Ad Unguem Factus Homo.

"Man finished to the finger-nail" is the way in which the old Romans described a man of culture, refinement and high attainments. "Ad unguem factus whisky" is probably how they would have characterized Corby's "Special Selected" Canadian Whisky. It is the last word in whisky perfection. $1.00 a bottle from your own or any first-class dealer.

51

CANADIAN FARMERS HAMPERED BY A LACK OF CREDITS

Government to Consider Plan Proposed to Relieve Situation.

Ottawa, Feb. 12.—The Federal Government will consider the question of drafting legislation providing machinery for the organization of co-operative credit banks in Canada. The promise that the problem would be taken under advisement at the earliest opportunity was given by Hon. W. T. White, minister of finance, in the House this afternoon in his discussion of a resolution presented by Mr. Arthur Meighen, of Portage la Prairie.

Mr. Meighen moved that: "In the opinion of the House the question of bringing about a better and cheaper system of agricultural credits should receive the early attention of the Government."

Rural Needs.

During the course of the debate he and a number of other members intimated more or less definitely their belief that under the existing branch bank system in Canada the financial needs of rural communities were in many cases neglected. Mr. Lalor, of Haldimand, however, took the ground that the banks should not now be embarrassed by radical legislation, because the country was facing a serious financial crisis.

Mr. White, in accepting the resolution, indicated the extent to which some of the chartered banks had assisted in the moving of the western grain crop, and also indicated that financial stringency, resulting in high interest rates, had prevailed during the last ten years, largely owing to world-wide conditions and the large expenditures upon war.

Mr. E. W. Nesbitt, of North Oxford, was not inclined to favor the plan, while Mr. Nickle, of Kingston, thought that it might be developed to the advantage of the industrial worker. The artisan, he said, seldom possessed the security necessary to obtain a loan in time of stringency. The manager of a branch bank was likely to be interested in large transactions, and not to know the individual borrower of small means. Moreover, there was a tendency to draw money from small places for use in promotion, rather than on commerce.

Mr. Sutherland, of South Oxford, discussed the exodus from rural to urban districts, and said steps should be taken to keep the people on the land. He did not, therefore, think that any member of Parliament should discourage co-operation in banking or in the marketing of farm porduce. He felt that the branch bank system drew from small centres money which might well be used in the development of agriculture, and he hoped that the subject matter of the resolution would receive the consideration of the Government.

LETTER BY BATTLESHIP

Unusual Honor Proposed as Tribute to Captain Scott.

[Canadian Press.]

London, Feb. 12.—A generally-approved proposal has been put forward that Roald Amundsen's letter to King Haakon, of Norway, which was read by Capt. Scott at the South Pole should be forwarded to his majesty on board a British battleship, as symbolizing the qualities of the dead heroes, and the national pride felt by the British in their life and death.

A bite of this and a taste of that, all day long, dulls the appetite and weakens the digestion.

Restore your stomach to healthy vigor by taking a Na-Dru-Co Dyspepsia Tablet after each meal—and cut out the "piecing".

Na-Dru-Co Dyspepsia Tablets are the best friends for sufferers from indigestion and dyspepsia. 50c. a Box at your Druggist's. Made by the National Drug and Chemical Co. of Canada, Limited.

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A. H. MACKLIN PRESIDENT OF GODERICH BOARD

A Commercial Development To Be Undertaken in Earnest This Year.

[Special to The Advertiser.]

Goderich, Feb. 12.—The annual meeting of the Goderich Board of Trade, held in the board rooms in the Union Bank Building, was attended by the largest number of businessmen of any annual meeting ever held in Goderich.

Many interesting speeches were made by members dealing with a number of questions concerning the promotion of trade and commerce in Goderich. A publicity campaign has been launched, and an active transportation committee has been appointed, who will pursue the question of late connection and rail facilities, which now exist owing to the splendid condition of Goderich harbor.

