

A CASH RESERVE

To control chance, to compel success, have money in the bank.

The man with "never a dollar to his name" becomes the sport of chance.

Begin the accumulation of a Reserve Fund by opening a Savings Account with

THE BANK OF TORONTO

CAPITAL AND RESERVE. \$11,000,000

ESTABLISHED 1855.

112 Branches in Ontario, Quebec and the West.

KINGSTON BRANCH—107 PRINCESS ST.
GEORGE B. MCKAY, Manager.

HOWARD S. FOLGER

INVESTMENT BROKER,
 HIGH-GRADE BONDS AND STOCKS,
 REAL ESTATE,
 INSURANCE. MONEY TO LOAN.

Attractive Properties for sale, ranging from the modest cottage to palatial homes in the best localities in the city and at right prices.

OFFICE: No. 44 CLARENCE STREET. Phone No. 905.

NEW SHOE REPAIRING BUSINESS

ROBERT FAYNER has taken over the business of the late Jas. Davis at the old stand, 289 PRINCESS STREET. All kinds of Shoe Repairing promptly done. All work guaranteed.

LADIES' FINE COSTUMES CLEANED.

This is the safe place to send your fine costumes and make sure of it going back to you clean and pressed in tailor-like fashion. Our work always pleases.

R. PARKER & CO.,
 Dyers and Cleaners,
 68 Princess St., Kingston, Ont.

WATCHES FOR THE WRIST

"THE GUARANTEED KIND"

\$6.75, \$10.00, \$15.00, \$20.00, \$25.00, \$35.00, \$40.00, \$45.00, \$50.00, \$60.00, \$75.00 AND \$180.00 EACH.

LET US SHOW YOU WHY OURS ARE SUPERIOR TO ALL OTHERS.

R. J. RODGER

Diamond Merchant
 (Formerly Spangenberg's)
 347 KING STREET
 Where the Clock is on the Wall.

Save 75 p.c.

On your Light Bills by purchasing **Guaranteed Tungsten Lamps** FROM **SCOTT & RYAN** Up-to-Date Electricians, 116 BROOK STREET, Phone 1215.

REAL ESTATE

\$450—A lot 40 x 135, in leading part of city.
 \$1,300—A 6-room frame house in northern part of city; only \$250 cash required down.
 \$2,000—One end of a double stone, close in; a good house; a fine frame with improvements, Albert St.
 \$2,800—Solid brick; all improvements, Johnson Street, electric lighting.
 \$3,200—Stone house, Sydenham Street, electric lighting.
 \$4,000—An up-to-date solid brick, hot water heating to be sold subject to renting until May next; an A1 property.
 \$3,600—A splendid Grocery Store and Dwelling on Montreal Street; hot water heating in both dwelling and store; improvements and good barn; rent, \$35 per month.

R. CHAS. BELL
 Real Estate Broker,
 239 BAGOT STREET.

PATENTS.

HERBERT J. S. DENNISON
 REGISTERED ATTORNEY,
 (formerly of Fetherstonhugh & Co.)
 18 Years' Experience in Patents and Practical Engineering,
 Star Bldg., 18 King St. W., Toronto

EDGARD RIEGEL

UPHOLSTERY, OILCLOTH, CARPET LAYER.
 Repairs Furniture in all Styles.
 Rates Reasonable.
 Drop a Card or Call,
 35 Clarence St.

WINTER STORAGE

FOR **MOTOR CARS**
 Special price if arrangements are made at once.
Bibby's Garage
 BROCK ST.

Hunters and Trappers

WILL GET THE **Best Market Price, Honest Treatment, Correct Assortment, Quick Returns,** by shipping their **Raw Furs and Skins** to **REVILLON FRERES** the old reliable firm of the Fur Trade, 124 and 126 McGill St., Montreal. Ask for our Free 1909-1910 Price List. WE PAY EXPRESS CHARGES.

HOTEL

FRONTENAC

KINGSTON'S BEST HOTEL

INCIDENTS OF THE DAY

LOCAL NOTES AND ITEMS OF GENERAL INTEREST.

Happenings in the City and Vicinity—What the Merchants Offer to the Readers of the Whig.

New Tabard Inn books.—"Gibson's."

Good peaches are still to be had at Carnovsky's.

This is the last day for filing appeals against assessments.

William Swaine, piano tuner. Orders received at McAuley's, Phone 564.

John Diamond, Belleville, underwent a successful operation in the Hotel Dieu, Kingston.

