REAL ESTATE REAL ESTATE

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MODERN RED BRICK—NORTH.

$7,500—Two-story red brick with floored attic, 3 bedrooms, 2 clothes closets, hall, double parlors, dining-room, kitchen, summer kitchen, 3-piece bath and furnace with hot water connections. Front and back stairs. Electric fireplace. Garage. Well decorated and good fixtures. Full basement.

COTTAGE WITH EXTRA LOT.

$1,700—$300 down—Frame cottage with cement block foundation, Northeast, 2 bedrooms, living-room, dining-room, kitchen. Hydro and water. Half basement. Extra lot goes at this price. Low taxes.

$4,700—$1,300 down—1½-story white brick, South, 3 bedrooms, 3 clothes closets, hall, living-room, dining-room, kitchen, summer kitchen, 3-piece bath and furnace. Full basement, veranda. Extra large lot with fruit trees.

GOOD COTTAGE TO REMODEL.

$4,500—$500 down—White brick cottage in London South. 3 bedrooms, double parlors, dining-room, kitchen, 3-piece bath and furnace. Hydro, gas, soft water. Good lot.

NEW STUCCO COTTAGE.

$2,950—$300 down—New stucco cottage, Northeast. 2 bedrooms, living-room, dining-room, kitchen and pantry. Hydro and water. Full basement. Large lot with drive. Low taxes.

GOOD HOUSE IN LONDON EAST.

$4,650—1½-story buff brick, 3 bedrooms, 3 clothes closets, living-room, dining-room, kitchen and pantry. 3-piece bath and furnace. Veranda. Full basement. Drive. All in very good condition.

$1,650—On easy terms—Frame cottage, South, 3 bedrooms, living-room, dining-room, kitchen, shed. Hydro and water.

E. COOK, 255 William. Phone 4875J. A number of cottages to offer, modern and semi-modern; terms and easy terms. City property to exchange for farms, store and dwellings. Some building lots as payment on house. List now. Call.

AUTOMOBILES

WINDSHIELDS

We have special windshield plate glass and modern facilities for fixing your broken windshields.
THE HOBBS MANUFACTURING COMPANY, LIMITED.

TIRES NEW OR REPAIRED

New Dunlop or Dominion. People say our repairs are best. Rubber boots, half soled and repaired.
London Battery & Tire Repair
York and Talbot Sts. xv Phone 6151.

FORDS!
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FORDS!

AFTER all is said and done, a good "used" Ford proves a profitable investment.

WHETHER you want it for pleasure or business, as your "only car" or as a substitute for a larger car, you can depend on it that any car purchased here will be and do exactly as represented by us.

TAKE advantage of the easy-payment plan outlined below. It is possible for anyone to purchase a good car for very little down. The balance is spread over a year in such small amounts monthly that you will never notice it. Remember, you have the pleasure and convenience of driving your own car while you are paying.

COME IN and see us about the car you are interested in today. Good offers like these do not last long. You may be too late if you put it off.

THE TERMS on these cars include fire and theft insurance and interest.

1923 FORD SEDAN, shock absorbers, sun visor, dashlight, front bumper, upholstery and paint like new, at $525.00, or $196.00 cash and balance $32.75 monthly for 12 months.

1923 SEDAN, good tires, fair paint, good upholstery, A1 mechanically, at $485.00, or $180.50 cash and balance $30.10 monthly for 12 months.

1922 FORD COUPES (2), shock absorbers, dashlight, spare tire, cord tires all around, good upholstery, at $425.00, of $160.50 cash and $26.66 monthly for 12 months.

1923 FORD LIGHT DELIVERY, with starter, only driven 5 months, box and all complete, at $395.00, or $147.50 cash and balance $24.55 for 12 months.

1918 FORD TOURING, good tires, new top, good mechanically; a very low-priced car at $100.

1920 FORD SEDAN, 5 wire wheels, front and rear bumpers, shock absorbers, dashlight, at $350.00, or $132.00 cash and $22.00 monthly for 12 months.

