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

THE BANK OF TORONTO
INCORPORATED 1855

Market Square - - Kingston
GEORGE B. McKAY - 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 additiona 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 set 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, Nyal's, Sanitol, Euthymol, Zymole, Hutax, Pebeco, 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.
347 King Street.
Where the Clock is on the Walk

For Sale

Gramophones, Phonographs, Grafonolas, Columbia and Victor records Odeon and Jumbo records, Edison 2 minute records, Blue Amberal records.

Big discounts for July and August

Allen's
Phone 252 113 Brock St

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.

Bakery Removal Notice

Mrs. J. J. Lackie

Begs to announce that she has removed her bakery to No. 65 Brock Street Ockley's old stand, and will open up for business on Saturday, the 24th inst.

With a full line of goods and a new Black Diamond Oven—the best made in Canada—she aims at keeping her old customers, attracting new ones and pleasing all.

Kingston, Oct. 21st, 1914.

WHILE SHOPPING
Enjoy Afternoon Tea at
MARBLE HALL
238 Princess Street.
Dainty Refreshments and Pure Ice Cream.
George Masoud, Prop.
Phone 980.

COAL
The kind you are looking is the kind we sell
Scranton Coal
is good coal and we guarantee prompt delivery
Booth & Co.
Foot of West Street

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.

The friends of Mrs. E. S. Steen, Johnson street, will be pleased to hear she is home from the hospital, after undergoing an operation for appendicitis.

"Buy Cold Tablets." Gibson's.

Fifty-one more suspects were brought to the city from the Montreal district on Saturday afternoon. They were taken to Fort Henry.

For everything in music call Dutton's. Teachers supplied. Opposite Griffen's theatre.

At noon, Monday, the firemen were called to the home of D. McCambridge, at 235 Wellington street, for a chimney blaze. There was no damage.

"Buy foot powder" at Gibson's.

Women's English boots, regular $2.50, for $1.50, Dutton's.

An effort is being made to get Mrs. L. W. R. Mulloy to sing at the patriotic event in the City Hall on Thursday evening when H. B. Ames, M.P., Montreal gives an address on "The British Navy."

"Cherry Cough Syrup." Gibson's.

It is understood that the Ontario government intends making a reduction of the salaries of its officers and employees throughout the province, in view of the decrease in revenue owing to war conditions.

Black sateen underskirts, 50c. Dutton's.

Most of the overseas volunteers will arrive in Kingston on Tuesday for mobilization. Some of the 47th men are already here. The accommodations at the Artillery Park barracks, cereal works and armouries are all ready.

"Shaving cream" at Gibson's.

Rev. Allan P. Shatford, rector of the Church of St. James the Apostle, Montreal, announced to his congregation that he would be leaving Canada with the second contingent in the capacity of military chaplain.

"Buy Cold Tablets." Gibson's.

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 the public will appreciate this when they realise it is done so that the high standard of quality for which the Eddy goods are famed, may be maintained.

A GRIMEAN VETERAN

THE DEATH OF JOHN LANE AT NORTH BAY.

Deceased Lived at Denbigh for Years — He Was Prominent in Municipal and Church Affairs.

John Lane, Sr., a respected resident of North Bay for the last four or five months, who passed away at the residence of his daughter Mrs. C. C. Bebee, 306 Front street, was born in Cork, Ireland, on the 20th June 1835, and lived with his parents Rev. Samuel and Mrs. Lane until the year 1848 when he joined the crocodile guard ship at Queenston and was drafted to the flag ship at Plymouth. From there he was drafted to the Alarm 26 gun brigade proceeding to West Indies serving for three years and two months. He was sent home and paid off for six weeks leave. After this he joined H.M.S., Le Hogne serving there for a time, and then on the steamer Valoros, under Admiral Nepier in the Baltic.

When war was declared with Russia he was at the first bombardment and the taking of Almond Isle and Captain Hall. The steamer and crew were then sent home with their captain for repairs and sent to the Black Sea where he was an eye witness of the siege of Sebastapol, when peace was proclaimed there. After reaching England, he helped fit out the steamer Nile with 91 guns. After he bought his discharge and came to Canada to join his parents, who had moved during this time.