The following officers were elected for the year 1913: President, A. H. Macklin; vice-president, J. G. Geddes; secretary, James Mitchell; treasurer, A. G. Nisbet; council, C. C. Lee, J. W. Fraser, A. Kitts, G. L. Parsons, C. A. Nairn, Jos. Kidd, Chas. Saunders, W. H. Robertson, H. J. A. McEwan, D. F. Hamlink, W. L. Horton, Wm. Cambell; transportation committee, G. L. Parsons, H. E. Hodgens, Jos. Kidd and O. Sturdy.

BROKE HER HIP.

[Special to The Advertiser.]

Lucknow, Feb. 13. — While visiting at the home of some friends, Mrs. Alexander Smith, of Lucknow, had the misfortune to slip on some ice and break her hip. The patient was brought home and is now doing as well as can be expected.

CLIP THIS $5.00 ILLUSTRATED BIBLE EDUCATIONAL CERTIFICATE PRESENTED TO YOU BY THE LONDON ADVERTISER, Feb. 13

HISTORICAL — DESCRIPTIVE

"NO LIBRARY IS COMPLETE WITHOUT TWO CERTAIN BOOKS—THE BIBLE AND SHAKESPEARE; HARDLY A QUOTATION USED IN LITERATURE THAT IS NOT TAKEN FROM ONE OF THESE WORKS."

The above Certificate with five others of consecutive dates

Entitles bearer to this $5.00 Illustrated Bible

If presented at the office of this newspaper, together with the stated amount that covers the necessary EXPENSE items of this great distribution—including clerk hire, cost of packing, checking, express from factory, etc., etc.

MAGNIFICENT ILLUSTRATED $5 Edition of the BIBLE (like illustration in announcements from day to day) is bound in full flexible limp leather, with overlapping covers and title stamped in gold, with numerous full-page plates in color from the world famous Tissot collection, together with six hundred superb pictures graphically illustrating and making plain the verse in the light of modern Biblical knowledge and research. The text conforms to the authorized edition, is self-pronouncing, with copious marginal references, maps and helps; printed on thin bible paper, flat opening at all pages; beautiful, readable type. Six Consecutive Free Certificates and the $1.18 Amount EXPENSE Items

The $3 ILLUSTRATED BIBLE is exactly the same as the $5 book, except in the style of binding, which is in silk cloth; contains all of the illustrations and maps. Six consecutive free certificates and the 81c Amount EXPENSE Items

Also an Edition for Catholics

Through an exclusive arrangement, we have been most fortunate in securing the Catholic Bible, Douay Version, endorsed by Cardinal Gibbons and Archbishop (now Cardinal) Farley, as well as by the various Archbishops of the country. The illustrations consist of the full-page plates and maps approved by the Church, without the Tissot and text pictures. It will be distributed in the same bindings as the Protestant books and at the same Amount Expense Items, with the necessary Free Certificates.

Any Book by Mail or Express Prepaid. 35 Cents Extra.

More Talk of Peace

London, Feb. 13. — Peace talk again dominates the Turco-Balkan situation. Tewfik Pasha, the Turkish ambassador at London, has appealed to Sir Edward Grey, the British foreign minister, to invite the powers to end the war. Sir Edward communicated this request to the ambassadors of the powers, but the result is unknown. The ambassadors will meet the foreign secretary on Friday, when the matter will probably be discussed, but the general opinion is that they will not modify their attitude as expressed in the collective note of the powers to Turkey, advising the latter to surrender Adrianople and leave the question of the Aegean Isles to the powers for decision.

After the terrible defeat that has been met by Enver Bey's new army in Gallipoli it is believed the Turks will accept any terms that may be submitted.

FINANCIAL COMMERCIAL

PRODUCE.

