

Household Banking Accounts

In The Bank of Toronto have been found by many to be a great convenience. The accounts may be opened in the names of husband and wife, and either may deposit or withdraw money. Interest is paid on these accounts twice a year.

Assets \$60,000,000
INCORPORATED 1855
THE BANK OF TORONTO
Market Square GEORGE B. McKay
Kingston Manager.

Fire Insurance
Now that the fall season is once again with us, necessitating the starting of stoves and furnaces, the danger from fire risk consequently increases, so that it is essential that all property should be adequately covered.
If in need of any additional insurance or contemplating a change, I would appreciate the opportunity of figuring on your requirements. I represent several strong tariff and non-tariff companies.
GEORGE BAWDEN
PHONE 286. REAL ESTATE. COAL. 168 PRINCESS ST. INSURANCE.

Who "Pays the Piper?" Stop the Fire Waste!
It makes your rent higher, increases your taxes, and by raising the rent of your grocer and butcher, puts up the price of food. "You pay the insurance."
When you build next a good example for your neighbor. Every brick building erected helps to reduce the insurance rate. Every frame building helps increase it.
Work for extended fire limits. Build with brick and buy your brick at home.
A. Neal, Kingston Brick Yard Phone 1396

FOR SALE
We have a new frame dwelling containing 9 rooms, hot air furnace, electric lights, B. and C. that we will sell for \$2,500
J. K. CARROLL AGENCY
18 BROCK ST. JOHN DRIVER, Representative. PHONE 68

YOUR FAVORITE DENTIFRICE
Can always be procured from us. We mention a few of the many we keep in stock: Colgate's, Nylol's, Sunitol, Pathymol, Zymole, Intax, Poloco, etc.

HOAG'S DRUG STORE
Opposite Y. M. C. A. Kingston Ont.

Albion Hotel
Remodelled throughout One of Kingston's Best

Everyone Should Try and Get a New Home for Themselves
Why should you pay rent when you can save money by paying rent on a new home of your own? Why not build a home of your own, from \$1,000 to \$10,000, on easy terms. Try
Chas. Leeder, 2nd Floor, Room 4, King Edward Building

In Times of Peace In Times of War Perfect Sight Is Essential
Failing vision, an enemy to comfort and pleasure, can be restored to normal condition by glasses, ground especially to your requirements. Our Eyesight Specialist, H. C. Brown, Oph. D., will speedily rectify your optical troubles, and at the lowest cost to you.
TORIC LENSES RODGER
Optical Parlors, 217 King Street. Where the Check is on the Wall.

For Sale
Gramophones, Phonographs, Gramolas, Columbia and Victor records, Odeon and Jumbo records, Edison 2 minute records, Blue Amberl records.
Big discounts for July and August
Allen's 113 Brock St. Phone 252

Removal Notice
I have removed my office to 60 Brock Street, next door to Metcalfe's meat store, opposite Henderson's.
S. Roughton, Manager, The Mutual Life Assurance Co., of Canada. Phone 610.

What About Your Winter Clothes?
Have you bought your winter suit, overcoat, sweater, coat and underwear?
Try BARNET LIPMAN
107 Princess St. The Up-to-date Clothing and Gents' Furnishing Store.
If a man has a nagging wife he knows all about silence that is golden.

