

The treasurer of a club or society, no matter how small the amount entrusted to him, should keep the funds in a separate bank account. In that way he has a distinct check on all monies received and paid out, and the funds earn interest while on deposit.



INGERSOLL, ONT.

Branches also at Thamesford, Embro and Woodstock.

Capital and Surplus, \$6,550,000

TO OUR **FRIENDS**

As another year draws to a close and we look back upon the pleasant rela-tions which have existed between our friends and ourselves, there are many things we would like to say in gratitude for the friendship you have given us. However we will confine to the good old term. We thank

J. P. Albrough & Co.

Guaranteed Upholstered Furniture

1ndp't., phone 15c

Major-General Otter to-day inspect ed the military offices at Kingston.

Charles Ward, at Hull, was sent to the pen for two years for stealing an

Vancouver now has 103 miles of side.

London ministers are strongly op posed to any change in the present methods of obtaining divorce in Can-





Leading Grocers

Christmas is past' and now preparations for the New Year

You will find this store as in the past ready to supply your needs.

We extend to everyone \$ our best wishes for a

Happy and Prosperous

New

Year

McLeod & MacBain

41 BOTH PHONES 41

TRAVERS IS IN JAIL

Manager of Farmers' Bank Is Charged With Theft.

BANK OUTLOOK IS BAD

Some of the Shareholders of Suspended Financial Concern Have Petitioned Ottawa For a Commission to Investigate - Other Charges, It Is Said, May Be Laid Against

the Late Manager of Bank. Toronto, Jan. 3.—W. R. Travers is in jail on a second charge in connection with the Farmers' Bank. This time the indictment is for the alleged theft of \$40,000 cash. Mr. Travers was arrested at ten o'clock on Saturday night. It looks as if still other charges are to be laid, and it will therefore, be impossible to get him released until the trials are over. There is a determined move to enforce the law in all its ramifications in its relation to the failure of the bank.

The first charge was for making

The first charge was for making talse returns to the Government regarding the bank's condition. The second charge is for taking the bank's

The transaction in question is said

funds.

The transaction in question is said to have taken place on 28th January, 1910, when Mr. Travers advanced to himself \$40,000 of the bank's money, assigning as collateral security therefor a grist of mining stock, of nominal value, which is said now to be practically worthless.

Other improper transactions are reported to have been uncovered. Suits have also been instituted to recover money that was paid to depositors on the last day of business. These depositors were, on the terms of the depositors were, on the terms of the depositors were, on the terms of the depositors worden to give notice of the intended withdrawal of the funs. This was not done. The authorities claim it was a wrongful use of the resources of the bank, and that payment should have been refused by the manager or his officers when the demand for payment was made.

The investigation of the bank's affairs is going on apace and every day brings a blacker outlook. A num-

The investigation of the banks at-fairs is going on apace and every day brings a blacker outlook. A num-ber of the shareholders have peti-tioned the Government at Ottawa to appoint a commissioner to make an investigation of the whole affairs and workings of the bank and its manage-

Naval Pay Roll Increased.

Ottawa, Jan. 3.—The following wages have been scheduled in the latest pay roll: Instrument allowance for bandmaster, 25 cents a day extra; band corporal, 15 cents; bandsmen, 10 cents; naval schoolmaster (to the petty officer acting as such), 15 cents a day.

petty officer acting as such), by cells a day.

The wages provided for shipwrights, carpenters, mates and chief carpenters' mates have not proved sufficiently high to obtain suitable candidates and the Minister of Marine has made and the Minister of Marine has made a new schedule as follows: Shipwright \$1.25, after three years \$1.35, after six years \$1.50; carpenters' mate \$1.65, after three years \$1.75, after six years \$1.90; chief carpenters' mate \$2, after three years \$2.20.

The increases are from 25 to 40 cents

Expect to Arrest a Hundred.

St. John, N.B. Jan. 3.—As a result f New Year's Eve riot here, thirteen of New Year's Eve riot here, thirteen young men have been arrested and are locked up in the police station. The following charge is entered on the police books after their names. "Riotiously and tumultuously disturbing the public peace and unlawfully and with force stopping street cars, breaking down are lamps, breaking windows, pulling down signs, breaking car windows, taking fenders off cars, and assaulting the police."

All the prisoners are well connected, one being the son of an alderman. The police say they expect to arrest a hundred, but many of those wanted are said to have left town.

A Costly Game.

Paris, Jan. 3.—Edmond Thery, the French economist, figures that the maintenance of Europe's armed peace footing in the last twenty-five years cost one hundred and forty-five billion francs, approximately twenty-nine billion, which involve an increase in the public debt of the European states of from one hundred and five to one hundred and fifty-one billions of francs, and constantly excluded from productive industry 195,000 officers and 2,800,000 men.

