ESTABLISHED

EEPING a bank account for

"household expenses" and

paying all bills by cheque has many advantages. It shows the balance on

hand, the amount expended, provides

receipts for every payment and does

not require a large deposit to begin

OFFSIDE INTERFERENCE PLAY OF 'VARSITY

Is a Great Playing Asset-The Montreal Gazette Makes Reference to The Queen's Game.

Writing in the Montreal Gazette, W. J. Morrison says:

With the exception of in the punt-ing duels, Varsity had the edge on their opponents the greater part of the time, the kicking monors going to Capt. "Jack" Hazlett, of Queen's, even during the quarters in which his team played against the heavy wind blowing down the field. The greatest playing asset shown by Varsity was the development of the line offside in-terference, which becomes even more legal than intended by the rules, under some of the Intercollegiate officials. Offside interference along the line of scrimmage has been well developed by the Toronto students and through it runs were enabled which resulted in tries being scored.

Through this cleverly organized

play, Varsity tore holes in the Queen's line, which made opening great enough to drive a team through and made the locals powerless to hold the visiting wings in check.

Toronto Mail and Empired By virtue of winning on Saturday, all three Toronto senior teams are still left in the running in their respective leagues, but that was expected with the excep- (or) : I was much impressed by tion of Varsity, as Queen's was fig. editorial with the above heading ured a hard proposition for the local the Whig of Saturday. Will you kindcollegians. However, the latter came ly allow me a few words on through with flying colors and now same topic? have a chance to tie up the Intercollegiate by defeating McGill here next Saturday at the Varsity Stadium.

and the Federal League was discussed has been a Christian church in informally in Chicago, Saturday, by world since Pentecost, but it has nevtional Commission, and Charles Weegh- For scarcely has the fire gone out in man, president of the Chicago Feder- one place before some field has seized als. Mr. Weeghman admitted the a brand from the smouldering heap ered, but said the discussion was so and so war has touched and kindled for the public. Mr. Herrman would from the beginning of the Christian not talk about the meeting.

waivers on "Chief" Bender, "Jack" Coombe and "Eddie" Plank, his three Christ, nor Christianity, nor the veteran twirlers.

Toronto Globe: If it was not so be ore, Saturday's games made it very that Ottaws has not enough all material to go around in Not even with help from Kingston and

"Ken" Williams, although not ondition, did some good kicking for Ottawa St. Patrick's on Saturday. He kicked a drop over goal.

"Red" Mackenzie did not come Kingston Saturday with Varsity, as tianity of our own day. Christianity he has not yet recovered from his in- itself is, of course, flawless. The uries. He will likely be in the game

Hard on Culture.

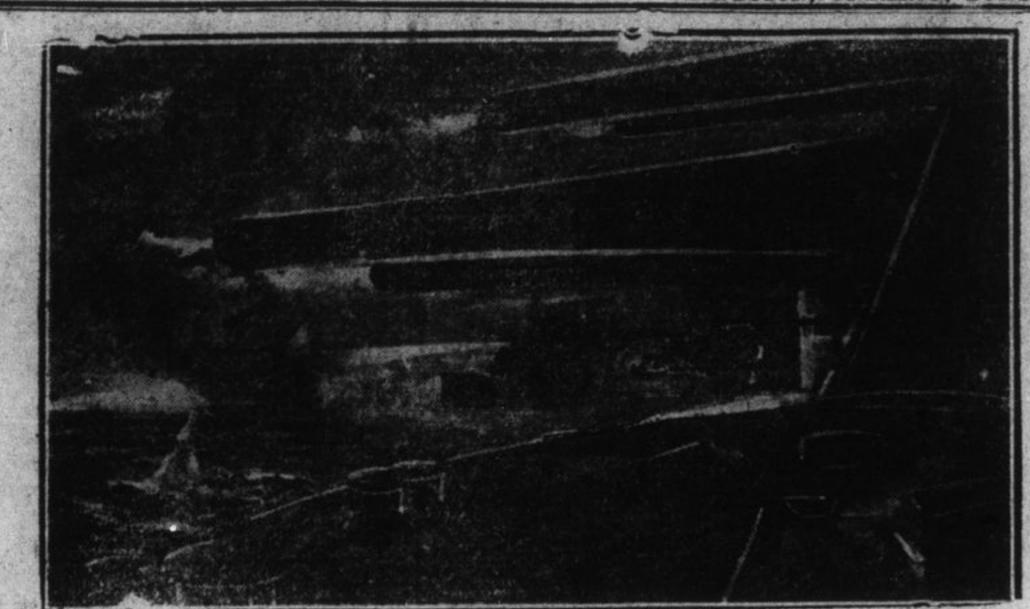
Dr. Macnaughton. We the professors should have been centres of light, of the vision But it has survived and grown, and is the poetry in it: without which the people perish. We stronger at the present time than, at "I'm on my way to Germany, should have done. We have enjoyed the bounty that has established these ing of disappointment to-day because with the means of culture at very small cost to us, and done but little to return. But if we are not guiltless of the crime we will be foremost in making reparation for it.