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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.
Popular music, 2 for 25c. College N. I. Greenleaf, agent for Domestic Vacuum Cleaner. Phone 777.
Hiram Lawson, Silsville, Ont., has purchased from Augusta Garber a farm of 143 acres, located two miles north of Euclid, N.Y.
Capt. Frederick Reid, of the Ontario fire station, has left on a hunting trip out along the line of the C.P. railway.
The Girls' branch of the W. A. of St. George's cathedral will hold a sale and sale on Thursday, Nov. 12th, at Mrs. H. Tandy's residence, 161 King Street.
"Page and Shaw sweets," Gibson's. Some one stole two lanterns from 1500 Avenue of the City on Friday night. The streets foreman would be obliged if they were returned to the C.P. railway.
Operatic music, College Book Store. The teams which will play in the senior S.S.A.A.A. basketball series are down to hard practice at the Y. M.C.A. gymnasium. The series will open on Nov. 7th.
"Page and Shaw sweets," Gibson's. Mrs. N. J. Mahoney and two little daughters, Muriel and Frances, left for Montreal after spending the summer with her parents, Mr. and Mrs. David Baker, Kingston Junction.
Tippecary. College Book Store. The city engineer would like automobile men to be careful about allowing gasoline to drop on the asphalt pavements. Gasoline is very injurious to them, so leaky tanks should be repaired.
"The Halloween social held on Friday night by the intermediate league of Sydenham street Methodist church was a most enjoyable event. Miss H. Anglin had charge of the programme.
Hits from "The Beauty Shop." Owing to the increased cost and the scarcity of supply of raw material, the Eddy company have had to slightly advance the price of matches and some other lines. The Eddy company believe that the public will appreciate this when they realize it is done so that the high standard of quality for which the Eddy goods are famed, may be maintained.
"Doc Emulsion, Etc." Gibson's. The attention of Catholic girls is called to the organization on Wednesday, 3th Nov., of a reading room, gymnasium and mutual improvement club, which will be open every evening (Saturday and Sunday excluded) from 7.30 p.m. to 9.30 p.m. La maison hall, Notre Dame convent, Johnson street, entrance facing the lawn. Come and bring your friends to the social organization meeting on Wednesday evening. Gymnasium classes Wednesday and Friday evenings.

GRAND OPERA HOUSE

To-Night LAST TIME HERE
Lawrance D'ORSAY
The Distinguished English Comedian
The RENTED EARL
By Salisbury Field. PRICES 25c, 50c, 75c, \$1, \$1.50 SEATS NOW ON SALE.

ALL NEXT WEEK
The Imperial Musical Comedy Co.
With Canada's Favorite Comedians Feldman & Christie
And a Broadway Beauty Show Presenting on Monday Night
The Lunatic and the Lady
Tuesday, "The Girl in the Clouds"
Wednesday, "The Girl in the Clouds"
Thursday, "The Girl in the Clouds"
Friday, "The Girl in the Clouds"
Saturday, "The Girl in the Clouds"
Sunday, "The Girl in the Clouds"
SEATS NOW ON SALE

PURE CLEAN FOOD IS ESSENTIAL TO GOOD HEALTH
BE PARTICULAR Insist on getting "CROSSED FISH" SARDINES
Kingston Cement Products We Make CEMENT BLOCKS, SILLS, LINTELS, PIER BLOCKS, BRICK, VASES, and everything in cement. Verandah work a specialty.
OFFICE 177 WELLINGTON ST. Works, Cor. Charles and Patrick Sts. Horace F. Norman, Manager.
FROM THE COUNTRYSIDE
McLean Matters. McLean, Oct. 29.—Farmers are ploughing and underbrushing. The hunters are, beginning to travel north for the hunting season. William Hawley is repairing his house. Mr. and Mrs. J. Rayco's made a trip to Mountain Grove this week. Miss Frances Foster is spending some time at Moscow with her sister, Mrs. P. Vanvolkenburg. Mrs. W. Kirk and Mrs. George Sills are visiting friends at Moscow. Miss Charlotte Wood has gone to Kingston for the winter. W. Lasher, Roblin, is at N. W. Smith's.

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Crow Lake News. Crow Lake, Oct. 29.—Snow has made its appearance once more, but didn't stay long. Threshing is the order of the day. Mr. Haggan had the misfortune to cut his foot. Dr. Barker put three stitches in the cut. S. Kennedy, sold his trotter to D. L. Goodfellow for a fine sum. Messrs. Goodfellow and McLean, of Westport were through here on business last week. Visitors: Mr. and Mrs. Fleming, at P. Knapp's; Mrs. H. Lough and Miss Hughes called at Mr. Bertram's. Miss Lena Bertram visited at F. Knapp's the guest of Miss Hughes; Mr. and Mrs. William Knapp at Mr. Hanna's, Belling Brook on Sunday.