MIDDLESEX MOTORS, LIMITED,
LONDON'S FORD DEALER,
THE HOME OF THE FORD,
TWO BLOCKS FROM MARKET,
TALBOT ST., AT QUEEN'S AVE.
56u

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Auctioneer, Valuator and Appraiser.
Auction sales conducted in any part of city, also at our auction rooms in WAREHOUSE, 115 DUNDAS ST.
Call up for appointment or arrangement to sell for you. Real estate and merchandise sold by auction on small commissions.

THE LONDON ADVERTISER
CLASSIFIED ADS.
Phone 3670.
Standardized and Indexed for Quick Reference.
THE LONDON ADVERTISER reserves the right to classify properly all advertisements submitted for publication.
Not responsible for errors in advertisements following date of first publication.
Ads. not cancelled after 10 p.m. Ads. for morning paper must be in by 10 p.m.
Ads. for evening paper by 1 p.m. noon.
All advertisements for Saturday's papers must be in our hands by 10 p.m. Friday previous, to enable them to appear under their correct classification. Otherwise they must appear under the classification "Too Late to Classify."
CLASSIFIED RATES.
Cash.
1 day..... 2c per word
3 days..... 5½c " "
6 days.....10c " "
When Advertiser Box is required, allow 3 words. A charge of 10c for mailing is also added.
Marriages, Births and Deaths—One insertion, $1; two insertions, $1.50.
Memoriam Notices—2c per count line. (10 lines the minimum.)
Card of Thanks—$1 per insertion.
Engagement Notices on Women's Page—75c one insertion, $1 two insertions. These notices must be signed by the sender, and will not be taken over telephone.
DISPLAY ADVERTISING.
TRANSIENT.
Amusements—15c per line each insertion.
Meetings—15c per line each insertion.
The London Advertiser will not insert a "make good" more than one incorrect insertion of an advertisement ordered more than one time.
Phones 3670 and 7705 (between 8:30 a.m. and 5 p.m.)
THE LONDON ADVERTISER,
WANT AD. DEPARTMENT.

UTILITIES COMMISSION ASKED TO SUPPLY TREE

Principal Gibbs Points Out It Could Be Arbor Day Ceremony.

That a new tree be supplied by the public utilities commission to replace the one cut down on land adjoining Chesley Avenue School is suggested by E. E. Gibbs, principal, who wrote to the board of education deploring the action of the commission.

He further suggests that the tree be given to the school so that it may be planted on Arbor Day. The suggestion met with the approval of the board, but one of the trustees stated it would be wise to make sure that the tree was on school property.

In connection with this matter, Secretary W. A. Tanner has written General Manager E. V. Buchanan requesting the commission to notify the board whenever it is the intention to cut down a tree that benefits a school.

FRANCE MUST LEAVE RUHR, SAYS GUTHRIE

Concluded From Page 1.

industrial center of Europe, as the Ruhr is known.

Since that time industrial activity has been at a standstill. Britain has tried to persuade France to abandon the invasion and withdraw, but she has been refused. France claims justification under the Treaty of Varsailles, while law officers of Britain claim that she has acted illegally.

"Public men of England all warn that France is driving Europe headlong into another war. She is trying to become the dictator of industry and politics of the whole continent, and has never been so powerful. Britain wants the re-establishment of the Ruhr. France blocked the efforts of Great Britain, when an attempt was made to get the United States interested, and the result is that the position of Europe today is most precarious. All we can do is to hope and pray that France may be prevailed on to withdraw. Unless she does, another war, more terrible than the last, faces the world, and in this the air service would be all-powerful, and France is supreme in the air."

Large delegations from Quebec and Essex were present at the luncheon, being greeted with songs. Mrs. Fred Schofield rendered several solos.

NOTED PRESBYTERIAN CLERGYMAN PASSES

Canadian Press Despatch.

Vancouver, B. C., Jan. 11.—Rev. John Hogg, D.D., one of the oldest and best-known Presbyterian ministers in Canada, died here last night at the residence of his daughter, Mrs. A. T. Ledingham, in his 94th year, after an illness of three weeks. He was for many years pastor of Westminster Presbyterian Church, Toronto, and of St. Giles Church, Winnipeg. He came here from Winnipeg two years ago.