A New Hunch.

The small daughter had been praying each evening for a baby sister.

The other morning her mother, reading the paper, exclaimed: "I see Mrs. Smith has a little daughter." "How do you know that?" asked

"I read it in the paper."
The child thought a moment then said: "I know what I am gning to and in many quarters attendance, if tangled in the nets and sent up a would take some beating. He says ary 1st. 1913, when business began accident which happened in her six-



A GREAT FIFTEEN INCH NAVALGUN

No heavy metal has yet spoken in vital combat in the North Sea. At the present moment the British naval gun of 13.5 in. bore outclasse s the German 12 in. Soon-possibly in a few days-two new Dreadnoughts will be carrying the great new 15 in. gun.

LETTERS TO THE EDITOR

Church Failing, Why? Kingston, Nov. 2 .- (To the

In these days it is frequently

tended "that the church has lost its influence or the world would not be in the conflict of to-day. Why "to-Peace between organized baseball day more than any former day? There August Herrmann, chairman of the Na- | er had power to put a stop to war. hurch, can be made responsible for hends quite correctly? the contentions of wicked and amnitious rulers.

tory will result in favor of the Chris- fied .- STOKER. church's interpretations of it have Saturday in Toronto against McGill. not been so. Christianity is divine. The church is human. The church verse which fits nicely to the tune of as always been contending, war- "I'm on My Way to Mandalay," and ring, on account of differences of opin- to which you may subscribe the name ion. Much blood has been shed. "Tominy." I hope you will see a liting of disappointment to-day because there was not enough of peace sentiment-Christian sentiment-in the world to prevent this horrid strife between Britain and Germany. we are nearer to it now than ever we were, and we can easily believe that the nations of mankind will be so disgusted by what is to be seen Europe that the peace sentiment of the world will have a better chance

time in the past. But witnesses are summoned to prove the failure of the church. "Re- the Daily News from Rotterdam, ligious meetings are not well attend- says that a Ymuiden steam trawler ed"-certainly nowhere as they ought latitude 54 north and longitude four to be; but the church is a wide place, east, a submarine boat came en

tory manifestations of earnest spiritu-

Moreover, it is said that "the Digging Trenches Behind Ghent With church is startled when a religious worker writes from Valcartier about the number of men he met 'at grips with fundamental spiritual realities.' I am not sure that I apprehend aright the meaning of this phrase, but I take it to mean difficulties in the way of accepting "fundamental real ities." Startled? Not at all; for sufficient reasons which the writer from Valcartier immediately adds-"a tremendous number who pever entered God's house"; who acknowledged that "it was ten, fifteen, or twenty years since they entered a place of worship": "not accustomed ever to give a thought to God."

