

Planning Trapp's Trap

"The old geeser's got \$50,000 that doesn't belong to him," Blackie Daw is saying. "Now to figure how to switch the pile to the Wallingford Treasury."

And with these ideas, an automobile accessory, a trumped up stock rise, and the unintended aid of the Post Office authorities, Messrs. Wallingford and Daw lead Trapp to his trap.

Are you following these money sharks?

They are appearing in stories and a motion picture version, each week a new scheme—all in

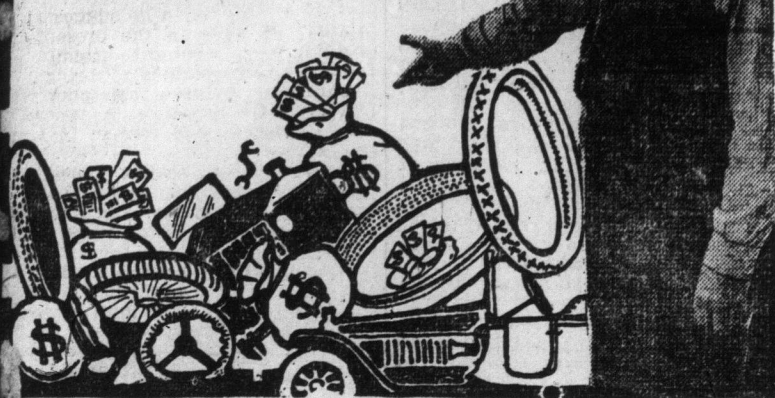
THE NEW ADVENTURES OF J. RUFUS WALLINGFORD

See the great Pathe pictures, directed by the Whartons, in your favorite theatre. If your manager isn't wise—tell him to see his local

PATHE EXCHANGE

Read the powerful stories of George Randolph Chester every week in the

Toronto World



CHILDREN'S AID SOCIETY.

OSHAWA, Nov. 25.—The Children's Society of Ontario County, with quarters in Oshawa and branches in Whitby, Uxbridge and Beaverton, held its annual meeting today,

and elected the following officers: President, G. McLaughlin; vice-presidents, J. D. Storie and J. P. Hennessy; secretary, W. B. Puckett; inspector, Rev. E. C. Hall; treasurer, Mrs. W. R. Kelk. At the conclusion of the business program, Mr. J. J. Kelso delivered an address on the work carried on throughout the province.



With those men who can appreciate pure ale for the palate-enjoyment and refreshment that is in it, you will find a distinct preference for

WHITE LABEL ALE

Any good dealer can fill your order—have it in your home for use as a table beverage.

Brewed and bottled by

Dominion Brewery Co. Limited, Toronto

DEPOSITS INCREASE IN CANADIAN BANKS

Eighty-Five Million Dollars Gain Over October of Last Year.

LOAN ENLARGEMENT

Call Loans Outside of Canada Also Larger—Note Circulation Decrease.

OTTAWA, Nov. 24.—The October bank statement, issued from the finance department today, illustrates in an interesting way the trend of finance in Canada. There is a continued heavy increase in the amount of money the people have on deposit in

	Oct., 1915.	Sept., 1915.	Oct., 1914.
Notes in circulation	122,782,283	105,798,612	123,744,682
Reserve fund	112,752,333	113,061,008	113,392,374
Demand deposits	392,042,193	359,816,280	346,782,830
Notice deposits	701,386,850	698,539,851	698,906,082
Deposits outside Canada	111,236,845	128,871,771	90,866,894
Current coin	61,724,773	62,065,691	62,223,490
Dominion notes	186,225,275	129,818,906	121,023,100
Deposits in central gold			
Reserve	11,750,000	7,850,000	13,000,000
Call loans, Canada	74,574,270	71,578,886	70,201,939
Call loans, outside	120,681,624	135,108,412	81,201,671
Current loans, Canada	780,785,764	771,086,757	816,623,852
Current loans, outside	49,412,985	49,147,877	42,940,715
Total liabilities	1,418,862,832	1,369,862,811	1,338,864,020
Total assets	1,667,266,982	1,615,240,728	1,577,919,069

LORD ST. DAVIDS HOTLY CENSURED

Earl of Derby Places Peer on the Same Level as Spy.

