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A Complete Banking Service

Collections made in any part of Canada. Negotiable paper discounted. Money advanced at reasonable terms to finance your business. Local and foreign drafts bought and sold. Money transmitted by Money-Order or Telegraph Transfer. Letters of credit issued payable in all the leading cities of the world.

We invite your account.

London Branch—H. F. Skey, Manager.
London Market Square Branch—G. F. Pearson, Manager

89c --- Startler --- 89c

When you buy an article from us stamped "Cowan's Thermo," it is the acme of quality. This applies particularly to our "COWAN'S THERMO FOOD CUTTER," which has been costing us 90c, and which we have sold at 89c. By agreeing to take 25 dozen a month, we have secured a 10 per cent. reduction, and we pass it along to you. Our price on a "COWAN'S THERMO" FOOD CUTTER, with four tool-steel plates, guaranteed to cut a pound a minute, will be future be, each --- 89c.

We have completed our household line of Good Hardware. Here are a few headlines:

Clothes Trays, each	35c	Tea Trays, each	25c
Pastory Boards, each	25c	Good Butcher Knives, each	25c
Ironing Boards, each	45c	English Enamelled Tea Pots, each	75c
Bread Boards, each	15c	English Cobweb Ceiling Brushes, each	75c
Clotheshoses, each	60c		
Bread Trays, each	15c		

These are great values.

Cowan's Hardware

Direct Importers of Finest English Cutlery.
125 and 127 DUNDAS STREET. 3461 AND 3462.

SIGNS OF A CONFLICT IN SOUTH AMERICA

Chili Preparing for War With the Peruvians.

Valparaiso, Chile, Oct. 24.—Replying to what is described here as the bellicose attitude of Peru, Chili has repurchased the British battleships Triumph and Swiftsure, and the papers suggest that another vessel of the Dreadnought type be built.

The warships mentioned were originally intended for the Chilean navy, but were acquired by the British Government in December, 1903, while they were still in the yards of the English builders.

Large consignments of troops are embarking for the northern frontier. The situation has resulted from the long-standing boundary dispute.

CHARLES PROUTY CRITICIZES METHODS OF THE UNITED STATES GOVERNMENT

New York, Oct. 24.—"There is no greater joke in the world today than the treatment of the United States by the Government of the United States," declared Charles A. Prouty, a member of the Interstate Commerce Commission, in an address here last night.

"Twenty-one years ago," he explained, "the Sherman anti-trust act was enacted. For more than two decades it has been the subject of judicial interpretation. It has often been passed upon by the inferior federal courts, and several times by the supreme court of the United States. Yet today no lawyer can advise his client with certainty whether he is within or without the inhibition of that law."

"The greatest commercial enterprise in our country is the United States Steel Corporation. Its capitalization is close to \$1,500,000,000. It employs tens of thousands of workmen, and its transactions run into many millions annually. For ten years it has been in the public eye and it is generally understood that its operations have been entirely above board; yet there is no sound uncertainty as to whether that great enterprise is legal or not."

"I have come to believe that an indefinable, pernicious, and great business enterprise in the United States, even though it results in decrees of dissolution, will in the long run produce little practical good, if there are evils connected with the organization of the operation of these monopolies—and there are very grave evils—they must be reached by some different method."

WHISKEY SEIZURE.

Cobalt, Oct. 24.—Forty cases of whiskey were seized in a car of hay at Cobalt by provincial police this week, and ten cases seized at Cobalt station last night.

Try Cuticura Soap and Ointment Free

Although Cuticura Soap and Ointment are sold by druggists and dealers everywhere, a liberal sample of each, with 25-page booklet on the care of skin, is sent free of charge, post-free, on application to Cuticura Drug & Chem. Corp., Boston, U. S. A.

