

URGES NATION OF 7 REPUBLICS FOR FUTURE GERMANY

Rhenish Official Would Adopt Plan Similar to United States.

DRESDEN, Saxony, Dec. 22.—(Associated Press.)—A Rhenish official advanced the suggestion for a future Germany composed of seven republics constructed along the lines of the United States as follows:

First: Upper Saxony, composed of the former kingdom of Saxony with Thuringia, Erfurt, Magdeburg, Anhalt and German Bohemia as capital, Dresden.

Second: Lower Saxony with Hanover, Lüneburg, Lüneburg and Schleswig-Holstein as capital, Hannover.

Third: Rhine-Ruhr, with Aachen, Aachen, Rhine-Ruhr, Hesse, the Rhine provinces, Hesse-Nassau and Westphalia as capital, Cologne.

Fourth: Swabia, with Württemberg and Hohenzollern as capital, Stuttgart.

Fifth: Bavaria.

Sixth: German-Austria, with Vienna, Kärnten and the Tyrol.

Seventh: Brandenburg and Prussia, with Mecklenburg, Pomerania, Posen and Silesia as capital, Berlin.

ROYAL BANK OF CANADA ENJOYS REMARKABLE GROWTH

During Period of Greatest Growth in History, Assets Increase Nearly One Hundred Millions and Now Amount to Over Four Hundred and Twenty-seven Millions—Total Deposits After Withdrawals For Victory Loans Amounted to \$332,591,000 Against \$252,987,382 at the End of the Previous Year.

MONTREAL, Dec. 21.—The Royal Bank of Canada reports to its shareholders a year of remarkable progress. For a number of years past the Royal Bank has been going forward by leaps and bounds, and on this account the growth and expansion it is able to report for the past twelve months is little short of phenomenal. This in turn reflects the success with which the very large organization of the bank has been planned and carried out. Just how great has been the expansion may be realized at a glance at the figures now reached by the total assets, which amount to \$427,428,243, a gain during the past twelve months of over ninety millions while in the last two years the increase has totaled over one hundred and seventy millions.

This year a relatively small proportion of the increase is accounted for by the absorption of the Northern Crown Bank and the greater part comes as a natural consequence to the organization the Royal has built up wherever it could be of assistance to the commercial interests of the country.

With its deposits now generally from the savings of the Canadian people, the withdrawals for investment in the Canadian Victory Loans have undoubtedly been very large. Notwithstanding this development, which particularly affects the deposit account at the end of the fiscal year on November 30, the deposits bearing interest have increased to a new high record at \$332,591,000, as compared with \$182,488,715, and at the same time deposits not bearing interest have jumped to \$135,247,778 up from \$70,498,667, an increase of approximately sixty-five millions.

At the same time the bank has developed a large and profitable connection in Cuba, the British West Indies, and Central America, and is now building up of a competent organization in this field, where in some cases the staff is required to speak foreign languages, was no light task. In its foreign operations the bank has never equaled to the extent of the Canadian deposits, as the deposits obtained locally have more than sufficed to meet the requirements. The extension of its operations, moreover, have been of great benefit to Canadian trade.

With the very large assets at its disposal, the management has evidently found it possible to give full assistance to the Government at a period when war requirements were especially large and at the same time has met the growing requirements of its commercial business. Of the total assets of \$427,428,243, the amount maintained in cash is \$22,852,068, equal to 5.35 per cent of the liabilities to the public. Included in the liquid assets are \$12,000,000 of Dominion notes of \$12,000,000, as compared with \$14,364,275, a year ago, and in addition the deposits in the Central Gold Reserve have been increased to \$76,000,000 from \$60,000,000. The larger assistance given to Canadian governments and municipalities is reflected by the Dominion and Provincial Government securities of \$36,699,976, as compared with \$22,127,197, and Canadian municipal securities and British, foreign and Dominion public securities of \$29,620,355, up from \$21,586,345. The larger amount of the business of the bank is in the Dominion, and is equally marked, total current loans now standing at \$183,748,392, as compared with \$150,000,000.

