## The Bank of British North America

You Need A Reserve Fund

The athlete who uses all his strength throughout the race, loses in the final sprint to the man with a reserve. So he who spends all his income as he goes, loses when the inevitable need arises for extra

Start a Savings Account now in the Bank of British North America and build up a Reserve against that need.

London Branch-H. F. Skev, Manager. London Market Square Branch-G. F. Pearson, Manager.



In Vases, Fower-pots and Jardinieres ..... 40c. to \$2.50 This is an exclusive line imported from Holland, which arrived late for Christmas Trade. Consequently we are selling these goods at Half Price. Our loss is your gain. Brass Serving Trays, Regular \$3.50, to clear .......\$2.19 Wooden Crumb Trays and Brushes, to clear .....\$1.50 Cut Glass Salts and Peppers, boxed ...........75c pair

Some Great Bargains in Cutlery, Brassware and Cut Glass.

Rogers' 1847 Silverware in all the latest designs at Do not buy your vacuum sweeper at the door. Buy a "Dustvac" combination sweeper and vacuum cleaner from us at \$12.00, and get satisfaction.

COWAN'S COLOSSAL HARDWARE

## Create a Precedent For 1914

To bring any enterprise to a successful issue, it is important that you should start right. To make a success of Life you must cultivate industry and thrift, and the BEGINNING OF A NEW YEAR is an excellent time to make a fresh start by opening a Savings Account with the IMPERIAL BANK OF CANADA. Why not start the account by depositing your Dividend Checks, which come to hand at New Year's, or if you have received Christmas gifts of Gold or Checks, you cannot do better than deposit them at the Bank. We extend every courtesy to depositors.

Imperial Bank of Canada

Total Assets ..... \$80,000,00.00

Office: Corner Richmond and King Streets. A. J. GOODALL, Manager.

Continued From Page One.

flankages, with the result that about two-thirds of the whole cost fell to the city's share, to be provided for out of ordinary taxation. The then city auditor, the late Mr. Jewell, foresaw what would likely happen if there should be any large amount of this kind of work done in any one year, and wrote a letter to the council pointing out the situation, and cautioning moderation in the number of miles of walks being laid in any one

Five Miles Enough. His judgment was that five miles of walks was about as much as the city's finances would stand, and for a few years this rule was adhered to, but such is the temptation to go beyond prudence in matters of this kind that the limit of five miles per

To All Electrical Contractors, Builders, Architects, Electricians, and all concerned, notice is hereby given that:

No company, corporation or individual, whether operating publicly or privately, will be permitted to install any live service or furnish a supply of electrical energy to any installation for electric light (illuminating, decorative or advertising), heat, power, electro-chemical or other purpose, until a permit has been granted therefor by the inspector. This is in accordance with the power commission act of 1912, and the city of London bylaw No. 4477, passed Dec. 1, 1913.

A copy of the bylaw may be obtained No company, corporation or individual A copy of the bylaw may be obtained; the office of the electrical inspector.

All parties having electric wiring in-stalled are entitled to a certificate of W. B. LEGATE,

Auction Sale Farm, Farm Stock and Implements

D. H. Porter has received instructions from Peter P. Campbell to sell by public auction on the premises, lot 9, concession 5, Lobo Township, on

Wednesday, Jan. 7 The farms will be offered first at 1 o'clock sharp.

Also the farm containing 200 acres more or less in first-class condition, 25 acres in fall wheat and 75 acres fall plowed. Frame house, frame barns, good stables, one mile from Lobo village, 12 miles from London, close to church and school. This is one of the best farms in the township of Lobo, and will be offered as two farms of 100 acres each, the 100 acres with buildings, 100 acres without buildings. Terms made known on day of sale or applying to D. H. Porter, auctioneer, London, close to church and school acres with the ninth, with several rounds in which it was unable to declare a shade one way or the other, and the other porary road-making, with so-called gravel, a large percentage of which was sand, was an inexcusable waste. This led to a special committee being appointed for the purpose of going applying to D. H. Porter, auctioneer, London.

year was soon doubled, trebled, and even quadrupled. To this was added a few years later, curbs and gutters, on the same b: is as walks, and as a special inducement, streets curbed and guttered were in many instances also gravelled, out of the general rate Thousands of dollars were expended in this manner each year, and the tax rate had to be increased accordingly in order to keep pace with the stead-ily increasing expenditures beyond what was provided for by the increase in the assessment from year to year. the desire to spend the people's money was such that my arguments fell on comparatively deaf ears, and the ex-

of consequences. No Warrant for Work.

Finding myself unable to stem the tide of high finance by appeal to reason, I actually looked for some other means of accomplishing the purpose I had in view, and began a study of the municipal act and amendments thereto relating to local improvements, and was not long in discovering that there was no warrant whatever for doing whole situation could be gone afresh, and a safer condition of affairs brought about. Contractors and aldermen, who, for various reasons, were partial to the work going on as formerly, lost no opportunity of stirring up a sentiment against me over this matter at the time, and even this day there are citizens who think that I was responsible for the revised local improvement act, which passdo with the framing of the act; that jaw did the business in the ninth duty being discharged by a commis-sion of judges sitting at Toronto. I Rodel's last previous performance

manent roadways, and a full report of the committee's findings was printed in the council proceedings for future reference.

Opposed Drainage Bylaw.

