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LONDON, FRIDAY, JAN. 3, 1908.

THE WATER COMMISSIONERS
AGAIN.Another letter from the water com-
missioners is published elsewhere in
this issue. It is less pertinent than
the preceding one, but equally mis-
leading.In the last paragraph the commis-
sioners seek to give the impression
that the second half of the Komoka
scheme, which is not included in the
present bylaw, is not necessary to the
improvement of the fire-fighting facili-
ties of the city. This second part
provides for a reservoir, dam, and
pumping plant at Komoka. Here is
what the commissioners said of this
portion of their plan in a letter to
the public, published in The Ad-
vertiser of Dec. 27, 1906:"The Komoka scheme also includes
a large reservoir at Komoka; it in-
cludes a dam and also hydraulic
machinery and steam pumping ma-
chinery OF SUFFICIENT CAPA-
CITY TO SATISFY THE DEMANDS
OF THE UNDERWRITERS."Here is another tell-tale extract
from a letter signed by the commis-
sioners, and published on Nov. 27,
1906:"First—A reservoir capable of
storing a sufficient supply of water to
meet with the requirements of the
underwriters, SO THAT THE CITY
SHALL ENJOY THE ADVANTAGE
OF A REDUCED KEY RATE OF
INSURANCE."A year ago, when the commissioners
were asking the ratepayers to indorse
the whole costly scheme, they argued
that the hydraulic plant and reservoir
at Komoka were imperative, on the
ground of improved fire protection and
relief from excessive insurance rates.
These features of the scheme have
been omitted in the bylaw to be voted
upon, but the commissioners in
their letter today assert that "the Ko-
moka scheme as it is now before the
citizens is complete in itself."If the present bylaw carries, a large
sum of money, estimated at \$200,000,
will be needed for fire-fighting pur-
poses: one feature being a reservoir at
Komoka to accumulate a reserve of
water against a conflagration. But
even this costly project would not
meet the underwriters' demands. They
have advised the city to draw upon the
inexhaustible supply of river water for
fire-fighting, and install a high-pres-
sure service. A large portion of the
cost of this plan would be borne by
property-owners directly benefited, a
point which the commissioners delib-
erately overlook, in order to place the
financial aspect of the independent
system in a false light.

THE LIFE INSURANCE BILL.