TORONTO, Feb. 12.—The grain trade was very dull today. Chicago was closed, and cables from Liverpool weaker. In Winnipeg, wheat futures closed ½c lower. Oats are quoted ½c lower at bay ports. Flour—Trade here is quiet in Ontario wheat flour; 90 per cent patents are quoted at $4 to $4 10, Montreal or Toronto freights; Manitobas unchanged; first patents, in jute bags, $4 80; strong bakers, in jute bags, $4 60. Manitoba wheat—The market is quiet and rather easier; No. 1 northern quoted at 95½c on track at bay ports; No. 2 at 93c, and No. 3 at 90½c, bay ports; feed wheat, 65c to 66c, bay ports. Ontario wheat—No. 2 white and red wheat quoted at 95c to 96c outside, and sprouted at 75c to 88c. Oats—There is a moderate inquiry, with prices firm; Ontario oats, 33½c to 34c outside, and 37c to 38c on track at Toronto; Western Canada oats quoted at 41c for No. 2 and 39½c for No. 3, bay ports. Peas—There are buyers outside for No. 2 at $1 20 to $1 25, but offerings are nil. Barley—Trade dull and unchanged; 48-lb barley of good quality is quoted at 58c to 62c outside; feed, 40c to 50c. Corn—The market is weaker; No. 2 American corn quoted at 56c, all-rail. Rye—The market is dull, with prices nominal; No. 2 quoted at 65c outside. Buckwheat—The market is unchangerd, with No. 2 quoted at 52c to 53c outside. Bran—Manitoba bran is quoted at $19 to $20 in bags, Toronto freight; shorts are quoted at $21 50 to $22.

MONTREAL, Feb. 12.—Dressed hogs advanced, 25c. Potatoes, per bag, car lots, 60c to 72½c; dressed hogs, abattoir killed, 13½c to 13¾c; dressed hogs, country, 12¼c to 13¼c. Pork, heavy Canada short mess, bbls, 35 to 45 pieces, 28½c; Canada short cut back, bbls, 45 to 55 pieces, 27½c. Lard, compound, tierces, 375 lbs, 9¼c; wood pails, 20 lbs net, 9¾c; pure, tierces, 375 lbs, 14½c; pure wood pails, 20 lbs net, 15c.

SUGAR.

TORONTO, Feb. 12.—Sugars are quoted in Toronto in bags as follows: Extra granulated, Redpath's, $4 60; do, 20-lb bags, $4 70; do, St. Lawrence, $4 60; do, 20-lb bags, $4 70; extra standard granulated Acadia, bags, $4 50; imperial granulated, $4 45; Beaver, $4 45; No. 1 yellow, $4 20; unbranded yellow Acadia, $4.

WOOL.

TORONTO, Feb. 12.—Wool—Unchanged, demand absorbing the supply; washed, combing fleece, 22c to 23c; combing fleece, 25c to 26c; rejects, 17c to 18c; unwashed fleece, clothing, 13½c to 14c; clothing, 15½c to 16½c.

HIDES.

TORONTO, Feb. 12.—Hides—The market for hides continues easy; city butcher hides, green, flat, 13c per lb; inspected hides, Na. 1, 13½c; No. 2, 12½c; No. 3, 11½c; country hides, flat, cured, 13½c to 14c; part cured, 12¾c to 13½c; green, 12c to 12½c. Calfskins—Steady, with stocks accumulating, but no great change in prices, quality considered; city skins, green, flat, 15c; country, green, flat, 15c; part cured, 15c; cured, 17c. Horsehides—Unchanged; stocks moving as fast as they arrive; city take-off, $3 50 to $4; country take-off, No. 1, $3 50 to $4; No. 2, $2 50 to $3 50. Sheepskins—Unchanged at previous quotations; city take-off, according to size, $1 to $1 50; country, 75c to $1 50. Tallow—Market unchanged; city rendered, solid, in barrels, 6¼c to 6¾c; country stock, solid, in barrels, No. 1, 6¼c to 6½c; No. 2, 5c to 6c; cake, No. 1, 7c to 7½c; No. 2, 6½c to 6¾c. Horsehair—Farmers' or peddlers' fair stock, 38c to 40c.

POTATOES.

TORONTO, Feb. 12.—Potatoes—The market is unchanged; good Ontario stock are quoted at 70c per bag, on track, and Delawares at 80c per bag, on track.

BEANS.

TORONTO, Feb. 12.—Beans—Hand-picked are quoted at $2 60 per bu; primes, $2 50, in a jobbing way.

OILS.

SAVANNAH, Ga., Feb. 12.—Turpentine—Firm, 41¾c to 42c; sales, 443; receipts, 437; shipments, 152; stocks, 22,493. Rosin—Firm; sales, 211; receipts, 1,724; shipments, 256; stocks, 125,600.