The Old Folks

find advancing years bring an increasing tendency to constipation. The corrective they need is

"NA-DRU-CO" Laxatives

Entirely different from common laxatives. Pleasant to take, mild and painless. A tablet (or less) at bed-time regulates the bowels perfectly. Increasing doses never needed. Compounded, like all the 125 NA-DRU-CO preparations, by expert chemists. Money back if not satisfactory. 25c. a box. If your druggist has not yet stocked them, send 25c. and we will mail them.

NATIONAL DRUG & CHEMICAL COMPANY OF CANADA, LIMITED, MONTREAL, 22

SHELLING OF TRIPOLI KILLED THOUSANDS

British Consulate Badly Damaged and Consul Injured.

[Canadian Press.] Malta, Oct. 24.—In letters received here from Benghazi, Tripoli, the writers estimate the casualties among the inhabitants resulting from the bombardment by the Italian fleet at 4,000. The British consulate was badly damaged and Consul John Francis Johns was wounded.

Several Jews, who are British subjects, and had taken refuge in the British consulate, were killed or wounded. Numerous buildings, including a Maltese Church, were destroyed.

Eight Maltese were killed and ten wounded, it is said.

The correspondence added that widespread panic prevailed in the city.

London, Oct. 24.—The correspondents of the London Times and other English papers at Tripoli have been reporting by way of Malta that the affair at Benghazi was much less serious than the Italian censorship had permitted to be known.

The Italian fleet, under Rear-Admiral Aubrey, bombarded Benghazi on Oct. 19. The Turks had refused to surrender, and with the aid of Arabs made a stubborn resistance.

Direct from Benghazi, which came through on the following day, the Italians landed 4,000 men, but at the close of the day they were not able to occupy the town. A later dispatch from Tripoli said that the Turks renewed the battle at night, and were defeated, the Italians occupying the city in the morning.

It was officially stated the casualties were numerous, but no details on this point escaped the Italian censorship.

Despite the fact that the fountain pen sale has been going on for nearly a week at Guillemont's drug store, hundreds of people have been unable to get waited on, and to accommodate Mr. Guillemont's staff arranged with Worth Co. to remain a few days longer and demonstrate the pens for him.

Every person needs a fountain pen, especially when the price is so low. At \$1.25, the workmanship, material and lasting quality of every pen being absolutely guaranteed. No fountain pen is so durable as any price. Whether the product of the TRIPOLI or not is better made or longer lived than the \$1.25 pen now sold at Guillemont's.

There are 135 styles of pens from which to make a selection, so it is possible to find a pen suited to any individual hand.

If you have already purchased a pen and it does not suit you, bring it back, and it will be gladly exchanged. The profit on a single pen is small, but on thousands a day it counts up; can afford to make a sacrifice to user we can afford to make a sacrifice to user.

Come early and avoid the rush—\$1.25 for fountain pens worth from \$1.25 to \$10. Just think of it. Get one today.

DRAMATIC SOCIETY ELECTS OFFICERS

St. Mary's Church Organization Will Again Put On Productions.

On Wednesday night St. Mary's Dramatic Society held a meeting for the election of officers for the season of 1911-12.

This club, which for the past six years has been producing for the benefit of St. Mary's, has elected the following officers: President—Miss Hattie Rourke; Vice-President—Miss Anne Durkin; Secretary—Miss Anne Durkin; Treasurer—Miss L. Loughlin.

OTTAWA'S ASSESSMENT

Taxable Property at Capital Increased Nearly Thirteen Millions.

[Canadian Press.] Ottawa, Oct. 24.—The total taxable assessment of the city of Ottawa for 1912 was today announced as \$7,582,809, an increase for the year of \$1,275,644.

The assessment of 1911 amounted to \$6,307,165, over the previous year, a record jump to that time, but though the increase was greater, the increase in the amount of the assessment was not so great as it appeared to be.

The business assessment is \$7,162,579, an increase of \$1,170,899, while the income assessment advanced by \$224,273, to a total of \$2,418,682.

The city's population, as announced last week, is 90,520, an increase of 4,414 in the year.

GERMAN FOOD PRICES

Chancellor Denies There Has Been Any Abnormal Rise.