BANK HEAD PREDICTS YEAR OF PROSPERITY FOR CANADA

W. G. Gooderham, President of Bank of Toronto, Gives Out Encouraging Statement.

HOLD ANNUAL MEETING

Conditions in Country Points To Improved Trade in All Lines.

That Canadians may reasonably look forward to a better year in 1924 than was the case in 1923, was the view expressed by the president, Mr. W. G. Gooderham, at the annual meeting of the Bank of Toronto. Recovery throughout the world thus far has only been gradual, owing to the political and economic complications abroad. A distinctly hopeful feeling, however, has prevailed in the United States. Conditions in Canada have been improving with a quiet volume of trade. Stocks of merchandise carried have been light; the cleaning-up process has been general. If there has not been any spectacular advance, there has been a good undertone and a quiet strengthening of the situation.

Reviews Situation.

Mr. Gooderham briefly review some of the main features of the Canadian situation. Agricultural and vegetable and animal products continued to hold their place as the largest basic factor in the country's exports.

"Mining," he added, "is another very important industry which has shown an increase in output. Very promising new fields have been opened, former proved mines have been large shippers, and increased employment has been given to workers. Greater attention is now being paid to development in the mineral districts; capital is being attracted as a result of the successful operation of mines now being developed, and engineers' reports are very favorable as to the prospects. We look for a steady increase of interest in Northern Ontario, and for an intelligent use of capital in development that will mean much in the future. A large and successful mining district not only requires capital for its development, but it also provides a large field for the employment of labor, and the increased capital attracted in this way gives the farming community a home market of great value."

Bank's Business Steady.

While other banks during the past year were affected adversely by the general developments in the banking field—where one large bank was absorbed by another and still a third passed out of existence—the business of the Bank of Toronto has been steady and practically undisturbed, the net profits amounting to $984,669, as against $878,762 in the previous year, an increase of $105,907. An evidence of the activity of the bank's business is to be seen in the fact that circulation was increased by about $500,000. The deposits of the bank were increased by slightly over $1,000,000. A larger number of saving accounts than usual were opened, but the average balances were smaller, due, in the main, to the competition for money by governments and municipalities.

The bank is in the strongest liquid position in its history. The quick assets, including cash, notes and checks of other banks, securities and call loans, stand at over $47,000,000, an increase of over $6,000,000, and represent 55.58 per cent of the liabilities of the institution to the public. The increase was chiefly in securities. These, although represented up to 94.15 per cent by Dominion, provincial, and municipal securities of a high class, are understood to have been taken into the statement at figures well below their market value. While current loans of all banks in Canada have shown a decrease for the twelve months of about 4 per cent, those of the Bank of Toronto were practically stationary. At the close of the year the bank had not a single advance on its books in excess of $500,000, except advances secured by grain, and not a single dollar has ever been lost by it in this line of trade. Credits in excess of this amount are of course given, as the bank's business is large, and many accounts are carried which at times run higher, but the condition mentioned existed at the time the books were closed, and the fact is referred to as an indication of the quality and diversity of the bank's connections.

Value Increasing.

The value behind the bank's shares is increasing year by year. Capital, rest and profit and loss accounts now amount to $12,170,000, or a value for each share of over $242—a figure that takes no account of contingent funds.

The following directors were elected: William G. Gooderham, Col. William I. Gear, William Stone, Paul J. Myler, John Macdonald, Archibald H. Campbell, Lieut.-Col. A. E. Gooderham, William R. Bawlf, Joseph Henderson, John I. McFarland, Brig.-Gen. F. S. Meighen, James D. Chaplin, M.P., and Thomas F. How.

At a meeting of the new board Mr. W. G. Gooderham was re-elected president and Mr. Joseph Henderson vice-president.

Associated Press Despatch.

New York, Jan. 10.—Butter receipts, 6,140. Creamery, higher than extras 55c to 55½c, extras 54½c firsts 48c to 54c; state dairy, finest, 53c to 54c; packing stock, current make, No. 2, 29c to 30c.