Duty on Steel Rails

Ottawa, Jan. 3.—An order-in-council has been passed, now that a mill has been established in Canada, adapted and equipped for rerolling in substantial quantities rails used in railway tracks weighing not less than 56 lbs. per lineal yard, ordering that the customs duty, specified in item 388 of customs tariff, 1907, shall be abolished, and all such rails when imported shall be subject to such duty as otherwise provided in the customs tariff.

Five Children Burned to Death. Five Children Burned to Death.

Pottsville, Pa., Jan. 3.—The five children of John Markasvage lost their lives at Minersville, near here, early yesterday, in a fire which destroyed three houses in the foreign quarter of the town. The children ranged in age from two months to eight years. The origin of the fire is credited to a New Year's celebration of boarders in one of the houses, an unset oil in one of the houses, an upset oil lamp, it is said, starting the blaze.

Sent Back to States.

Niagara Falls, Ont., Jan. 3.—Provincial Officer McNamara arrested Helena Cuonzo, 17, and Joseph Moralabite, aged 24, in Welland on Sunday, for the Sloan, N.Y., authorities. The pair were sent back to the States, the man to answer to a charge of abduction, while his pretty sweetheart will be charged with violating the penal code.

Warm Underwear 25c, 50c and 75c

NORTHWAY'S

Large Wool Blankets \$3.50 and \$4.00 pair



Stirring Reductions on Women's Tailored Suits

When such little prices are available every woman can afford to have a tailored suit. The values given below aptly illustrate our determination to clear all tailored suits prior to stock-taking. These must go, and go quickly. Every suit is Northway-Tailored and all short 30 in. and 32 in. length coats. Materials are serges, worsteds, diagonals, tweeds and venetians and all perfect in fit and workmanship. For quick selling we have arranged them into three groups. Ready to day in garment section.

Misses and Ladies' tailored suits made of diagonals, serges and vicunas; all strictly tailored styles, short 30 in. and 32 in. length coats and all attractively pleated skirts, values up to \$16 and \$16.50.

AT \$13.90
Ladies' tailored suits in black, navy and brown, materials are cheviots and worsteds, all strictly tailored and with pretty touches of silk inlaid on collars and lapels, short 32 in. coats and prettily pleated skirts, regular value \$19.50.

Tailored suits in venetians, worsteds, diagonals and mixed cloths, several of them with pretty inlaid lapels and collars, all beautifully tailored and fit perfectly, skirts are in newest pleated models, an opportunity to get a good suit, values to \$25.

Special Sale of Individual Suit Lengths

A splendid opportunity to secure a good suit length at about half its regular value, all are extra good qualities, both Canadian and English manufacture and excellent weights for tailoring. If you prefer not to have it made up now it will pay you to secure the length for the coming season. A nice selection from which to choose and no two alike, but all pure wool.

Individual suit lengths, 52 in. to 56 in. wide in mixed tweeds or two tone suitings, excellent colors in navy, brown, grey, green and taupe, ne with invisible stripes, others in pretty combination mixinges, will tailor beautifully, reg. value \$1.25 and \$1.50, your choice now for only ...

Two Special Values in Skirts

Splendid skirts for street or house wear, everyone of them Northway-Tailored, many of them in broken lots from the season's selling, but all exceptional value, ready to-day on 2nd floor.

Best Gown Values

If you saw the quality of these gowns and the way they are made you would scarcely go to the trouble of making them. Our gowns are cut very ful and in O. S. as well as medium sizes.

Ladies' flannelette gown in plain white and pink, dainty yoke collar finished with self frills, full cut skirt and all lengths, only....

Héavy flannelette gown in different styles, medium and O. S. sizes, fancy yoke of silk stitched insertions with frill, finished with feather stitch braid, very full cut, all lengths and grand value at \$1.00

These Carpet Samples Make Elegant Rugs If you are in need of small rugs for the home, now is your opportunity. The following are scores of manufacture

ers samples bought at a big reduction in price, anyone of which will make a pretty rug and where is there a homthat cannot use several of them. Arranged in four groups.