Berlin, Oct. 23.—In the Reichstag today, Dr. von Bethmann-Hollweg, the imperial chancellor, replying to a number of questions, denied the existence of a high cost of living.

He pointed out the suggestion of abrogating the present protective tariff. He expressed the opinion that even a temporary suspension would be a dangerous experiment. Referring to the proposed admission of American meat as a relief from the present prices, the chancellor pointed out that live sheep and hogs were not allowed to enter the country, but added that the Government must refuse to change the regulations laid down in the inspection laws.

Continuing, the chancellor denied that the Government had abandoned the cost of living as a matter of policy. He pointed out that the fact that steps had been taken by various municipalities to deal with the matter of prices of food. It was argued that the Government had abandoned the cost of living as a matter of policy.

The present dearth of the cost of living, he believed, was passing away.

GIANT PETITION FROM FARMERS' BANK LOSERS

Mr. Borden Will Be Asked to Come to Aid of All Concerned.

Toronto, Oct. 23.—The shareholders and depositors of the defunct Farmers' Bank will unite in a giant petition to the Federal Government, asking for some measure of relief for all parties innocently involved in the crash. The petition is now in the hands of the Halton shareholders, William Laidlaw, K.C., solicitor for the shareholders, drafted the petition which calls upon the Government for assistance.

GOVT. CUTS THE COST OF TESTING THE METERS

A Reduction of Fifteen Cents, But This Is Not Considered Enough.

Word has been received in the city that the Dominion Government has reduced the charge for inspecting electrical meters from 75 cents to 60 cents.

The water companies, who are the beneficiaries of the reduction, have been paying the higher figure to have all their meters tested as required by law, and they complained that the authorities that the charges were excessive.

The commissioners have paid out almost \$2,500 for inspection of meters, and this they considered too much.

Protests were entered, and pressure was brought to bear upon the Government. It was pointed out that the introduction of Niagara power into the various municipalities had necessitated the installation of thousands of meters.

Now Chairman Pocock and the commissioners have been informed that the meter charge has been reduced to 15 cents. The order will be retroactive and the reduced rates will run from July 1.

Chairman Pocock and the commissioners are pleased to receive a certain reduction, they are not satisfied with the present rates, and they will continue to work for a still further decrease.

"Last night I received word that the Government had made a reduction of 15 cents," said Chairman Pocock. "That means we will have to pay 60 cents instead of 75 cents. The charge will be retroactive, dating from July 1. While we appreciate the reduction, we are still convinced that the charge is much too high, and every effort will be made to secure a still further reduction."

CHILDREN'S AID WILL CONTINUE GOOD WORK

Committees Have Been Appointed to Confer With Other Bodies in London.

The monthly meeting of the Children's Aid Society, held in the city hall Monday afternoon, was one of the most important of the year.

The meeting was presided over by the president, who reported on the work of the society during the past month.

The board of directors, who were present, discussed the work of the society during the past month.

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Sunlight as a Cure for Drunkards of Great City

Father Knickerbocker, emulating Moses Cleveland, is soon to establish a Home for Inebriates.

The special committee of the New York Board of Estimate which has been considering the advisability of establishing a hospital and industrial farm for drunks has reported in favor of the plan. Mayor Gaynor has appointed a board of inebriety, which will formulate the plan for the proposed home. Its members include Dr. John Dornier, Dr. William Brown, the Rev. William Morrison, the Rev. John J. Hughes, Thomas A. Colton, president of the board and the commissioners of charity and correction. Within a fortnight regular meetings of the board will be begun.

60 before the city, unless something unforeseen prevents, New York will have a farm colony where its "jags" will be treated, and, if possible, cured.

Sunlight, employed successfully as a cure for certain diseases, will be used to cure New York drunkards. Prisoners convicted of drunkenness will be sent to the farm colony, and there will be locked up in narrow, damp, dark cells on Blackwell's Island, they will be cured by the sun.

The plan calls for an initial expenditure of \$450,000 and \$80,000 a year for maintenance.