ANSWER BY ST. DAVIDS

He Modifies Criticism of Field Staff of Sir John French.

LONDON, Nov. 24.—In severe denunciation of freedom of speech, as in the recent instance of the speech delivered by Lord St. David in the house of lords, in which he attacked the British headquarters staff, the Earl of Derby, in charge of British recruiting, speaking before the stock exchange today, declared that the house of lords need censor.

"The man who gives information to the enemy," said Lord Derby, "goes by an ugly name, and it should be given just as much to a speech delivered in the house of lords as to a man who risks his life getting information for the enemy."

After stating that "no gentleman" would have made and no gentleman would believe Lord St. David's accusations, and subjecting Lord Ribblesdale's recent utterances to a like denunciation, Lord Derby spoke of recruiting. He said he had not come to enlist recruits from the stock exchange, but to ask the lords

co-operation of its members in the scheme he had undertaken.

A Futility Plea. "At the present moment no man has a right to say he is indispensable in his present employment," continued Lord Derby. "The numbers have not yet got the moral effect upon our allies and our enemies. It is showing them that the voluntary spirit in England is as strong as at the beginning of the war. Every man should go before a local tribunal, which will determine whether he is indispensable."

Lord Derby asked for patience, saying that those working under his scheme were endeavoring to do his bidding in the voluntary system what Germany had accomplished under conscription in forty days.

Men were enlisting in large numbers, but they must come in very much larger numbers during the next three weeks if the position of the voluntary system was to be made tolerable.

"We are going to win this war, whatever the cost," he added, "but it is no use doing this unless every one does his duty at this crisis."

STRONG DENUNCIATION. A strong aftermath of denunciation is following upon Lord St. David's attack in the house of lords upon the British general staff in France.

Several letters have appeared in The Times from such men as Lord Ruthven, Lord St. David, Lord Minto, Lord Alfred Turner and Col. Arthur Lee, repudiating with indignation the serious charges made.

The Daily Telegraph calls upon Lord St. David to retract his criticism, failing which the country will write him down as a calumniator of a brave and hard-working body of officers.

LORD ST. DAVIDS EXPLAINS. LONDON, Nov. 24.—Stung by the vitriolic criticism of his recent attack in the house of lords on the British headquarters staff at the front, Lord St. David today explained his position.

When he spoke of the visits of prominent persons to the headquarters, he said he had in mind a single visit at the beginning of the war, he said.

Lord St. David's explanation, Lord Crewe, as spokesman for the government, expressed his pleasure at the manner in which Lord St. David had qualified his remarks, but the incident is not considered over.

Lord Ribblesdale is yet to be heard from, and others, both partisans of Lord Derby and of the army critics, are expected to take the matter up.

KINGSTON SUBSCRIBES HALF MILLION TO LOAN

Money Offered by Private Citizens—Sydenham Cheese Factory Burned.

SPECIAL TO THE TORONTO WORLD. KINGSTON, Ont., Nov. 24.—Private Verville, just returned from the front, lost his father, mother and three sisters when the Germans destroyed Belgium, and he and his brother, who is training in Ottawa, wish to get to the front to avenge their deaths. Private Verville was with the Canadian Engineers, and is Belgian. He is in the Elmhurst Convalescent Home.

In two days Kingstonsians subscribed half a million dollars to the Canadian war loan.

