

# THE BANK OF TORONTO

HEAD OFFICE:

TORONTO CANADA

INCORPORATED 1855.

RECORD FOR BUSINESS YEAR ENDING 30TH NOV. 1912.

CAPITAL	\$5,000,000
Increase for year	391,950
RESERVE FUNDS	6,176,578
Increase for year	516,504
NOTES IN CIRCULATION	5,474,917
Increase for year	612,485
DEPOSITS	41,622,345
Increase for year	495,581
LOANS AND INVESTMENTS	48,126,611
Increase for year	2,516,789
TOTAL ASSETS	59,226,648
Increase for year	2,158,884

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

## HOWARD S. FOLGER

44 CLARENCE ST. PHONE 996  
INVESTMENT BROKER.  
HIGH GRADE BONDS AND STOCKS,  
REAL ESTATE.  
INSURANCE. MONEY TO LOAN.  
Agent for Canadian Pacific Farm Lands in Manitoba, Alberta and Saskatchewan.  
ATTRACTIVE LIST OF HOUSES AT REASONABLE PRICES IN GOOD LOCATIONS ON HAND AT PRESENT FOR SALE.

### Cook's Cotton Root Compound

The great Uterine Tonic, and only safe effectual Monthly Regulator on which women can depend. Sold in three degrees of strength—No. 1, 2, 3. No. 1 for general cases, No. 2 for special cases, No. 3 for severe cases. Price 25c per box. Sold by all druggists, or sent prepaid on receipt of price. Free pamphlet. Address: The Cook Manufacturing Co., Toronto, Ont. (Incorporated in U.S.A.)

### XMAS GIFTS For Men Who Care

- Ties ..... 50c to \$1.50
- Silk Shirts .. \$3.00 to 5.00
- Brace Sets .. 1.00 to 2.00
- Silk Scarfs .. 1.25 to 6.00
- Wool Scarfs .. 1.00 to 2.00
- Lined Gloves .. 1.00 to 3.50
- Wool Gloves .. 50c to 1.50
- Fancy Sox ... 50c to 2.50
- Cuff Links ... 50c to 2.50
- Silk Umbrellas 3.00 to 7.00

SHOP EARLY.  
**A. C. WAGGONER,**  
MY WARDROBE,  
Tailor and Furnisher  
188-190 WELLINGTON ST.

## THE Hotel Frontenac

BEG TO ANNOUNCE  
That a Barber Shop will be opened in connection with the Hotel on  
**Saturday, December 21st,**  
where Mr. Hugh Doyle will be pleased to see his former patrons.

### ENGRAVING FREE

ANY ARTICLE PURCHASED FROM US CAN BE READY IN TIME FOR CHRISTMAS.

