

BUSINESS IN U. S. IS SATISFACTORY

Steady Growth of the Volume
of Business and Some High
Records.

NATIONAL BANK'S ASSETS

Comptroller of Currency Says Officials
Should Not Be Permitted to
Receive Personal
Compensation.

[Canadian Press.]
Washington, D. C., Dec. 7.—The
general business of the country as re-
flected in banking operations, was
"quite satisfactory" during the year
ending Oct. 31, last, according to the
annual report of Lawrence O. Mur-
ray, comptroller of the currency, sub-
mitted to Congress today. Mr. Mur-
ray records a steady growth in the
volume of business, and the establish-
ment of some high records in this
connection. He points out, however,
that while augmenting some of the
important elements of banking during
the year business did not reach the
average of increase for the past ten
years.

The comptroller makes the startling
declaration that "the dishonest prac-
tice by officers of national banks of
receiving personal compensation for
loans made by the bank is a growing
evil and has already reached such pro-
portions as to call for criminal leg-
islation on the subject."

"In this manner," he added, "either
the bank is defrauded of lawful in-
terest which it would otherwise re-
ceive or usurious interest is exacted
of a borrower by a corrupt officer. A
secret reward to the officers is some-
times a deliberate bribe for obtain-
ing a loan on insufficient security."

Mr. Murray urges that the taking of
money or other valuables in this con-
nection by a bank officer be made an
offense punishable by imprisonment in
the penitentiary.

The aggregate amount of assets of the
national banks increased during the year
approximately \$64,535,000, or 4.63 per
cent. Loans and discounts, the biggest
item in a bank's resources, increased only
2.52 per cent, in the face of an average
ten year increase of 6.52 per cent. In-
dividual deposits, representing 53 per cent
of a bank's liabilities, reached the high-
est point in history on Sept. 1 last—
\$5,489,995,011. This high record, how-
ever, was an increase of only 6.60 per
cent over the previous year, as compared
with a ten year average of 7.49.

The banking power of the nation, in-
cluding the operations of every bank—
national, state and private—is estimated
by the comptroller at \$21,334,456,750, an
increase during the year of \$25,212,407,
or over 13 per cent. The total banking
capital is estimated at \$2,022,411,085, and
the total individual deposits at \$16,514,-
720,351.

The net earnings of the national banks
during the fiscal year ended June 30 last
were \$156,985,519, from which dividends
were paid to the amount of \$114,685,412,
or 11.38 per cent on the capital, and 6.83
per cent on the combined capital and sur-
plus.

Only three national banks were placed
in the hands of receivers during the year
ended Oct. 31.

LONDON SHRINERS VISIT BUFFALO

Were Present When Ill. Potentate
John F. Treat Visited Ismailia
Temple.

Past Potentate A. L. Davis and a num-
ber of Shriners of Mocha Temple were
guests of Ismailia Temple, Buffalo, on
Tuesday evening on the occasion of the
visit to Ill. Potentate John F. Treat to
that temple.

Governor E. G. Scales, of Hillsboro,
North Dakota, was also one of the guests
of honor, and responded to the toast to
the distinguished visitors.

Past Potentate Dr. W. L. Alexander, of
Ismailia Temple, introduced the toast to
the Canadian visitors, and spoke of the
excellent feeling existing between the
nobles of Canada and the United States.
Noble Davis responded on behalf of the
Canadians, and he mentioned the great
reputation for hospitality of Ismailia
nobles.

A ceremonial session was held, at
which 60 candidates were initiated. The
banquet was held at the Lafayette Hotel.

MEMORIAL FOR MUIR

Toronto, Dec. 7.—A memorial to mark
the grave of the late Alex. Muir, author
of "The Maple Leaf Forever," is to be
created next spring by the Loyal Orange
Association. It will be of granite and
bronze and is of simple and striking de-
sign. It is the work of a young Canadian
sculptor and designer, Arthur James
Clark, of Toronto.

The schoolmaster-hard was a member
of the Orange Association for nearly half
a century.

5 YEARS' THROAT TROUBLE AND INFLUENZA CURED

EMINENT DOCTORS FAILED TO
CURE—HAD GIVEN UP HOPE.

"This Case Does Prove That When
Catarrh is Breathed Every
Trace of Catarrh Disappears."