It may be taken as beyond doubt
that the desire of the Government is
to produce a reasonable insurance bill.
The Minister of Finance, in intro-
ducing the measure, stated that he did
not expect to satisfy those who de-
manded a rigid adherence to the rec-
ommendations of the commission on
the one hand, or that his bill on the
other hand would be accepted with-
out reserve by the companies, "but I
would hope," he added, "that be-
tween the two extremes there is a
happy medium which the House would
be able to reach. That has been our
effort at all events."This attitude displays an open mind
and a desire to do right, but is a
"happy medium" the right thing to
aim at? Should not as perfect a bill
as possible be the aim of the House?
Is there not great danger in trying
to reach a happy medium rather than
a perfect bill? It has been pointed out
in previous articles that the basis of
this as well as all other legislation
should be sound principles, and it was
also pointed out wherein the present
bill in some respects failed. The at-
tempt to reach the happy medium is
responsible for some of these errors.
The following will serve as samples
of our meaning:1.—The right to invest in bank
stocks is covered by the existing law.
It was provided for by the commission
and specially favored. It would be de-
sired by the companies, but the bill
introduced leaves them out, although
favored by the existing law, the com-
panies and the commission.2.—The existing act covers the right
to invest in a number of specified
companies. The commission strikes
them all out. The insurance compan-
ies desire the existing act and more.
The bill would meet the desires of the
companies, but it applies fatal restric-
tions which are also inconsistent.
Bonds must be outstanding five years
without default, debentures seven
years, preferred stock must have paid
four per cent for seven years, and
common stock five per cent for ten
years. There are no bonds or deben-tures obtainable that comply with
the specifications. The payment of a
specified dividend is not a proof of
safety. Banks and companies of all
kinds pay dividends up to the time
of failure. In the same clause the
draftsman applies a truer rule with
reference to bonds, when he specifies
that these bonds must be secured by
real estate and other assets of a mar-
ket value of at least 25 per cent in
excess of the bonds. Security lies not
in the payment of dividends, but in the
possession of the assets. A company
instead of paying dividends might
have been building up its assets. When
the legislatures of the various prov-
inces and of the Dominion, too, have
for over half a century sanctioned the
laws under which loan companies,
trust companies and chartered banks
have carried on their business, might
not the laws governing life insurance
safely permit investments in these and
maintain uniformity? Then, instead
of making the payment of dividends or
the tests of worthiness, let the
possession of assets be the test, and
let investments be made not only in
the securities and stocks of the com-
panies named, but in the securities
and stocks of any other company as
well. For many years many millions
have been brought to Canada under
these laws with the best and safest
results to Canada and to foreign in-
vestors, whose experience has proved
them to be amply safe.3.—Proxies not executed within two
months of the meeting cannot be used.
This was, no doubt, intended to keep
the proxies fresh, but its effect would
be to confirm and secure the manage-
ment. What chance would an outside
shareholder have? Most meetings are
held within two months of the end of
the year.4.—Separate accounts must be kept
of the expenses of new business, and
the expenses of subsequent years.
There is a tone of doubt in the re-
marks of the Minister of Finance
which is well founded. Why attempt
the impossible or introduce legisla-
tion that encourages or might lead to
anything not straightforward? It is
quite evident it would be very diffi-
cult if not impossible often to ap-
portion certain expenses between new
and old business. Accounts not ac-
curate are not desirable and this
clause should be struck out.5.—Provision is made that funds
now invested in the hands of private
individual trustees shall hereafter be
vested in incorporated trust companies.
This is probably a wise provision, but
why put faith in the trust companies
under this clause and not sanction in-
vestment in their stock and bonds or
debentures, under the investment
clause? If it is safe to intrust them
with the assets of a foreign company
why not also of a home company?There are several other points which
might be referred to, but it is not
necessary to lengthen the list. The
"happy medium" road has too many
hurdles in the way. The Government
should aim at a perfect national in-
surance bill. The suggestions made
will be consistent with previous legisla-
tion respecting life insurance, and
other financial corporations. The rec-
ommendations of the insurance com-
mission followed too closely the Arm-
strong bill. Canadian life insurance
should not be made an annex of Ameri-
can life insurance. The late Hon.
William Macdougall because in a speech
he once exclaimed, "Look to Wash-
ington." The advice of Sir Oliver Mowat
in a quotation at the conclusion of one
of his speeches would be a safer
guide: "Prove all things, hold fast that
which is good."

RUSSIAN POLITICAL TRIALS.

"The Russian Government has not
abandoned its despotic methods, as is
proved by the recent trial of Social
Democratic members of the second
Duma. It took place behind closed
doors, and as the accused refused to
recognize the validity of the proceed-
ings and demanded trial in public, they
were not defended. They were charged
with conspiring to overthrow the Gov-
ernment, but claimed that they had
acted within the so-called constitution
and their legal rights as representa-
tives of the people. As, no doubt, was
decried before the "trial," they were
convicted and sentenced to various
terms in the Siberian mines and prison.Another trial, which ended on Wed-
nesday, attracted even more attention.
This was the trial of 167 members of
the first Duma on the charge of trea-
son in having issued the famous Vi-
borg manifesto a few days before the
assembly, of which they were promi-
nent members, was dissolved. The doc-
ument boldly denounced the Govern-
ment, protested against its morally
unjustifiable dismissal of the assembly,
and concluded with advising passive
resistance to the autocracy by refusing
to serve in the army or pay taxes.In their defense the accused pleaded
that in counseling merely passive re-
sistance they were really pacifying the
country, because it was at the time in
a state of revolution, disorder and vi-
olence being widespread and civil war
being feared by the Government. The
further claim is made that what under
normal circumstances is treason, may,
under exceptional conditions, be the
most imperative duty and the deepest
patriotism. No steps to prosecute weretaken at the time, the Government
realizing that it was too unstable and
impotent to proceed against the signers
of the manifesto. The Premier affected
to regard the matter as beneath official
notice. But that the Government was
merely biding its time is shown by the
fact that after a year and a half of
steady reaction and repression, it
made bold to prosecute the offenders.
They include many prominent men—
lawyers, scholars and writers. With
two exceptions they have been con-
victed and sentenced to three years' imprisonment.Don't overlook the consumption hos-
pital bylaw because it is smaller than
the others.The water commissioners, through
the imaginative process which has
evolved their scheme, now see 10-
000,000 gallons of water at Komoka.Mr. A. B. Greer said to the board
of trade a year ago: "Since my meter
has been put in I am getting water
for one-third what it cost me before
the meter was installed."Mr. Campbell's majority in Cen-
ter York in 1904 was 76, not 124, as
stated. The by-election last week
showed a reduction of 53 in the Liberal
majority, and it is described as a
staggering blow to the Laurier Gov-
ernment. The Federal Opposition is
thankful for small mercies.A city council is a board of directors
and the ratepayers are the shareholders.
Would the shareholders of any
private business choose directors on
party grounds? The municipality is a
business concern, and its managers
should be chosen for their capacity to
run it in a businesslike way.In 1901 Engineer Moore reported to
the waterworks board as follows: "In
order to prevent waste of water, and
save the cost of pumping and unneces-
sary quantity of water, that meters be
procured and placed on all services
that are not at present metered, where
a large quantity of water is used." Engineer
Chipman reports that meters in
London will pay for themselves by
the reduction of the cost of pumping
or by the sale of the water which
meters will save from being wasted.
The present commissioners refuse to
take this financial saving into account
in estimating the cost of the meter
system.