Passenger Traffic

CANADIAN NORTHERN ALL THE WAY

THIS TRAIN FOR WINNIPEG VANCOUVER AND THE PACIFIC COAST



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THIS TRAIN FOR WINNIPEG VANCOUVER AND THE PACIFIC COAST



LEAVE TORONTO 10.45 p.m., Mon., Wed., Fri. VIA PORT ARTHUR FORT WILLIAM SASKATOON EDMONTON WITH CONNECTIONS TO AND FROM ALL POINTS

ALL MODERN EQUIPMENT RELIABLE EXPRESS SERVICE Through Tickets to all points and Berth Reservations from City Ticket Office, 52 King Street East, or write to R. L. FAIRBAIRN, General Passenger Agt., 68 King St. E., Toronto

BY C. M. HENDERSON & CO.

HIGHLY IMPORTANT AUCTION SALE

2 New Electric Roadsters 2 New Electric Coupes 1 Second-Hand Electric Coupe Several Electric Trucks

THURSDAY AFTERNOON

the 2nd Dec. At 2.30 AT THE GARAGE No. 34 Dalhousie St.

Under instructions from the TATE ELECTRICS, LIMITED. The above offers an unusual opportunity of purchasing cars from a reliable corporation.

IDEAL WINTER CARS—NO FREEZING—NO CRANKING—COST LESS TO OPERATE THAN A GAS CAR.

Sale at 2.30 sharp. GHAS. M. HENDERSON & CO. Tel. M. 2358. Auctioneers m25,27,30,41

SYNOPSIS OF CANADIAN NORTH-WEST LAND REGULATIONS.

The sole head of a family, or any male over eighteen years old, may homestead a quarter-section of available Dominion land in Manitoba, Saskatchewan or Alberta. Applicant must appear in person before the Dominion Lands Agency or Sub-Agency for the District. Entry by proxy may be made at any Dominion Lands Agency (but not Sub-Agency) on certain conditions.

Six months' residence upon and cultivation of the land in each of three years. A homesteader may live within nine miles of his homestead on a farm of at least eighty acres, on certain conditions. A habitable house is required, except where residence is performed in the vicinity.

In certain districts a homesteader in good standing may pre-empt a quarter-section alongside his homestead. Price, \$2.00 per acre.

Duties—Six months' residence in each of three years after earning homestead patent; also fifty acres extra cultivation. Pre-emption patent may be obtained as soon as homestead patent, on certain conditions.

A settler who has exhausted his homestead right may take a purchased homestead in certain districts. Price, \$2.00 per acre. Duties—Must reside six months in each of the three years, cultivate fifty acres and erect a house worth \$300.

The area of cultivation is subject to reduction in case of rough, scrubby or stony land. Live stock may be substituted for cultivation under certain conditions.

W. W. CORY, C.M.G., Deputy of the Minister of the Interior. N.B.—Unauthorized publication of this advertisement will not be paid for.

and seems to say to the exhausted fighter: "Twice scarcely worth while to commit so many crimes to come to this."

CHRISTMAS SAILINGS

Nov. 27 Ryndam...New York to Falmouth Nov. 29 Ryndam...New York to Liverpool Dec. 4 Corsica...St. John to Liverpool Dec. 11 Scandinavian...St. John to Liverpool S. J. SHARP & CO., 79 Yonge St.

Christmas Sailings to EUROPE

VIA NEW YORK AND ST. JOHN. A. F. WEBSTER & SON 53 Yonge Street.

SAILINGS OF ALL LINES

"Trips on Ships" MELVILLE-DAVIS STEAMSHIP AND TOURIST CO., LIMITED Main 2010 24 Toronto St.

American Line

American Steamers Under the American Flag New York—Liverpool St. Paul...Nov. 27 New York...Dec. 4 Finland...Dec. 2 St. Louis...Dec. 11 For Falmouth and London.

White Star Line

New York—Liverpool Baltimore...Dec. 11 Adriatic...Dec. 8 Company's Office—H. G. Thorne, passenger agent, 41 King Street East. Phone Main 84. Freight Office Room 100, Royal Bank Building, Toronto.