Ladies' up-to-date dressmaking. Terms moderate. Miss A. Keyes, 221 Princess street.

Rev. W. F. Fitzgerald, Wellington street, has left for Montreal to attend the provincial synod.

"Benson and Hedges" tobacco.—"Gibson's."

Mrs. E. C. Lewis, formerly Miss Bertha Long, of Montreal, is visiting her grandmother, Mrs. J. Hall, Ontario street.

McConkey's Brazil Brittle.—"Gibson's."

Mr. and Mrs. Ryder and daughter, Ordance street, have gone to Ottawa to visit Mrs. James Parsons, Rockville.

H. Cunningham, piano tuner, 21 King street. Leave orders at McAuley's book store.

Archbishop Spratt will pay his first pastoral visit to Brockville next Sunday, and confirm a large number of children.

New books added to the Tabard Inn library at "Gibson's."

A very large number of entries have been received for the Queen's annual sports which take place on Wednesday afternoon.

New Tabard Inn books.—"Gibson's."

Col. H. A. Panet, Major J. N. S. Leslie, Major J. Hamilton, and Capt. W. H. P. Elkins, left on Monday for a shooting trip at Peleawa.

"Benson and Hedges" tobacco.—"Gibson's."

Rev. Dr. White, superintendent of missions in Eastern Ontario, left on Monday for Toronto, and will then leave for Vancouver, to commence his work.

McConkey's Brazil Brittle.—"Gibson's."

The total receipts for the Festival of the Empire have amounted to \$12,862 an increase of nearly \$600 since Monday afternoon. Still more is expected.

New Tabard Inn books.—"Gibson's."

A brooch worn by one of the gentlemen in the French group of the grand march, in the Festival of Empire last week, was very valuable. It was worth \$1,800.

Fresh McConkey's—"Gibson's."

The gymnasium classes of the Y.M.C.A. opened for the fall season on Monday evening, when the business men gathered for a workout under the new physical director, H. Rhines.

"Jock Straps" for football players.—"Gibson's."

There will be a meeting on Friday evening of the management committee of the Festival of the Empire at which the business will be closed up and a final report made regarding the finances.

"Jock Straps" for football players.—"Gibson's."

B. J. Smith and wife, Mount Albert, have been visiting Mrs. Smith's sister, Mrs. Achford Bell, Albert street, for the past week. They will return home this week after spending a few days with Mrs. Smith's brother, O. R. Laidley, G.T.R. agent at Nanapanee. Mr. Smith is agent for Canadian Northern at Mount Albert, Ont.

THE LATE JOHN MCCORMICK

Was Resident of Yarker All His Life.

Yarker, Oct. 12.—On Saturday, Oct. 5th, the death occurred of John McCormick. Mr. McCormick was born in the township of Portland, on April 6th, 1847. Up to the time of his death he resided on the homestead, which was also his birthplace. In 1875, he married Bridget Mullen, of Storrington, who, with three daughters and one son, are left to mourn. The daughters are Mrs. M. Mooney, of Nanapanee; Mrs. Peter Grooms, and Mrs. John Grooms, of Sydenham, and one son, John, who resides on the homestead. Sixteen years ago, his eldest son Michael, predeceased him.

The funeral, which took place on Tuesday morning, was largely attended. It proceeded to St. Patrick's church, Kaitlon, where a solemn requiem mass was sung by Rev. Father Staley for the repose of his soul. The pall-bearers were:—B. Harrigan, P. Mohan, B. S. Guesse, A. McConnell, H. Curran and E. Mohan.

Mr. McCormick was always identified with charitable works and was a member of the Roman Catholic church.

STOCK MARKETS.

E. R. McCurdy Co., Clarence Chambers—H. W. Neffles, Manager.
 Closing Prices, Oct. 15th.
 Montreal.

Cabnets	70
Cement pfd.	93
Cement com.	284
Montreal Power	233 1/2
Richelieu	113 1/2
Beaconsfield	144 1/2
Soo	58
Steel	144
Laurentids	61 1/2
Spanish River	24 1/2

New York.

Copper	30 1/2
Snuff	30 1/2
C.P.R.	265 1/2
General Electric	182 1/2
Reading	176 1/2
Union	171 1/2
Steel	77 1/2
Eric	35 1/2
Cotton—	
Jan.	1036
May	1062

Twenty-five per cent. of Alberta's seventy-million bushel grain crop is threshed, according to the local officials of the United Farmers of Alberta.

