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 - - 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.

Kingston Brick VS. Baker Brick

See those two houses, side by side, on Division St., between Queen and Colborne. The completed one is built of Kingston Brick, the unfinished one of Baker Brick. Honestly now, doesn't the Kingston Brick look just as good, and they cost less, besides being a home product. Boost your home industry and build of Kingston Brick.

A. Neal, Kingston Brick Yard Phone 1396

FOR SALE

We have over six acres of land with frame dwelling and barn, on property, facing on Montreal Street, rear parallel with C. P. R. Good factory site. Price $3,500

J. K. CARROLL AGENCY

18 BROCK ST. JOHN DRIVER, Representative. PHONE 68

Shaving Comforts

We are making a special display of shaving materials in our window, opposite the Y.M.C.A., during this week. If you are interested we would be glad to have you call, and we will be pleased to show our stock of shaving comforts.

HOAG'S DRUG STORE

Opposite Y. M. C. A.
Kingston - - Ont.

For Sale

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

Allen's

Phone 252 113 Brock St

Albion Hotel

Remodelled throughout
One of Kingston's Best

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.

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.

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

IS YOUR EYESIGHT AS IT SHOULD BE?

Our Eyesight Specialist, H. C. BROWN Oph. D. devotes his entire time, thought and attention, examining eyes and fitting glasses that are right.

For satisfaction in glasses, consult him.

Prices the lowest — Quality the best.

Rodger Optical Parlors

347 King St.
"Where the Clock Is On the Walk."

NOTICE TO CREDITORS

IN THE MATTER OF THE ESTATE OF CHARLES H. MARTIN, LATE OF THE TOWNSHIP OF LOUGHBORO, IN THE COUNTY OF FRONTENAC, FARMER, DECEASED.

Notice is hereby given, pursuant to Revised Statutes of Ontario, 1914 Chap. 121, Sec. 56, that all creditors and others having claims against the estate of Charles H. Martin, who died on or about the twenty-eighth day of September, 1914, are required to deliver or send by post prepaid, on or before the thirtieth day of November 1914, to the undersigned solicitors for the executor of the estate, their names and addresses and a full description of all claims and the nature of securities (if any) held by them, such claims to be duly verified.

And further take notice that immediately after the thirtieth day of November, 1914, the executor will proceed to distribute the said estate among the parties entitled thereto having regard only for the claims of which he shall then have received notice. And the said executor shall not be liable to any person of whose claim notice shall not have been received by him prior to the said thirtieth day of November, 1914.

NICKLE & FARRELL,
Kingston, Ontario
Solicitors for the Executor
CHARLES WESLEY MARTIN

Dated at Kingston this third day of November, A.D., 1914.

The emperor of Austria has invested a large sum of his private fund in Austrian war loans, in an effort to make them a success.

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.

"Backache Plasters" at Gibson's.

There was no session of the police court on Saturday morning.

"Page and Shaw sweets." Gibson's.

St. Lukes Christmas sale, tea and concert, Wed. Dec. 9th, 1914.

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

"Buy shaving cream," at Gibson's.

Percy Dulmage, of Kingston, has gone to Point Traverse for the winter.

"Backache Plasters" at Gibson's.

Rev. T. C. Browne, of Brockville, a former pastor of Brock street church, is in the city.

"Backache Plasters" at Gibson's.

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

"Buy tooth brushes" at Gibson's.

Prof. Dafl, Kingston, will preach in St. Andrew's Presbyterian church, Napanee, on Sunday evening next.

"Buy shaving soap" at Gibson's.

The Board of Trade has received from Cooke's church, for the Belgian relief fund, a subscription of $31.20.

"Buy nail brushes" at Gibson s.

New fruits of all kinds. Prices right, at Pickering's, 490 Princess street. 'Phone 370.

"Buy shaving cream," at Gibson's.

Kingston real estate is going to advance rapidly during the next few years. Let McCann tell you how you can make some money.

"Buy pocket combs" at Gibson's.

Rev. S. Sellery, Napanee, has been offered the pastorate of two strong churches in the Bay of Quinte conference.

"Buy pocket combs" at Gibson's.

Messrs. E. Godwin, Coward and Heaslip returned yesterday after a week's duck hunt at Big Bay, where they got about thirty-eight pair.

"Buy nail brushes" at Gibson s.

Boys' meeting Sunday morning in Y. M. C. A. addressed by F. W. Lake. A song service on Sunday at 8.30 p. m. for men in association parlors.

"The Gillette Aristocrat Razor." Gibson's.

E. F. Corkill, B.A., of Queen's gave an address, illustrated with lantern slides, of his work in the far west at St. Andrew's church, Napanee, on Friday night.

"Buy Talcum Powders" at Gibson's.

Folks are sometimes obliged to sell their real estate holdings. McCann has some bargains listed right now. Better see him before they are gone.

"Buy plasters" at Gibson's.

Rev. W. H. Emsley, chaplain on Salisbury Plains, has had a week's leave, was with his sister and niece at Ilfracombe. He writes: "We have had drenching rains for a week. My man did a washing a week ago yesterday and it is not dry yet."