Heavy wool carpet ends, all extra good quality, greens, tawns, blues and reds, 40 in. and 45 in. long, all good heavy weight and extra good wearers, teg. value up to \$1 per yd. you get the end for 39c only... 39c

Heavy English Brussels carpet ends, all 1½ yds. long, in excellent greens, fawns, wood shades and some finished ends, others with fringe added will make a handsome rug. Reg. value up to \$1.75 each, your choice for only \$1.00

Handsome deep pile wilton car-pet ends, all 1½ yds. long, good heavy backs in handsome shades of greens and fawns, all neat designs anyone of which will nake a pretty hearth rug, reg. value up to \$2.25, for only \$1.49

Final Clearance off All Millinery

6 prettily trimmed hars, this season's styles, trimmed with ribbon. \$1.95 10 only trimmed or made hats, browns, pavy, greys and green, deaus, velvet, silk and teather trimming, values up to \$6.50 for \$2.95

Saturday Specials

185 yards of good quality Wrapperette, in grounds of cardinal, black navy, green and brown, in s ipes, polka dots and other small neat designs, patterns suitable for waists, kimonas, sacques and children's

15 only black moreer underskirts, length 38 in. to 42 in., deep flounce of accordian pleating, with frill, good wearers, special at ...\$1

The NORTHWAY COMPANY, Limited

TWENTY-FIVE YEARS AGO

From THE CHRONICLE Ingersoll, Dec. 31st, 1885.

The Poor. -- Sixty-six dollars was realized for the poor from the char-

Parlor Social.— The young ladies of the Baptist church will give a parlor social at the home of Mr. Watterworth on Tuesday evening 29th and not Thursday as announced at Rev. Mr. Kettlewell's on Monday night.

School Trustees.— Three trustees are required to be elected this year. Dr. McKay will run for Ward No. 2, and Mr. Wm. Sutherland is a candidate for Ward No. 3. They will in all probability be elected by acclamation. We have not learned of any candidate for Ward No. 1.

Fire.—On Tuesday fnorning about 11 o'clock the fire alarm was sounded and the brigade turned out promptly. Their services were not required however, the fire being confined in a chimney on the residence of Mr. John Mitchell, Carnegie street.

their sidewalks, he intends to swoot down upon some of them and swoop them into the police court and make a test case of it. So beware the Chief is on the war path, and look out for squalls.

Masonic Installation.— The officers of King Hiram and St. Johns Lodges will be installed on Monday evening, Dec 28th, by R. W. Bro. J. C. Hegler, D.D.G.M., assisted by R. W. Bro. C, H. Slawson and R. W. Bro. John War-

Capt. Geo. Davy, an old lake mar-iner, is dead at Kingston. Harry Steele, known as "Billy the Gambler," shot himself at Calgary and

Carnegie street.

Solution of the Snow By-law.—Ohief Constable
Allen says that unless the citizens of the age 96.

NEWS OF SPORT

QUEBEC 3; RENFREW 2. Quebec, Jan. 2.—By a score of 3 to 2, Quebec defeated the Renfrew team in an exciting match at the Quebec rink, but on the evening's play the locals should have won by a much larger score, the remarkable work of the visitors' goalkeeper saving them from a much more severe defeat.

The mild spell made the ice very heavy, but notwithstanding this, surprising fast hockey was played, and the opening many provides the company than provides the company than provides the company than the company that the

STRATFORD 7; CLINTON 5. Stratford, Jan. 2.—Stratford juniors won from Clinton juniors in O. H.A. hockey on the home ice to-night, by a score of 7—5. The half-time

score was 5-5. The game was fairly fast, and the ice not bad. Referee fast, and the ice not bad. John McKenzie of Seaforth.

GALT DEFEATS BERLIN. Galt. Jan. 2.—In the first game of professional hockey here this winter the local team defeated the Berlin ag-

gregation by a score of 7 to 2.

About 1500 fans witnessed the game and all are highly delighted over the strength of the local team, which is the strength of the local team, which is the strengest ever sent on the ice in Western Ontario. Tommy Smith, of Ottawa, arrived this morning and com-pleted the line-up. To-day's game was the first game the locals have played

prising fast hockey was played, and the opening game proved a notable one in every respect.

The rink was packed, over 2,000 spectators being in attendance, and the victory of the home team, it is needless to say, was received with enthusiasm. An interested spectator of the game, was Bruce Stuart, the well-known hockey star, and Renfrew was accompanied by quite a delegation of friends.

Herlin came down with nine players and made a change at half time. The score at half time was 2 to 1 in the local's favor and in the second Manager Serviss' "Musheatera" demonstrated what they could do. The ice was sloppy, but the match was a good one. Jimmie Fraser, the local referee handled the game well. The league opens on Wednesday night, when Waterloo plays here.

JAN IME

UNQUES FIRST-

THE PA This repre-ital invest Stockholde Stockholde SECON

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Mail New You Buffalo Coronto

CANA

8 45 p