JOHN R. LAMB.
general manager of the Bank of Toronto, who today issues the annual report for that institution. It appears elsewhere in this issue.

PREMIER PROMISES EARLY CONSIDERATION

Concluded From Page 1.

don of Peterboro, deputy speaker of the house.

The deputation, he said, was representative of the Ontario Municipal Electric Association and the users of power from Windsor to the extreme east.

Mayor Maguire of Toronto was the first speaker. He did not think it would be possible to receive a more important delegation or one more entirely representative of all Ontario than this delegation in a delegation representing practically all industry in the province.

The primary object of the deputation was to secure the co-operation of the federal government in the development of power on the international portion of the St. Lawrence by the construction of a dam at Morrisburg. Sir Adam Beck had predicted that starting with 1926, there would be a very serious power shortage in Ontario if steps were not taken to meet the demand. The Queenston-Chippawa plant has been called a dream, yet its units were all in process of being utilized.

Would Construct Dam.

The Niagara plant was taxed to its uttermost. The best way to meet the new demands was by the construction of a dam at Morrisburg. Under the single stage development at Long Sault there would be an excessive flooding of improved lands and great delay in development. By the building of a dam at Morrisburg would cost $80,000,000 and would develop 600,000 horsepower. It would only involve an expenditure on the part of the federal government of seven or eight millions, and would bring about an improvement in the Montreal harbor.

The hydro commission was operating, with the co-operaton of the municipalities today represented, plant value at $215,000,000. The government here to be asked to approve the construction of a dam.

Isaac Hilliard, M. P. P. from Morrisburg, was the next speaker. Those who lived there knew the power possibilities and also the danger. The people there were hungry for further development of power which today was running away right at the doors of Morrisburg and going to waste.

Crying Need of Power.

The crying need which existed between Cornwall and Toronto was for the development of power at that point; when the farmers were crying out for it, agriculture had been developed. It was the desire in Eastern Ontario that industry also be developed. He asked for federal co-operation. P. Ellis, chairman of the Ontario Hydro Commission of Toronto referred to that city as typical of a very large number of Ontario industrial centers. Five years would be required to construct the proposed dam, which would raise the level of Lake Ontario two feet, and of the Montreal harbor 18 inches. If the proposed development were not undertaken it would be necessary to utilize steam plants at great costs.

Charles H. Tuson, ex-mayor of Windsor, spoke for that part of the province. Though the hydro question had a local aspect, it was to be noted that this delegation was all of one mind. "We are," he said, "getting down to the dangerous point. Without adequate supply of hydro, what promises to be a phenomenal industrial development will be stopped and strangled."

T. H. Stinson, K.C., of Lindsay, representing the Central Power District, including Peterboro, declared that under present conditions power development will be exhausted in a few years, and there will be an absolute shortage, which would affect 50 municipalities. The only solution of the question was St. Lawrence development.

FLEMING OVERLOOKED.

Special to The Advertiser.

Ottawa, Jan. 11.—A significant feature of the presentation of the St. Lawrence power project to the Dominion Government today was that President O. E. Fleming, K.C., president of the Canadian Deep Waterways Association, was cold-shouldered by the leaders of the deputation and prevented from emphasizing the deep waterway or navigation feature of the project. The reason, therefore, is that the municipal deputation, fearing that the Dominion Government is not prepared to go on with the navigation part of the program, wished to put the light pedal on it and urge progress with the power scheme by itself.

When Mr. Fleming's name was proposed as a speaker, Mayor Maguire, acting as chairman of a caucus, pointed out that it wouldn't do to have two speakers from Windsor, and one had already been chosen. When Mr. Fleming sought an opportunity to speak at length to the caucus he was headed off. He was sport enough, however, to take everything in good part and arranged to hand in to the premier the memorandum he intended to read on behalf of the Canadian Deep Waterways Association.

In his memo, Mr. Fleming proposed that the work of construction of the combined deep waterway and power scheme should be carried through by a joint commission appointed by the governments of Canada and the United States. The commission should operate the power system for forty years, by which time the capital cost would have been paid.

