# Bank of Commerce Good Year

Wheat Closed Strong— New York Stocks Irregular

# LARGEST BALANCE IN YEARS

ion in Liabilities-Fall-Off in Profits-Greater bility and Preparedness Larger Ratio of Quick-Available Assets - Anal Statement Out.

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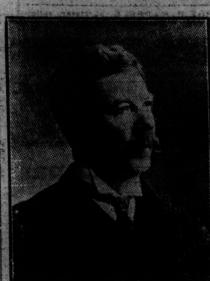
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GENERAL MANAGER BANK OF COMMERCE



# TORONTO EXCHANGE COMES NEARER TO OPEN MARKET Brokers to Be on Floor Today — Two Sessions Will Be Held Daily—Quotations Posted on Board—Trading Watched With Interest Tace this morning's market will have considerably. It is one more step towards the reopening which optimists of an immediate date, but with New Order of things the local market will be watched with linterest. As announced list week, two sessions will be held on the Toronto Stock Bay. Under this worder of things the local market will be watched with linterest. As announced list week, two sessions will be held on the Toronto Stock Bay. Today and how econ after is matter for speculation. As announced list week, two sessions will be held on the Toronto Stock Bay. Today's market will be watched with linterest. As announced list week, two sessions will be held on the Toronto Stock Bay. Today's market will be watched with linterest. As announced list week, two sessions will be held on the Toronto Stock Bay. Today and how econ after is matter for speculation. Today's market will be watched with linterest. A fairly active market for Saturday was held. These market for Saturday was held. The local market for Saturday was held. The local market for Saturday was held. The local market for Saturday was held. These market for Saturday was held. These market for Saturday was held. These market for Saturday was held. The local market for Saturday

As announced last week, two sessions will be held on the Toronto Stock Exchange commencing today. Under this new order of things the local market approaches closer to regular opening than it has been since the closing last It will seem like old times again to see the brokers on the floor of the exchange, for that is where they will be found. Freedent Freeland advised brokers to have representatives there authorized to deal in stocks. Then, too, the quotations will be posted on the board and that will require the clerks. In fact from the sur-

Today's market will be watched with interest.

Saturday's Business.

A fairly active market for Saturday was held. There were seven active issues. Brazil sold at 60% and 60%. General Electric went at 91. City Dairy preferred brought 100. Mackay common sold for 70. For Hollinger, which was stronger, 21.00 was paid. Niplesing sold at 5.86 and 5.85. A deal in bonds tooks place. Canada Bread bonds sold at 94 and interest.

# Short Financial Items

A seat on the New York Exchange sold last week for \$38,000.

A dividend of 3 per cent. has been declared by the St. Lawrence and Chicago, Steam Navigation Co.

A branch of the Bank of Montreal has been opened at the corner of Grove avenue and Queen street. J. J. Bryan is RESERVE INCREASES manager.

Din & Co. report 91 failures in Canada during the week ended Dec. 18. There were 35 during the same time last year. A liquidator has been appointed by the

creditors of the Canadian Agency. It is said liabilities amount to £1,489,000 and assets are £633,000. Tenders to the amount of \$6.900,000 three-year five per cent. bonds of Montreal are being called for by the Bank of Montreal.

The La Rose Consolidated Mines Com-pany has declared regular quarterly divi-dend of 2½ per cent. It is payable Jan, 20 to holders of record Dec. 31.

GREAT WEST PERMANENT

ADDS TO ITS RESERVE Good Year Reported - Usual

Half-Yearly Dividend Declared

o'Brien, visited Toronto Saturday. He is on his way to Buffalo for the holidays.