Millard Haven, Pa., Dec. 8.—Every
one in this neighborhood knows of
the long suffering from influenza and
catarrh endured by Mrs. D. Gurney.
Today she is well. Her recovery is
due entirely to Catarrhine. This is
her own statement: "I was a great
sufferer from catarrh in the head,
throat and nose, and endured the
manifold tortures of influenza for five
years. My life was despaired of.
Catarrh was undermining my strength
very fast. I used treatments from
eminent doctors, but all failed to cure
me. I had given up hope ever be-
lieving well. Then I read of a wonder-
ful cure made by Catarrhine. Im-
mediately I sent for Catarrhine, and
before I had used one bottle I was
greatly relieved. Today I am cured.
We would not be without Catarrhine
in our home—it's so sure in
colds, coughs, bronchitis and throat
trouble. I feel it my duty to pub-
licly recommend Catarrhine."

Get the large dollar size of Catarrhine;
it contains a beautiful hard
rubber inhaler, and medicine that
lasts two months. Smaller sizes, 25c.
and 50c. each. Beware of imitations
—accept only Catarrhine, sold by
all reliable dealers or by mail from
The Catarrhine Company, King-
ston, Ont., and Buffalo, N.Y.

Five Minutes Sometimes Makes A Big Difference

If You Are Suffering the Tortures of In-
digestion and Have to Wait Until
Someone Runs to the Drug Store
for a Box of Stuart's
Dyspepsia Tablets.

Free Trial Package.
The instant relief afforded poor over-
burdened stomachs by the use of Stuart's
Dyspepsia Tablets should be a reason
for constantly keeping a box on hand—
at home and at the office as well.



The Stomach Welcomes Quick Relief.

A Stuart's Tablet not only aids diges-
tion but it actually does the digesting it-
self. In other words, it furnishes exact-
ly the same elements for the digestion
of food as the natural juices of the stom-
ach. The stomach, therefore, is not cal-
led upon to do any of the work except
to churn the juices furnished by the tab-
let and then push the digested food along
into the intestines, where it will be still
further digested and the strength taken
up by the blood to be carried to the
muscles and nerves of the body.

So by taking a Stuart's
Tablet after a meal, you give the stom-
ach the rest it needs in which to mend
itself and grow strong again. And you
absolutely prevent the souring of any
food, the formation of any poisonous
gases, belching, foul breath or consti-
pation.

Stuart's Dyspepsia Tablets have done
more for humanity and have caused
more rejoicing than any other one
agency that can be named.
Every druggist everywhere sells and
personally recommends Stuart's Dyspepsia
Tablets. The price is 50 cents per
box. If you first wish to try them, a
sample package will be sent you free if
you write to E. Stuart Company, 150
Stuart Building, Marshall, Mich.

SETTLING DIFFERENCES WITH GREAT BRITAIN

President Taft Delivers His
Message to Congress on
Foreign Relations.

Washington, Dec. 7.—President Taft
today presented to Congress his mes-
sage on foreign relations.
Mr. Taft says the usual goodwill
prevails between the United States and
other nations.

To pave the way for the arbitration
between the United States and Great
Britain negotiated an important modifi-
cation in its alliance with Japan, and
the French Government also expedited
the negotiations with signal goodwill.
The new treaties have been submitted
to the Senate and are awaiting its ad-
vice and consent to their ratifica-
tion.

The message expresses satisfaction
at settlement of the Allsops case, in
which King George acted as arbitra-
tor.

Referring to the United States and
Great Britain, the message says: The
22nd of June of the present year
marked the coronation of His Britannic
Majesty King George V. In honor of
this auspicious occasion I sent a spe-
cial embassy to London. The cour-
teous and cordial welcome extended to
this Government's representatives by
his majesty and the people of Great
Britain has further emphasized the
strong bonds of friendship happily ex-
isting between the two nations.

As the result of a determined effort on
the part of both Great Britain and the
United States to settle all of their out-
standing differences a number of treaties
have been entered into between the two
countries in recent years, by which
nearly all of the unsettled questions be-
tween them of any importance have
either been adjusted by agreement or
arrangements made for their settlement
by arbitration. A number of the unsettled
questions referred to consist of pecuniary
claims presented by each country against
the other, and in order that as many of
these claims as possible should be set-
tled by arbitration, a special agreement
for that purpose was entered into be-
tween the two Governments on the 18th of
August, 1910, in accordance with Article
II of the general arbitration treaty with
Great Britain of April 4, 1908. Pursuant
to the provisions of this special agree-
ment, a schedule of claims has already
been agreed upon, and the special agree-
ment, together with this schedule, re-
ceived the approval of the Senate when
submitted to it for that purpose at the
last session of Congress. Negotiations
between the two Governments for the
preparation of an additional schedule of
claims are already well advanced, and it
is my intention to submit such schedule
as soon as it is agreed upon to the Sen-
ate for its approval, in order that the
arbitration proceedings may be under-
taken at an early date. In this connec-
tion the attention of Congress is particu-
larly called to the necessity for an ap-
propriation to cover the expense incurred
in submitting these claims to arbitra-
tion.

