### **Business Success**

There is nothing that creates confidence in oneself like a bank account.

Many a bright young business man steps briskly along the street to his office each morning with a happy, confident appearance, which is the envy of others. These young men are confident because they have the guarantee of a steadily increasing



savings bank balance behind them, giving protection to those at home. They are not disturbed by the daily problems of their business, which they invariably solve success-

These bright young men of initiative and ability are the hope of our to-

Many of them carry substantial savings accounts in The Bank of Toronto. We invite you to join them - Canada needs bright, thrifty, capable, business men. A friendly reception awaits you at any one of our Branches.

# THE BANK OF TORONTO

**BRANCHES** 

KINGSTON

LYNDHURST

#### Our November Bond List

offers a wide choice of Canadian Government, Municipal and Corporation bonds of the highest character. These bonds afford excellent security and yield good interest. Furthermore, they may be quickly sold if cash is desired.

> Copy gladly mailed upon request. Write for it.

> > Wood, Gundy & Company

5564.46 on the proper side of the Balance

NDOWMENT Policies issued

by the Mutual Life of Canada

The assured gets the full benefit of

the profits earned by the Company,

and the cost of protection is reduced

to the vanishing point. Gradually

these profits help outweigh the prem-

iums until in the end you receive more

money back than you paid in, and

your insurance all these years has cost

For example, take an actual case,

that of Mutual Life Endowment

Policy Number 28083. The holder of

this policy took out a 30-year endow-

ment at the age of twenty. At the

close of the contract the sum of all

the premiums he had paid in amounted

to \$708.15. The company paid back to him a total of \$1,272.51, representing

In other words, this policyholder

Mutual Life Insurance is insurance

at net cost. In the long run it has

always proved itself to be a profitable

We know you would be interested

in our endowment policies. Let us

send you literature. Fill in this

received \$179.71 for every \$100 in-

you nothing.

a net gain of \$564.46!

nvestment.

RECIEVED BACK

vested with the company.

coupon and mail it today.

produce most gratifying results.

Let no man love himself more than his neighbor.

#### The Man On Watch

No further investigation is requir- if they are not responsible. ed as to how convicts get out of prison. What is needed is to seal up the avenue of escape

would only cause worry.

There are, however, some pecuse who should be returned and they are

Duck Islands with the other wild alized. animals up in Lake Ontario. Boo may not like the change.

guard some of the hen roosts that then there will be a hotel. It was

number of its stalwart residents who appear to have a liking for Uncle Sam's domains. The Wolfe Is- here, there should be no more gray landers are so close to the American heads in Kingston. Surely all the shore—only a mile away on the ladies will vote for the bonus bylaw. southern side—that they may think Probaby the factory will have somethey really belong to Uncle Sam. thing to offer the baldheads too.

Years ago there was a system in the Portsmouth penitentiary where- is not wholly the poor man's colby one of the heads of that institu- lege. It used to be but the furtion encouraged tattling among the convicts as well as among the writer to dispute the appellation. guards. By this means he was kept Levana can certainly take its place thoroughly posted.

Tattling is a dirty trade. There are mothers who discourage their children in regard to tattling and they are right. It's spying, and the average person detests the spy. Our laws, however, have encouraged the informer or tattler.

It cannot be said that Queen's is merely after the big money in regard to playing championship rugby games away from Kingston. In the first place the players do not receive a dollar. Then again Queen's played the final in Kingston last year when it would have received several thousand dollars more by playing in Toronto. Queen's assuredly needs money, but it never stoops low to pick any up.

Portsmouth roads are to be all mproved. Convicts who later on make their getaway will find them in splendid condition for speeding to liberty.

Down in Maxville some vandals upset a number of tombstones. Some graveyards, however, present worse appearance than a band of vandals could give them-with monuments and headstones leaning over and many flat on the ground

\$ 708.15

PAID IN

through neglect. It seems a pity that the fiving do not keep the resting places of the dead in their neighborhood more beautiful, even

The best thing the city council can do is to cease haggling and - pay over its charitable grants to the Probably not more than two or infans' and orphans' homes, if only three persons in the penitentiary to recognize the plendid work bewish Red Ryan and his criminal ing done for the fallen and unforassociates back at Portsmouth. They tunate by the women workers of Kingston, who labor much to help those who are down.

One thing the Watchman has the retiring members of the utilities noticed about the championship rugcommission-but to their civic dut- by games here and that is that Varsity and McGill accept adverse decisions in better part than do The Watchman hears that Boo Queen's. There was never a word Hoo, the university little mascot out of the Toronto players last Satbear, is to find a home on the Main urday when they were severely pen-

Kingston will not get a new hotel until all factions are agreed. There By the way, the Wolfe Island are several factions still existing council might engage Boo-Hoo to here. When the peope are a unit are being robbed across the harbor. the lack of unity-as to a site that caused the breakdown of a most Wolfe Island is losing quite a promising scheme twenty years ago.

With a dye factory established

It must be agreed that Queen's coated co-eds have caused an Ottawa among the smart set.

-THE TOWN WATCHMAN.



Of Australia, who is coming to Can-ada from the Imperial conference.

#### THE GREAT SILENCE NOVEMBER 11.

Not here but somewhere o'er the restless main Beneath the daisy sweet, the vilet

They sleep who went but came not back again; Nor will return till all the years are

through Not all the wealth of nations can A single phalanx of those glorious

Who held the Empire's shield above And for our hearths and homes un- Foxboro, good. daunted bled

While death was swallowed up in victory. No greater love than this can ma e'er see.