The very much larger amount of business handled has naturally added materially to the earnings, and advantage has been taken of them to further strengthen the general position of the bank.

The profit and loss account is an interesting one, showing as it does earnings of \$2,809,846, equal to about 10 per cent on the combined capital and reserve.

The earnings added to the amount carried forward from the previous year brought the total amount available for distribution up to \$3,274,110. Out of this amount the dividends paid during the year required \$1,614,702; \$166,904 was transferred to officers' pension fund; \$400,000 was written off bank premises account; \$133,551 was required to pay the war tax on bank note circulation; \$40,000 was contributed to patriotic fund; \$50,000 to the Halifax relief fund, and an amount of \$50,000 was transferred to reserve fund. At the end of the previous year the reserve fund stood at \$14,000,000, and in addition to the \$500,000 transferred from profit and loss, there was an amount of \$500,000 premium on new capital stock issued to Northern Crown shareholders, bringing the total of reserve fund up to \$15,000,000. At the end of the year the total capital stock paid in amounted to \$1,900,000.

The principal accounts at the end of the bank's fiscal year with comparisons with those of the previous year are as follows:

| | 1918. | 1917. |
|--------------------|---------------|---------------|
| Total assets | \$427,428,243 | \$335,574,187 |
| Equity assets | \$24,992,068 | \$15,121,127 |
| Total deposits | \$332,591,000 | \$252,987,382 |
| Domestic notes | \$12,000,000 | \$12,000,000 |
| Dep in Capital | \$12,000,000 | \$12,000,000 |
| Gold Res. | \$76,000,000 | \$60,000,000 |
| Dep. & notes | \$20,000,000 | \$20,000,000 |
| Govt. Sec. | \$36,699,976 | \$22,127,197 |
| Dom. Mun. Sec. | \$29,620,355 | \$21,586,345 |
| Foreign Govt. Sec. | \$12,000,000 | \$12,000,000 |
| Foreign Govt. Sec. | \$12,000,000 | \$12,000,000 |
| Foreign Govt. Sec. | \$12,000,000 | \$12,000,000 |

3,760 GERMAN GUNS ARE HANDED TO U. S. FORCES

AMERICAN ARMY OF OCCUPATION, Friday, Dec. 21.—By the Associated Press.—The German authorities today began turning over to the American and British forces a large quantity of war material, which will require several trains to transport. Included in the articles given up by the Germans are 3,760 guns of large calibre and nearly 500 machine guns. It will take one train to carry the machine guns alone.

Dowlers' Great December Demonstration!

OF EXTRAORDINARY CLOTHING, UNDERWEAR AND CHRISTMAS FURNISHING VALUES

We have been noted throughout Canada as plungers since the start of the war. We plunged away deep while plunging was good, and our immense purchasing for spot cash—when cash was scarce with many manufacturers—brought us big rewards in sterling values, which we are now fast handing out. No other stores have so aggressively provided by advance preparations such a comprehensive collection of fabrics with the same high standards of tailoring and service essentials—such male apparel as we are now producing. Over \$95,000 worth of magnificent stock. The choicest products of the Allies' best makers. Winter Overcoats at extraordinary keen prices; Fur, Fur Collar and Fur-Lined Overcoats at less than February prices. Suits for men, young men and boys, in pure wool serges, tweeds and worsteds from the best English, Scotch and Irish mills. Extraordinary value in Underwear, Fine Shirts and Hosiery that warrant both style and comfort.

Extraordinary Sale of OVERCOATS-- \$27.65

We are featuring this big special for an extraordinary holiday Overcoat selling—hundreds of them. Smart Young Men's Belted Coats, in three-quarter length, with snug two-way collars—Dressy Form-Fitters, too—Comfortable Driving Coats—Chesterfields for dress wear—in solid wool fabrics, heathers, that most stores are advertising at \$35.00.