CHANGES.

[Punch's Almanac.]

Old Nurse (to young lady, who is going
to New Zealand)—So you're going away to
one of them countries. Miss Mary, where
they have day when we have night, and
night when we have day?

Miss Mary—Yes, nurse.

Old Nurse—Eh, it will take ye some time
to get accustomed to the change!

NEEDS A STRONG FACE.

[Louisville Courier-Journal.]

"My hero has a strong face," remarked
the author.
"He needs it," opined the critic. "I notice
his face falls every time he meets the
heroine."

THE LIMIT.

[Cleveland Leader.]

"He's no good as an argument, is he?
Not at all convincing."
"Well, I should say not. Why, that man
couldn't convince a woman that she was
pretty."

DO IT NOW.

[Chicago News.]

"But life has no bright side!" wailed the
pessimist.
"Then get busy and polish up the dark
side," rejoined the optimist.

THE OLD COUNTRY DOCTOR.

[Felix Granger, in Philadelphia North
American.]He'd stalk to our bedside and order us
gruffly
To stick out our tongues, which we'd do
with such dread.
And give, when he handled our pulse so
roughly,
An ominous shake of his solemn old
head.And then, while he listened to mother's
description,
Of things we had eaten, and what we
had done,
He grimly would fix his old Latin pre-
scription
For nastiest medicines under the sun.Those horrible doses! How mother would
scream,
And beg us and buy us to take 'em in
vain.
Then, oh, how we'd struggle when father
would hold us,
And squeeze, shut our noses regardless
of pain.And when forced to open our mouths
quickly, mother
Would shove in a spoonful that strangled
us till
We spluttered it out just in time for an-
other—
Its vile taste's in our memory still.

AT THE SAVINGS BANK.

[Judge.]

The Teller—Before you draw any money
we require that you give us a month's
notice.The Cook—A month's notice, is it! A
year's thinkin' 'ar gettin' some wan in me
place?

TURNED 17.

[Philadelphia Record.]

Nell—Miss Antique says she is just
turned 17.
Belle—What nonsense! Why, she is 71
if she is a day.

Nell—Well, isn't 71 just turned 17?

ON EARLY RAILROADS.

[Dundee Advertiser.]

The old-fashioned practice mentioned in
the Dundee case, that the fifth Duke
of Portland had his carriage strapped to a
railway truck whenever he took to the
railroad, and that he sat in his carriage
in preference to an ordinary compartment,
sounds strange to the modern ear. It was
a conservative habit in the early days
of the railway, and the companies made
adequate provision accordingly. A supply
of trucks was kept at all the principal
stations on the line, and no charge wasmade for embarking or landing the ear-
riages or horses.

SOMETHING NICE.

[Success.]

She approached the floorwalker and
asked:
"Where shall I find something nice in oil
for the dining room?"
"On the fifth," began the floorwalker.
Then, pausing, he looked doubtfully at the
inquirer. "Do you want a painting or
something in the sardine line?"