LONDON, Feb. 12.—Calcutta linseed, April and June, 45s 10½d linseed oil, 28s 3d; sperm oil, £30; petroleum, refined, 8 7-16d; spirits, 9 7-16d; turpentine spirits, 21s 7½d; rosin, American strained, 15s 6d; fine, 18s 9d.

HAY.

TORONTO, Feb. 12.—Baled hay—The market is unchanged, with the supply ample. No. 1 is quoted at $13, on track at Toronto; No. 2, $11 50 to $12; mixed hay is quoted at $10 to $10 50. Baled straw—The market is quiet, with prices of good straw at $9 to $9 50, on track at Toronto

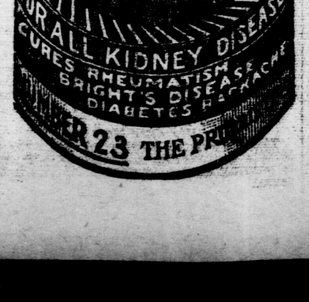
LIVE STOCK.

MONTREAL, Feb. 12.—East End market: Receipts—Cattle, 750; milch cows and springers, 87; calves, 450; sheep and lambs, 100; hogs, 1,200. There were no prime beeves on sale, and the best brought $6 65 per cwt; medium, 5c to 6½c common, 3½c to 4¾c; canners about 3c; milch cows, $35 to $70; calves, 4c to 6c; sheep, 5¼c; lambs, 7½c; hogs about 10c, a few at 10¼c.

CHICAGO, Feb. 13.—Cattle—Receipts, 6,000; market strong; beeves, $6 65 to $9 15; Texas steers, $5 to $5 90; stockers and feeders, $4 75 to $7 65; cows and heifers, $3 10 to $7 80; calves, $6 75 to $10 25. Hogs—Receipts, 28,000; market slow; light, $8 10 to $8 45; mixed, $8 05 to $8 40; heavy, $7 95 to $8 37½; roughs, $7 95 to $8 10; pigs, $6 75 to $8 25; bulk of sales at $8 25 to $8 35. Sheep—Receipts, 18,000; market strong; natives, $4 90 to $6 35; yearlings, $6 60 to $8; lambs, natives, $7 to $9 25.

TORONTO, Feb. 13.—Hogs were in big demand at both the cattle markets this morning, sheep, lambs and calves were very strong, and considering the mediocre quality of beef offering, cattle prices were also strong. At Union stockyards receipts were 729 cattle, 182 sheep and lambs, 2,516 hogs and 82 calves. City cattle market—235 cattle, 24 sheep, 29 hogs. Export cattle, choice, $6 75 to $7; do medium, $5 75 to $6 50; do bulls, $2 75 to $3 75; butcher cattle, choice, $6 25 to $6 75; do medium, $5 50 to $5 75; do common, $4 50 to $5 25; butcher cows, choice, $4 70 to $5 50; o medium, $4 to $4 50; do canners, $2 to $3; do bulls, $2 75 to $4 25; feeding steers, $5 25 to $5 50; stockers, choice, $5 to $5 25; do light, $3 50 to $4; milkers, choice, each, $50 to $72; springers, $40 to $60. Sheep—Ewes, $5 to $8; bucks and culls, $3 to $3 50; lambs, $8 50 to $9. Hogs—Fed and watered, $9; f. o. b., $8 60. Calves—$8 to $9 50.

