only surviving relative is his brother, James, of this city, his mother and father having died years ago. He was a Congregationalist in religion and an attendant of the First Congregational church. His funeral will take place Saturday afternoon from the residence of his brother on Princess street. Rev. E. LeRoy Rice will conduct the service at two o'clock.

WILL TAKE PART.

Court of Claims to Decide Important Matters. London, Jan. 5.—To decide questions as to who shall perform certain duties during the coronation in June, a court of claims has just been appointed by King George. So many people claim the right to important parts in the coronation ceremony that the creation of the court of claims was made necessary.

Lord Chancellor Lord Loreburn is president of the court: "Our right trustee and well beloved cousin and counsellor, Robert Threshie, Baron Loreburn, lord high chancellor of Great Britain," as the king's warrant of appointment calls him. The Marquis of Winchester is believed to have the best claim to hold the king's hat. A Marquis of Winchester, he says, has performed this service ever since the kings of England needed to have their hats held. Officially holding the king's hat is known as "bearing before the king's most excellent majesty the cap of maintenance."

The Duke of Newcastle declares it is his privilege to provide a glove for the king's hand, and "he holds his majesty's right arm while he is holding the sceptre," which is only for a few seconds. The Earl of Shrewsbury wants to walk in the procession carrying a white staff "as a symbol of his office of lord high steward of Ireland." The Duke of Argyll thinks he is entitled to do the same thing as "hereditary master of his majesty's household in Scotland." Each will probably be allowed to carry a white staff.

All the good positions, however, are not to be in the nobility's hands. Henry Scrymgeour, a commoner, of Wedderburn, will act as hereditary standard-bearer of Scotland. A Scrymgeour carried the golden lion banner behind Robert Bruce at Bannockburn, and his descendants have done the same thing for Robert's descendants on other occasions ever since.

Dance at Sunbury.

A number of young men belonging to Sunbury held a very enjoyable evening in the hall there, Wednesday evening. There were about 150 people present and danced to music which was provided by McAuley's orchestra from the city. Supper was served in the hall there, and the dance broke up about three o'clock. The musicians had a hard time getting back to the city, having to face the storm all the way back. They did not arrive in town until 5:30.

Dr. A. P. Knight's illustrated lecture on Pure and Impure Water, at St. John's school house, Portsmouth, is postponed till Thursday, Jan. 12th. R.C.H.A. band at Stadium rink Thursday night.

FOUND DAUGHTER

HEIRESS TO \$20,000 FOUND PENNILESS. Maudie Miller Left Home, and When Mother Died Whereabouts Was Unknown.

Washington, Jan. 5.—Maudie Miller, twenty-five years old, has arrived here almost penniless, to claim property worth \$20,000. When Mrs. Freddie Miller died of heart disease on Christmas Eve lawyers began to seek for the daughter, who three months before had taken up her residence in Baltimore. Agents were sent out through the southern part of Pennsylvania, into the District of Columbia and Maryland, and advertisements were inserted in various papers. One of the advertisements was seen by a lawyer, Frederick. He went to Baltimore and before midnight Mrs. Miller's daughter was located. She was living in a little hall room and her money was almost gone.

It is believed that a quarrel between the girl and her mother caused the daughter to leave Baltimore without telling Mrs. Miller where she had gone. The estate which Miss Miller will inherit includes \$2,000 worth of jewelry, a house in E. street, Southwest valued at \$7,000, a note for \$1,500, bank accounts worth \$2,500, furniture valued at \$5,000 and valuables in the Washington Loan and Trust Company's vaults.

SENATOR ELKINS DEAD.

Representative of West Virginia Succumbs.



Washington, D.C., Jan. 5.—Senator Stephen B. Elkins, of West Virginia, died at his home in this city, at twelve o'clock last night. Sudden collapse, following a long illness, caused death. Senator Elkins has been in the United States senate since 1901, when he was elected by unanimous vote of the republican members of the West Virginia legislature. His present term of service would have expired on March 3rd, 1916. His death will probably mean one more democratic member of the senate.

PITH OF THE NEWS.

The Very Latest Cullied From All Over the World. The People's theatre and the public library at Pembroke were burned. Most of the books were lost. Dr. Bruce Macdonald, of St. Andrew's College, Toronto, has in view a great national school. Senator Stephen B. Elkins of West Virginia died on Wednesday night after a lingering illness.