This is the newest idea in treating "drunks." The proposed "jag colony" for Father Knickerbocker will be modelled after the Cleveland farm colony, which is the first institution of its kind in America. Its principal feature will be the sunlight treatment.

At the present time 26,000 persons are arrested annually in New York for drunkenness. That number is estimated to fully 15,000 are chronic inebriates. The proposed farm colony will be able to accommodate only 500 at first, but if its cure proves effective it will greatly lessen a serious civic problem. First offenders, of course, will not be sent there, only those with whom drunkenness is a disease.

Cleveland's farm colony of 1,500 acres, on which are being grouped in separate villages the city workhouse prisoners, or "jags," the inebriates, and the tubercular patients, is attracting the attention of every city in the United States.

The population of this city farm, already numbering into the hundreds, will ultimately reach 2,000. The present area will probably be increased to 5,000 acres when all the city's penal, sanitary and philanthropic institutions shall have been moved into the country.

The site of this new city farm is some ten miles from the central part of Cleveland, near the little town of Warrensville. It formerly comprised twenty farms, and includes a high plateau, a large body of water, and a Cuyahoga valley, 600 feet above Lake Erie. The air is said to be good for inebriates, patients, and the land produces the crops which are most needed in the maintenance of city institutions, while, in addition to farming occupations for the prisoners, there are large stone quarries.

A mile of electric railway has been built by the city from the centre of the city to the farm, and a road leading into the farm has also been built. The farm is equipped with a telephone line to ride in the seats, and also has a car for the use of the prisoners.

Nearly a mile to the west of the farm terminal of the colony railway seventy miles from the city, the prisoners are taken where iron bars are unknown. One young man there was hauling turnips, and another was digging potatoes. The prisoners are given the same food as the public, and are allowed to work on the farm.

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Baking Powder Economy

You cannot get anything better than Strong's Baking Powder. If you pay a dollar a pound, nothing better can be made, while in using it you secure the additional advantage of having a powder that is always fresh.

PRICE, 25c A POUND.

Strong's Drug Store

184 DUNDAS STREET, LONDON.
Western agency for Eastman's Kodaks and Kodak Supplies.

UNDER THE WHEELS

Montreal, Oct. 24.—Suffering from broken ribs and internal injuries, which proved fatal, Joseph Desjardins, 24 years old, a driver for the City Company, was brought to the eastern hospital. The horses attached to his wagon bolted at the crossing of Notre Dame and Chatham streets, and in trying to stop them, Desjardins fell from his seat and went under the wheels.

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"MY VALET,"

Jackson, The Cleaner

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WITH SOME OF OUR PHOENIX ROOFING

1-ply, with nails and caps... \$1.50 for 108 sq. ft.
2-ply, with nails and caps... \$2.00 for 108 sq. ft.
3-ply, with nails and caps... \$2.50 for 108 sq. ft.

Also full line of Patterson and Genesco Roofing.

J. G. Steele & Co.

204 Dundas. Phone 750.

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Free from slate and clinkers. The best hard coal you can buy.

JOHN M. DALY

204 KOALMAN, 10 YORK ST. PHONE 348.

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With lumbago, sciatica, rheumatism, or any form of kidney or bladder trouble when Syc-S-Seal will cure you. We per box, 4 boxes \$2.50. At all dealers or the

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4675 TALBOT STREET, Montreal orders promptly attended to.

INSURANCE

Fire—Accident—Life. J. A. Nelles & Co.

LIVE POULTRY

For best results, ship poultry to us, and you will get the best prices. Crates supplied. Prompt.

M. Fishbein & Co.

Cash or Credit. 639 Dundas St.

Fall Showing of Ladies' Suits

We cordially invite the public to inspect our new stock of Ladies' Suits, which comprises all the newest shades and styles. Prices from \$12 to \$25.

M. Fishbein & Co.

Cash or Credit. 639 Dundas St.

For best results, ship poultry to us, and you will get the best prices. Crates supplied. Prompt.