### R. J. RODGER Silversmith

347 KING STREET  
Where the Clock is on the Walk.

## 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.

Remember the poor. Now sweek in any way them. Rubbers for all, cheap. Dutton's. There may be no green Christmas after all. Sunday school festivals are being arranged for. Have you joined the Empty Stocking Club? Snow and Spy apples. J. Crawford. Dr. Richardson would do well at the council board. Leather suitcase, good Christmas present, from 25. Dutton's store. Frederick Halcock is holidaying at his home in Hartington. Presents! Lined gloves, mitts, for men and boys. Dutton's store. Sunday's Christmas music will swamp the minister's sermon. William Swaine, piano tuner. Orders received at McAuley's. Phone 564. English holly and mistletoe, at Johnson's, the florist, King street. Joseph Hodge, certified piano tuner. Phone 868, 336 Brock street. Miss Hazel Asseltine has left to visit at her home in Verona over the holidays. Chocolates, all kinds, by the pound, 25c. Boxes of 1 lb., 30c. J. Crawford. The Christmas dance at the Royal Military College will be held to-night. Haly walker, children's blackboards, inlaid table, bed rests, at R. J. Reid's. Young man, do nothing that you would be ashamed your mother should know about. Ladies' up-to-date dressmaking. Terms moderate. Miss A. Keyes, 221 Princess street. Children's Christmas songs, 10 and 15c. Dutton's, 209 Princess street. Major J. H. Wynne, who has been confined to the general hospital for some time, is rapidly improving. \$1 motor veils, 50c. Christmas ribbon cheap. Ribs all prices. Dutton's store. Leo Gleeson, Calgary, is visiting his parents, Mr. and Mrs. John Gleeson, King street. Chocolates, all kinds, by the pound, 25c. Boxes of 1 lb., 30c. J. Crawford. Mrs. J. J. C. Pelletier, Brock street, left Friday morning for Quebec to visit her daughter, Mrs. J. A. Tremblay. Screens, cedar chests for furs, shirt waist boxes, bed boxes to roll under bed, R. J. Reid's. Jean Bissett has returned from Toronto, where he attended committee meetings of the M.S.A.C. Handsome embroidered handkerchiefs cheap, at Dutton's. Holly, holly, holly, at Johnson's, the florist, King street. Gibson Caldwell, student at Queen's left on Thursday to spend the Christmas holidays at his home in Ottawa. Christmas present. Year subscription to the "Etude." Dutton's Music Store. The barrel, containing a plum pudding, referred to in the Whig, came from England and not from Scotland, as stated. Give sweater coats for Christmas presents. Children's from 50c; men's and women's from 75c. Dutton's store. Mrs. H. Hogan, 430 Johnson street, is still lying in a precarious condition, from the bursting of a blood vessel, last week. Latest Christmas song, "It's Not a Regular Christmas Unless You're With the Folks Back Home," 15c. Dutton's Music Store. James E. Falconer, of the Inland Revenue department, at Walkerville, is in the city on a visit, the guest of Mrs. A. Strachan. Leave your orders for Christmas. There was a meeting of the Trades and Labor Council on Thursday night, but only routine business was transacted. Children's slippers, great variety, from 18c. Dutton's store. Mrs. Perina, 127 Montreal street, was taken to the general hospital on Thursday afternoon in James Reid's ambulance. Comfortable chairs, wood and wicker. Children's chair, high and low; high-chairs on wheels. R. J. Reid's. At Johnson's the florist, King street. Roscoe Scott, clerk at the Standard Bank, who underwent an operation for appendicitis in the general hospital, is improving favorably. Handsome water-coats, \$3. Dutton's store. Mr. and Mrs. F. S. Jackson, William street, are in Philadelphia, Pa., with relatives, spending the Christmas and New Year season. Jardiniers, pedestal, fancy tables, parlor sets, from \$15.15 to \$150. R. J. Reid. Give music to your friends for Christmas. Folios, vocal and instrumental. Dutton's store. Canon Starr will represent the staff of St. George's cathedral at the funeral of the late Jean E. P. Crawford, of Halifax, in Brookville, on Saturday. Men's all-wool vests, 75c; drawers, 75c; heavy Sox, 25c. Dutton's store. They tell me that it would be worth a quarter to see some of the Christmas beef, but admission will be free to the shops all the holiday week. Capt. Edgar, Ogdensburg, N.Y., inspector of hulls, has been in the city a couple of days, making his usual inspection of the boats in the harbor. Sales women's wide, comfortable boots, 82. Dutton's store. A prominent labor man stated in the Whig, to-day, that the labor party here would have no other candidates for municipal honors than had now been announced. All the latest operatic and popular music. Acceptable Christmas presents. Dutton's Music Store. Kitchen cabinets, baby slighs that when you come to a bare spot on the walls all you have got to do is raise the handle and it is on wheels. R. J. Reid. Alfred Murray, in the faculty of Science, at Queen's University, has left to spend the holiday at his home in Quebec. His father is the governor of the jail there, and an ex-M.P.P. It would pay you to visit our new store this Christmas for your presents. We have not quite com-

## AMUSEMENTS

GRAND OPERA HOUSE

CHRISTMAS DAY  
At 8 o'clock. Evening at 8.15.  
MONTY THOMPSON PRESENTS  
**JOHN MEEHAN**  
In the N.Y. Gaiety Theatre Success,  
**THE FORTUNE HUNTER**  
Wisehart Smith's Comedy Triumph.  
Two Years in New York.  
PRICES—25c, 50c, 75c, \$1.00.  
Seats on Sale Saturday.

FOR THE CHRISTMAS BAKING USE  
**GOLD BAR**  
SEEDED  
RAISINS  
FINEST IN THE WORLD

### INFORMATION WANTED.

Address of people with whom the late Sgt. Richard Stokes, A. B. Battery, this city, stopped during his sojourn in Kingston four years ago. Information wanted by his brother. Kindly address reply to Whig office.

### PURE ENGLISH JAMS, Etc.



Also packed in 2 lb. Glass Jars and 7 lb. Tins.

CHIVERS' PURE ENGLISH ORANGE MARMALADE  
1 lb. Glass, 20 Cents.  
CHIVERS' PURE ENGLISH JAMS.  
1 lb. Glass, 25 Cents.