Retiring members of the Toronto Board of Education suggested that the trustees should be paid. The attorney-general will today hear a reputation asking for the establishment of a children's court. R. J. Colville, Chaplain, Ont., has been offered the Y.M.C.A. secretaryship at St. Thomas, at \$1,200 a year. R. L. Borden, conservative leader, in Toronto, to attend the various political caucuses and social gatherings during the next few days, said: "The future of the liberal party, of Sir Wilfrid Laurier and his ministry, depends to a great extent, if not completely upon the success or failure of the reciprocity negotiations, which were resumed to-day at Washington."

At Washington attention is entirely centred on the opening of congress this afternoon and but little attention is being paid to the opening of reciprocity negotiations between the government of Canada and the United States, slated for to-morrow upon the arrival from Ottawa of Hon. W. S. Fielding and Hon. William Paterson. About the only definite thing that is being said is that the Canadian envoys are not likely to consider reciprocity in wheat.

"PETER THE PAINTER."

Is Thought Not to be Among the Slain. London, Eng., Jan. 5.—The police now doubt that "Peter the Painter" was killed in the fight Tuesday and they have been scouring all London to find the notorious outlaw. This morning, at the instigation of the death of a man named Joseph Bevan, it developed that he had been done to death by an Anarchistic gang. The papers are still clamoring for a complete cleansing of the city from their foreign fire-eaters.

OFFERED HIS BLOOD.

The Police Magistrate Declined the Sacrifice. London, Ont., Jan. 5.—For the present Mayor Beattie will perform the magisterial duties of the late Police Magistrate Love and it is understood that a permanent successor will not be appointed at present. It was learned today that preparations were made a few weeks ago to try the transfusion of blood to save the life of Mr. Love, and that Police Sergeant Thomas Nickel offered his blood that Magistrate Love finally declined to accept such a sacrifice.

PERSONAL MENTION.

Movements of the People—What They are Saying and Doing. Mrs. (Dr.) Jackson, Quebec, is visiting Mrs. John Morris, Barrie street. Dr. G. L. Cook, who has been visiting at his home in this city, returned to Brooklyn, N.Y., to-day.

Reuben Loog, Peterboro, has been spending Christmas with his uncle, James Weir, Alfred street. Miss Julia Barlow and Miss Maggie Tye, Kingston, are guests of friends in Gananoque, for New Year's week. Miss Laura Nicolle, Union street, left this morning for Whitby to resume her studies at the Ladies' College there.

Miss Lily Shaw, University avenue, returned to Toronto, yesterday, to resume her studies at the Conservatory of Music there. Mrs. Parker, Gananoque, who underwent a successful operation in the Hotel Dieu, expects to return to her home on Saturday.

William Milne, Toronto, made a flying trip to the city, yesterday, to visit his father, Alexander Milne, who has been very ill, but who is now improving. John F. Harley, advance agent for Lena Ashwell, the great English actress, at the Grand here on Thursday, January 12th, is in the city, making all the necessary arrangements for this big production, which will be one of the best treats of the season.

Tidings From Denbigh.

Denbigh, Jan. 3.—The Christmas entertainment and services held in the Lutheran church, on Christmas Eve, was well attended. The programme was rather more extensive and varied than usual and was very creditably executed by the children. Services were also held on Christmas Day, and on the evening of December 31st. After the close of the service Rev. J. Belle invited all the younger members of the congregation present to the parsonage to which they cheerfully responded. A few very pleasant hours were enjoyed just before midnight in imitation of an ancient German custom, the party required to the church, where a hymn of praise was sung, and the church bells rung to announce the departure of the Old Year and the beginning of the new one.

A. F. Wensley, now of Borden, Sask., formerly one of the most popular school teachers in this vicinity, is spending a few weeks visiting relatives at his former home, near Wensley and St. Albans and is occasionally favoring his old friends in his village with a call. Malcolm Youmans, who went to Cache Bay a couple of months ago and intended to work there during the winter, has arrived home again with a very sore hand, and will not be able to do any work with it for some time. George Fritchard and his sister Elsie, of Renfrew and the Misses Martha Petzold and M. Falk, of Ottawa have been enjoying the holidays with their parents here in their old home, Mr. and Mrs. Bruce Pringle, of Temiskaming, are the guests of the former's mother, Mrs. Thomas Pringle.