HOLLAND-AMERICA LINE

NEW YORK—LONDON (via Falmouth)—ROTTERDAM. Subject to change without notice. FROM NEW YORK Nov. 27...Dec. 11 Adriatic...Dec. 8 Ryndam Dec. 14...Dec. 11 Amsterdam Dec. 21...Dec. 18 Noordam

FRENCH LINE

Compagnie Generale Transatlantique POSTAL SERVICE Sailing from N.Y. to Bordeaux ROCHAMBEAU...Dec. 4, 3 p.m. LAFAYETTE...Dec. 11, 3 p.m. ESPAGNE...Dec. 18, 3 p.m. LA TOURNAINE...Dec. 25, 3 p.m.

LUSITANIA SINKING

MADE HIM RETURN But Pte. William Borrowman Was Arraigned on False Pretence Charge.

Pte. William W. Borrowman, sales manager of the Humber Heights, Limited, who jumped his bail last year and skipped to the States, appeared before Judge Winchester yesterday afternoon on charges of stealing about \$600 from his former employers in April, 1914, obtaining \$50 from S. Cook by false pretences and a further charge of assaulting W. Stanback.

In his defence, Borrowman said that when he was arrested last year he lost his head and jumped his bail. When he heard of the sinking of the Lusitania he said he determined it was his duty to come back and fight for his country, and he appeared in the dock in his uniform. His honor fined Borrowman \$5 on the assault charge, allowed him to go on suspended sentence on the false pretences charge and gave him until May to make restitution of the \$600 on the other charge.

GRAND TRUNK RAILWAY SYSTEM

Double Track All the Way Toronto—Chicago—Toronto—Montreal FOR CHICAGO Leave Toronto 8 a.m., 6.00 p.m. and 11.45 p.m. daily. FOR MONTREAL Leave Toronto 9 a.m., 8.30 p.m. and 11.00 p.m. daily.

CANADIAN GOVERNMENT RAILWAYS

INTERCOLONIAL PRINCE EDWARD ISLAND BY Bonaventure Union Depot. OCEAN LIMITED Leaves 7.25 p.m. DAILY Montreal, Quebec, St. John, Halifax.

MARITIME EXPRESS

8.15 a.m. Daily, Except Saturday. Through Sleepers Montreal to Halifax. The Sydney, Prince Edward Island, Newfoundland.

CANADA'S NEW TRANSCONTINENTAL ROUTE

Toronto to Winnipeg—Tickets, Sleeping Car Reservations, etc. Apply E. Tiffin, General Western Agent, 81 King St. East, Toronto, Ont.

The Rideau

New Afternoon Train Smoker, Coach, Cafe-Pastor Car and Library-Observation-Parlor Car leaves Toronto Union 1.45 p.m., via LAKE ONTARIO SHORE

CENTRAL STATION OTTAWA

Sparks St., Chateau Laurier Descriptive Folders from any Agent, Canadian Pacific Ry., Toronto City Ticket Office, Phone 21, 22, 23.

PRESBYTERIANS VOTING DOWN CHURCH UNION

Several Toronto Congregations Give Adverse Majorities to Proposal.

Toronto Presbyterian Churches continue to record majorities against church union. At Cooke's Church the vote was for 84, against 297; Royce avenue, for 42 against 200. Other reports from outside points show a strong tide running against the union proposal.

FOR DISABLED SAILORS.

The fund for British sailors, with Lady Jellicoe at its head, will be grateful for assistance in the shape of clothes for disabled sailors or money to assist them and their dependents. Contributions sent to Mr. Justice Hodgins, 9 Dale avenue, Toronto, will be forwarded by him free of expense.

COL. SHILLINGTON TRANSFERRED?

LONDON, Nov. 24.—Col. Shillington, formerly commanding No. 2 Canadian Stationary Hospital at Le Touquet, has been appointed assistant director of medical services at the Canadian camp. Major H. Elliott of Ciboque is transferred from No. 2 Stationary Hospital to No. 2 Canadian General Hospital.