Chivers' Jams, etc., are packed at their sanitary factory at Histon, Cambridge, England.  
Ask your Grocer for CHIVERS.

### If you want a delicious cup of Black or Green Tea, try our Special blends at 60c per lb.

We also recommend our Mocca and Java Coffee at 40c per lb.

**J. M. GORDON,**  
Pure Food Grocer,  
Cor. Bay and Montreal Sts.  
Phone 88.

plated our improvements but are ready with the best stock in the city to serve you. R. J. Reid. The cold spell on Thursday and Friday morning enabled the man-agement at the skating rink to put on another good. This is the fourth time the rink has been flooded. Extra heavy sweaters, \$1.50. Dutton's store. The public schools and the Collegiate Institute, closed for the Christmas holidays to-day, and as usual the children were in great glee. For two weeks now, they will enjoy themselves to the limit. Baby's white kid boots or slippers, 50c. Dutton's. The Merchants' bank shares credited to W. F. Nickle, M.P. were the holdings of the Nickle estate at the 1st annual meeting. As a matter of fact Mr. Nickle has only sixty-one shares. Christmas Vegetables. Brussels sprouts, artichokes, oyster plant, egg plant, cucumbers, tomatoes, celery, parsley and lettuce at Carnovsky's. Campbell Bros' Furs. Make most acceptable Christmas presents. 25c—For Christmas Only—25c. Assorted chocolates, all kinds, 25c. H. J. Crawford. At Washington, J. Pierrapont Morgan gave further evidence in the "money tree" inquiry. Sewing tables, sewing cabinets, parlor cabinet, music cabinet, card table, Mott's plaques. R. J. Reid's. Spy apples. Crawford's.

# THE PEOPLE'S FORUM

CONDENSED ADVERTISING RATES:

First insertion is a word. Each consecutive insertion thereafter half cost a word. Minimum charge for one insertion, 25c; three insertions, 50c; six, \$1.00; one month, \$3.00.

### HELP WANTED.

A GOOD PLAIN COOK. APPLY TO Miss Hora, 45 King Street.  
A SMART YOUNG BOY. APPLY TO the Kingston Hosiery Co., King Street West.  
AT ONCE, FIRST-CLASS MILL-WRIGHTS. Apply, Canadian General Electric Co., Peterboro.  
A GOOD, SMART BOY TO WORK IN barber shop. Apply to J. M. Thornhill, 237 King Street.  
SALESMEN TO SELL SASKATOON Leds; big commission to right holders. Apply, H. A. Doraty, Box 49 Saskatoon.  
A COMPETENT WOMAN AS COOK and to take care of first floor; references required. Apply, evening, after 8, at 149 King Street.  
MAN, MARRIED OR SINGLE, TO work on farm near the city by the month or year. Address, stating wages, to Box 13, Whig office.  
AN INTELLIGENT PERSON MAY earn \$100 monthly corresponding for newspapers; no canvassing. Send for particulars, Press Syndicate, 328 Lockport, N.Y.  
A NEAT WOMAN FOR LIGHT housekeeping and cooking; wages about 18 miles from Kingston. Apply, J. T. Boyd, Perth Road, Ont.  
CANADIAN GOVERNMENT NEEDS Railway mail clerks, city carriers; \$50.00 month; many appointments coming; Kingston examinations open; specimen questions free. Franklin Institute, Dept. 713, W. Rochester, N.Y.  
OUT OF EMPLOYMENT? SERVES you right! Learn barber trade; all-ways pure employment for barber; our improved methods, constant coming; instruction qualified; you for position in short time. Send for catalogue, Moler College, Toronto.  
SALESMEN TO REPRESENT A high-class Brantford, Manitoba, real estate proposition; the first residential property within the city limits; a money maker; write to-day. A. B. Moffat, 719 Kent Building, Toronto.  
POSITION WANTED.  
EXPERIENCED CARPENTER WANTS position in city during Christmas holidays; odd jobs preferred; terms reasonable. Apply, Box 2012, Whig office.  
EDGARD RIEGEL UPHOLSTERY, OILCLOTH, CARPET LAYING.  
Repairs Furniture in all Styles. Rates Reasonable.  
Drop a Card or Call.  
Clarence St.

### Thomas Copley Telephone 987

Drop a card to 19 Pine Street when wanting anything done in the Carpentry line. Estimates given on all kinds of repairs and new work; also Hardwood Floors of all kinds. All orders will receive prompt attention. Shop, 48 Queen Street.