The Deep Waterways Association also proposed that the governments of the two countries should guarantee the bonds of the construction commission, thus getting money at 3½ per cent, as against 5¼ per cent paid on ordinary hydro bonds. The saving effected in this way over a forty-year period would be 176 millions, or more than 20 millions in excess of the cost of the navigation features of the scheme.

MARKET SIDELIGHTS

Reports of two of the largest Canadian life insurance companies show splendid figures for the past year.

Both companies increased their policies issued over the preceding year, the aggregate increase of the two amounting to $22,148,913.

The total assurances in force by the two companies increased in the aggregate by some $67,658,988 and the amount paid out in claims was increased by more than $1,561,000.

Both companies increased their surplus, the Imperial by $347,604 and the Canada Life earned the largest surplus in 1923 ever earned in the history of the company.

When the present generation was in its teens life insurance salesmen had a hard time of it, but like other businesses times have changed and today the life insurance man is able to feel that he is selling a real service which few men would try to depreciate.

A WORD OF EXPLANATION.

The Dunlop Tire and Rubber Company of Canada wish to have attention called to the fact that recent reports in the press regarding unsatisfactory conditions in the English Dunlop Rubber Company affairs have no bearing on the Canadian firm.

The English Dunlop Company is not connected as to its affairs with the Dunlop Company of Canada other than in the interchange of ideas, formulaes, etc., in manufacturing. The English company has nothing to do with the administration of the Canadian plant. They are separate concerns, with separate shareholders, separate directors and separate capital stock.

The Advertiser has published one or two news items concerning the English Dunlop Company's meetings and affairs, and we wish our readers to understand the situation clearly.

BRAZIL'S AFFAIRS.

The representative of a large Toronto firm who are interested in coffee has recently returned from Brazil and in an interview with The Advertiser points out two of the propositions which are likely under discussion between the British Bankers' Commission and the Brazilian government. Either of these would undoubtedly help exchange if acted upon.

The first is that Brazil might capitalize their foreign debt, getting something in the nature of moratorium for a year, which would keep large sums of money from leaving the country.

Or, secondly, arrangements might be made to borrow sufficient money in Europe to pay their debt interest, pledging any one of a number of collaterals as security. This would remove the need of buying gold from time to time and have a beneficial action on their exchange rate.

Aside from these guesses, however, it is now a fact, apparently, that Brazil has an honest and capable government, who are likely to remain in power for at least four years, and this is something which has not been so for some time past.

The internal condition of the country is good. Revolutionary elements have been removed and Brazilian farmers are on the same basis as our own would be were they getting $3 a bushel for their wheat.

FRENCH ISSUE BULLETIN.

The French Bureau of Information have issued a bulletin endeavoring to counter the feeling abroad concerning France's economic position as reflected in the decline in the franc.

The bureau asks that as much publicity be given to the facts contained therein as the press feel able to give. Among other things it states that there is a complete contradiction between the real situation in France and the exchange rate of her franc, and that this contradition is not justified by any financial or economic reason.

Tax collection, it says, is able to solve the problem of the ordinary budget. Loans issued by the French government have been decreased from over 38 millions in 1920 to a little more than 15 millions in 1923 (November).

EIGHT MENTIONED FOR WARDENSHIP

Keen Contest Anticipated At First Meeting County Council.

CONVENTION DELEGATES

Special to The Advertiser.

Chatham, Jan. 10.—There is much speculation as to the Kent County wardenship race. Opinions in county circles are that a keen contest can be expected between Reeve Abraham of Chatham Township and Reeve Beamish of Bothwell. Reeve Goldwyn Russell of Raleigh announced today that he would be a candidate. Others mentioned in this connection are Reeves Heatherington of Romney, Arthur Green of Zone, Russell Holmes of Camden, James St. Pierre of Dover and F. W. Scott of Highgate.

Delegates Named.

Mayor J. W. Harrington announced today that the delegates to the St. Lawrence deep waterways convention in Ottawa would be Geo. W. Wands, president of the board of trade, and J. G. Jackson, manager hydro system.

Think Car Stolen.