News From Morewood. Morewood, Oct. 29.—Rev. W. A. Wilson, Ottawa, preached in the Methodist church here at both services on Sunday. Sacramental services will be observed in the Methodist church on Sunday morning. The pastor, Rev. D. Elliott, will officiate. Evangelistic services are being conducted in the Presbyterian church this week. The pastor, Rev. J. T. Tolan, has Rev. Mr. Morrison assisting him. T. Faulkner was a visitor at Russell on Wednesday. Rev. D. D. and Mrs. Elliott and Miss Evelyn Howes were guests in Ottawa this week. Mrs. H. Lough and Mrs. J. Moore were recent visitors to Grantly. The W. M. S. of the Methodist church held monthly meetings at the home of Mrs. W. Elliott on Thursday afternoon.
He who has a bee in his bonnet often gets stung.
People who rule the roost like to crow about it.

THE PEOPLE'S FORUM
WILL THE PERSON THAT PICKED UP A signet ring in the Windsor Hotel toilet, please return to John Brown, Windsor Hotel.

CONDENSED ADVERTISING RATES
Best insertion in a word. Each consecutive insertion thereafter, half-cent a word. Minimum charge for one insertion, 25c; three insertions, 65c; six insertions, \$1.25; one month, \$2.50.
HELP WANTED.
AN ADM. OF 25 WORDS OR LESS, under this head, costs 25c for one night, or 50c for three.
GIRLS FOR KNITTING. APPLY KINGSTON Hosiery Co., Ltd.
A MAID AS GENERAL, NO WASHING or Ironing. Apply 179 Earl St.
IMMEDIATELY, COMPETENT HOUSEMAID, only experienced need apply. 139 Johnson St.
AT ONCE, AN EXPERIENCED GENERAL SERVANT, Apply to Mrs. J. Carson, 123 King St., City.

LOST.
Gentleman's pearl scarf pin, lost Monday of Tuesday, Liberty at reward if returned to 170 Princess Street.
FOUND.
FOUND, OWNER MAY HAVE SAME BY describing it and paying expenses. Apply to Box 47, Parkham, Ont.

FOR SALE.
THESE EFFECTIVE ADVTs. COST little. Quick sale; three times, 10c one week, \$1.00.
GRESE FEATHERS, APPLY TO MRS. Goldman, 337 Division St.
PURE BRED R. L. RED, ROCK AND WHITE Leghorn hens and cocks. Apply to M. G. Boyd, 106 Pine St.

HELP WANTED.
A YOUNG GIRL TO HELP WITH housework and care of child. Apply in evening at 48 Frontenac St.
GENERAL SERVANT, IMMEDIATELY. Must be good cook, no washing or ironing. Apply Mrs. A. F. Knight, Alice St.
AGENTS MAKE BIG MONEY SELLING our up-to-date line. Write for particulars and catalogue to: Moler Barber College, 23A Queen East, Toronto.

TO LET
BRICK HOUSE, 8 ROOMS, IMPROVED. 24 Johnson St. Apply 56 Johnson St.
OFFICES IN CLARENCE ST. Chambers. Apply to Cunningham & Muller, 79 Clarence St.

FOR SALE.
A FIRST CLASS PONY, KIND, AND A good driver, 9 years old; also a good pony outfit. Will sell reasonable price. Also big stock of furniture. J. Thompson, 333 Princess St., Phone 1600.

MAID FOR GENERAL HOUSEWORK, two in family; good wages; no washing, no ironing. Apply 294 King St., between the hours of 7.30 and 9 o'clock P.M.
LEARN BARBER TRADE, SURE EMPLOYMENT. Good wages few weeks required to complete course. Write for particulars and catalogue to: Moler Barber College, 23A Queen East, Toronto.