### For Xmas.

Very Finest Chocolates in Pretty Boxes.  
Special 25c to \$2.50.  
Special Salted Peanuts only 20c lb.  
Eastman's Kodaks at All Prices.  
Brownie Cameras for \$1.00 up.  
Guaranteed Fountain Pens, \$1.50.  
Thermos Bottles and others \$1.00 and up.  
Imported Perfumes, 25c up.

### MAHOOD'S DRUG STORE

### GROSVENOR CAFE

Mrs. Beardsell, Proprietor.  
Popular Uptown Restaurant and Ice Cream Parlor.  
Special Rate for Weekly Boarders. 21 MEALS FOR \$4.  
SPECIAL CHRISTMAS DINNER, Regular Rate, 25c.  
See our New and Complete Stock of Patterson's Chocolated.

### REAL ESTATE

The Basis of All Wealth  
Good Frame House, near the car line. Price, \$1,400.  
Market Garden, Good Frame House with furnace, Barn and outbuildings. Near the city, \$3,500.  
Frame House with 120 feet frontage, near car line, \$1,200. Union Street West.  
Five Dwelling Houses To-Let.  
Norman & Webb  
Real Estate and Insurance.  
177 Wellington Street

### ESTABLISHED 1866

**Coal That Lasts**  
Ours has the heating power with little waste in Ashes and Clinkers.  
**SWIFT'S**  
IMPORTANT  
For quick sale at attractive prices, seventeen houses and a number of well located lots in Kingston.  
**J. O. Hutton and H. S. Crumley**

### BIRDS, BIRDS, BIRDS.

IMPORTED GERMAN CANARIES.—First shipment received of these beautiful song birds; each bird a guaranteed singer; come and hear them. W. J. Driver, corner Queen and Barrie. Phone 412.

### BUSINESS CHANCES.

**SASKATOON INVESTMENTS**  
The John A. McRae Co., Saskatoon!  
ANYONE ANYWHERE CAN START a mail order business at home; no canvassing; be your own boss and send for free booklet, tells how. Heacock, 2369 Lockport, N.Y.

### MEDICAL.

DR. FREDERICK A. CAYE, SPECIALIST, Nose, Throat and Ear, 134 Wellington Street, corner Johnson. Hours: 9 to 1, 2 to 5, 7 to 9. Sunday, 2 to 4, and by appointment. Phone 514.

### UPHOLSTERER.

W. J. GAVINE, UPHOLSTERER, REPAIRING and carpet work, hair matting renovating. Drop a card or call 216 Ragot Street.

### CATERER.

WE CATER TO PARTIES, BALS, Wedding Breakfasts, Banquets, etc.; also Rent Dishes, Table Linens and Silverware. Reid & Hambrook. Phone 443 or 502.

### LEGAL.

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

### TEACHER WANTED.

QUALIFIED TEACHER FOR S.S. No. 1, Clarendon, duties to start Jan. 3rd. State salary and experience to J. O'Hanlon, Sec.-Treas., Plevna, Ont.  
A TEACHER FOR S.S. No. 6 AND 8, Township of North Crosby; duties to begin Jan. 3rd, 1913. Apply to Sec.-Treas. A. V. Egan, Westport, Ont.  
A TEACHER, WITH SECOND CLASS certificate, Normal training, for Public S.S. No. 7, Pittsburgh, Frontenac County; duties to commence Jan. 6th, 1913; salary, \$400. J. B. Quinn, Dufferin. Phone 1109, Ring 13.

### WANTED—GENERAL.

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

### FOR LADIES' OR GENTLEMEN'S

High-class Tailoring, try Anby the Tailor, the man that suits you. 19 Montreal Street, Kingston.

### TAKE NOTICE, THAT I WILL BUY

all kinds of second-hand furniture and stoves; will pay highest prices; see me before anyone else. J. Thompson, 232 Princess Street, next St. Andrew's Church.

### CUSTOMERS TO CALL AT W. CULSON'S

Barber Shop and Shoe Shine Parlor, 371 King Street; men's hair cut, 15c; boys', 10c; shave, 10c; shoe shine, 5c; first class work.

### GENTLEMEN TO BRING THEIR

Cloth and have it made up into up-to-date suits. Price and workmanship guaranteed to please. Pressing and repairing done on the shortest notice. Thomas Galloway, 121 Brock Street, near Bibby's Livery.

### OSTROPATHY.

"HEALTH WITHOUT DRUGS."—R. G. Ashcroft, D.O., 156 Wellington St. Office hours: 10 to 12, 2 to 4, and by appointment. Edna F. Ashcroft, D.O. Hours: 2 to 4 p.m. Office phone, 417. Residence phone 1499.

