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Capital Authorized, \$5,000,000
Capital Paid-up - \$3,000,000
Surplus - \$3,750,000

When a young man first makes his alliance with a financial institution by opening a Savings Account, he should look ahead to the time when his bank book will aid his advancement.

A growing bank balance assures an employer that a young man has mastered the principle of economical management.

BANK OF HAMILTON

Six Branches in Toronto
330 Queen St. W. 341 Yonge St. 339 Bathurst St.
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GOVERNMENTS LAUNCH PATRIOTIC CAMPAIGN

Dominion and Province Unite in Urging Crop-Growing and Cattle-Raising.

Federal and provincial governments are co-operating in a great agricultural educational campaign to sweep Ontario within the next two months. It will be known as the Patriotic and Production Campaign of 1915, and plans formulated by the agriculture departments of the two governments are nearly complete. It will be launched on February 9, and meetings will be held regularly in all the counties. Experts and skilled speakers will be heard on every occasion, and the burden of their appeal will be to urge farmers in general to exert themselves to the utmost to raise all the food products possible to supply the famished markets of next year. There will be ninety meetings held and arrangements are made to have them proceeding at the same time in different counties. In the afternoon farmers especially will be expected, and experts will talk on crop and cattle raising. In the evening the general public will hear patriotic appeals from Hon. Martin Burrell, Hon. James Duff, Professor Creelman, of Guelph, and others. They will deal with the demands of the war from the imperial standpoint, and a booklet is now being prepared by C. C. James, M.A., of the federal department. C. F. Bailey is supervising the local organizations.

A stirring response is expected, and competent men have been chosen as speakers. Among those from the department staffs at Ottawa and Guelph are the following: G. A. Zavitz, G. E. Day, J. E. Reynolds, I. H. Grisdale, E. S. Archibald and well-known livestock commissioners, and authorities.

WORK IS PROVIDED FOR MANY CLASSES

Skilled and Unskilled Can Earn Money at the Memorial Institute.

Promising work is being done to provide the unemployed in Toronto by Rev. A. L. Brown, director of the Memorial Institute. The institute, which is now conducted as a branch of Walmer Road Baptist Church, is furnishing employment to a number of workers.

Toys of all kinds are being made by the unskilled in any particular trade and for these the director finds a ready market. The more skilled are set to the making of furniture. The institute is open to receive special orders for work and a number of these are even now under way.

To secure a suitably equipped building, Rev. Mr. Brown estimates that a capital of \$500 will be needed, and as \$150 of that amount has already been subscribed it is hoped that the enterprise will soon be on a firm footing.

HARDT-HEAT-GENERATOR

FOR HOT WATER HEATING SYSTEMS
NO SYSTEM COMPLETE WITHOUT ONE

A SURE CURE FOR A LAME SICK JOB.
WILL RAISE THE TEMPERATURE & QUICKEN THE CIRCULATION
SPECIFIED BY LEADING ARCHITECTS AND ENGINEERS.
INSTALLED BY ALL RELIABLE HEATING CONTRACTORS

Write for Interesting Literature
"HOW TO CURE A LAME HOT WATER HEATING SYSTEM"

MADE IN CANADA UNDER CANADIAN PATENTS BY

ENGINEERING SPECIALTIES COMPANY

1000 KING STREET WEST, TORONTO. Phone Park 2711

CARETAKER WARNED MEN AT PRACTICE

Report of Supt. Bishop to Property Committee on Shooting Case.

WINDOWS UNGUARDED

Target Not Supposed to Be Used in That Section.

Superintendent Bishop made a report to the property committee yesterday afternoon on the accidental shooting of Ethel Greenberg at Kent School on Thursday night. Mr. Bishop stated that the caretaker, H. Everfield, notified the members of the Consumers' Gas Company. Rifles not to use the target as the window had not yet been guarded by the requisite metal.

The legal situation and other aspects of the case, and of the use of basements for target practice was referred to a special committee composed of Trustees Hodgson, Miles Vokes, C. A. B. Brown and Superintendent Bishop in consultation with the solicitor of the board.

Superintendent Bishop stated that targets had also been erected in the Duke of Cornwall, Winchester, Dufferin, Ogden, Huron, Alex. Muir, Carlton, McMurrich, Frankland, Wellesley, Brown, Howard and Annette Schools.