County police were notified this afternoon that a car has been found on the provincial highway a couple of miles east of Tilbury, which is thought to have been stolen from Tupperville, and owned by Mrs. Cassie Spencer of that town.

Tuberculosis Clinic.

Dr. T. L. McRitchie, M. O. H., announced today that the first tuberculosis clinic will be held in Chatham some time next week. The name of the specialist to be sent by the provincial health board to supervise the clinic is not yet known.

Local Improvements.

Cost details pertaining to local improvements carried out during the past year are being figured out preparatory to the issuing of debentures. It is expected that the issue will be in the neighborhood of about $150,000.

Seek Reservation.

Roy Abraham, Indian agent, stated today that prospects seemed bright for locating the Caldwell Indians on a reservation of their own. The Indians have made application for a portion of St. Anne's Island in Lake St. Clair.

O. T. A. Fines.

Fines of twenty dollars and costs were imposed on four Highgate men who in county police court today pleaded guilty to charges of violating the O. T. A. Defendants were Verne Scott, John Hall, George Blue and John Hanson.

Shows Advantage.

Taxes paid this year show ten thousand dollars increase over par collections of 1922, according to City Tax Collector Benson, who points to this as one advantage that has been gained by the adoption of a twice yearly tax collection system.

Won Scholarship.

Miss Kathryne Baird, daughter of Mr. and Mrs. Joseph Baird, Water street, a pupil of the Toronto University, won the Ramsey Scholarship, the gift of the late William Ramsay of Bowland, Scotland.

BOARD WILL SEEK TAX EXEMPTION

Will Petition Government On Behalf of City Students.

The board of education will petition the Ontario Legislature, on behalf of the students' organizations for exemption from the amusement tax levied on all entertainments.

This was decided at the inaugural meeting of the board last night following the report of the secretary who stated that if an admission fee was charged for entertainments held in the schools' auditoriums, an amusement tax must be levied. He also pointed out that unless all such entertainments, both by school organizations and outside bodies were absolutely free to the public, a provincial license must be secured for each hall.

In the past it has been customary to write the department relative to each entertainment put on by students, exemption being granted in every case, but regarding entertainments, concerts, etc., staged by outside parties, an amusement tax must be collected and forwarded to the government.

A committee composed of Chairman Bryden N. Campbell, S. F. Lawrason, Dr. A. J. Grant, W. A. Tanner and Principal E. A. Miller was appointed to make any arrangements necessary in the matter.

BORIS GRANTS AMNESTY TO CABINET MINISTERS

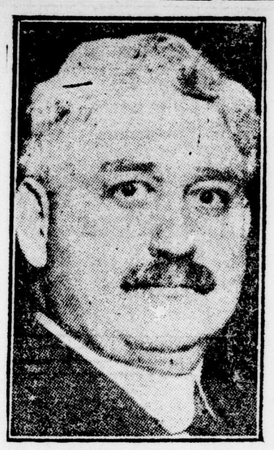
Sofia, Jan. 11. — King Boris with the approval of parliament has promulgated a decree granting amnesty to 24 former cabinet ministers, including members of the Guechoff and Daneff cabinets, who were charged by popular referendum with responsibilty for the second Balkan war and the Malinoff-Kostourof cabinet, which was accused of failing to dissociatate Bulgaria from the central powers during the World War.

The amnesty excludes former Premier Radoslovoff and the members of his cabinet, who were convicted of responsibility in aligning Bulgaria with Germany in the war. Six members of this cabinet are in jail, two or them under sentence of death. Two others, including M. Radoslovoff, made their escape from jail and got out of the country.

FRONTIER IS CLOSED.

Associated Press Despatch.

Paris, Jan. 11.—General De Metz, the Rhineland commission delegate at Speyer, says a despatch to the Echo de Paris from Mayence, has closed the frontier between the palatinate and unoccupied Germany, except for railroad traffic and food supplies, and also has put on the curfew for Speyer and that district. No public meetings of any kind are to be permitted.



APPOINTED COLONEL.
Police Commissioner Enright of New York City has been appointed colonel of the military police of the officers' reserve corps.