### PERSONAL.

HAIR, MOLES, WARTS, BIRTH-marks and all growths and skin blemishes removed permanently without scar; 27 years' experience. Dr. Kimer, J. Lake, Eye Ear, Nose, Throat and Skin Specialist, 259 Ragot Street.

### ARCHITECTS.

HENRY P. SMITH, ARCHITECT, 270, 218 King Street. Phone 144.  
WE NEWLANDS & SON, ARCHITECTS, etc., Offices, 155 York St. Phone 691.

### POWER & SON, ARCHITECTS, MERCHANTS Bank Buildings, corner Brock and Wellington Streets. Drop a card

### BUSINESS NOTICE.

COALS! COALS! COALS!—WHY PAY such high coal bills when you can use gas for cooking? Drop a card to David Marshall, 161 Queen Street, for prices on gas installation.

### FOR SALE.

A TALKING PARROTT AND CO. Apply at 111 William Street.  
ENGLISH RAINCOATS.—GO TO Frank Cooke, 28 Clarence Street.

### EIGHT HORSE POWER MOTOR

(direct current). Apply, E. Wathen, 47 Mack Street. Phone 484.

### A FINE LOT OF WALNUT AND OAK

Sideboards, the best we have ever had at a reasonable price, at Turk's. Phone 735.

### FOUR SECOND-HAND BARBER

Chairs will be sold cheap; also Hotel Property, known as the Collins Bay Hotel. Apply, J. M. Thornhill, Kingston, Ont.

### \$1,700—CHEESE FACTORY, DOING

profitable business; a snap if sold in two weeks.  
\$1,000—HOUSE IN NAPANEE; GOOD size; large lot.  
\$1,300—FRAME HOUSE, NELSON.  
\$1,700—BRICK HOUSE, COLLINGWOOD Street; others in all parts of the city.

### A NUMBER OF CHOICE FARMS

are and in the west.  
BATHMAN GARDNER, INSURANCE, Real Estate and Money to Loan. 87 Clarence Street. Phone 396.

### TO LET.

LARGE FURNISHED ROOMS, WITH or without board; all modern conveniences; near City Park, 25 Wellington Street.

### STORAGE FOR FURNITURE, CLEAN

dry, airy rooms, absolutely fireproof; your own lock and key. Storage, 239 Queen St. Phone 526b.

### FOR SALE OR TO LET.

NO 106, CORNER EARL AND VICTORIA streets, with furnace, bath and w.c.; gas all modern conveniences; hardwood floors; rent \$50.00 per month. Apply to J. Miller 41 Victoria street.

### DENTAL.

A. E. KNAPP, B.A., L.D.S., D.D.S., removed to 258 Princess Street.  
DR. C. C. NASH, DENTIST, DR. G. G. Weicker, assistant, 131 Princess Street. Phone 715.

### SPARKS AND SPARKS, DENTISTS,

159 Wellington Street (over Carnovsky's), Kingston. Phone 344.

### H. H. SIMPSON, L.D.S., D.D.S., DENTIST,

1st corner Princess and Bagot. Entrance on Bagot Street. Telephone 428.

### FINANCE AND INSURANCE.

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

### C. S. KIRKPATRICK, GENERAL IN-

urance Agent, Accident, Marine, Fire and Guarantee, 42 Clarence Street. Tel. 558.

### FRONTENAC LOAN AND INVEST-

ment Society; established 1882; president, Lt.-Col. Henry R. Smith; money loaned on city and farm properties, municipal and country securities; mortgages purchased; deposits received and interest at 10% and 5%. C. McMillan, Manager, 87 Clarence Street.

### LIVERPOOL, LONDON, AND GLOBE

Fire Insurance Company. Available assets, \$61,167,215. In addition to which, the policyholders' fund for security the unlimited liability of city property insured. At lowest possible rates. Before renewing old or giving new business get rates from Strang & Strang Agents. Phone 325.

### ARCHITECTS.

HENRY P. SMITH, ARCHITECT, 270, 218 King Street. Phone 144.  
WE NEWLANDS & SON, ARCHITECTS, etc., Offices, 155 York St. Phone 691.

### POWER & SON, ARCHITECTS, MERCHANTS Bank Buildings, corner Brock and Wellington Streets. Drop a card

### BUSINESS NOTICE.

COALS! COALS! COALS!—WHY PAY such high coal bills when you can use gas for cooking? Drop a card to David Marshall, 161 Queen Street, for prices on gas installation.