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WANTED - LADIES TO DO PLAIN and light sewing at home, whole or spare time; good pay; work sent any distance; charges prepaid. Send address for particulars. National Manufacturing Co., Montreal.
HAVE YOU ANY ABILITY AS A seamstress? We have a proposition to make which will enable you to earn money than you are earning at the present time. Good correspondence strictly confidential. Address to Manager, Box 47, Kingston, Ont.

WANTED GENERAL
WINDOW CLEANING - PLACE YOUR orders at once and be sure of good work. We clean and put up storm windows. We employ only reliable men. Drop us a card. Kingston Window Cleaning Co., 349 Alfred St., City.

FOR SALE OR TO RENT. NEW 10-roomed house, modern improvements, hot air furnace, electric light. Apply No. 29 Sixth St.
EIGHT ROOMED HOUSE, ALMOST new, modern improvements, corner Division and Quebec streets. Apply to J. D. Boyd, 106 Pine Street.

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, 133 Brock Street, near Bibby's Garage.
TEACHER WANTED.
FOR S. S. NO. 4, OSO, A TEACHER with necessary qualifications. Duties to commence after mid-summer. Apply stating salary and experience, to Wm. Crane, Box 27, Clarendon Station, Ontario.

NO. 23 WEST ST. STONE HOUSE, EXTENSIVELY renovated; hardwood floors; open fireplace, tiled bathroom; hot water heating. Possession at once. Apply to Dr. J. C. Connell.
A FLAT IN WELLINGTON APARTMENTS, 139 Wellington St. Possession Nov. 1st. Heated by hot water; electric lights; also gas range. Apply E. W. Meagher, 99 L. Albert St., Phone 1409.

THE STORE ON MARKET STREET
At present occupied by Dr. H. C. Gannon as a store and feed store. Possession 1st January next. Apply to M. Sullivan, Contractor.

WORK WANTED
WASHING DONE AT HOME, 46c A dozen. Apply Mrs. Scott, 61 Livingston Ave.
LEGAL
CUNNINGHAM & MUIR, BARRISTERS and solicitors. Law office, 76 Clarence Street, Kingston.

SEVEN ROOMED FLAT, WELLINGTON APARTMENTS, 139 Wellington St. Heated by hot water, electric light, gas range with separate heater for bath and laundry tubs. Possession immediately. Apply E. W. Meagher, 99 L. Albert St., Phone 1409.
DENTAL
A. E. KNAPP, B.A., L.D.S., D.D.S., REMOVED to 241 Princess Street.

W. J. GAVINE, UPHOLSTERING, Re-upholstering and carpet work and mattress renovating. Drop a card or call 515 Bagot street.
FINANCIAL
FRONTENAC LOAN AND INVESTMENT Society, incorporated 1862; president, Colonel Henry R. Smith. Money loaned on city and farm properties, municipal and country debentures; mortgages purchased; annuities received and interest allowed. S. C. McGill, Manager, 76 Clarence Street.

ZIG ZAG SARDINES
NO ADVANCE IN PRICE AT YOUR FAMILY GROCER'S
Zig Zag Sardines are acknowledged by connoisseurs to be one of the finest sardines packed.
The greatest cure has been taken in choice of fish as well as in the very finest of each being used.

DR. C. C. NASH, DENTIST, DR. T. B. Renton, assistant. 133 Princess Street, Phone 725.
CATERING.
WE CATER TO PARTIES, BALLS, Weddings, breakfasts, buffets, etc. also rent dishes, Table linen, silverware, etc. M. P. Reid, 39 Union Street, F. C. Hambrook, 176 Alfred Street. Phone 545 or 305.

BUSINESS NOTICES.
JOSEPH HUSE, CHESTNUT ST. HAS opened up a quarry on Stephen St. Cut, building and rough stones are supplied promptly at reasonable prices.

Quality Kentucky Cannel Block The Grate Fire Coal, \$4.00 for 1/2 Ton, Enough for the Season
JAMES SWIFT & CO
Service