UNDER-NOURISHED PUPILS ASSISTED

Waterloo Chapter, I. O. D. E., Will Supply Milk—Plan For Tag Day.

Special to The Advertiser.

Galt, Jan. 10.—Waterloo Chapter, I. O. D. E., is leader of a local movement to provide the under-nourished pupils of Galt schools with milk daily, and is planning to hold a tag day to raise funds to carry on the work.

Officers Elected.

At the annual meeting of the Hespeler Horticultural Society the following officers were elected: President, O. M. Wachsmuth; first vice-president, James Hyslop; second vice-president, Thomas McCullough; directors, J. Moreland, Mrs. C. Turner, J. F. Kohli, William G. Johnston, J. V. Jardine; auditors, J. D. Ramsay and James Pringle.

Find Another Victim.

While the local police have so far been unable to locate Fred Williams, companion of Arthur Roberts, the alleged bogus check artist, the Toronto police not knowing a man of that name and believing it is fictitious, they have found another victim of the crooks. Fred Eitel, a shoe merchant of this city, was called upon and addressed in his first name, and the customer purchased a pair of shoes, tendering a check for $18.50 in payment. Believing the man had been in his store before, the check was cashed.

MRS. CALDER DIES AT HOME IN WINNIPEG

Had Planned To Hold Diamond Jubilee Celebration on New Year's.

Word has been received in London of the death of Mrs. Alexander Calder, of Winnipeg. It was only on New Year's Day that Mr. and Mrs. Calder had planned a celebration of their diamond wedding anniversary, but the illness of Mrs. Calder prevented this unique celebration.

Mrs. Calder was, prior to her marriage, Miss Rebecca Ann Williams, and the wedding took place 60 years ago at her home in Nissouri.

Mr. and Mrs. Calder up to 1878 lived on Dufferin avenue, London. Older residents of the city will remember Mr. Calder as the originator of the horse bus system in London, the first public transportation system to start here. This was later on sold out to the company that operated the horse cars prior to the electrification of the system.

Leaving London in 1878, Mr. and Mrs. Calder went to Winnipeg, Mr. Calder in the capacity of agent of George Campbell, implement maker, and John Campbell, carriage maker of London. Later he went with the C. P. R. on construction work, afterward developing a large business under the name of Alex. Calder & Son in the steamship and ticket line.

The late Mrs. Calder was a cousin of Jerry Bedggood, 939 Queen's avenue, London.

Seven children were born to the Calder family, five of whom are living: Arthur B. Calder, who during the visit of the Prince of Wales had charge of the royal train; Fred, of California; Mrs. W. Smith, Portland; Mrs. George H. Webster, wife of Mayor Webster of Calgary, and Mrs. J. J. Gardiner of Smith's Falls.

BOND ISSUE OF BANKS NOT YET PRESENTED

Will Be Two Weeks Owing To Action Taken by Government.

Associated Press Despatch.

Quebec, Jan. 10.—The act providing for the issue of $15,000,000 worth of bonds by the province to be placed at the disposal of the Banque Nationale and the Banque D'Hochelaga as part of the agreement made to allow the merging of the two banks will not be presented before two weeks, as it has been decided by the government to call a caucus of its supporters first, to submit the terms of the loan.

SPECIAL COURSE INTEREST GREAT

Thirty-Five Students Attend Agricultural Classes in Mitchell.

RADIO INTERFERENCE

Special to The Advertiser.

Stratford, Jan. 10.—M. C. McPhail, county agricultural representative, reports that 20 boys and 15 girls enrolled in the four weeks agricultural course and the two weeks cooking course, which are now going on at Mitchell. While this is not quite as great a number as that of last year, the interest is greater, Mr. McPhail says.

Special Coach.

To accommodate those people of Stratford who want to hear the Rt. Hon. Arthur Meighen at London on Friday night, the Canadian National Railways has arranged to attach a passenger coach to the freight train leaving London for Stratford about midnight.

Guests of Rotary.

Visiting furniture men, attending the annual furniture show here, were the guests of the Rotary Club tonight. Dinner was served at the Chamber of Commerce at 6:30.

Hunt Interference.