RESERVE INCREASES

ABOVE PREVIOUS WEEK

New York Bank and Trust Statements—Federal Reserve
Higher

NEW YORK, Dec. 19.—The statement of the actual condition of clearing house banks and trust companies for the week shows that they hold \$125,297,980 reserve

| O'Brien, visited Toronto Saturday. He is on his way to Buffalo for the holidays. Jumbo Extension 2.371½ 2.50
| Mays Oil 10 15 |
| North Star 17 19 |
| Standard Silver of B.C. 125 150 |
| Stewart Mining 162½ 175 |
| Tonopah Merger 32 34 |
| Tonopah Mining 7.623½ 7.873½ |
| United Cigar Stores 9.25 5.373½ |
| United Cons. 53 62 |
| Anglo-Almerican Oil 13.75 14.00 |
| Standard Oil of N. J. 405.06 407.06 |
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| Sterling Gum 1.871½ |
| Standard Oil of N. J. 405.06 407.06 |
| Sterling G shows that they hold \$125,297,980 reserve Erickson Perkins & Co. (J. G. Beaty).
14 West King street, report the following fluctuations on the New York Cotton Exchange:

shows that they hold \$125,297,980 reserve in excess of legal requirements. This is an increase of \$8,305,580 from last week. The statement follows:

Actual condition—Loans, etc., decrease, \$4,372,000; reserve in own vaults, increase, \$5,128,000; reserve in federal reserve hanw, increase, \$1,471,000; reserve in other depositories, increase, \$1,618,000; net demand deposits, increase, \$3,240,000; net time deposits, increase, \$2,240,000; circulation, decrease, \$3,230,000; aggregate reserve, \$465,687,000; excess reserve, \$125, 297,980; increase, \$8,305,580.

EUGENE ZIMMERMAN DEAD.

A good year is reported by the Great West Permanent Loan Company. This is apphasized by the announcement that usual dividend of 4½ per cent, for the half-year ending Dec. 31 has been declared. This is at the rate of nine per cent, per annum.

An addition to the reserve fund is being made. This will amount to more than \$700,000, it is reported.

EUGENE ZIMMERMAN DEAD.

Canadian Press Despatch.

CINCINNATI, Ohio, Dec. 20.—
Eugene Zimmerman, former president of the Cincinnati, Hamilton and Dayton Railroad, and wealthy financier of this city, died suddenly at a club here late today from hemorrhage of the lungs. Mr. Zimmerman was the father of the Duchess of Manchester.

BRANCHES IN CITY OF TORONTO-

SAVINGS DEPARTMENT at each Branch of the Bank, where interest is paid on deposits at current rates.

Bank Money Orders, Drafts and Letters of Credit issued available in all parts of the world.