WHITNEY INDIGNANT

Says Report That Foy Had Resigned
From the Cabinet Is Untrue.

[Canadian Press.]

Toronto, Dec. 7.—Sir James Whitney
was indignant to read in the Ottawa
Journal a dispatch purporting to be
from Toronto announcing the resigna-
tion of Hon. J. H. Foy, from the privy
council. He sent the following
telegram:
"To Evening Journal, Ottawa:
"The statement in your newspaper
of yesterday that Hon. Mr. Foy has re-
signed is utterly untrue. It is a false-
hood manufactured without any founda-
tion whatever, and with all con-
science I ask you to put the matter
right before the public at once."
"(Signed) J. P. WHITNEY."

LAKE HEIDEL DEAD

Rochester, Dec. 7.—Lafe Heide, an
old-time friend and an
entertainer of actors, artists and authors,
is dead at his home in this city from
pneumonia at the age of 62 years. Known
as "Pop," he was famous in green
rooms, clubs and studios from one end
of the country to the other.

GRAFTON & CO. LIMITED

Not Talk But Action Has Made Ours The Largest And The Best Clothing Store in This City

It is easy enough for any store to praise its
own merchandise, and, to judge by the printed
utterances of some stores, one would imagine
that theirs was the only clothing worth buying.
It is not what a store says, however, but what
it does, that counts. You can't build a great
business on a foundation of newspaper talk.
You must produce the Goods.

For over fifty years we've produced the
goods to back up every claim we ever made in
our advertisements. We've produced the sort
of Clothing that has given thorough satisfaction.
And because we make all of it ourselves, we are
able to sell it directly to the wearer, without
having to add the middleman's usual profit to
our prices.

Consequently our prices are one-fourth to one-
third less than those of any other store.

This is why our clothing business has
become the greatest in Canada. This is why
we sell more clothing than any three other
stores in London put together. No one can
truthfully dispute these facts.

A little investigating on your part will con-
vince you that you can spend your money for
clothing to the best advantage at Grafton's.

Our variety of new winter styles is immense, and we can please and fit any man's fancy and pocketbook.

Every Grafton Garment Bears The Union Label

Some Great Clothing Specials For Tomorrow

Men's and Young Men's Overcoats

Handsome, Stylish Winter Overcoats of Meltons,
Friezes, Kerseys, Velours, Fancy Overcoatings,
Scotch and Irish Tweeds.

Overcoats that would ordinarily
sell at \$20.00 and \$22.00, now..... **\$16.00**

Overcoats that would ordinarily
sell at \$13.00 and \$14.00, now..... **\$10.00**

Overcoats that would ordinarily
sell at \$10.00 and \$12.00, now..... **\$7.95**

Men's and Young Men's Trousers

Of the newest Striped Worsteds, Velours and
Cassimeres.

Trousers that would ordinarily sell
at \$2.00, now..... **\$1.50**

Trousers that would ordinarily sell
at \$3.00, now..... **\$1.95**

Trousers that would ordinarily sell
at \$4.50, now..... **\$2.95**

THE UNION LABEL ON EVERY GARMENT.

Men's and Young Men's Suits

Of Fancy Worsteds, Velours, Cassimeres and
Tweeds, in the newest shades in tan, gray, blue and
black effects.

Suits that would ordinarily sell at
\$12.00, now..... **\$8.50**

Suits that would ordinarily sell at
\$16.00, now..... **\$12.00**

Suits that would ordinarily sell at
\$20.00 and \$22.00, now..... **\$16.00**

Some Interesting Specials in Boys' Clothing

NOBBY IN STYLE, DEPENDABLE IN QUALITY, AND WILL COST ABOUT ONE-THIRD LESS, IF BOUGHT AT GRAFTON'S.

It costs nothing to investigate and make comparisons, but it may cost you
a great deal in unnecessary expenditure if you don't.
BOYS' OVERCOATS reduced to **\$2.95, \$3.50, \$3.95, \$4.95,**
\$5.95 and \$6.95.

BOYS' SUITS, to fit ages 8 to 16, made in either two or three pieces;
coats single or double-breasted, with straight knickers or bloomer pants, now
\$2.50, \$3.50, \$4.50, \$5.00 and \$6.50.

Ladies! Make This Your Shopping Headquarters For Christmas Trade

A FEW SUGGESTIONS AS TO WHAT TO GET FOR THE MEN. SENSIBLE GIFTS ARE HERE IN ABUNDANCE. YOU WILL FIND THE
MOST SUITABLE, SERVICEABLE AND INEXPENSIVE GIFTS AT GRAFTON'S.