Fast Blue Suits, \$24.50, \$27.50, \$30, \$35

Guaranteed pure wool, wool serge lined, haircloth and canvas stayed coat fronts, which are hand needle molded and stay-taped inside, as are all Dowler coats. There are four lines, the cloth of which we plunged on some seasons ago. You make a clear saving of \$10.00 or over on each suit. Stout men's, short men's, tall men's and regular styles.

OVERCOATS, \$32.50

Finest Pure Wool Winter Overcoats, in Crombie's English fabrics, coats that your tailor would ask as high as \$60.00 for. Young Men's Smart Belters, Waist Seams, Town Ulsters, Swagger Shlippers; greens, olives, heather, browns, greys.

YOUNG MEN'S SUITS

In a most beautiful choice of the new styles \$22.50, \$25.00, \$27.50, \$30.00, \$32.50 and \$35.00

Designed and tailored specially for Dowler stores, which places us a full season ahead. Besides, our big buying facilities give us the advantage of from \$2.00 to \$4.00 on each suit of a saving from other stores' prices.

FUR OVERCOATS, FUR COLLAR AND FUR-LINED COATS ACTUALLY LESS THAN FEBRUARY PRICES.

Headquarters for Men's Christmas Furnishing Gifts

Our big furnishing department, a whole big store in itself, is brimful of the choicest stocks of well-assorted Christmas furnishings ever shown in the city.

House Coats, hand-tailored

...\$4.95, \$6.50, \$8.50, \$10.00 and \$12.00

Bathrobes and Lounging Robes, in colorings,

weaves and cloths selected from the best

English and American makes.

...\$4.95, \$6.00, \$8.00, \$8.50, \$10.00, \$12.00 to \$15

WEATHER COATS in silk and wool, hand-

some stripes, checks and weaves.

STERLING SILVER INITIAL BELT

BUCKLES, with selected genuine leather

belt, in very handsome box; make a unique

Christmas gift, appreciated very much by

the young men. A full range of initials.

Silver-plated Buckles, initials, with solid

leather belt.

SILK SOCKS—A splendid range of colorings,

cashmere socks, pure wool,

special... 50c

Silk and Wool Socks, very

special... 75c

Pine-Grade Wool Socks, with

combed cotton... 55c

NIGHTGOWNS AND PY-

 JAMAS, in handsome patterns and splendid colorings. || ...\$1.00 to \$4.50 | Boys' Pyjamas, Cashmere |
| ...\$1.00 to \$4.50 | Boys' Pyjamas, Cashmere |
| ...\$1.00 to \$4.50 | Boys' Pyjamas, Cashmere |

OVERCOAT. We have magnificent ranges in them, suitable for Christmas gifts.

UMBRELLAS, gold and silver mounted

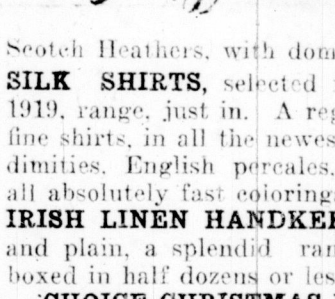
handles, silk and wool, and mercer

silk tops, a very choice assortment.

Initial Watch Fobs, very special... \$1.50



GLOVES—Dent's, Perrin's, Fowles', these world's best makers; suedes, capes, silks, buck reindeer, mochas, etc., greys, tans, olives, browns, ivory and natural, at very special prices for big selling. Wool Knitted Gloves in Scotch Heathers, with dome fastener.



SILK SHIRTS, selected from our spring, 1919, range, just in. A regal assortment of fine shirts, in all the newest colorings, silks, dimities, English percales, Scotch madras, all absolutely fast colorings.

IRISH LINEN HANDKERCHIEFS, initial and plain, a splendid range, handsomely boxed in half dozens or less.

CHOICE CHRISTMAS NECKWEAR.

The choicest neckwear produced by the best known English, Swiss, French and American looms, and shown only by this store for the Christmas trade.