Now, if a man will habitually turn baseball war was the subject consid- and kindled war in some other place, his back on the house of God, I will say, first, that nineteen to one he will preliminary there was nothing definite war in almost unbroken succession not be found in any better place, and, secondly, he will go straight away era until now. When our Lord was from the very best light there is for on earth He did not cause war to him in that community. How can he Connie Mack, manager of the Phila- cease. Everybody knows what aw- help being dark and ignorant? What delphia Athletics, sprung a sensation ul wars blasted the fair face of the can be know about "fundamental" by announcing that he had asked whole known world in the first cen- spiritual realities," or even the simtury of Christianity. But neither pler religious truths which the wellgrown Sunday school child appre-

"What is all this but a terrible indictment against the church, its "The church has lost its influence." lethargy, or fallibility?" The leth- time to reform and amalgamate. No, it could: not lose what it never argy is admitted and the fallibility, They are abandoning their wounded, had the power to deter tyrants from too. But if a man shuts his eyes making war. "Christianity as a great who is to blame if he does not see? fleet comes out to create a diversion, and vitalizing force has failed. Why,?" Not the church, certainly. If nickel I was astonished at that assertion so kings, regardless of the principles of broadly made. I can answer "Why?" the gospel, provoke war, who is re-to a fact. But that is not a fact. sponsible for the bloodshed? Not 'hristianity has not failed as a vi- Christianity, surely. The purest, most alizing force. Comparisons between | earnest, most faithful Christianity present day Christianity and that of never had a "vitalizing force" which any former time in the church's his- wicked men have not resisted and de-

> Needed There; Good Bye. Kingston, Nov. 2 .- (To the Editor) The following is a copy of a "war"

Before the thundering guns I'm going to lay; There may my life blood ebb away I'm sentimental for my regimental Kaiser, meek and gentle; that's why I'm needed there-good-bye.

SUBMARINE TANGLED UP for development hereafter than at any Famous German U-9 Got Caught in Fish Nets

London, Nov. 3 .-- A despatch to

INVADER IN RETREAT.

Meyerish Energy.

Belgian front'er." The message milling companies. continues:

"Their (the Germans) losses have

onet wounds. tracks remain exposed above the le's advice and "produce." flooded area. The shattered German regiments are being given no guns and transports. Unless their coast within a week."

GERMANY ANXIOUS FOR PEACE. Russia Has Been Approached, Says

Petrograd Story. London, Nov. 3 .- The Petrograd correspondent of the Observer sends the following : "According to a report being circulated in army circles. Russia recently has been approached regarding the concluding of peace with Germany. It is said that the German emperor wrote a personal letter to the dowager empress, urging her to persuade the Russian em-

peror to make peace. "The dowager empress forwarded the letter, without comment, to Emperor Nicholas, who sent it to Grand Duke Nicholas, commander in chief of the Russian army. The grand duke returned the letter with this com-

"If you comply, our armies will mutiny and there will be a revolution No confirmation of the report is ob-

Diagnosing the German Attitude. Montreal Herald. The definition given by McGill's wittiest professor Dr. John Macnaughton, of Germany's present at do. I am going to give up praying and in many quarters attendance, if tangled in the nets and sent up a would take some beating. He says ary 1st. 1913, when dustress began not satisfactory, is highly gratifying. rocket. The captain hailed the the programme of the Germans is to show signs of slowing up, stock-to saddle her pony in a field when she holders have suffered a loss in rethem." That negative is too strong, reply and the trawler abandoned the turn their attention to the United venue, which, it maintained, will ag- fell with the saddle upon her. incur-A man often wishes he could change It is granted readily that there is no nets and returned hurriedly to port. States, "when they beslobber in the gregate \$120,600,000 per annum. ring an injury to the spine. The af-

D CLINING DIVIDENDS.

New York, Nov. 2 .- Dividend payments scheduled for November will be \$7,851,421 less than in the same month last year, according to the records of the Journal of Commerce, with a total of \$48,990,791. The aggregate of interest and dividend disbursements will be \$129,990,791, compared with \$135,842,212 in November, 1913. Stockholders of industrial corporations will receive

Paper Milk Bottles. Rochester, Nov. 3-The Roches-

ter Paper Bottle company, of Roches ter, has been incorporated by a syndicate headed by R. B. Culver, for the purpose of erecting a plant for the manufacture of paper bottles for milk, etc., The factory is to have a capacity of 108,000 bottles per day. The new plant will start op erations January 1st next.

Big Barbed Wire Exports. New York, Nov. 2-It is estimated that not less than 50,000 tons of

the United States since the Europ- par in November. ean war broke out.

Had Fine Reports.