Twice sixty seconds; and the mother's heart, Frozen with sorrow, misses its grea As deathlike silence stills the roar-

And spreads its hush along the crowded street. The poignant moments, flutt'ring one

Fall on a world that grief has stricken dumb. "Shall their great love and service be forgot

In treach'rous mem'ries or the waste of years?" Never while sons by Britishers begot Can answer through the mist of

gath'ring tears We will keep faith with you-who. gone before.

Frank Fairleigh.

#### Provincial Highway

Toronto to Kingston-Toronto to Pickering townline, paved road. Whitby to Port Hope, good. No detours. Port Hope to Belleville, gravel road in good condition. Belleville to Kingston, good.

Kingston to Quebec boundary. 194 miles-Kingston to Gananoque, good macadam road. Gananoque to Prescott, good. Prescott to Moulinette, good except Canal Road at Cardinal west of Iroquois, and west of Morrisburg. Moulinette to Mille Roches, road under construction. Milles Roches to Lancaster, good. Lancaster to Quabec boundary, fair. Whitby to Lindsay-Road good.

No detours. Port Hope to Peterboro, 29 miles Gravel road from Port Hope to Fraserville. Macadam from Fraserville to Peterboro, good.

Welcome to Dale, 3 miles-New gravel road in good conditioon. Picton to Foxboro, 29 miles-Picon to Belleville, fair. Road under

### Wholesale Tailoring for Men Who Wish to Save and yet be well-dressed



"There are 450 Merchants in Canada who join with me in the presentation of a Modern Made-to-Measure Tailoring System-standing by the Quality that Costs Less!" -The Chief Designer.

"Five Hundred Men Tailors are to-day making clothes to measure for a chain of Semi-ready Stores-from Halifax to Kingston to Vancouver-they seldom make an error-very, very rarely."

#### Suits to Measure

I offer a choice of 300 cloth patterns, including British Serges and Worstedsand Tweeds of known textile strengththe very best quality at the price.

There are 30 styles to select fromstyles for young men and for men who stay young.

Photo-type measuring forms are used to give the Cutter an exact physical portrait of each Customer-and prevent

If you cannot find what you want in your town-write, and I will let you know the nearest Semi-ready agency. Don't try to order by mail or self-measuring. It can't be done for a well-dressed man.

### Custom-Made Overcoats

Not in any Store in the World will you find the variety of selection offered in fine English Overcoatings we show in the Semi-ready range of patterns.

Within four days any garment in any pattern, in any style, can be Man-Tailored at the Semi-ready Shops.

We use express speed and promptitude in the delivery.

Values in Winter Overcoats at \$25 up.

Winter Chesterfields and Canadian and English Ulster styles. Perfect shoulderfitting and pleasing draping.

"The plain price on the label on the sample—the same price West as East—the value price is based on the cost of the wool in the cloth. It is wholesale efficiency in making-plus service far and wide-and at remarkably low prices for the quality and skill shown. 'Ask me.' "

#### GEORGE VANHORNE

construction in Bloomfield village Seaeral from here attended the fowl

and from Crofton to Pearsall's bridge supper at Consecon on Tuesday in Bloomfield village. Belleville to evening. Kingston to Ottawa (via Smith's Thursday for Flint, Michigan, to Falls) -Barriefield to Joyceville, join her husband. Several ladies excellent macadam road, Joyceville from here went to Consecon recently to Morton, good gravel road. Morton, to hear an address by Mrs. (Rev.)

Watch for cross grade. Smith's Falls a daughter. to Perth, road good. Perth to Carleton Place, road good with the exception of a mile near Innisville, where construction is being carried on. Carleton Place to Stittsville, road good. Stittsville to Bell's Corners, road closed to public on account of construction which will be completed November 5th and open to traffic, Bell's Corners to Ottawa-Prescott road, in fair condition, traffic is advised to take area to Ot-

Ottawa to Prescott-Road in very seed condition. No detours.

Attended a Fowl Supper. Salem, Nov. 7 .- Rev. J. M In deathless glory live forevermore.." Whyte, a former pastor of this place, conducted services in Salem church on Sunday. Mrs. G. Spencer and son Fred, Winnipeg, are spending some time with relatives here.

Mrs. Gordon Kemp leaves on 4 miles north grading, quite pass- Morgan, returned missionary. Ralph able. Elgin Station 4 miles, grading Dyer arrived home from the west but passable. From this point to last Saturday. Born to Mr. and Smith's Falls good gravel road. Mrs. Robert Cannon on the 1st, inst.

The beginnings of all great things



FOR SCALDS, CUTS AND BRUISER, FOR COLDS, COUGHS AND BROM-CHIAL AFFLICTIONS, FOR STIFF MUSCLES, SPRAINS AND STRAINS AND NUMEROUS OTHER AILMENTS COMMON TO MAN AND BEAST, THERE IS NOTHING SUPERIOR TO THAT OLD TRIED AND RELIABLE REMEDY. DE THOMAS'

ECLECTRIC

## GET IT REPAIRED

Sowing Machines, Phonographs Guns, Rifles repaired and restted. Parts supplied. Saws filed, knives, scianors and edge tools ground Locks repaired. Meys fitted to all kinds of locks. All makes of Lawn Mowers sharponed and re-paired. We can repair anything that is repairable.

J. M. PATRICK 149 Sydenham Street, Kingston Phone 2056J.

There should be no end to the

SMOKE THE TOTAL TOBACCO COMPANY OF CANADA LIBERT

# THE MUTUAL LIFE

r--of Canada: Waterloo, Ontario---"The Net Cost Life Insurance Company"

S. Roughton, District Agent, Kingston, Ont.