"Buy shaving cream," at Gibson's.

Another fair-sized audience was present at the Grand Opera House last evening to witness the presentation of the photo-drama, "After the Ball." This evening will be the last opportunity of witnessing these beautiful pictures.

GRAND OPERA HOUSE

To-Night
LAST TIME HERE
Kelcey & Shannon
In the Greatest of Photo Plays
After the Ball
PRICES 10-15-25c.
SEATS NOW ON SALE.

5 NIGHTS NEXT WEEK
Every Night Excepting Wednesday
ERNIE MARKS CO
In New Plays and Vaudeville
Monday, "The American Girl"
Special Prices | 10-15-25 | Nothing Higher
SEATS NOW ON SALE

Wednesday, Nov. 18
A ROMANCE OF SCOTLAND
"Annie Laurie"
By Howard McKent Barnes
THE SWEETEST STORY EVER TOLD
With a Cast of All Scotch Players
Better than "Bunty Pulls the Strings" or "The Bonnie Brier Bush"
BEAUTIFUL SCENIC PRODUCTION
SEATS ON SALE MON 25-50-75c-$1.00

KITTY MARKS

The charming leading lady with the Ernie Marks' company, at the Grand next week every night excepting Wednesday.

PATRIOTIC CONCERT
In Aid of
Belgian Fund
GRANT HALL
Wednesday, November 18th
8 p. m.
Eva Mylott, World Famous Australian Contralto
Marie Narelle, Great Australian Soprano.
Alexander Bloch, Belgian Violinist
Hilda Aikens, Pianiste
Prices $1.00, 75c, 50c. Plan at Uglows.

Queen's University Philosophical Society
PROFESSOR FERGUSON
Will lecture on
"THE PHILOSOPHY OF NIETZSCHE"
In the Mental Philosophy Room
(New Arts Building)
on
Monday, Nov. 16, at 4 o'clock

PREDICTS $2 WHEAT.

ces Prosperous Times For America and Canada.

Winnipeg, Nov. 14.—Robert Rogers, minister of public works, declares wheat will bring $2 per bushel next fall, and that 1915 should herefore be the most prosperous in he history of American and Canadian farming.

"Europe will produce little grain ext year and must look chiefly to he Canadians and to the United tates for her supplies," he said. Everything produced on the farm n these two countries will ommand big prices."

Mr. Rogers urged the necessity of roducing large wheat crops in Canada next year. Special arrangements have been made to secure the est available seed.

Late Social Notes.

Miss Mowat was hostess at a most njoyable little dance at "The Residence" on Friday night for the students in the house and their riends. At the piano Mr. O'Connor supplied music and was much ppreciated. The guests included Mrs. John McGillivray, Mrs. D. M. Fraser, Mrs. Norman Fraser, Miss Fowler, Miss Ethelwyn Mowat, Mrs. Graham Thompson, (Toronto), Miss Jean Duff, Miss Mildred Jones, Miss essie Smith, Miss Hilda Hague, Miss Hilda Laird, Miss Lucy Waddell, Miss Gwendolin Waddell, Miss Mary Strange, Miss Margo Fraser, Miss Eleanor Phelan and some professors and students of Queen's.

Mlle de St. Reme, Portsmouth, is the guest of Miss C. Beard, O'Kill street.

PURE CLEAN FOOD
IS ESSENTIAL
TO GOOD HEALTH

BE PARTICULAR
Insist on getting
"GOLD BOND"
Canned Goods

Highest Record For Milk.

Woodland, Cal., Nov. 14.—Champion Tillie Alcartra, a Woodland cow, has set a new record in a year. The year will be up to-morrow, but the 30,000 pounds mark was passed several days ago.

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 GENERAL SERVANT, APPLY MRS. Clarke Wright, 25 Colborne St.

A MAID FOR GENERAL HOUSEWORK Preferably middleaged. Apply 70 Barrie St.

AT ONCE, GENERAL SERVANT; must be good cook. Apply to Mrs. B. N. Steacy, at Mrs. Sullivan's, cor. King and Simcoe Sts.

$2500 ANNUALLY, CO-OPERATE WITH me evenings at home. Everything furnished. Dont worry about capital. Boyd H. Brown, Omaha, Nebr.

IMMEDIATELY, A COMPETENT housemaid, one who can sleep at home preferred. References required. Apply to Miss Mowat, 174 Earl St.

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

A RESPECTABLE MAID FOR GENeral housework; one who understands plain cooking. Apply to Mrs. F. G. Lockett, 24 Stuart St., just off Barrie.

SALESMAN TO HANDLE OUR LINE of advertising calendars and novelties. Apply by letter with full particulars, to The London Printing & Lithographing Co., Limited, London, Canada.

WANTED—LADIES TO DO PLAIN and light sewing at home, whole or spare time; good pay; work sent any distance; charges prepaid. Send stamp for particulars. National Manufacturing Co., Montreal.

MEN WANTED WHO CAN WORK A few hours weekly in their own locality among their friends and neighbors. Position will pay $25 weekly. Experience unnecessary. The Co-Operative Union, Windsor, Ont.

