

Save Against the "rainy day"

The thought of being dependent some day, when illness or old age takes away one's ability to earn, is rightly distasteful to the Canadian mind.

The simplest, surest way to offset this is to open a Savings Account and add something to it every week. Come in and we will gladly explain.

Capital - \$ 5,700,000
Reserve Fund 15,000,000
Resources - 220,000,000

THE BANK OF NOVA SCOTIA

G. H. MONTGOMERY
Manager London Branch



COOKERY COLUMN

COCOA FRUIT BREAD

- 1 cup sugar
- 2 1/2 cups Graham flour
- 1/2 cup Cowan Cocoa
- 3 tablespoons shortening
- 1/2 cup walnuts
- 1/2 teaspoon cinnamon
- 1/2 teaspoon salt
- 1/2 cup raisins
- 1 cup milk
- 1/2 cup vanilla
1. Mix and sift dry ingredients.
2. Add milk.
3. Add shortening, melted.
4. Add fruit and nuts, flour.
5. Turn into greased and floured pan.
6. Bake in a moderate oven twenty minutes.

COCOA BROWNIES

- 1/2 cup butter
- 1/2 cup powdered sugar
- 1/2 cup flour
- 1/2 cup chopped nuts
- 1/2 cup cocoa
- 1/2 cup eggs
- 1/2 cup milk
- 1/2 cup vanilla
1. Mix as for cake; spread batter on buttered tin as thinly as possible; sprinkle very finely chopped nuts on top. Bake in a very moderate oven till lightly browned. Cut in fancy shapes before removing from pan.



Send for recipe booklet to
THE COWAN COMPANY LIMITED
TORONTO

WITH FINGERS! CORNS LIFT OUT

Costs few cents! Doesn't hurt a bit! Drop a little Freezone on that touchy corn, instantly that corn stops hurting, then you lift it right out, with the fingers. Yes, magic!



A tiny bottle of Freezone costs but a few cents at any drug store, but is sufficient to remove every hard corn, soft corn, or corn between the toes, and the calluses, without soreness or irritation. Freezone is the sensational discovery of a Cincinnati genius.

Ladies Keep Your Skin Clear, Sweet, Healthy With Cuticura Soap and Cuticura Talcum

Horlick's the Original Malted Milk - Avoid Imitations & Substitutes

WILSON QUITTING WOULD DESTROY FRENCH SAFETY

A Rome Correspondent Gives Summary of Allied Reply To Wilson Note.

SECURITY OF FRANCE

Treaty of Versailles Established It - Fear New 'French Policy' Injured.

BUENOS AIRES, Feb. 19.—A summary of the main points in the Allied reply to President Wilson's Atlantic note, cabled by the Rome correspondent of Le Nation, discloses that President Wilson threatened to withdraw his signature from the British-French-American treaty establishing security for France, to which the Allies reply that such action would destroy absolutely the "new French policy." The fundamental points of the reply to President Wilson, according to the correspondent, are:

First, the Allies answer the accusation of having prepared a convention for the annexation of Fiume to Italy, which pre-supposes bad faith on the part of Italy, by saying that President Wilson is unable to demonstrate this.

Second, the Italian petition for the establishment of territorial continuity with Fiume is a very small thing compared with the cession of Dalmatia, which the whole world is free to prove by merely examining the map of Europe.

Third, the Allies observe that the project of President Wilson, which comprehends the creation of a buffer state, has been rejected by the Jugos, and the allied nations have been unable to insist upon it.

Fourth, the strip of territory necessary to establish the continuity of Fiume with Italy has not sufficient value to justify procrastination in re-establishing the peace of Europe.

Fifth, Italy entered the war inspired by ideals at a moment at least as critical as that when the United States entered. She suffered sacrifice in blood and money incomparably more serious than those of the United States.

Sixth, the president, in threatening to withdraw his signature from the treaty of Versailles, which established the security of France, gravely injures the very new French policy for which he invited protection. He not only destroys the value of his first and most important act, but annihilates it absolutely since he shows that engagements contracted in accord with his policy can be destroyed lightly.

In drawing up the note, Le Nation's correspondent says, the British delegates prepared a technical form in collaboration with the Italians, while the political sense of the document is that of the French delegates, who expressed themselves in terms of great sympathy for Italy.

SHAREHOLDERS OF G. T. R. SCORE OTTAWA REGIME

Government Without Morals, Says One Protesting Against Sale Terms.

FORCED TO SACRIFICE

Loud Applause For Speakers Charging Company Treated With Dishonesty.

LONDON, Feb. 19.—(Canadian Press.)—"We have fought hard for nearly two years, and we earnestly and unhesitatingly recommend you to accept the agreement."

This was the final sentence of Sir Alfred Smithers' speech to the Grand Trunk shareholders today. At times there were strong ejaculations. The shareholders, however, were entirely cordial toward the chairman and his colleagues.

Sir Alfred Smithers declared he had at all times been most careful to express himself with the utmost possible restraint regarding the Canadian Government, but unfortunately the bare recital of this case was sufficient to cause considerable feeling.

"I know there were influential men in Canada who thought that the policy the Government should pursue was to let us alone, and that the weaker we became the easier we could be dealt with. They know we were being forced by the Government to carry on under impossible conditions, over which we had no control. I felt we were being held up." (Cries of "Shame!" and one voice "winders.")

Figures Showing Profits. Sir Alfred continuing, said: "I received figures showing the profits were swallowed up in increased wages without the company being granted increased rates, which meant the loss to shareholders of at least one and a quarter to one and a half millions of pounds in each of the last three years."