AMUSEMENTS

GRAND OPERA HOUSE

THURSDAY, OCT. 17

3 TWINS

50 PEOPLE, 20 SONG HITS.
 Original New York Cast and Production
 Dramatic Ensemble of 150 People.
 The Largest Production Ever Touring
 PRICES—25, 30, 75, \$1, \$1.50, \$2.00
 Seats on sale Friday.

MONDAY & TUESDAY

OCT. 21st & 22nd

"EVERYWOMAN"

HEAVY W. SAVAGE OPERA.
 The Inspiring Dramatic Spectacle.
 Her Pilgrimage is Quest of Love,
 BY WALTER BRONKS.

QUEEN'S ATHLETIC COMMITTEE

BULLETIN FOR UNIVERSITY DAY
 Wednesday, October, 16th
 ANNUAL GAMES.

Beginning at 10 a.m. and 1 p.m.
 Throwing Hammer, Running,
 Jumping, etc.

Queen's II vs. R.M.C. I., same day at 3 p.m. First and one of the best games of the season.

For the two events the admission to all parts of athletic grounds is only 25c.

SATURDAY, OCTOBER 19th

QUEEN'S VS. OTTAWA.
 Game begins at 3 p.m.
 Admission, 25c; Bleachers, 50c;
 Grand Stand, 50c; Res. Seats, 75c.

Queen's Alumni Conference

Convocation Hall

Tuesday, 8 p.m.—Professor Duxworth, Trinity University.

Wednesday, 3 p.m., and Thursday, 3 p.m.—The Chancellor's Lectureship, Prof. Scott.

Thursday, at 8 p.m.—Professor Macnaughton, McGill University.

The public are cordially invited.

WE GUARANTEE

"Crossed Fish" Sardines contains the finest selected sardines, packed in pure olive oil of the highest grade obtainable.

We also guarantee that all "Crossed Fish" Sardines are packed in our own factories in patent solderless sanitary cans, and that the cleanliness and cleanliness are rigidly enforced under expert supervision in all stages of manufacture.

Stavanger Preserving Co.,
 Originators and First Introduce-
 ers of Norwegian Sardines.

Festival of Empire

Those who have accounts against the Festival of the Empire are requested to send them to the General Hospital, 211 St. George Street, Montreal, as early as possible.

Secretary,
 JOHN MACDONALD.

Tenders for School Supplies.

TENDERS WILL BE RECEIVED by the undersigned up to 5 p.m. on Monday, Oct. 15, 1912, for the purchase of School Supplies. Specifications may be seen up to twelve o'clock noon on Saturday, the 13th inst., at the Office of the Board of Education, 71 Drummond Street, Montreal. Lowest or any tender not necessarily accepted.

JOHN MACDONALD,
 Secretary.

TO CONTRACTORS

TENDERS WILL BE RECEIVED by the undersigned up to 5 p.m. on Monday, Oct. 15, 1912, for the purchase of School Supplies. Specifications may be seen up to twelve o'clock noon on Saturday, the 13th inst., at the Office of the Board of Education, 71 Drummond Street, Montreal. Lowest or any tender not necessarily accepted.

JOHN MACDONALD,
 Secretary.

OPENING OF NICOL HALL

410N. W. H. Hearst, Ontario Minister of Lands, Forests and Mines, will formally open Nicol Hall, the new Mining and Metallurgy Building, at 4.30 p.m., on Wednesday, October 16th. The people of Kingston and visitors are invited to be present and to join in the inspection of the building.

At the University Convocation in Grant Hall, beginning at 8 p.m., addresses will be given by Hon. W. H. Hearst, Dr. James Douglas, of New York; D. H. Browne, of Copper Cliff; and Dr. W. G. Miller, of the Ontario Bureau of Mines.

Citizens are invited.

Admission without tickets.

Free Demonstration

MAGGI SOUPS
 PEAS AND BACON

ONE TABLET feeds TWO PERSONS

AT
JAS. REDDEN & CO'S.
 ALL THIS WEEK.

THE PEOPLE'S FORUM

CONDENSED ADVERTISING RATES

First insertion is a word. Each consecutive insertion thereafter half cent a word. Minimum charge for one insertion, 25c; three insertions, 50c; six, \$1 one month.

HELP WANTED.

BOYS, GOOD "WAGES." APPLY TO the Kingston Hosiery Co. Ltd.

AT ANDERSON BROS. A BOY TO deliver small parcels. Apply at once.

A GOOD GENERAL SERVANT FOR light housework. Apply to 223 Princess Street.