Mr. Lane had several trophies of war which are now in the possession of his children, having three medals, one of Sebastopol, one of the Crimean war and one for the Baltic. He also had wooden pistols, drawers, etc., and a sword of his grandfather's, used in the battle of Waterloo.

After coming to Canada he married Miss Weese, of Ernestown, and settled in the north of Addington, where he was well known, having been postmaster for over thirty years in Denbigh. He resigned in May before moving to North Bay. He also was municipal treasurer from the time the municipality of Denbigh was orginized until four or five years ago. He was also a high court commissioner for Addington and a general merchant in Denbigh for years until the death of his beloved wife, eight years ago.

He was seventy-nine years of age, and was ill about twelve days from injuries received from a fall. He was tenderly cared for and all that kind hands, loving hearts, medical skill and good nursing could do was done. He was a Sabbath school worker, being Bible class teacher at one time for seventeen years and his place was never vacant at worship if he was able to attend.

He leaves a family of two brothers, James Lane, Ottawa, and William Lane, Denbigh; two sons, Samuel and Wesley Lane, of Denbigh, and seven daughters, Mrs. Esson, Petrolia; Mrs. Wilde and Mrs. McRae, Toronto; Mrs. (Rev.) Butler Cavan, Mrs. Stewart, Minden; Mrs. Perry, Trout Mills, and Mrs. Bebee, all of whom were present at his death and burial, except three.

A much-loved father is mourned at home and also by numerous friends elsewhere. The remains were interred in Terris Lawn cemetery on October 8th. Services were conducted by Rev. Dr. Ferguson.

CASTORIA
For Infants and Children.
The Kind You Have Always Bought
Bears the Signature of Chas. H. Fletcher

GRAND OPERA HOUSE
To-Night, Every Night This Week
Matinees Wednesday and Saturday
The Imperial Musical Comedy Co.
With Canada's Favorite Comedians
Feldman & Christie
And a Broadway Beauty Chorus
Presenting To-night
The Lunatic and the Lady
Tuesday, "The Girl in the Clouds"
Change of Play Nightly
Special Prices | 10-20-30 | Nothing Higher
SEATS NOW ON SALE
SPECIAL ENGAGEMENT
Wednesday & Thursday
Daniel Frohman Presents Kingston's Favorite
James K. Hackett
in
The Prisoner of Zenda
A dramatic masterpiece of romance and adventure
A photo play in four acts
At
Ideal Theatre
2—Days Only—2
The treat of the season. No advance in prices.

Notice

All members of Granite Lodge are requested to meet at the Lodge rooms, Wednesday, Nov. 4th, at 1.30 p.m., for the purpose of attending the funeral of our late Brother, L. W. Rogers.

Members of sister lodges cordially invited.

H. MILNE, N. G.
JOHN POLLIE, Secretary.

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.

Mrs. Kavanagh's Lunch Rooms

338 King St.
Open from 7.30 a.m. to 12 p.m
Breakfast from 7.30 to 9
Dinners from 11.30 to 2
Afternoon Tea from 3 to 6
Suppers from 5.30 to 8

Cross Lake Reports.

Cross Lake, Oct. 31.—Many hunters pass through this place daily to the north country in search of game. John C. Hayes, of Arden, and Dr. Lockridge, of Tamworth, and Benjamin Secord, of Welland, are also taking in the hunting season. James Wilkes, of this place, is attending the funeral of his father at Croydon. Charles Parker is not much improved in health. Some of the boys of this place have volunteered, and gone to Kingston to go with the next overseas contingent. John A. Newton made a business trip to Peterboro last week. School has closed at this place for the present. The farmers throughout this vicinity have given great loads of potatoes and grain for the Belgian relief fund.

Indian Summer Fruits

500 baskets Golden Keiffer Pears; 25 baskets Orange Quinces; 100 baskets White Grapes; 250 baskets Blue Grapes. To arrive Tuesday morning at Carnovsky's.

People are still searching for Capt. Kidd's buried treasure. This looks like a waste of time, as the captain, having money to burn, probably cremated it.