# Latest Stock and Grain Prices

conditions thruout the entire			The same are the tenth that the
the Canadian Bank of Commerce in the fiscal year ending November last, which was issued on Saturary. No other financial institution is such close touch with the business of Canada as the Bank of Commission of Canada as the Bank of Commission.		Latest Stock an	d Grain Price
meros, and its annual report mirrors to trade situation from Newfoundand to the Yukon, and from San marisco to London.  The slowing down of business which has nover a year ago, but which has been accentuated since July last, has		Mackey common 72 70	Cobalts—  Balley
oriently had its effect upon the pro- tu of banking no less than in every other branch of financial activity. In the case of the Bank of Commerce, however, the decrease in profits from the levels of the immediately preced-	Alex Laird, general manager Can- adian Bank of Commerce, presents a strong statement for the fiscal year ending Nov. 80.	do preferred Maple Leaf common 31½ 30 Toronto Paper 97 96½ Twins 97 96½ Bank of Montreal 5.75 Coniagas 20.00	Buffalo 105 Chambers - Ferland 13½ Conlagas 585 Crown Reserve 74 Glifford Gould Great Northern 8½
a voluntary concession to greater sta- bility and preparedness. The bank, according to the figures to be pre- sented at the annual meeting by the general manager, Alexander Laird, closed the year with a substantial re-	counts from \$154,000,000 at the end of the 1913 year to \$142,000,000 on Nov- vember 30 last. While there has been a greatly decreased demand for bank- ing accommodation there has also	Brazilian, 60%, 60%; Gen. Blec., 91; Dairy pref., 100; Mackay com., 70; Hol- linger, 21.00; Nipissing, 5.86, 5.85; Bread bonds, 94 and interest.	Hargraves
motion in liabilities and with a larger ratio of quickly available assets.  Large Balance Forward.  The profits of the bank, altho showing a decline of \$324,000, were ample for all charges and sufficient after that to leave the largest balance carried	These assets on November 30 amounted to \$92,983,000, or 37 per cent. of the	NEW YORK STOCKS.  Erickson Perkins & Co., 14 West King street, report the following fluctuations on the New York Stock Exchange: Open, High, Low. Cl. Sales.	Right-of-Way 3 Seneca Superior 2.00 Silver Leaf Silver Queen 3 Timiskaming 10% Tretheway 10% Wettlaufer 10 York, Ont.
forward in many years. The actual profits were \$2.668,000, or 9.3 per cent on the capital and reserve fund of \$25,500.000. In 1913 profits were \$2.092,000. The appropriations made from the past year's earnings included \$1,000,000 paid in dividends and bon-	total assets and over 40 per cent. of the total liabilities to the public. A large proportion of the liquid assets—almost one-third—are in gold and Dominion notes.  Bills Payable Decrease.	Atchison 93½ 93½ 93½ 93½ 300 B. & Ohio 69% 70% 69% 70½ 1,300 B. R. T. 85% 85% 85½ 86½ 700 Can. Pac. 157½ 158 157½ 157½ 150 Ches. & O. 42½ 100 Ches. & W.W. 125	Porcupines  Apex  Dome Extension 2 4  Dome Lake 35  Dome Mines 5.00  Folsy O'Brien 19  Gold Reef
uses, representing a distribution to shareholders of 12 per cent.; \$80,000 set aside for the Officers' Pension Fund; \$55,000 subscribed to war funds and the bulance, \$1,117,000, placed in the accounts of the current year. This	of bills payable from \$9,515,000 at the close of the 1913 year to \$3,924,000 on November 30 last. This is probably due to the drastic decline in foreign trade which was in evidence at the	D. & R.G	Homestake 18 Hollinger 20 75 Jupiter 1014 McIntyre 24 Pearl Lake 24 Porcupine Crown
balance is equal to the aggregate amount carried forward in the two previous years.  Note Circulation Falls.  The early termination of the grain may many this year is probably ac	increased from \$10,000,000 in 1913 to \$11,000.000 this year. In the matter of deposits a rather large decrease is shown. Total de- posits at the end of the year were	Leh. Valley. 136 % 135 % 134 % 134 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 % 136 %	Porcupine Gold 1 Porcupine Imper al 2 Porcupine Pet 20 Porcupine Tisdale 2814 Preston East D 114 Rea Mines
circulation was not in excess of it paid-up capital, being just under \$15,	The shading in deposits is believed to be almost altogether due to the utilistic station during the year of certain large government and railway credits which figured in the aggregate of deposits by year ago. Interest bearing deposit	Nor. & W. 100 102 101 101 409 Nor. Pac. 102 102 101 101 409 Penna. 107% 108% 107% 107% 1,300 Reading 147% 147% 146% 147 1,700 Rock Isl 144 do. pref. 24 38 Sou. Pac. 84 84% 84 84% 2,300	Twin Ctty con constant 188.00
bank was using emergency current to the extent of some \$650,000. Another sign post of dragging trad and of canny banking is shown in th reduction of commercial loans and dis	savings are down less than \$200,000.  The annual meeting will be held it of Toronto on the second Tuesday it	Twin City 97 Un. Pac 117½ 118½ 117% 117½ 2400 West. Mary 15½ Industrials.— Amal. Cop. 54% 55 58% 54 3,300	Dominion Can
TORONTO EXCHA	NCE COMES	Amer. Can. 25% 26 25% 25% 500 Am Cot. Oil. 40	Lake, 500 at 331/2; Foley-UrBrien,