Toronto, Nov. 2-The three lar-London, Nov. 3 .- "The way to have just issued their annual reports for the first time last year. Bruges, is now open to the allies, ow- showing aggregate profits of \$1.ing to their recapture of Rolers, and | 405,000, or but \$4,600 less than for | declared a dividend at the rate of the Germans are digging new the previous year. This showing, seven per cent, per annum on the trenches behind Ghent with fever- in view of the world-wide depression paid-up capital stock of the bank for ish energy. To do this is to an- prevailing for the past few months, the three months ending November nounce their retreat." This state- is a very creditable one, and the pro- 30th 1914. ment is made in the Observer in a babilities are that the coming year The English company controlling despatch dated "near the Franco- will be even a profitable one to our the Cobalt townsite the City of Co-

Heavy Borrowings.

been enormous. A German officer | Ottawa, Nov. 2-Canada has now captured yesterday estimates that borrowed £545,546,000 in the Brithere have been 150,000 killed or tish market. The interest on this wounded since the occupation of borrowed money amounts to a very pital, to bid for ships taken as pri-Ostend in northwest Flanders alone. | tidy sum each year, and if Canada | 7es by England and which soon will Whole batteries and battalions have is going to make the progress she been annihilated by the shell are should make, it will be necessary under the American flag. from the warships. Thousands for her to produce more and devehave been drowned as the result of lop her natural resources to the fullthe opening of the dykes. In hand- est possible extent. There is no real, Victor Druty was elected a dito-hand fighting the German losses excuse for this country not being have far exceeded those of the allies. able to pay its interest with the pro-Thousands of bodies of Germans ducts of our farms, forests, mines, ceeds, Dudley Ward, M.P., on the floating on the inland sea bear bay- fisheries and factories. More than at any other time in our history "Only the main roads and railroad there is need for us to adopt Carly-

> Deal Is Arranged. London, Nov. 2-The proposed

scheme of an arrangement between £50 five per cent, cumulative deben- 13.8 per cent, last year." ture stock. \$225 in ordinary shares of Canadian Western, and payment in cash in December of half the interest due on December 1st, and a deferred interest warrant carrying 5 per cent, for the other half of the interest. The scheme also involved the acceptance by the preferred

November Interest.

vidend on preferred shares.

shareholders of ordinary shares in

place of their preferred shares, and

not including the interest upon a "cursed cripple." number of provincial and municipal debentures the Financial Post. Of Scott were lame. Sir Walter's lamethe total of approximately \$8,500,- ness was caused by a kick from a 000 the sum ordinary distributed by horse when acting as quartermaster of way of actual dividend would the Edinburgh Light Cavalry.

amount to \$4,740,000.

Mrs. Browning, the distinct

Enormous Losses.

his luck as easily as a woman can change her mind.

People who do things by halves secure fractional results.

The Daily Mail's Amsterdam cormeantime with the gross train-oil of such warmth of religious life any where as there should be, but in many places—and the Salvation Army is places—and the Salvation Army is not they only one—there are satisfac—entangled in the trawler's fish nets.

It is granted reachly that there is no meantime with the gross train-oil of flattery laid on with a trowel, which cen paid annually on \$2,330,000, which does not they think the proper tribut to their intelligence."

The Daily Mail's Amsterdam cormeantime with the gross train-oil of flattery laid on with a trowel, which cen paid annually on \$2,330,000, which is they think the proper tribut to their intelligence."

In every walk of life crippled perhame with the gross train-oil of flattery laid on with a trowel, which cen paid annually on \$2,330,000, where as there should be, but in many places—and the Salvation Army is not they think the proper tribut to their intelligence."

In every walk of life crippled perhame with the gross train-oil of flattery laid on with a trowel, which cen paid annually on \$2,330,000, which is they think the proper tribut to their intelligence." seen paid annually on \$2,330,000,- years she had to recline on her back, that their infirmity had by no mean

Payments in United States For November Down \$7,851,000.

\$21,667,986, the falling off in the return made on this class of stocks being \$5,772,553.