...75c, \$1.00, \$1.50, \$1.75, \$2.00, \$2.50, \$3.00

SPECIAL OVERCOAT VALUES \$15.75

Men's and Young Men's Stylish Overcoats,

made to sell at \$19.50 to \$22.00, pure wool

cheviottes, brush cloths, tweeds and chevi-

ot-finished fabrics; tailored in several

smart styles: Town Ulsters, Chesterfields,

Belters, Form-Fitters and Shlippers.

FUR-COLLAR OVERCOATS

\$14.65, \$16.50, \$18.50, \$28.00, \$32.50, \$35.00, and \$38.00.

English beaver and mouton shells, heavy curl cloth and quilted sateen-lined, rubber cloth interlined, wind shields in cuffs, coats with fit, quality and wear.

FUR-LINED COATS

\$45.00, \$65.00, \$89.00 and \$95.00.

Here are excellent coats at last season's prices, marmot and rat lined, choice pelts, all selected collars, Persian lamb and other.

Korean Beaver Fur Overcoats \$38.00, \$40.00, \$45.00

Men's Black Dog Coats, all firsts, selected

\$30.00, \$35.00 and \$40.00

Boys' Bloomer Christmas Sale

Lined throughout, Dixie worsteds and good strong \$2.00 quality tweeds, every boy's mother should take advantage

\$1.19

Extraordinary Trouser Selling

On actual comparison we are selling many of the lines at 10 per cent to in many cases 25 per cent less than present wholesale prices. Here again we demonstrate to your advantage the purchasing power of the Dowler organization.

SPECIAL SALE OF TROUSERS.

Only 260 pairs in the lot.

We cleared up this lot at

from 20 to 40 per cent

less than regular; sizes 31

to 44.

\$1.95

Men's \$4.50 Trousers, Saturday... \$2.95

Men's \$6.00 Solid Wear Worsted Trousers... \$3.89

Men's \$6.50 Well Tailored Trousers... \$4.50

Extra Quality Trousers, hand-tailored, at

\$5.00, \$5.50, \$6.50, \$7.50, \$8.00 and \$8.50

UNDERWEAR HEADQUARTERS

In scores of lines at last season's prices, heavy winter weights, in rib and plain weaves, in pure wools and nine-tenths wools, winter weights and medium weights, natural wools, in the popular spring needle combinations and plain weave two-piece suits, Stanfields heavy pure wools, Penman's, Wolsey, Dr. Jagers, Tru-Knit.

Penman's No. 95, natural wool, in men's and boys' combinations and two-piece suits.

Men's Combinations 95c, \$2, \$2.39, \$2.75, \$3

And better lines at

\$3.75, \$4.00, \$4.50, \$5.00, \$6.00 and \$6.50

Penman's Special Natural Wool Shirts and Drawers... \$2.35

Dowler Stores "Own Label" Natural Wool Shirts and Drawers, the best value in the trade... \$2.00

Boys' Overcoat and Suit Demonstration

EXTRAORDINARY VALUES AND BETTER MADE

139 Overcoats, tailored from dad's cloths, from the shorter ends of webs of men's very handsome overcoatings, with warmth and wear; size 28 to 35, mostly all in the new better styles

Boys' Bloomer Suits, that cannot be repeated at less than \$7.00... \$5.65

\$10.00 and \$11.00 Boys' Bloomer Suits \$8.33

Boys' regular \$12.50 to \$15.00 suits \$11.50

OVERCOATS

\$10.50, \$12.50, \$14.00, \$16.50, \$18 and \$20

Boys' Junior Overcoats, ages 3 to 10 years... \$4.85

Bigger Boys' Double-Breasted Winter Overcoats... \$7.95 and \$8.50

SUITS

Students' Big Bloomer Suits, tailored specially for Dowler stores, from men's suitings, sizes 30 to 36 \$12.00, \$14.00, \$16.50, \$18, \$22

RUSSIA IS ALLIES' GREATEST PROBLEM; SITUATION URGENT

Conditions There Have Reached a Serious Stage.