Chambers-Ferland, 500 at 13½; Dome Lake, 500 at 33½; Foley-O'Brien, 500 at 17½; Hollinger, 80 at 20,25; Homestake, 500 at 17; Nipissing, 100 at 5.85, 20 at 6.00; Porcupine Vipond, 1500 at 23, 200 at 24; Porcupine Pet, 500 at 19; Peterson Lake, 1500 at 29, 500 at 29½; Pearl Lake, 400 at 3½; Preston E. D., 1000 at 1½; York Ont. 500 at 6, 1000 at 6%. Total sales; 9300 shares.

BAR SILVER IN LONDON LONDON, Dec. 19.—Bar aliver, %d lower, at 22%d per ounce. Money, 1% per cent. Discount rates, short and three months, 2% to 215-16 per cent.

WINNIPEG GRAIN

TORONTO BOARD OF TRADE.

Manitoba wheat—Lake ports, new crop
No. 1 northern, \$1.26½; No. 2 northern,
\$1.23½; No. 3 northern, \$1.38½;

Manitoba oats—New crop, No. 2 C.W.,
59c; No. 3 C.W., 56½c,
American corn—Old, No. 2 yellow, 80½c,
Toronto; new, No. 2 yellow, 70½c, Toroho; Canadian corn, 81½c, Toronto,
Ontario oats—New, autside, 50c to 51c.
Peas—No. 3, \$1.60 to \$1.65, car lots,
outside, nominal.
Ontario wheat—Car lots, \$1.10 to \$1.12
utside, according to freights.
Barley—Good malting barley, outside
68c to 70c; Manitobe barley, \$6c to 70c,
lake ports.
Rolled oats—Per bag of 90 ibs, \$3.10 to
\$3.25; in smaller lots, \$3.25 to \$3.5; per
barrel, \$6.75, wholesale, Windsor to
Monfreal
Millfeed—Car lots, per ton, bran, \$24 to
\$25; shorts, \$26 to \$27; middlings, \$58
to \$20; good feed flour, \$36 to \$37.
Rys—No. 2, \$8c, outside.
Buckwheat—71c to 72c.
Cornmeal—Yellow, 95-lb, sacks, \$2.65, in
bags; second natorts, \$6.60, in bags; second natorts, \$6.10, in hear;

NEW YORK COTTON.

MINNEAPOLIS GRAIN MARKET.

MINNEAPOLIS, Dec. 13.—Wheat—No. 1 hard, \$1.23½; No. 2 do., \$1.16½ to \$1.20½; December, \$1 17%.

Corn—No. 3 yellow, 58½c to 60%c.
Oats—No. 3 white, 46½c to 47c.

Flour—Unchanged.

Bran \$22.50.

# **FONE STEADY, BUT**

Saturday's Business in New York Lightest Since Opening

NOMINAL LOSSES MADE

Freight Rate Decision Main Topic Important Developments Coming

Canadian Press Desnatch.

NEW YORK, Dec. 19.—Trading in securities today was relatively lighter than at any other session since the retent resumption of business on the stock exchange. Some of the more important issues were not quoted at all and the speculative favorites changed hands in very small lots. The tone was steady at the outset, from which it became irregular, with nominal losses at the close.

The decision of the interstate commerce commission, granting partial increases to railroads in the eastern territory, was again the main tolic of discussion, with considerable diversity of opinion as to its real significance. The fact that the roads had been denied the right to increase rates in commodities which form the bulk of their tonnage caused disappointment. Apart from this, however, Wall street was disposed to view the outcome as a further indication of the federal government's recognition of the needs of big business.

Mercantile authorities reported improving tendencies in many lines, the recent cold weather having stimulated demand in the textile trades. Recordbreaking cotton shipments also effected encouragement in the same quarters.