THROWING THE BONES.

[London Answers.]

Is it not strange that, although the
Transvaal has been conquered by whites
since 1855, the belief in Kaffir doctors and
their wizarding has not died out? Nearly
every old Kaffir has a bag of bones—knee-
bones and joints of animals. With these he
pretends to be able to foretell the future. He
throws the "bones," as they are called, and then
reads out the omen. Should a white man
wish to confer with the oracle, he must
throw the bones himself.

ESCAPE AT BEDTIME.

[Robert Louis Stevenson.]

The lights from the parlor and kitchen
shone out.Through the blinds and the windows and
bars.And high overhead and all moving about
There were thousands of millions of
stars.There were such thousands of leaves
on a tree.Nor of people in church or the park.
As the crowds of the stars that looked
down upon me.And that glittered and winked in the
dark.The Dog, and the Plover, and the Hunter,
and all.And the star of the sailor, and Mars,
These shone in the sky, and the pall by
the wall.Would be half full of water and stars.
They saw me at last, and they chased me
with cries.And they soon had me packed into bed:
But the glory kept shining and bright in
my eyes.

And the stars going round in my head.

STILL MORE REMARKABLE.

[Youth's Companion.]

"It is remarkable that birds are so in-
teligent, when they're so small, isn't it?"
asked one member of the Easy Informa-
tion Club of her choicest friend, as they
walked home together from a talk on
"Our Home Birds."
"Yes, isn't it?" assented the friend,
eagerly. "Why, just think even how very
clever the little cuckoos in cuckoo-clocks
are, and of course they are only little
wooden birds."

STANDING ON ETIQUETTE.

[Tit-Bits.]

When the old lady appeared at the big
door of the life saving station, she regard-
ed the rough waters of the bay with
rightened eyes."Isn't something being done for that
ship in distress?" she anxiously demand-
ed, pointing seaward."Oh, that's all right, ma'am," replied a
man in oilskins. "We've sent 'em a line
to come ashore.""Goodness me!" exclaimed the lady.
"Are they waiting for a formal invita-
tion?"MUCH MONEY IN
ENGLISH FOOTBALLBritish Clubs Expend Large
Sums in Stands and
Grounds.London, Jan. 3.—For sheer value for
money, it is doubtful if any club has
a football ground to be compared with
that of the Birmingham Club. It has a
holding capacity of 75,000, without any
crushing-in fact, at a pinch, it is
believed 100,000 could be accommo-
dated—and cost £10,000, or half the
amount which Birmingham's local
rivals, Aston Villa, spent on Villa
Park.It was only through the extraordi-
nary energy of the Birmingham offi-
cials, however, that the cost of their
ground was kept to such a compara-
tively low figure. When the land was
acquired at the beginning of last year,
it was in a very rough state, as may
be judged from the fact that a mil-
lion cartloads of soil and rubbish had
to be removed in the process of level-
ling. Nevertheless, the directors re-
solved to be their own contractors,
instead of placing the work in other
hands.

Villa Park Grounds.

The ground at Villa Park, which
has about the same accommodation,
was laid out by Mr. E. B. Holmes, the
president of the Midland Counties
Rugby Union, who is an architect. A
cement cycle tracks runs round the
playing pitch, an imposing feature of
the ground being the huge stands,
with a holding capacity of some-
thing like 20,000. The biggest crowd
which has yet assembled at Villa
Park was the 41,357 people who paid
to see the "Villans" trounce Liver-
pool by 5 goals to nil on April 29,
1899—the match which decided the
championship of the league for that
season. The receipts amounted to
£1,558, a distinct contrast to the
£2,198 6d. made up to £3 by an en-
thusiastic member of the committee—the
total gate-money paid by specu-
lators to see Aston Villa play Wed-
nesbury Old Athletic, in the days
when the famous club first played on
the old ground at Perry Barr, which,
by the way, had then been secured at
rental of £5. Needless to say, as the
fortunes of the club increased, so the
rent went up.

Some Big Stands.