The chairman said that they thought in regard to the Grand Trunk Pacific at least they were entitled to be shown the same consideration as the Canadian Northern.

"Often as this story has been repeated," continued the chairman, "very few people in Canada have paid any attention. I can only hope that all these considerations will be put before the arbitrators, who will give the long-suffering British shareholders all the consideration in their power."

Compelled to Sacrifice. "If the maximum is awarded it will leave the preference and ordinary shareholders compelled to make a sacrifice. Injustice on this point becomes more apparent when you contrast it with the treatment given to the Canadian Northern. I have received letters suggesting that we should break off all negotiations, and let the Government do their worst. I am sure the writers do not realize what that means. To enter upon an unknown sea of litigation with the Government would carry us no one knows where."

These last sentiments produced different cries from the meeting. Those accepting the chairman's view appeared to be in the majority. Subsequent speakers, who spoke of the company as having been treated with "dishonesty," were loudly applauded, but no speaker suggested rejecting the agreement until a clerklyman, the Rev. Leonard Dawson, formerly of British Columbia, rose, and was eventually loudly cheered. He said:

Has Been English Firm. "The great trouble has been that this company has been an English company. Our shares are not quoted on the Canadian stock exchanges, and the board is almost wholly English. Speaking quite frankly you are dealing with the Canadian Government, which has no regard for the British shareholders. I have had to fight the Government there, myself over local matters. If we had had a real Canadian board, who really understood Canadian conditions, the men who were on the floor of the House and in the lobbies and who say to the Government like the Canadian Pacific says: 'If you do that, mind what you are about, because an election will come.'"

then we should do better. I know it is not a nice way to conduct a country, but unfortunately that is the way things are done there. I am sorry to say it. I have been a Canadian citizen, and like the country. I believe this will lead British investors to send no more money to Canada."

Loud and prolonged cheers greeted this last sentiment.

Chairman Smithers, referring subsequently to this clerklyman's speech said: "From the bottom of my heart I realize he does know Canada, from the top to the bottom."

The resolution was carried with less than a dozen dissentients. Subsequently the resolution protesting against the terms was adopted.

MANAGEMENT COMMITTEE. OTTAWA, Feb. 19.—(By Canadian Press.)—Ratification of the Grand Trunk agreement by the shareholders in London will be followed by the appointment of a committee of management. The committee will be composed of five persons. Two will be appointed by the Grand Trunk; two by the Dominion Government and the fifth will be appointed by the other four.

The committee of management will endeavor to insure the operation of the Grand Trunk System in harmony with the Canadian National Railways, the two systems being treated as nearly as possible as one system. The committee will continue to act until the Grand Trunk preference and common stocks are vested in the Government.

A board of arbitrators will also be appointed to determine the value of the preference and ordinary stocks. One arbitrator will be appointed by the Government and one by the Grand Trunk. The third arbitrator will be Sir Walter Cassels, Judge of the exchequer court of Canada. The arbitration award will be met by the issue of new non-voting 4 per cent guaranteed stock.

The Government will also guarantee the interest on the present guaranteed stock, of which there is \$12,500,000 sterling outstanding. Holders of this stock, however, will surrender their voting rights.

MANITOBA TO HAVE STATE INSURANCE

WINNIPEG, Man., Feb. 19.—Manitoba will have a state insurance law before the present session of the Legislature is ended, the attorney-general announced today. This will give widows and orphans 65 per cent more than they receive now under old law companies.

YOUNG FARMER KILLS HIS WIFE AND CHILD AND SHOOTS HIMSELF

Tragedy Enacted On Saturday Only Uncovered On Thursday.

STANDISH, Mich., Feb. 19.—His desire to kill still unsatisfied after he had shot and killed his wife, John Daniels, a young farmer, living near Twining, Mich., and knocked his brains out against a door post. He then completed the triple tragedy by shooting himself.

The affair was committed Saturday, it is believed by authorities who investigated, but it was not disclosed until today when three frozen bodies were found in the home.

A motive for the crime is undetermined, as neighbors and friends of the couple say they had been living happily.

Daniels was last seen in Twining Saturday afternoon, transacting business. Livestock on the farm showed effects from having been without food for several days. Two calves were dead from starvation.

DISCUSS PROTECTION OF FUR-BEARING ANIMALS

MONTREAL, Feb. 19.—A national conference on the fur industry and wild animal protection especially as regards fur-bearing animals will be held here today and Friday under the joint auspices of the committee of conservation and the advisory board on wild life protection.

There will also be discussion as to the advisability of holding an exhibition of silver foxes and other fur-bearing animals in Montreal next autumn.

MAGIC BAKING POWDER

Contains no alum

Made in Canada

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Dominion Tires

are GOOD Tires

JUDGING by the orders placed by dealers last Fall for Spring delivery, Dominion Tires are steadily gaining in leadership and the demand for them is greater than ever before.

This is because the experienced motorists—who have had the opportunity of testing tires—re-equip their cars with

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DOMINION INNER TUBES

are made to fit all Dominion Tires and ensure perfectly balanced Tires.

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by looking them over frequently and repairing the little cuts, holes and bruises, while it can be done in your own garage.

There is a Dominion Tire Accessory for Every Need

Cements, Air-drying
Cements, Vulcanizing
Hold-tight Patching Material
Patches
Patching Rubber

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Blow-Out Patches
Inside Patches

Tire Sleeves
Tire Tape
Tire Irons
Soapstone

Reliners
Rim Fillers
Valve Bases
Retread Bands
Repair Materials

Other Accessories

Rubber Dumpers

Rubber Mallets

Matting

Radiator Hose Connection

Radiator Hose