NECKWEAR—A natty Tie always acceptable,
25c to \$1.00.

MUFFLERS—Mercerized knit, in the long scarf,
25c to \$1.00.

MUFFLERS—Beautiful Silk Knit Scarfs, **\$1.00**
to **\$3.50**, and a range of Silk Squares that will sur-
prise you, ranging in price from **50c to \$3.50.**

GLOVES—Fine unlined and silk lined in Dent's
and Perrin's makes, **\$1.00 to \$1.50.**

GLOVES—Wool lined and fur lined. The wool
lined range from **50c to \$3.00**, in the finest kid
and mocha. Fur lined kid and mocha, **\$2.00 to**
\$3.00.

UMBRELLAS—Our range of Christmas goods in
this line is without question the best, and the prices
are marked away below the regular prices. **\$4.00** for
\$6.00 values; **\$3.00** for \$5.00 values, and \$2.50 for
\$4.00 values.

The above is just merely a very small portion of the beautiful selection of Christmas Goods GRAFTON & CO. are showing.

Neckwear 39c---Two Big Specials For Saturday---Umbrellas \$2.00

A beautiful showing of the season's most novel goods in
Persians, Bias, Stripes, etc. Regularly priced at 50c and 75c.
Saturday only..... **39c**

A special showing for one day only of Gloria and Silk and
Wool Tops. They were regularly priced at \$3.00 to \$4.00. (A
most suitable gift for a man). Saturday, each..... **\$2.00**

GRAFTON & CO. LIMITED

FRIDAY, DEC. 8

See
—the favorite
In 1 and 2 p

SHEEP OF ONTARIO
FIRST AT

Canadian Breeders
Most of Prizes for
They Compe

Chicago, Dec. 8.—Ont-
at the Inter-
Exhibition have taken
prizes for the breeds re-
garded in the prize
book of Burford, to
championship prizes
wether of any breed, 1
prizes for four
Furkinson, of Ouellet
Levesters, has taken the
four second prizes, two
and a championship, 7
wether, 2 and w.
Guilph, received six
Levesters, breeding, el-
long-wool grades, four
and two third prizes
breeds. He also has a
for a wether lamb. The
wether lamb ever shown
hibition here is admitted
by the Huntlywood Farm
consolid, near Montreal.
has had five times a st-
and twice a reserve
Southdowns in eight ye-
hibition here. This year
downs throughout the
A Stuart's Tablet, a
second prizes and two
Fred T. Lee, Simcoe,
prizes and a third prize
Downs, John Lee & S-
rate, has two firsts, a
third prize for Lincoln
of Salem, had the Jun-
bull of the showmen—
taking a first and sec-
the same herd. No
Canada were exhibited.

INGERSOLL MEET
WILL CLOSE

Newton Rowell W-
the Electors on
Evening

[Special to The Ad-
Ingersoll, Dec. 8.—Mr.
leader of the Liberal par-
will visit Ingersoll Sat-
and address a public m-
town hall on behalf of M-
berry. Cyril T. Young,
Ingersoll, will also spe-
be the closing meeting
paign.

The funeral took place
noon of James Staple, of
and Mrs. F. W. Staple
years, whose death occur-
Tuesday afternoon under
and circumstances
taken ill on Tuesday, ar-
until the following day
peared serious. It was
that he was suffering from
group, and he passed aw-
pedately a few hours la-
sympathy is extended to
family.

The annual entertain-
ment Institute was held
in the town hall. The ef-
Miss Helen Gladys Norton
who presented "Anne of
to the delight of a large
predative audience. The
at the recent field day of
Institute were also pre-
winners, a feature that
interest to the occasion.

Sciatica an
Lu

SUFFERED FOR TW
YEARS AND COUL
RELIEF.

NOW TELLS OF TH
FUL RESULTS OF
BY THE USE

Dr. Chase
Nerve F

Sciatica, neuralgia
rheumatism are the res-
down nervous system.
on all treatments m-
fall which do not build
up system.

Mr. Collins suffered f-
years and never tag a
satisfactory treatment u-
the use of Dr. Chase's
and Kidney-Liver Pills.
Nerve Food forms
and restores the ex-
ous system, the Kidne-
invigorate the action of
and bowels.

Mr. W. T. Collins, M-
writes: "It affords me
able to speak favorably
Chase's medicine—the
Class I had used two b-
benefits obtained by c-
have been wonderful. I
confidence in these two
I have recommended th-
of my friends, and I hav-
of a single case in whic-
to give satisfaction."

Dr. Chase's medicines
by all dealers, or Edman
Co. Limited, Toronto.