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.

POSITION WANTED

LADY WISHES POSITION AS HOUSEmaid or cook or general servant in small family. Apply to Box 12, Whig office.

SITUATIONS VACANT

LADIES WANTED TO DO EASY, pleasant coloring work at home. Can make $15 to $20 weekly. Experience unnecessary; no canvassing. National Decorating Co., Dept. C., 69 Adelaide St. East, Toronto, Ont.

WE WILL PAY YOU $120 TO DISTRIbute religious literature in your community. Sixty days' work. Experience not required. Man or woman. Opportunity for promotion. Spare time may be used. International Bible Press, 182 Spadina Ave., Toronto.

WANTED GENERAL

CUSTOMERS TO BRING THEIR CARpets, rugs and portieres to be woven by J. C. Swaine, 140 York St.

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, 121 Brock street, next Bibby's Garage.

LEGAL.

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

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.

Auction Sale

Farm Stock and Implements

WEDNESDAY, NOV. 18TH,

At 10 o'clock a.m., at the residence of Mr. Arthur Germain, Cushendall P.O. Township of Pittsburgh.

WM. MURRAY, Auctioneer.

Ford Car For Sale

In best of condition.
Jack Stansbury
169 Raglan Road.

Notice is hereby given of the issue of the Writ of Summons, on the ninth day of November, 1914, in an action in the First Division Court in the County of Frontenac, between A. M. Rankin, Primary Creditor, and George Jones, Primary Debtor, and Collins Bay Factory, Garnishee, in which action the Primary Creditor claims from the Primary Debtor the sum of $39.30 and costs.

And notice is hereby given of an order made by His Honour Harry Anson Lavell, on the 13th day of November, 1914, that notice of the issue of the said Writ of Summons and of the said Order, published in a newspaper in the City of Kingston on the 14th and 21st days of November, 1914, shall be good and sufficient service of the said Writ of Summons as of November 21st.

NICKLE & FARRELL,
191 Ontario Street, Kingston, Ontario.
Solicitors for Primary Creditor.

CONTRACTING.

OR HARDWOOD FLOORS AND ALL kinds of interior finish, try James Selby, Contractor, 212 University Avenue.

TO LET

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

STORAGE FOR FURNITURE, ETC., clean and dry. McCann, 82 Brock street.

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

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

OFFICE SPACE, SEPARATE ROOM, heated; with joint use of stenographer. Box 5, this office.

AN EIGHT ROOMED HOUSE, B. C. gas and furnace, 369 Alfred St. J. R. Laidlaw, 248 Division St.

DWELLINGS, FURNISHED AND UNfurnished; stores, offices, etc. McCann's Real Estate Agency, 82 Brock St.

A GOOD WARM SEVEN ROOM frame house, all improvements; cheap to a good tenant. Apply 140 York Street.

STORAGE FOR FURNITURE, CLEAN, dry, airy rooms; your own lock and key. Frost's City Storage, 198 Queen St. Phone 526b.

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.

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.

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. Benton, assistant. 132 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.

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.

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.

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.

MUSIC.

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

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.

FOR SALE.

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

GEESE FEATHERS, APPLY TO MRS. Goldman, 317 Division St.

TWO HUNDRED FILLED PILLOWS, at 50c a pair. Kingston Mattress Company, 556 Princess 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, 41 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

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, 705.

HORSES, CARTS, SLEIGHS

Going cheap, three horses; also a number of carts, sleighs, etc. Can be seen at Garden Island. The Calvin Company, Limited.

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, MARKland St.

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

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 338.

PERSONAL

MARRY — THE RELIABLE, CONFIdential Success Club has large numbers of wealthy, eligible members, both sexes, wishing early marriage; descriptions free. Mrs. Wrubel, Box 26, Oakland, Cal.

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

UPHOLSTERING.

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

QUALITY
JAS SWIFT & Co
COAL
EST'D 1866
SERVICE

Select Lump
(SOFT COAL)
FOR STOVES OR GRATES
$6.00 Per Ton
JAMES SWIFT & CO

See The Viking Ship
in our window and drop in and taste
Normanna Table Delicacies
from The Land of the Midnight Sun (Norway)
Suitable for all occasions.

Normanna Sardines—The sardine de luxe, in purest Olive Oil.

Normanna Kippered Herrings—Not a mere luxury but a tasty and sustaining food. They are BONELESS.

Normanna Soused Mackerel.

Normanna Tomato Herring—Baby Norwegian Fat-Herrings in a spiced Italian sauce.

Normanna Fresh Mackerel—One whole fish in each tin; each fish wrapped in pure parchment paper. Ready for the table—Fit for any table

Jas. Redden & Co.

No Advance in Prices
In All Our Lines of
OF
Boots and Shoes
For fall and winter we carry a complete line of Men's, Ladies' and Children's Footwear, manufactured by the best American and Canadian manufacturers, at the lowest prices in the city. Give us a call and be convinced.

H. B. WARTELL
328 KING STREET
Phone 1879