AT ONCE, TWO GIRLS FOR ICE Cream Parlour. Apply, Pappas Princess Street.

A SMART YOUNG MAN, GOOD wages. Apply to the Kingston Hosiery Co. Ltd.

A GOOD WOMAN COOK AND CHAM-bermaid for out of city. Apply Box 1219, Whig office.

PROBATION NURSES, TWO YEARS' course. Rhodes Avenue Hospital 469 E. 22 Street, Chicago, Ill.

A COMPETENT HOUSEMAID; RE-ference given. Apply to Miss Macaulay, 293 King Street.

SMART BOY FOR MAILING DEPART-ment ready to go to the right kind of boy. Apply, Business Office Whig.

MACHINE BUYERS AND CALL-ers for Sewing Machines. Apply to Sewing Machine Co., 250 Queen Street.

CLOTH WORKERS, GOOD SEWERS for finishing. Machines to run power machine. John McKay, 18 Fur House. Apply at two o'clock.

AN INTELLIGENT PERSON MAY earn \$100 monthly corresponding to writing good mechanical. Send for particulars, Press Syndicate, 3295 Lockport, N.Y.

A FEW BEAN COTTON WEAVERS also girls between 15 and 18 years, steady employment and good wages paid while learning. Apply at once, Dominion Textile Co., 2100 Queen Street.

WANTED, TWO ELECTRI-cians for inside and outside wiring. Apply to Electrician, American Smelting Co., corner River and Orchard Streets.

AN EXPERIENCED MAID; ONE who thoroughly understands cooking; also a splendid opportunity to 18 to help with work and who can sleep at home. Apply, Mrs. D. F. Armstrong, 10 Jordan Street.

AGENTS IN EVERY TOWN; BEST selling article start at once; \$2 a week and up; large demand for goods; success assured; invest; today, 2100 Dominion, 428 Rosselawn, Portland, Oregon.

MEN WANTED, IN EVERY TOWN salary and expenses or commis-sion; must be active, ambitious energetic; splendid opportunity; former experience not necessary; write for particulars. El Creco Company, London, Ont.

WANTED AT ONCE

YOUNG MAN FOR MAIL-ing Department. Apply at once, Business Manager, The Whig.

CAPABLE OLD COUNTRY DOMES-tics, Scotch, English and Irish; early arriving about October 12th and forthwith to the Hotel Macdonald, 71 Drummond Street, Montreal and 4 Pembroke Street, Toronto Ont.

ENTERPRISING CITIZENS WHO are qualified with eastern conditions to make homes for themselves in Western Canada; big money to be made; we pay to all branches of industry; professional men, artisans and female help in great demand. Write for further particulars and illustrated literature to The Canadian Board of Trade, North Battleford, Sask.

WANTED, 20 LABORERS, \$2.20 per day, at the mines of the North American Smelting Co., North Road, Ontario—38 miles north of Kingston, on Canadian Northern. Railway good board and modern sleeping quarters. Apply to the Smelter Office, corner River and Orchard Streets, or stage direct to the mines, which leaves every day at 3 p.m.

Removal Notice.

PARKS & SPARKS, Dentists, Have moved to their New Offices, 159 Wellington Street, corner Brock, over Carnovsky's.

NOTICE TO CREDITORS.

In the Estate of John Carson, late of the City of Kingston, Merchant Deceased.

NOTICE IS HEREBY GIVEN, THAT all creditors and others having claims against the estate of said deceased who died on the 23rd July, 1912, at the City of Kingston, are to deliver to W. MUNDRELL, 32 Clarence Street, Kingston, Ontario, a statement of such claims, together with vouchers and full particulars, if any claims are of the nature of, or if they are held by them.

And that after said date, said executor will proceed to distribute the assets of the deceased among the persons entitled thereto, having regard to those claims only of which he shall then have had notice, and which shall not be in the nature of claims of any person of whose claims he shall not have had notice at the time of such distribution.

W. MUNDRELL,
 Solicitor for Executor
 Kingston, Oct. 8, 1912.

PERSONAL

HAIR, MOLES, WARTS, BIRTH-marks and all growths and skin blemishes removed by electrolysis without pain; 27 years' successful experience. Dr. Kimer, J. Lake, Eye, Ear, Nose, Throat and Skin Specialist, 258 Bagot Street.

SITUATIONS VACANT.

85 DAY AND UPWARDS MADE BY Incense-burners or women on our Xmas goods; samples free; send postage, twenty cents. J. L. Nichols Co., Toronto, Canada.