It was decided to place two portable schools in the Eglinton School grounds to relieve the overcrowding there.

MANY REMEMBERED IN LARGE ESTATE

Will of Mrs. Margaret Gordon Jones Filed for Probate Yesterday.

The will of the late Mrs. Margaret Gordon Jones, which was filed for probate yesterday, disposes of an estate valued at \$357,437. Deceased was mistress of the old residence at No. 241 Church street and was well-known in Toronto.

The property consists of \$218,472 in stocks, including many railway and industrial securities in Canada and the United States. \$76,942 in real estate, comprising equity in No. 546 Yonge street, \$13,023; Nos. 556 and 558 on the same thoroughfare, \$12,937 and \$15,200, respectively; Nos. 5 and 7 St. Alban's street, \$7,237; vacant land in rear Yonge street property, \$3,900; Nos. 61-75 Duke street, \$2418 and two lots in Stuyvesant, \$575.

The following get life annuities out of the estate: Mrs. Harriet Innes, Margaret J. Yarker, legacies, are left to Miss Edith Yarker, Arabella Edwards, Mrs. Alice Boyd, Miss Edith H. Sheen, Miss Florence Howard, Mrs. Agnes Foulkes, Mary Strachan, Helen Winn, Catherine Gale, James S. Howard, H. Gordon Macdonald.

The two granddaughters, Dorothy Petica (now Mrs. Watson), and Margaret Gamble Geddes, each receive an annuity of \$500 until they attain the age of 25 years. When they attain this age, \$40,000 is to be held in trust for each of them. They also receive \$20,000 each in addition.

The deceased woman's two sons, Edward C. and J. Gordon Jones, get the residue and furniture and share in equal portions the residue of the estate.

Important Changes in Grand Trunk Train Service, Effective January 17th.

Train No. 41, now leaving Toronto 8:00 a.m. daily except Sunday, arriving Port Huron 5:45 p.m., will leave at 7:45 a.m. and run to Huntsville only.

Train No. 44, now leaving North Bay 10:30 a.m. daily except Sunday, arriving Toronto 8:00 a.m. daily except Sunday, will leave at 11:45 a.m. daily via Hamilton.

Train No. 31, now leaving Toronto 7:40 a.m. daily for Guelph, Stratford, Port Huron and intermediate stations, will leave at 8:45 a.m.

Train No. 37, now leaving Toronto 5:50 p.m. daily except Sunday for London and Guelph via Guelph and Stratford, will leave at 6:50 p.m.

Train No. 39, now leaving Toronto 11:35 p.m. daily for London, via Guelph and Stratford, will leave at 12:45 p.m.

Train No. 34, now leaving Stratford 8:30 p.m. daily except Sunday, arriving Toronto 5:40 p.m., will be discontinued. Fullman sleeping cars for Detroit and Chicago now operated from Toronto on 11:35 p.m. train, will leave at 11:45 p.m. daily via Hamilton.

Train No. 18, now leaving Stratford 4:30 p.m. daily, arriving Toronto 7:45 p.m., will leave Stratford 5:00 p.m., arrive Toronto 8:15 p.m., with connections from points north of Guelph.

Train No. 33, now leaving Toronto 3:00 p.m. daily, arriving Hamilton 2:30 p.m. and Train No. 38, leaving Hamilton 2:40 p.m. daily, arriving Toronto 3:45 p.m., will be discontinued.

Train No. 32, now leaving Hamilton 5:50 a.m. daily for Toronto, will run daily except Sunday.

Train No. 30, now leaving Toronto 7:05 p.m. daily except Sunday, arriving Peterboro 7:10 a.m., arriving Toronto 7:40 a.m. daily except Sunday, will be discontinued.

Full particulars at City Ticket Office, northwest corner King and Yonge streets. Phone Main 4203.

A CALL TO PRAYER.