SOME ACTION IS ESSENTIAL

British Leaders Likely To Discuss Question With President Wilson.

LONDON, Dec. 21.—Reuter's Agency.—The whole question of Russia is under serious consideration by the Allies, Reuter's Agency learns from an authoritative British source. No plan, however, has been formulated to discuss anything as yet. It is realized on all sides that the Russian problem is one of the most urgent and important that is to be dealt with, and it is hoped that during President Wilson's stay in London it may be possible to discuss the matter with a view to prompt action. There have been numerous alarmist reports recently relative to the state of the Bolshevik army, but figures quoted so far are considered exaggeration. The actual fighting strength is probably not much over 200,000 or 300,000.

Discipline has been introduced, but only by means that are far more tyrannical than anything known under the old regime.

Opposing Bolsheviks.

In the Kuban district Gen. Alexeev's

volunteer army, which, since his death, has been under the command of Gen. Denikin, is maintaining a valiant fight against the Germans and Bolsheviks. The Russian government, here Gen. Kraasoff's army is operating under the political control of M. Harmatoff, a Moderate Social Democrat.

There is reason to hope that the policy followed by the Allies will promote unity between these various governments in Southern Russia, all of which repudiate tyranny and Bolshevism.

A late and satisfactory development has been a steady flow of emigrant, and loyal Russians of all parties in the direction of London and Paris for the purpose of setting up an organization to deal with the Bolshevik problem, and to be at hand during the peace conference. Prince Lvoff, with Baron Kerff, vice-governor of Finland, left London today for Paris. Count Kokovtzeff, another widely-known Russian, leaves for France tomorrow.

While these Russian leaders have been in London they have exchanged views with leading British statesmen, Peter Struve, Russia's leading economist, is reported to have carried from Russia and to be in Finland. It is said that he is on his way here. It is also reported that M. Hasinkoff, who has been thought to have been in China, is now on his way to Europe.

Wilson Will Spend Four Days on English Trip

PARIS, Dec. 21.—The outlines of President Wilson's itinerary during his visit to England were announced today. On the day of his arrival in England, on Thursday, December 26, the president will dine with King George. For Friday, December 27, a dinner at the Guildhall is on the program. On Saturday the president will go to Manchester, and on Sunday he will attend church at Carlisle, his mother's birthplace. Returning to London he will leave for France at noon on Monday, December 30.

WALTER HINES PAGE DIES IN CAROLINA

Was U. S. Ambassador To Great Britain Until August, 1918.

PINEHURST, N.C., Dec. 27.—Walter Hines Page, who resigned last August as American ambassador to England, because of ill-health, died here last night.

Dr. Page returned to the United States on October 12, and he was moved directly from the steamer to a hospital in New York. Early this month he was moved to a private home in Pinehurst, N.C., where he died.

Dr. Page was born in New York, and he was a member of the New York bar. He was a member of the New York bar. He was a member of the New York bar.

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Huns Value Gold Much More Than Valiant Tribute

British Admiral Did Not Call for U-9, But It Was Surrendered.

AMSTERDAM, Dec. 22.—Although Admiral Beatty, commander of the British grand fleet, refrained from requiring the delivery of the German submarine U-9, with which Commander Wedigen torpedoed and sank three British cruisers, out of consideration for the "glorious record" of his boat, says the Cologne Volks Zeitung, the submarine was delivered to the British, because the German crew was unwilling to forego the opportunity of earning the 500 marks promised to each man for taking the boat to England.

AGED WOMAN DIES.

INGERSOLL, Dec. 22.—The death occurred today of Maria Henderson, an old and respected resident, who was in her eighty-fifth year and had only been ill a few days. She was the widow of Edward M. Henderson. The funeral will be held Tuesday afternoon in the Lutheran Church.

AGED WOMAN DIES.