TORONTO, Feb. 12.—The run at the Union stockyards was 48 cars, with 703 cattle, 177 calves, 137 sheep and lambs, and 792 hogs. The light run at today's market held prices about steady for the better class of butcher cattle, although, as has been the case for some time past, common butcher stock was easier, the run containing great many medium cattle. The short supply during the last few days of sheep, lambs and hogs has kept quotations for this sort of live stock up, and hogs today were in good demand. Although there was some reluctance in admitting the price of swine, it was reported that from $9 15 to $9 25 was paid for fed and watered stock. A well-known cattle buyer from Montana was here looking for a few loads of feeders for the Canadian West, and secured one or two loads of these for shipment to Reyburn, Alta. He reports that while there is a shortage of feeding cattle in the West, it is but a temporary one, and not so serious as has been reported. The offerings were almost all cleaned up before the end of today's trading. Choice export cattle sold from $6 75 to $7; choice butchers at $6 25 to $6 75; medium, from $5 50 to $5 75, and common butcher cattle from $4 50 to $5 25. The best butcher cows went from $4 75 to $5 50; mediums from $4 to $4 50, and common from $3 50 to $4. Butcher bulls ranged between $3 and $5 25; canners, $2 to $2 50, and cutters, $3 to $3 50 per cwt. Milkers and springers sold from $50 to $72 each, according to quality. Calves, good veal, were bought for $8 to $9, and poorer stuff down to $4 per cwt. Light ewes went at $5 25 to $6, and heavy ewes from $3 50 to $4. Hogs were quoted at $9 15 to $9 25, fed and watered, and $8 60 to $8 75 f. o. b.



Glasgow Cattle Market.

GLASGOW, Feb. 12.—Messrs. Watson & Batchelor report that there is a sharp trade for best steers, but in secondary grades there is a slow request. Scotch steers, 15c to 16¾c; Irish steers, 13c to 14½c, according to quality.

DAIRY.

MONTREAL, Feb. 12.—Demand for flour was steady. The jobbing trade in butter is fairly good. A little business was worked in cheese over the cable. Cheese, finest westerns, 12c; finest easterns, 12½c to 12¾c. Butter, choicest, creamery, 28½c to 29c; seconds, 24c to 26c.

TORONTO, Feb. 12.—Butter, creamery prints, 32c to 33c; solid, 28c to 30c; dairy prints, 24c to 25c; cheese, twins, 14¾c to 15c; large, 14½c.

LIVERPOOL, Feb. 12.—Cheese—Canadian finest white, 63c 6d; colored, 65s.

HOTEL TO CLOSE

Local Option People Forcing Galt Men Out of Business.

[Special to The Advertiser.]

Galt, Feb. 12.—Following the offering for sale of the Imperial and Albion Hotels and the putting up for sale of the furnishings of the Iroquois Hotel, T. Crosson, who has been running the Market Hotel as a boarding house since the advent of local option, announces today that the furniture is for sale, and that he will give up business on May 1.

DR. HILL STILL ON TRAIL OF THE GERM

Lectures to 75 Members of Wortley Road Mothers' Club.

"Germs and Diseases" was the subject of an interesting and instructive talk by Dr. Hill, of the Institute of Public Health, before the Wortley Road Mothers' Club on Wednesday evening.

About 75 members were present, and evinced great interest in Dr. Hill's remarks. Miss Doritt Sifton favored with two solos, and two readings by Miss Yeola Westland were also much appreciated. Miss Boyd rendered an instrumental selection, which was well received.

At the close of the evening a dainty luncheon was served in the kindergarten. Mrs. Ed. Westland, the president of the club, presided at the meeting.

White Sale, Ladies' Underwear SMALLMAN & INGRAM, Limited White Sale, Embroideries

Linoleum Sale

FRIDAY AND SATURDAY.. 45c, 85c and 98c

Regular 75c, $1.10 and $1.35 Qualities

Friday and Saturday 250 yards of thoroughly seasoned, best quality Imported Inlaid, suitable for office, dining-room, hall, living-room, kitchen, etc. When we mention "best quality," we mean that this is positively the highest grade Inlaid you can buy. Its exceptional weight insures its lying perfectly flat on your floor. The colors will show clear and bright after years of the hardest wear. We have no hesitation in guaranteeing you entire satisfaction when you buy our best Inlaid. On sale Friday and Saturday, **98¢ square yard.** (Regular selling price is $1.35).

400 yards of the same maker's Inlaid as the above, but in a slightly lighter weight. Designs for the office, living-room, bathroom, kitchen, etc. On sale Friday and Saturday, **85¢ square yard.** (Regular selling price, $1.10).