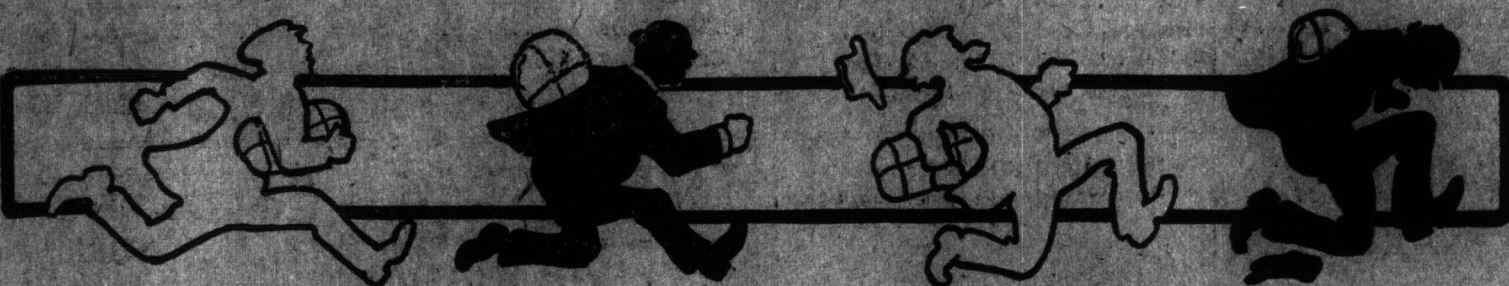
A weekly service of prayer is now being held by the women of Toronto each Wednesday, from 12 to 12:45, in Room 47 Wesley Building. All members of the Imperial Order Daughters of the Empire are especially invited to be present on Wednesday, Jan. 20, when Mrs. Boddy will have charge of the meeting.

WILL BE DETAINED.

Nick Serage, the 19-year-old Austrian, who was sent to the Central Prison from Thorold, will not go free when his term is up, but will be taken to Stanley Barracks and there held as a prisoner of war.

CLASS WILL APPEAL.

An appeal is to be taken by the Men's Bible Class of St. Paul's Church, Bloor street, to quash the conviction of Ernest Thompson, who pleaded guilty, it is claimed, thru misadventure, to the charge of vagrancy laid against him by the police.



THEY'LL GO FAST TODAY!

When These Sensational
Men's Furnishing Bargains Start

"True Knit" Underwear

Combination and Two-piece. Regular Price \$2.00.

TODAY \$1.29 EACH SUIT

Fancy Shirts

Fifty Dozen to Clear. Regular \$1.25, \$1.50, and \$2.00.

TODAY 95c SPECIAL

Neckwear

Our Entire Stock. Regular 50c and 75c.

TODAY 39c or 3 for \$1.15

Sweater Coats

Regular \$4.50, \$5.00, \$6.00

TODAY \$2.95 TO CLEAR

Dent's Gloves

Grey and Tan Mocha and Tan Cape. Regular \$1.50 and \$2.00.

TODAY \$1.15 PER PAIR

Wolsey Underwear

Standard Price \$2.50. To Clear Below Cost.

TODAY \$1.78 SPECIAL

Velour Hats

Green and Navy Blue. Regular \$6.00 to \$8.00.

TODAY \$3.95 SPECIAL

25 Per Cent. Off

All Evening Dress Requisites, including Waistcoats, Silk Hose, Ties, Gloves, Fancy and Plain Bosom Shirts.

These Enormous Saving Chances Are Offered at Our Branches Named Below:
KEELE and DUNDAS STS. SPADINA and QUEEN STS.
209 YONGE ST. (Opposite Albert St.)

United Cigar Stores, Limited

NEUTRAL DECLARATION MADE BY DEAN FERNOW

Says He is United States Citizen Giving Value for Salary Received.

Dean Fernow, of the Faculty of Forestry of Toronto University, has declared that he is a neutral, that he is a citizen of the United States, and that he neglected to take out citizenship papers in Canada because he knew that he would not make his permanent residence in this country. Dr. Fernow, who fought in the German ranks in the war of 1870, went to the United States after securing his discharge, and took out naturalization papers there in 1883. Defending his action in fighting under the German flag, he stated that it was the only honorable thing that he could do, and invited comparison with the action of Canadians in going to the front at the present time.

He refused to make a stand on the war, claiming that he had not thought it over. The charges made by Dr. Goffrey did not particularly interest him.

Dean Fernow is 64 years of age. In

VERDICT OF GUILTY AGAINST H. R. BROWN

Recommendation for Mercy Accompanies Jury's Finding in Manslaughter Case.