The coming week is expected to wit-

# MINING STOCKS

Little Doing Saturday York, Ont., in Demand-Hollinger Lower

There was very little doing in mining stocks Saturday. The market was dull. Dome Lake was easier, selling at 23½. Foley sold at 17½. Homestake was higher, at 17. Hollinger sold lower, at 20,25 for odd lots. Pearl Lake was higher. It sold up to 3½. Porcupine Vipend was steady around 23.

York, Ontario, was in demand and sold at 6% It was stronger again at the close, being bid up to 7. Niplssing was fairly strong at 5.55 and 6.00 for odd lots. Peterson Lake was steady; it sold around 29% and 29. The balance of the Cobalt list was inactive.

WHEAT CABLES STRONG AT FURTHER ADVANCE

-Cheese Quiet, With Good Undertone

MONTREAL, Dec. 19.—Cables today on Manitoba spring wheat were strong at a further advance of 3d to 6d per quarter, with a fairly good demand from foreign buyers for supplies, and sales of 200 bushels were made for January-February shipment. The market for coarse grains was without any new feature, prices being steady. Demand for dour continues alow, but there is a good trade passing in mill feed, which is firm. Butter is firmer. Receipts for the week were 1721 packages, against 2107 for the same week a year ago. MONTREAL, Dec. 19 .- Cables today a year ago: .

Cheese is quiet, but the undertone is strong. Receipts for the week 1249 boxes as against 467 a year ago. Eggs

WINNIPED GRAIN MARKET.

WINNIPEG Dec. 19.—The wheat market was decidedly strong from the outset. Local prices opened %c to %c higher; and before noon had gained %c to 1%c over Friday's close. A keen demand for export was the cause of the strength, and, while accurate figures on the quantity sold could not be ascertained, it was admitted that about 1,000,000 bushels were worked for export. One prominent firm alone sold over 500,000 bushels, and declared that wheat was easier sold to day at present prices than when the market was 10c to 15c per hushel lower. The cash, situation is firm, few offerings being put on the market, but a keen demand exists for all grades. Oats in sood demand and barley keen, but of the latter there is little to offer.

Deliveries thru the clearing house to day were: Wheat, 20,000 bushels; oats, nil, and flax, 39,000.

Inspections on Friday totaled 215 cars, as against 601 cars last year, and in sight today were 130 cars.

# COBALT SHIPMENTS

Dec. 18: McKinley Darragh S. Mine. 88,000 O'Brien Mine 70,780

# THE CANADIAN BANK OF COMMERCE

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President ALEXANDER LAIRD, General Manager JOHN AIRD, Ass't. Gen. Manager

BECAME IRREGULAR Capital, \$15,000,000 Reserve Fund, \$13,500,000

Interest at the current rate is allowed on all deposits of \$1 and upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail.

Accounts may be opened in the names of two or more persons, withdrawals to be made by any one of them or by the survivor.

# **RUSH OF BUYING** SENDS PRICE UP

heretofore been the case. All over the
west exporters and millers were said
to be competing for wheat reserves.
The bulk of the purchasing on transAtlantic account was apparently for
the governments of Holland. Great
Britain and France. Peace rumors had
vanished, flat dentals were at hand
that English ships were to be detained
at gulf ports, ceble quotations were
strong and Argentine advices told of
conditions likely to cut down the surplus available for Europe.

Many offers here for wheat today
went unfilled owing to the inability of
handlers to obtain supplies in the
country even at sharply advanced
prices. In this connection the fact was
pointed out that export clearances for
the last twenty-four hours overtopped
the aggregate of primary receipts and
that the clearances for the week, more
than 11.000,000 bushels, would break
all records.

Corn averaged higher as a result of
continued smallness of rural offerings
and because of the strength of wheat.
Exporters here took 300,000 bushels

In connection with Christmas holi-day travel, the Grand Trunk Rallway will operate special train service, leaving Toronto (Union Station) as follows:

Ontario Lines.