ENGLISH CORK CARPET—Special for the bedroom in art designs of rose, blue, green and tan. This special floor covering only needs to be better known to have an immense sale. It is perfectly sanitary, warm, comfortable and soft to walk on, being cork instead of an all painted surface. The designs are artistic and dainty enough for any bedroom. To introduce it we will sell Friday and Saturday just 300 yards, so advise early shopping. Friday and Saturday, only **45¢ square yard.** (Regular selling price, 75c).

HEAVY IMPORTED CORK LINOLEUM—Suitable for public buildings, offices, schools, stores, or wherever exceptional wearing qualities are needed. This comes in plain colors only, and our stock is always large enough to undertake large contracts at a very short notice. **$1.25 and $1.00 per square yard.**

Linoleums, Carpets, Wall Paper and Furniture—Third Floor.

Corset Demonstration Will End On Saturday

We have heard most complimentary remarks from many customers who have already availed themselves of the opportunity, or rather, as some have put it, the great privilege of consulting with one who has such valuable information to impart regarding the developing or cultivation of a perfect graceful form by the proper selection and adjustment of the corset, which with the present style of dress (and particularly the modes for the coming season), is the most important article of dress in every lady's wardrobe.

The suits and gowns you see on the fashion plates are pictured on the most improved corset models.

The remark is often heard, "You cannot look like the plate." If you are properly corseted you may come close to it.

Miss Milne, by special arrangements, will be with us until Saturday, and future engagements make it impossible for a return visit this season, so Friday and Saturday will finish what we consider, from an educational point of view, the most successful demonstration ever conducted by this store. The new 1913 models have been received, and you are invited to inspect. Demonstrator will explain and advise.

Royal Worcester Corsets—New 1913 models. Pair **$1.25, $2.00, $2.50, $3.00**

Bon-Ton Corsets—New 1913 models. Pair ..... **$4.00 and $6.00**

DEMONSTRATION
Bon-Ton and Royal Worcester Corsets. Last Days, Friday and Saturday. Second Floor.

Black Costume Velveteens

SPECIALLY PRICED

The balance of stock from reserve room in two numbers to clear.

25-inch $1.00 Black Velvet. Sale price, yard ..... **79¢**

24-inch 75c Black Velvet. Sale price, yard ..... **59¢**

Mail orders filled while stock lasts. **WRITE FOR SAMPLES.**

Also Colored Suiting Velveteens, mole, brown, olive and myrtle, 24-inch. Yard.. **$1.00**

Specials For Friday and Saturday February Cotton Sale

Wigan Sheeting, 40c Yard

Heavy quality, 72-inch, clean round thread, free from dressing. One of the best makes, imported direct from the mills. Special, yard ..... **40¢**

Nightdress Cotton, 18c

500 yards fine even thread Bleached Cotton, for night dresses. Ask for this—"Windsor Brand," 36-inch. Yard. **18¢**

Circular Pillow Cotton, 22c

150 yards only, Circular Pillow Cotton, one width only, 46-inch. Special low price for quick sale. Yard..... **22¢**

Tea Towelling, 12 1-2c Yard

Plain white Tea Towelling, nice quality, pure linen, free from loose lint. A good dryer, 22-inch width. Clearing price, yard ..... **12½¢**

Hemstitched Pillow Slips, 30c

Made from special shrunk cotton, snow-white bleach, with 3-inch hem, 44-inch..... **30¢ each, or $3.50 dozen**

Horrockses' Hemstitched Slips

Made from nice quality cotton, pure white, with 3-inch hem, spoke hemstitched. A nice slip for embroidering. Width, 44-inch. Each ..... **45¢**

Bath Towels, 25c

100 pairs heavy double pile Turkish Bath Towels, large bathroom size, red and white stripe and plain linen shade.... ..... **25¢ each, or $2.75 dozen**

Sale of Women's Sweater Coats, Long and Short, Half Price.

SMALLMAN & INGRAM LIMITED

Fruit Salad, Macaroons and Cup of Tea or Coffee for 10c, 3 to 5:30.

Hood's Sarsaparilla

Cures all humors, catarrh and rheumatism, relieves that tired feeling, restores the appetite, cures paleness, nervousness, builds up the whole system.

Accept no substitute; insist on having Hood's Sarsaparilla. Get it today.