Chelsea have been attracting some
record gates since their promotion,
three of their first home matches—
one being a mid-week match—at-
tracting 116,000 spectators, an average
of over 38,000 per game.The sum which Aston Villa spent on
their new ground, although large,
has been eclipsed by Everton, who
last year, spent £30,000 on Goodison
Park, which will now hold 25,000
under cover. Blackburn Rovers, how-
ever, claim for their ground at Ewood
Park that it provides enough cover for
35,000. Both Newcastle United and
Sunderland possess splendid
grounds, where many a strenuousmatch has been played. It was on the
ground of the former club that the
record gate-money for an English
First League match—£1,600—was
taken, 49,000 people paying to see the
match against Sunderland on Dec. 30.

Scottish Gates.

Cup-ties and Internationals, particu-
larly when the latter are played in
Scotland, easily beat ordinary league
games in the matter of attendance.
When England played Scotland last
year at Hampden Park, the home of
the famous Scottish amateurs, Queen's
Park—the most ancient Association
football club in Great Britain, by the
way—102,741 persons paid £4,391 in
gate-money.Between £4,000 and £5,000 has been
taken at an International match at
Celtic Park, the famous fighting
ground of Celtic, the Scottish League
champions; while the receipts at the
final of the Association cup between
Everton and Newcastle at the Crystal
Palace in 1906 amounted to over £8-
625—75,000 people paying for admis-
sion. This is by no means a record,
however, nearly 111,000 spectators
paying to see Tottenham Hotspur
draw with Sheffield United in 1901,
the latter being beaten in the re-
play at Bolton by 3 goals to 1.It may interest some readers to
learn, by the way, that since the En-
glish cup final was first played at
the Crystal Palace, in 1895, 936,842
spectators have paid to see the great
match of the year—an average of
over 72,000 per match.SWEDISH RUNNERS
ARE VERY FASTVancouver, Jan. 2.—Advisers from
Sweden record some wonderful run-
ning of John Swenberg, the Swedish
champion, who finished second in both
the five-mile run and Marathon races
last year, says the Vancouver Daily
Province.In a match race at Stockholm
against John Duncan, the four-mile
champion of England, Swenberg ran
five miles in 24 minutes 47 3-5 seconds,
beating Duncan by nearly an eighth of
a mile.He led from the start, passing the
first mile in 4:41 2-5. He reached the
second mile post in 4 minutes and
43 2-5 seconds later, or 9:25 for the
first two miles. This is nearly three
seconds faster than the American two-
mile record, 9:27 4-5, by Alex. Grant.
A few days later Swenberg and
Duncan met again in a race of 5,900
meters (three miles and about 200
yards). Again the Swede was victori-
ous, winning by about nine yards in
15 minutes and 24 1-5 seconds.OLD RAILWAYMAN
TAKES UP MINISTRYWilliam P. Lyon, Well Known in On-
tario, Resigns, to Follow
Preaching.Buffalo, N. Y., Jan. 2.—Considerable sur-
prise was occasioned in local railroad
circles by the announcement today of the
resignation of William P. Lyon, widely
known among the railroad men of Ontario,
and for the past four years prominently
connected with the Grand Trunk and
Wabash Railways at Black Rock, Fort Erieand Bridgeburg. Mr. Lyon severed his
connection with the railroads in order that
he might devote his entire attention to
the ministry, in which he has been en-
gaged for a long time. Mr. Lyon was one
of the oldest employees in point of service
of the Grand Trunk Railway. He started
his railroad career in Detroit, 1879, when
he was appointed assistant cashier at
Hamilton, Ont. He was there three years,
and after the Great Western and the Grand
Trunk were amalgamated, he was shifted
to Niagara Falls, Ont. There he held the
positions of cashier, accountant and chief
clerk for almost a quarter of a century. In
June, 1905, he was transferred to Black
Rock, and assumed the position of expert
accountant for the purpose of organizing
the system. Later he served in the
capacity of chief clerk and accountant,
until March, 1907, when he was made
joint agency of the Grand Trunk and
Wabash Railroads. Rev. Mr. Lyon will re-
side in Thorold, Ont., where he is assist-
ant pastor of St. John's Episcopal Church.
He is also vicar of St. Paul's Church, Port
Robinson, and Holy Trinity Church, Port
Hill, Ont.GOOD RECIPE TO
CLEAN THE BLOODRelieves Blood Disorders By
Restoring the Kidneys and
Cures Rheumatism.GOOD RECIPE TO
CLEAN THE BLOODAll medical authorities are agreed
that the blood is the great source of
disease or of health in the human sys-
tem. If the blood is pure, the indi-
vidual is strong and healthy, if the
blood is impure or diseased then there
is sickness or decay in the whole sys-
tem.Rheumatism is strictly a blood dis-
ease. It is caused by excessive uric
acid. Sores, pimples, etc., mean bad
blood. Catarrhal affections must be
treated through the blood to get per-
manent results. To get well, to feel
strong, hearty and vigorous one must
have good clean blood and lots of it.
You can't clean the blood thoroughly
unless the kidneys are made active.
Bad blood means clogged, inactive kid-
neys and liver which causes, too, such
symptoms as backache, nervousness,
bladder and urinary difficulties and
other sympathetic troubles.Here is a simple home remedy and
the recipe for making it up is as fol-
lows:
Fluid Extract Dandelion, one-half
ounce; Compound Kargon, one ounce;
Compound Syrup Sarsaparilla, three
ounces. Shake well in a bottle and
take in teaspoonful doses after each
meal and again at bedtime. The in-
gredients can be obtained at any good
prescription pharmacy at small cost.Here the readers of this paper have
a simple yet powerful and effective
remedy for all forms of blood, kidney
and bladder diseases which should re-
lieve rheumatism and catarrhal affec-
tions and replace that weak, worn-out
indifferent feeling with strength, vigor
and health.This prescription is considered a
fine system-renovator, and being made
of vegetable extracts only is harmless,
and anyone can mix it at home. Try
this anyway before investigating in the
secret unknown concoctions of the pat-
ent medicine manufacturers.In Mr. Hood's time, too, the enve-
lope came into general use. The cus-
tom before that had been to fold the
letter, fasten it with a wafer and
write the address on the back.
Envelopes were luxuries used only
by dwellers in the larger cities. Even
money letters were often sent in this
way, marked on the back as money
letters, and each bearing six and
threepence postage. Instead of three-
pence, because of the greater care
supposed to be exercised in delivering it.Mr. Hood was connected with the
famous sailor family of Hoods, of Devon-
shire, which numbered two admirals
at the beginning of the last century,
and which is still keeping up their
supply of officers in the British navy.
The venerable postmaster was a pic-
turesque personage. With snowy white
beard and hair, he was, up to the time
of his last illness, as bright of eye as
erect and vigorous as a man of 40.
He dearly loved birds, and animals,
and they seemed to know it. The pig-
eons and sparrows following him in
the streets, fluttering around him, a
living feathered halo perching on his
shoulders, eating from his hand. He
invariably carried in his pocket a bag
of rice or corn for the birds.