12.30 p.m., December 24 for Brampton, Georgetown, Guelph, Berlin, Stratford and intermediate stations.

1.15 p.m., December 24, for Aurora, Newmarket, Bradford, and Allandale.

2.15 p.m., December 24, for Brampton, Georgetown, Guelph, Berlin, Stratford and intermediate stations.

4.20 p.m., December 24 and 26, for Hamilton, Brantford, Woodstock, Ingersoil and London.

5.30 p.m., December 24, for Aurora.

SAVINGS BANK ACCOUNTS

Offers Went Unfilled - Exporters Heavy Purchesers -Peace Rumors Gone

Canadian Press Despatch. CHICAGO, Dec. 19.—Wheat swept rapidly higher today on a rush of buying, led by export houses. The result was a strong close at 1,1-2c to 2 3-8c above last night. Corn made a gain

Thruout the day evidence increased that Europeans were finding it decidedly more difficult to fill large orders for United States wheat than has heretofore been the case. All over the

DULUTH GRAIN MARKET. DULUTH, Dec. 19.—Wheat—No. 1 hard, \$1.22%; No. 1 northern, \$1.21%; No. 2 do., \$1.18%; December, \$1.20%.

CHRISTMAS AND NEW YEAR HOLIDAY FARES.

HERON & CO. SPECIALISTS Unlisted Issues

16 King St. West, Toronto First Mortgage Funds

of 1-8c to 3-8c net and oats 1-4c. In provisions the outcome was unchanged to an advance of 5c.

MORTGAGE LOANS

46 King Street West Tol

G.O. MERSON & CO. Chartered Accountants, 16 KING ST. WEST. Phone-Main 7014.

Porcupine Legal Cards

Lefroy, Allandale and intermediate stations.

6.35 p.m., December 24, for Brampton, Georgetown, Guelph, Berlin, Stratford and certain intermediate stations.

8.30 p.m., December 24, for Aurora, Newmarket, Bradford, Allandale, Barrie, Orilla, Gravenhurst, Huntsville, Burk's Falls, North Bay and certain intermediate stations.

Eastern Lines.

1.30 p.m., December 24, for Whitby Junction, Oshawa Junction, Bowmanville, Newcastle, Newtonville, Port Hope Junction, Cobourg and intermediate stations.

4.55 p.m., December 24, for Agincourt, Markham, Stourville, Uxbridge, Blackwater Junction, Lindsay water Junction, Lindsay

Junction. Sowmanville, Newtonville, Port Hope Junction, Cobourg and intermediate stations.

4.45 p.m., December 24, for Agincourt, Markham, Stody, ville, Uxbridge, Blackwater Junction, Lindsay and intermediate stations.

8.20 p.m., December 24, for Wiltby Junction, Oshawa. Junction, Bowmanville, Port Hope Junction, Cobourg, Colporne, Brighton, Trenton and Belleville.

Reduced Fares.

Return tickets will be issued between all stations in Canada east of Port Arthur and to Detroit and Port Huron, Mich., Buffalo, Black Rock, Niagara Falls and Suspension Bridge, N.Y.

Single Fares.

Good going December 24 and 25, also going December 25 and January 1, 1915, valid for return until January 2, 1915.

Good going December 25 to December 30, 1914, inclusive, valid for return until January 2, 1915.

Fare and One third.

Good going December 25 to December 30, 1914, to January 1, 1915, valid for return until January 2, 1915.

Finclusive, valid for return until January 4, 1915.

Tickets now on sale at G.T.R. ticket offices, Toronto City Office, northwest corner King and Yonge streets, Phone Main 4209.

Main 4209.

Benefit will not be paid.

Dunt Mills December 16, 1618.

Department of Indian Affairs.

Department of Indian Affairs.

General of Indian Affairs.

Department of Indian Affairs.

General of Indian Affairs.

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