A verdict of guilty of manslaughter with a recommendation to mercy was returned by the jury in the criminal assizes at the city hall yesterday against Harold R. Brown, the automobile driver who ran down and killed Arthur Backle.

Justice Middleton complimented the jury on their finding, and would consider their appeal for mercy, adding "I will postpone passing sentence for two weeks as I do not want to act harshly in a case of this kind."

TORONTONIANS SEEK DIVORCE.

OTTAWA, Jan. 15.—Christine E. Taylor, Toronto, is applying to parliament for a divorce from her husband, Richard L. D. Taylor, merchant, now of New York, on the statutory charge.

MARINE ENGINEERS WANTED FOR NAVY

Ottawa Naval Service Department Advised by British Admiralty of Openings.

By a Staff Reporter. OTTAWA, Jan. 15.—There are many fully qualified marine engineers in different parts of Canada, some of whom have already offered their services to the British navy. The admiralty has just notified the naval service department the names and any others who will offer will be accepted now. They will be enlisted as artificer engineers for the period of the war.

SEWING CIRCLE MEETS.

The Westminster Chapter Sewing Circle met yesterday afternoon in High Park Presbyterian Church parlors, to continue working for the relief of the city poor. The finances of this very energetic chapter have recently been greatly added to.

TORONTO STUDENT FIRST TO BRING HONOR HOME

Edward M. Wrong Wins Belt Prize at Oxford, Bringing Signal Triumph to Canada.

Another student of Toronto Varsity has brought honor to his alma mater by winning the second triumph at Oxford within a month, when Edward Murray Wrong carried off the Belt prize. This is the first time that a Canadian student has carried off this coveted honor, which carries with it \$250 in cash and is one of the four best prizes awarded at Oxford.

Mr. Wrong, who is a son of Prof. G. M. Wrong of the history department of Toronto University, wrote a thesis on the loyalist side of the war of 1812. A. L. Burt of Victoria College, who won the Rhodes scholarship three years ago, divided the prize with an Oxford man last year, but this is the first time that the entire trophy has been carried off by a Canadian.

Mr. Wrong was given a Magdalen scholarship a month ago and was the first Canadian to be awarded this distinction, carrying as it does an advanced course of seven years with \$1000 a year, and is graduated from Varsity in 1911 in English and history with classical options.

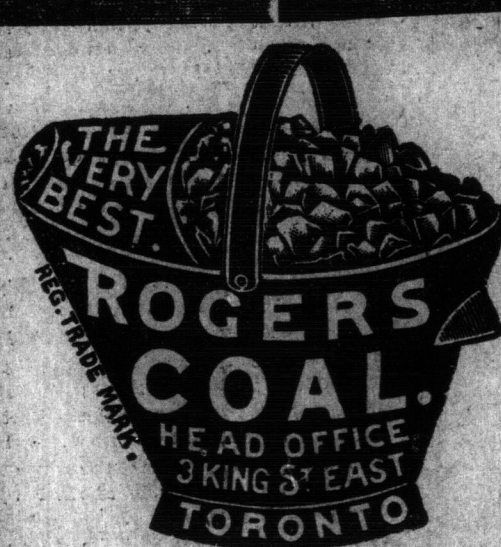
FIVE YEAR SENTENCE FOR THREE AUSTRIANS

Harry Smith, William Smith and Mike Placi Go to Penitentiary.

Mr. Justice Middleton in the criminal assizes yesterday sentenced Harry Smith, William Smith and Mike Placi, the three Austrians found guilty of manslaughter, to five years in the penitentiary. Mike Makodonaki, who was also charged with the trio, was convicted of common assault only and was given six months in jail. The victim of the assault was another Austrian, named Harry Zagowski, who was so badly beaten while attending a christening in a foreigner's house at 309 Weston road that he died several weeks later in the General Hospital.

JAILED FOR BAD CHECKS.

ST. CATHARINES, Jan. 15.—Charles McPherson, who admitted in the police court keeping a small balance to his credit in the bank and leaving checks for larger amounts in payment for goods, and also for cash, was today sentenced to six months in the County Jail.



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ALFRED ROGERS,
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