LEGAL

CUNNINGHAM & MUIR, BARRISTERS and Solicitors, Law Office, 71 Clarence Street, Kingston.

LOST.

PAIR OF GOLD-RIMMED GLASSES with chain attached, on Earl, COTZKY, William or Sydenham Streets, Saturday. Finder kindly return to 155 Earl Street, or Y. W. C. A.

STRAYED.

ONTO THE PREMISES OF A. B. Cunningham, "Ojawauda," King Street, where it was taken with chain and strap on neck. Owner may have same by paying for this advertisement.

FINANCE AND INSURANCE.

GENERAL INSURANCE. T. J. Boon, Agent, 159 Wellington St., Fire, Life, Accident and Health Policies issued.

BATEMAN & GARDINER—FIRE, Life, Accident, Insurance and Customs Broker; Real Estate and Money to Loan; a share of your business solicited. 47 Clarence Street, Kingston. Phone 308.

FRONTENAC LOAN AND INVEST-ment Society; established 1843; president, Lt.-Col. Henry R. Smith money loaned on city and farm properties, municipal and country debentures, mortgages purchased; deposits received and interest allowed. S. C. McGill, Manager, 87 Clarence Street.

LIVERPOOL, LONDON, AND GLOBE Fire Insurance Company. Available assets, \$4,137,215. In addition to which the policyholders have for security the unlimited liability of city property insured at lowest possible rates. Before renewing old or giving new business get rates from Strange & Strange Agents, Phone 325.

BUSINESS CHANGES.

ANYONE ANYWHERE CAN START a small order business at home, no canvassing; be your own boss and get rich. Frank W. Cook, 311 St. George Street, 2589 Lockport, N.Y.

ARCHITECTS.

HENRY P. SMITH, ARCHITECT, ETC., 258 King Street. Phone 348.

W. M. NEWLANDS & SON, ARCHITECTS, Offices, 258 Bagot St., Phone 698.

POWER & SON, ARCHITECTS, MERCHANTS' Bldg., Building corner Brock and Wellington Streets, drop a card.

MEDICAL.

CLARENCE A. HOWARD, M.D., C.M., Physician and Surgeon, Donald Street, Nanapanee, Ont. Phone 145 P.O. Box 252.

DR. FREDERICK A. CATS, SPECIAL-ist, Nose, Throat and Ear, 115 Wellington Street, corner Johnson Street, 9 to 1, 2 to 5, 7 to 8 Sunday, 2 to 4, and by appointment. Phone 314.

UPHOLSTERER.

W. J. GAVINE, UPHOLSTERING, RE-pairing and carpet work, hair mat-tresses renovating. Drop a card or call 216 Bagot Street.

WANTED—GENERAL.

A SMALL FARM TO EXCHANGE FOR a city property. McCann's Real Estate Agency, 82 Brock Street.

FURNISHED DWELLING, 8 OR 9 rooms; also a smaller one, Mc-Cann, Real Estate Agency, 82 Brock Street.

NICE CLEAN RAGS FOR WIPING machinery; will pay good price for same. British Whig Publishing Company.

TWO ROOMS ON GROUND OR BATH room (floor) furnished or unfur-nished. Address, Box "R. J. D., Whig office.

SHOE REPAIRING OF EVERY DE-scription; first class work; best leather only used; one trial will suffice. Bring your repairs to Scott's, 205 Barrie Street, cor. of Clergy West.

LISTINGS OF EDMONTON PRO-cessed and returned to the ad-vertiser; your correspondence solic-ited. Scott & Perry, Real Estate and Financial Agents, 46 Jasper Avenue, East, Edmonton, Alta.

TAKE NOTICE, THAT I WILL BUY all kinds of second-hand furniture and goods. Bring your repairs to Scott's, 205 Barrie Street, cor. of Clergy West.

DETACHED OR SEMI-DETACHED house of from 6 to 8 rooms; price not to exceed \$3,000; will pay half cash; give full particulars and where house may be seen. Apply to Box 45, Whig office.

GENTLEMEN TO BRING THEIR Cloth and have it made up into up-to-date suits. Price and work-manship guaranteed. See, please, Pressing and repairing done on the shortest notice. Thomas Gallo, 257, 211 Brock Street, near Bibby's Livery.

85 DAY AND UPWARDS MADE BY Incense-burners or women on our Xmas goods; samples free; send postage, twenty cents. J. L. Nichols Co., Toronto, Canada.

PERSONAL

HAIR, MOLES, WART