Arm yourself with a dark lantern when looking for honor among thieves.

THE PEOPLE'S FORUM

CONDENSED ADVERTISING RATES

First insertion 1c a word. Each consecutive insertion thereafter, half cent a word. Minimum charge for one insertion, 25c; three insertions, 50c; six, $1; one month, $2.

HELP WANTED.

AN ADVT. OF 25 WORDS OR LESS, under this head, costs 25c for one night, or 50c for three.

A FIRST CLASS BREAD BAKER. Apply Mrs. Lackie, 65 Brock St.

A GENERAL SERVANT; NO WASH- or ironing; family of two. Apply 160 Stuart St.

A GENERAL SERVANT, MUST HAVE city references. No washing. Apply 175 Union St. West.

IMMEDIATELY, COMPETENT HOUSEmaid; only experienced need apply. 196 Johnson St.

AT ONCE, AN EXPERIENCED GENeral servant. Apply to Mrs. J. Carson, 123 King St. East.

A COMPETENT GENERAL SERVANT. No washing or ironing; family of two. Apply 160 Stuart St.

IMMEDIATELY TUESDAY OR WEDnesday, good general servant; must cook well; wages $20 per month. Apply Mrs. Knight, Alice St.

ABLE BODIED MEN, GOOD EYEsight, for firemen and brakemen. Good wages; experience unnecessary. State age. Railway, care Whig office.

AN INTELLIGENT PERSON MAY earn $100 monthly corresponding for newspapers; no canvassing. Send for particulars. Press Syndicate, 3,969 Lockport, N.Y.

LEARN BARBER TRADE. SURE EMployment. Good wages. Few weeks required to complete course. Write for particulars and catalogue today. Moler Barber College, 221A Queen East, Toronto.

HAVE YOU ANY ABILITY AS A salesman? We have a proposition to make which will enable you to earn more money than you are earning at the present time. Correspondence strictly confidential. Address to Manager, Box 47, Kingston, Ont.

YOUNG MEN WANTED TO PREPARE for telegraph positions on Canadian railways. Our students receive positions immediately upon graduation and $75 to $90 monthly to start. Free railway pass to school and to destination when qualified. Tuition fees moderate. For particulars apply The Dier-Graham Telegraph School, 152 Bank Street, Ottawa.

WANTED GENERAL

YOUNG MAN WANTS ROOM AND board with good private family. Apply Box 1102, Whig office.

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

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, 131 Brock street, near Bibby's Garage.

WORK WANTED

WASHING DONE AT HOME, 40c A dozen. Apply Mrs. Scott, 51 Livingston Ave.

ZIG ZAG SARDINES
(Norwegian)
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 care has been taken in choice of fish as well as oil. Only the very finest of each being used.
While all grades of Norwegian fish have advanced owing to the war, yet you may obtain ZIG ZAG SARDINES at the old price.
FENWICK, HENDRY & CO.
(Distributors)

Cheap Auto Tires
Ford size, 30x3 1-4 inch.
Guaranteed 3500 miles.
Gasoline 20c per gal.
Bibby's Garage
Phone 201. Garage 917

Young Men Like The
graceful lines and sweeping style of OUR overcoats. Whether you want an ulster, top, or dress coat, you can find the correct materials HERE. We have just received the first shipment of overcoat materials. They consist of many stylish patterns which must be seen to be appreciated. Come in and make your selection before they are picked over.
Ashby, the Tailor
THE MAN THAT SUITS YOU

LOST.

WILL THE PERSON THAT PICKED up a signet ring in the Windsor Hotel toilet, please return to John Brown, Windsor Hotel.

LOST.

Gentleman's pearl scarf pin, last Monday or Tuesday. Liberal reward if returned to 170 Princess Street.

FOUND

ON THE STREET, A PURSE CONTAINing a small sum of money. Apply to Newman & Shaw.

TO LET

TRY ONE OF THESE SMALL ADVTS. Once 25c, three times 50c.

STORAGE FOR FURNITURE, ETC., clean and dry. McCann, 83 Brock street.