The municipal council for Denbigh, Abinger and Ashby for this year is composed of John E. Irish, reeve and Messrs. Oscar Chatsion, Frank Rodgers, Theodore Thompson and Edwin Wensley, councillors.

Reports From Forest.

Forest, Jan. 4.—Local option was carried by a majority of sixteen over a three-fifths vote. O. Kelly is buying a carload of cattle. School has opened with Miss Moreland as teacher. Mrs. Gona and family are visiting friends at Verona. F. D. O'Connor has returned to Queen's College, after spending the holidays with his parents. Miss Loreto Harrigan has returned to her school in Enterprise. J. A. Kelley spent a few days in Mount Chesney. Mr. Goni's school party, on the 3rd, was a success. Thomas Fitzgerald was awarded the first prize. Visitors: E. Moon, Sydenham, at N. Guss; Mrs. Simmons and daughter, Kingston; Miss E. Gallagher, Wilton; J. Moreland, Mr. and Mrs. J. O'Neil and son, Sydenham; at Mrs. T. O'Connor's; C. Cashman, Glenburnie; at W. Patterson's; Mr. and Mrs. E. Koss, Kingston; at Mr. P. Kelly's; J. A. Kelly, at G. Patterson's; Mount Chesney; C. O'Connor, at Napanee; A. Brown, at Enterprise.

The Only Passport.

Bobayzeon independent. A minister defined true religion as holy living, and that is the "only" definition. A man who bases his hope for happiness in the hereafter on a religion that confines itself to only one day out of the seven will be lost, just like any other common scoundrel. Holy living means something more than a Sunday face, but that is all many people count on to get to heaven. It is their only passport, and expect that St. Peter will accept it without a question—but he will not!

The Mails Behind Time.

Halifax, N.S., Jan. 5.—The S.S. Empress of Britain arrived here to-day, bringing 531 passengers and 2,000 packages of late Christmas parcels, addressed to nearly every city and town in Canada. Fifteen were killed and fifty injured in the wreck of a holiday-makers' train near Cathart, South Africa. All the cars left the track and rolled down an embankment. Patriots bleed for the benefit of their country, but politicians occasionally bleed the country for their own benefit. The boy who is born with a silver spoon in his mouth may live to patrimonize the free lunch counter. Don't you feel sorry for a man who hasn't sense enough to make a fool of himself occasionally? The Ladies' Musical Club, will hold its afternoon recital, Saturday, January 7th, at 3:30 o'clock. Chas. M. Hays conferred with the Canadian Northern Railway officials, in Toronto.

How Is This?

W. D. Balfour, of 115 Cottingham street, after nineteen days' study took a position at \$75 monthly with the Farmstead Land company, Confederation Life building. Is thirty-day entomology a mere experiment? Our cat-stomach explains fully. Noon College, 282-286 Yonge street, Toronto.

Advertisement for 'An Investment In Comfort' featuring illustrations of women in dresses.

That's what buying warm Underwear practically amounts to. Spend a little more and get the best—just as you would put more money into a good investment than a poor one—it will bring fine returns in comfort and satisfaction. We have the best makes.

Women's Unshrinkable Wool Vests and Drawers properly shaped and finished. 49c, 75c, 90c, \$1. \$1.25.

These 5 makes are the best for the money in Kingston.

Women's Combination Suits Different weights, in both Natural Wool and White.

Girls' Fine Natural Wool Vests and Drawers A complete assortment of sizes, different weights at prices that mean a saving to you.

Men's Warm Underwear Makes that fit and are unshrinkable, all sizes. 99c, \$1.25, \$1.49

Give us a chance to show you THESE 3, and if you have Underwear troubles one of these 3 makes may mean a settle it.

John Laidlaw & Son

Advertisement for 'Girls' Skating Boots' featuring 'Felt Lined Ankle Strap' and 'A Good Strong Boot. One that looks well and will wear well. Sizes 11 to 2 \$1.25 THE LOCKETT SHOE STORE'