In the interests of over two hundred radio fans in Stratford, M. I. Higgins, Frank Harle and William Selley took a set out in the streets from midnight to one o'clock this morning to find a loud local interruption which has been bothering radio enthusiasts in the city recently. A loop aerial was carried on a motor car and the discovery was made that the noise is developed close in to the heart of the city, from faulty wiring. The men hope to put their fingers on the trouble in a day or two.

Hospital Aid Officers.

Receipts of the Women's Hospital Aid for the Stratford General Hospital for the past year were $2,323.08 Expenditures were made on dishes and silverware for the hospital, and a balance is reported of $22.98. The following officers have been elected for the present year: President, Mrs. Joseph Orr; first vice-president, Mrs. P. J. Kelly; second vice-president, Mrs. F. Buckingham; third vice-president, Mrs. A. Hahn; secretary, Mrs. F. Buckingham; treasurer, Mrs. L. H. Alexander.

Special Gym. Classes.

The physical director of the Y. M. C. A., Ralph Smith, plans to start a "gym" class from 6:30 to 7:30 p.m. for men who cannot attend regular classes owing to the nature of their business.

Same Bandmaster.

James Malone is again to be the bandmaster of the C. N. R. Band under reorganization. A. Jocelyn is the new president.

Known in Stratford.

News of the death of Dowager Lady Hanson, widow of the late Sir Charles Hanson, a former lord mayor of London, which occurred yesterday, interested a number of old residents of Stratford because Sir Charles spent some time here when a boy. He stayed with his uncle, the late J. Vanstone, before attending Victoria College in Toronto. At the age of 18 he preached a trial sermon in Central Methodist Church here.

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FROM HALIFAX.
To Plymouth, Cherbourg and London.
Jan. 21, Mar. 3, Apr. 14 .....Antonia
Feb. 18, Mar. 31 .....Andania
To Glasgow.
From Portland. From Halifax.
Mar. 29.....Cassandra .....April 1
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Jan. 11 .....Kastalia
Summer Sailings for 1924 on application.
FROM NEW YORK.
To Queenstown, Liverpool.
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Jan. 26, Feb. 23 .....Ausonia
To Cherbourg, Southampton.
Jan. 26, Mar. 25 .....Aquitania
Feb. 16, Mar. 8 .....Berengaria
Mar. 15, April 9 .....Mauretania
To Plymouth, Cherbourg, London.
Jan. 19, Mar. 1 .....Antonia
Feb. 16 .....Andania
March 15 .....Albania
To Londonderry, Glasgow.
Jan. 19.....Columbia
Feb. 2 .....Cameronia
Feb. 9, Mar. 15 .....Assyria
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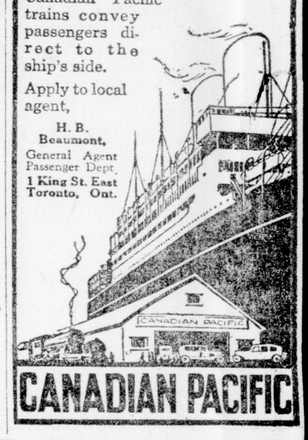

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Nerves and Blood Are Life
The lack of nerve force is found among men of all ages. This is true with men in all walks of life, from the day laborer to the mechanic or professional man. Merchant and clergy are alike sufferers—no man is exempt from the ailment who has rebelled against nature's laws—so if you have the result of overwork, dissipation, sedentary habits or worry, and your vital organs are disturbed, remember, delay in seeing the right doctor makes it more difficult to overcome the symptoms, and you might reach an incurable condition beyond relief if you delay too long.

My Equipment
Is composed of the latest and best known agents in Electrical, Surgical and Mechanical Apparatus, and I am prepared by the knowledge of their uses and the experiences in prescribing them so as to get the greatest uniform results from them.

I Am Prepared to Give You
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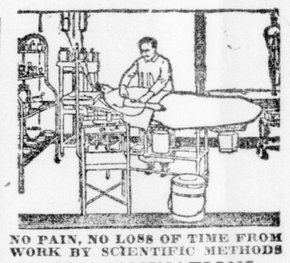

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