OF CANADA HEAD OFFICE TORONTO KINGSTON BRANCH,

THE

H. E. Richardson,

par, has been over, 5 per cent. This

loss is exclusive of deferred divi-

The Swiss government will issue barbed wire has been shipped from \$10,000,000 five per cent. loan at Lippencott's Magazine has been sold by J. P. Lippencott company to

McBride, Mast company. The annual coal production of Nogest milling companies in Canada va Scotia exceeded 7,000,000 tons

The Home Bank of Canada has

balt, the Townsite Extension and the Cobalt Lake made its first entry on the list as the Mining Corporation of Canada. A company is being formed in

New York, backed by American cabe put up at auction. Fleet wil' be At a meeting of the board of the

Royal Securities Corporation, Montrector and was also appointed manager of the company, Mr. Drury sucboard. The list of those among the share-

holders of the Bank of Nova Scotia and the Royal Bank of Canada who PARLOR, MUSIC AND CHINA CAB possess five hundred shares or over is comparatively short, there being only seven in the former and eighteen in the latter. The Cambria Steel company voted

the Canadian, Western Lumber and to make the regular payment of 1.14 the Columbia River Lumber com- per cent, on its single class of stock panies, which after a heated discus on Nov. 14th but in scrip instead of sion was put to a poll, has been cash. The earnings from Jan. 1 to carried by an overwhelming majori- | Oct. 1, on the tonnage produced, ty. Under the new scheme, the de | gaid a letter sent out to shareholders benture holders of the latter comp- "have been at the smallest margin any receive £50 five per cent. first; of profit since the formation of the mortgage debenture stock of the company, amounting to \$1,375,000, Canadian Western for every £100 of | being at the rate of 4 per cent, on their present holding, together with the capital stock, compared with

> Cripples Who Have Won Renown. Many persons, crippled in early age have, notwithstanding their infirmity made a name for themselves in the history of the world.

The notorious, or famous according to the point of view, French Statesthe cancellation of all arrears of di- man Talleyrand, the friend of Napoleon, and for a time French ambas sador at the English court, was through an accident when one year old, rendered a cripple for life. His Montreal, Nov. 2-Dividend and cunning, cleverness, political penetrabond interest which under ordinary tion, adroit intrigues, and ingenious circumstances should be paid in the subterfuges were vehemently opposed course of the coming month amount by the emperor's wife, Josephine, who to upwards of seven million dollars egergetically denounced him as a

Both Lord Byron and Sir Walter

Mrs. Browning, the distinguished English poetess, was of a delicate constitution, and never enjoyed robust New York, Nov. 2-Since Janu- health. Her sufferings were due to an

SOWARDS Keep Coal and Coal Keeps **SOWARDS**

BUILDERS!! Have You Tried It Saves Time. P. WALSH, Barrack Street.

INETS

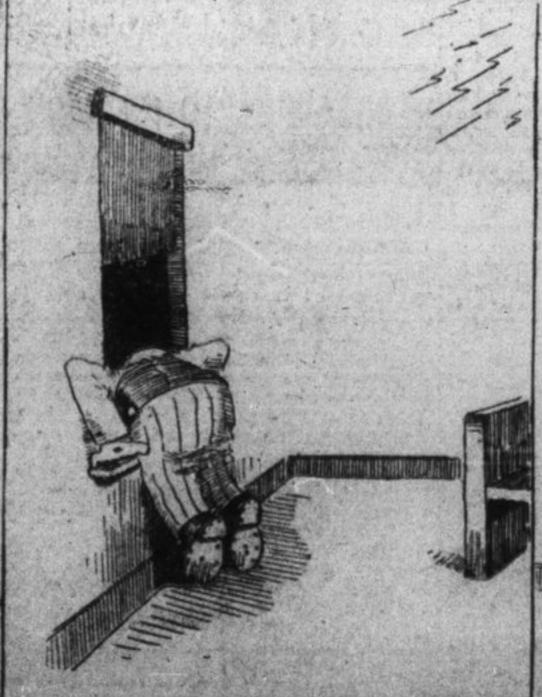


Music Cabinets, \$4.50, \$6.50 and ap Parlor Cabinets, \$10.50 and up. China Cabinets, any finish, \$12.50



And There I Stood Out in the Cold World









By "Bud Fisher"