TWO BEDROOMS AND ONE SITTING room, furnished. Apply to 198 Stuart St.

BRICK HOUSE, 8 ROOMS, IMPROVEments. 34 Johnson St. Apply 36 Johnson St.

OFFICES IN CLARENCE ST. CHAMbers. Apply to Cunningham & Mudie, 79 Clarence St.

AN EIGHT ROOMED HOUSE, B. C., gas and furnace, 269 Alfred St. J. R. Laidlaw, 248 Division St.

DWELLINGS, FURNISHED AND UNfurnished: stores, offices, etc. McCann's Real Estate Agency, 83 Brock St.

GROUND FLOOR OFFICE TO LET, heated, lighted and furnished. Best business location in the city. Apply 56 Brock St.

STORAGE FOR FURNITURE, CLEAN, dry, airy rooms; your own lock and key. Frost's City Storage, 299 Queen St. Phone 526b.

FOR SALE OR TO RENT, NEW 10-roomed house, modern improvements, hot air furnace, electric light. Apply No. 20 Sixth St.

EIGHT ROOMED HOUSE, ALMOST new, modern improvements, corner Division and Quebec streets. Apply to J. D. Boyd, 106 Pine Street.

THREE FRONT ROOMS FOR LIGHT housekeeping; unfurnished, gas, electricity, hot water heating, open fireplace, etc. Telephone 447, 140 Wellington St.

LARGE DOUBLE FRONT ROOM AND one single front room, nicely located, two blocks from Queen's University. Apply Box 1021, Whig office.

THE STORE ON MARKET STREET at present occupied by D. Hutcheson as a flour and feed store. Possession 1st January next. Apply M. Sullivan, Contractor.

NO. 23 WEST ST., STONE HOUSE, ENtirely renovated; hardwood floors; open fireplaces; tiled bathroom; hot water heating. Possession at once. Apply to Dr. J. C. Connell.

A FLAT IN WELLINGTON APARTments, 130 Wellington St. Possession Nov. 1st. Heated by hot water; electric lights; also gas range. Apply F. W. Meagher, 99 L. Albert St. Phone 1406.

NEW BRICK HOUSE, 7 ROOMS WITH all improvements; possession at once; No. 48 York St.; rents reasonable to a suitable tenant. Apply H. B. Wartell, 338 King St., or phone 1372.

DENTAL.

A. E. KNAPP, B.A., L.D.S., D.D.S., REmoved to 258 Princess Street.

SPARKS AND SPARKS, 159 WELlington St. (over Carnovsky's) Phone 346.

DR. C. C. NASH, DENTIST; DR. T. B Renton, assistant. 133 Princess Street. Phone 735.

S. H. SIMPSON, L.D.S., D.D.S., DENTist, corner Princess and Bagot streets. Entrance on Bagot street

CATERING.

WE CATER TO PARTIES, BALLS Wedding breakfasts, banquets, etc also rent dishes, table linens and silverware. Reid and Hambrook M. P. Reid, 30 Union Street. F. C Hambrook, 176 Alfred Street Phones 843 or 303.

BUSINESS CHANCES.

ANYONE ANYWHERE CAN START a mail order business at home; no canvassing; be your own boss Send for free booklet; tells how Heacock, 2,969 Lockport, N.Y.

LEGAL.

CUNNINGHAM & MUDIE, BARRISters and solicitors. Law office, 79 Clarence street, Kingston.

PERSONAL

HAIR, MOLES, WARTS, BIRTHMARKS and all growths and skin blemishes removed permanently, without scar; 30 years' experience. Dr. Shimmer J. Lake, Eye, Ear, Nose Throat and skin specialist, 258 Bagot street.

TEACHER WANTED.

FOR S. S. NO. 6, OSO, A TEACHER with necessary qualifications Duties to commence after midsummer holidays. Apply stating salary and experience, to Wm Crain, Sec.-Treas., Clarendon Station, Ontario.

FOR SALE.

THESE EFFECTIVE ADVTS. COST little. Once, 25c; three times, 50c; one week, $1.00.

GEESE FEATHERS. APPLY TO MRS. Goldman, 387 Division St.