CHAPMAN'S

Mail your order—your every want may be supplied by mail.
Telephone: First Floor 791; Second Floor 2174.Book your order
in Ladies' Tailor-
ing Department
without further
delay—order
your spring suit
now.

JANUARY SALES

A Whole Month of January Reductions and Savings

January, from first to last, will be a month of hustling, rustling business here. Every day
will see great saving opportunities—bigger values than ever. This January will be notable, in a
shopping sense, as a month of many saving opportunities. Many have postponed their cold weather
wants on account of the mild winter, and we are going to make it worth your while to furnish your
wants right now. Again our January Whitewear Sale preparations will surpass those of any
previous year, and thirdly, our stocktaking will begin about the end of this month. January
promises to be a lively month from first to last—full of interest to economic shoppers.

A Big January Reduction Sale of Mantles, Ladies', Misses' and Girls' Coats At About Half-Price

This will be one of the most important sale events of the whole twelve months and is planned
to lighten stocks in this department. Prices are greatly reduced throughout—the savings averaging
about one-half. The sale starts promptly at 8:30 tomorrow morning in our women's outfitting section.

LADIES' THREE-QUARTER LENGTH BLACK AND FAWN BROADCLOTH COATS, FULL BACK MODELS.

Regular \$25 and \$30 Ladies' Coats, like above. Sale price \$18 50
Regular \$18 50 Ladies' Coats like above. Sale price \$12 50
Regular \$10 50 and \$15, Ladies' Coats, like above. Sale price \$8 50

LADIES' THREE-QUARTER LENGTH BLACK KERSEY CLOTH COATS.

Regular \$10 50 Ladies' Coats, like above. Sale price \$6 85