PURE BRED R. I. RED, ROCK AND White Leghorn hens and cockrels. Apply to M. G. Boyd, 106 Pine St.

THE PRACTICE AND VILLAGE PROperty of the late Dr. Shaw, of Lansdowne. Apply to Mrs. (Dr.) Shaw, Lansdowne.

AIREDALE BITCH PUPPY, FIVE months old, by Champion Rockley Oorang ex Pure Maid. $15. A. H. Ross, 214 William St., Kingston, Ont.

OFFICE DESK, SIX FEET LONG, 43 in. high in front and 56 1-2 in. high at back. Three drawers and one top shelf. Slightly used. Apply British Whig office.

A LARGE VARIETY OF RANGES AND a number of first-class heaters, at low prices; also a big stock of furniture. J. Thompson, 333 Princess St., Phone 1600.

A FIRST CLASS PONY, KIND, AND A good driver, 9 years old; also a good pony outfit. Will sell reasonable. Apply Kingston Mattress Co., 556 Princess Street.

A LARGE NUMBER OF BICYCLES, also Dunlop tires, at $2.00. All orders promptly attended to for carpet cleaning and laying. George Muller, 373 King St.

CREDIT SALE OF FARM STOCK AND implements at the residence of the late Francis Truedell, Bath Road, four miles west of the city, Wednesday, Nov. 4th, at 12 noon.

HAPPY THOUGHTS, IMPERIAL OXfords, and other cook stoves, Quebec's, pugs and square heaters, all these in first class shape; will close them out at very small profits. Turk's 'Phone, 707.

MINERAL RIGHTS, FELDSPAR AND mica; convenient to station.

THREE NEW FRAME HOUSES, YORK St., cheap.

$5,000—BRICK HOUSE, LARGE LOT and stable.

$1,800—FRAME HOUSE, 6 ROOMS.

$1,500—NEW FRAME HOUSE, MARRland St.

G. A. BATEMAN, INSURANCE AND Real Estate, 67 Clarence St.

ARCHITECT.

WM. NEWLANDS & SON, ARCHITects, etc. ..Offices, 258 Bagot St. Phone 67

POWER & SON, ARCHITECTS, MERchants' Bank Building, corner Brock and Wellington streets Drop a card.

MUSIC.

TEACHER OF SINGING, MISS CARRIE Bajus, 47 Rideau St. Telephone 1296.

VIOLIN INSTRUCTION
MISS CHRISTINE COCHRANE, 79 Gore street. Telephone 136.

MUSIC AND DRAMATIC INSTRUCtion, 216 Frontenac St. Miss Norma Telgmann, Alida Telgmann, B.E.; O. F. Telgmann, teachers of elocution, piano, violin and all stringed instruments.

MISS MARY G. CHALMERS, L.T.C.M., graduate Toronto Conservatory of Music, soprano soloist St. Andrew's church, will open classes in singing, Oct. 19th. Will prepare pupils for Toronto conservatory examinations. For terms and other information apply C. W. Lindsay Co., Princess St.

KINGSTON BUSINESS COLLEGE, Limited.
Head of Queen Street
Superior courses in Bookkeeping, Shorthand, Typewriting, Banking, Civil Service, General Improvement and all Commercial subjects. Rates moderate ate. Phone 440. H. F. Metcalfe, Principal.

UPHOLSTERING.

W. J. GAVINE, UPHOLSTERING, REpairing and carpet work, and mattress renovating. Drop a card or call 216 Bagot street.

FINANCIAL.

FRONTENAC LOAN AND INVESTment Society; incorporated 1863; president, Colonel Henry R. Smith. Money issued 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 $61,187,215. 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 NOTICES.

JOSEPH RUSE, 6 CHESTNUT ST., HAS opened up a quarry on Stephen St. Cut, building and rough stone are supplied promptly at reasonable prices.

Quality
JAS. SWIFT & CO. COAL ESTD. 1865
Service
Kentucky Cannel Block
The Grate Fire Coal,
$4.00 for ½ Ton,
Enough for the Season
JAMES SWIFT & CO