But permanent roadways necessitated proper drainage beforehand, and a bylaw was prepared and submitted to the electors asking for authority to issue debentures for this purpose. I personally opposed this bylaw for the reason that no topographical survey had been made, and no definite or even approximate information as to what the undertaking would cost to comthe undertaking would cost to complete, was available, and it was not desirable that a work of this nature be undertaken in a haphazard manner. The bylaw was defeated, as it ner. The bylaw was deleated, as it should have been, and a later one, for a less adequate sum, met the same fate. By this time the council realized that the electors wanted to know what would likely be the whole cost of the work to be carried out in a same manner and the matter was proper manner, and the matter was then gone about in a businesslike way. A complete survey of the city was made as regards levels and watersheds, and a complete report presented in connection therewith. The bylaw in this connection was approved of by the electors. There is now no further obstacle in the way of the work being carried out in a proper manner, and the way paved for entering upon a campaign of permanent road construction in the near future.

Large Undertakings in View.
These are large undertakings, and with the federal square purchase and new city hall to be built in the near will require careful financing f the tax rate is to be kept within

easonable bounds. Early in my municipal experience I saw the need of and introduced a bylaw to regulate the payment of moneys by the treasurer. With the co-operaon of City Auditor Jewell, I also directed the preparation of the synoptical statement in revenue form, which is now a feature of the auditor's report. The information contained in this statement enables the cost to the city of every department to be readily ascertained, and also what are the assets and liabilities of each such department.

Statement of Debenture Issues. There has been further added to the auditor's report the past year a complete and detailed statement of the debenture issues in connection with the various departments, showing dates of issue, amount, when payable, nterest and sinking funds required to provided each year. In so far as I ave been able to make a comparison, and I have examined many reports of other municipalities, the city of London's auditor's report is for com-pleteness and ready facility of getting at what the public is entitled to know away ahead of any similar report on this continent. Assessment Roll of 1910.

The publication of the assessment roll for 1910 was another piece of constructive work which I was mainly responsible for. Publication of the assessment roll was not in itself a new idea, as London's roll had been published some fifteen years previous, and various municipalities have done likevise at different times, but in not a single instance, so far as I have been able to discover, have such publications been made in such manner as to be of any practical benefit, because of lack of facility to find what was wanted. The roll of 1910 was published in directory form, the streets being arranged in alphabetical order, and the several properties assessed in numerical order on each side of the respective streets. The information afforded in other respects was also more complete than had been previousy afforded, and the cost of the whole work under my personal direction was less than half the cost of the previous publication, which contained only about half the number of names and was practically useless.

## Continued on Page Eleven. CANADIAN PACIFIC

Story From Detroit Says the Deal Is Practically Complete-M.C.R. Off N.Y.C. System.

[Special to The Advertiser.] Welland, Dec. 30 .- It was learned last night on the authority of a prominent Detroit official that the M. C. R. through Canada is to be purchased at once by the The situation, as it presented itself C. P. R., and that the deal is ready to to my mind, was laid before the coun- go through. The M. C. R., beginning on cil, and the absolute necessity for a Jan 1, will dislodge itself from the New reduction in the expenditures pointed York Central system, and all the cars out, but as was previously the case, of the system will be treated as foreign

comparatively deaf ears, and the expenditures went merrily on, regardless Missing Sarnia Girl Located in Windson

[Special to The Advertiser.] Sarnia, Dec. 30.-Myrtle Walters, the 16-year-old Sarnia girl who disappeared om the home of her uncle here yesterday, has been located at the home of an aunt in Windsor. The girl left the town without telling her guardian where she was going, but he was aware that she what was being done in the way it was being done, and on reference of the question to the city solicitor, my contentions were fully sustained. Armed with assistance, I was enabled to call a halt in the expenditures in this connection until such time as the would go to relatives. These are located would go to relatives. These are located in Goderich, Windsor and Kincardine. Police Chief Forbes was busy with the long distance phone this morning, and succeeded in getting in touch with the chief at Windsor, who located the girl. Why the malden should run away from the work of the connection until such time as the long cannot be was aware that she would go to relatives. These are located would go to relatives. nome cannot be made out by her uncle.

JESS WILLARD HANGS

New Haven, Conn., Dec. 29 .- There the Ontario Legislature a year later, and which is the present of all such work. The fact of the provision of the revised local in the provision of the revised local south African. The action took the improvement act, conforming closely to what I contended should be the provisions in this connection is only a co-incidence. I had nothing whatever to the victim. A right uppercut to the

consider the provisions of this act em- was a victory over Jim Flynn. This inently fair, and the proportion of cost bout was staged in New York, and required to be borne by the munici- was of that no-decision stalling brand pality (about one-third of the aver- commonly handed to fight fans of age, the remainder being equally di-vided between the property owners on doubt as to which was the victor, the respective sides of the street) is as the public verdict was rendered on a much as a municipality can reasonably bear out of the ordinary tax rate, if an average amount of work is being Tonight, however, all was different.

#### Mail Orders Filled

On receipt of purchase price, plus cartage charges. Anything over we refund.

#### Strong's Money-Saving Prices On **Patents**

Regular Price. Our Price. 50c Antiphlogistine, small.37c 75c Antiphlogistine, large. 62c 25c Baby's Own Tablets.15¢ 25c Carter's Little Liver Pills 25c Beecham's Pills .... 15¢ \$1.00 Burdock Bitters .. 68¢ 35c Castoria ......23¢ 50c Dodd's Kidney Pills 32¢ \$1.00 D. D. large ... 68¢ 25c D. D. D., small .... 18¢ 25c Eclectric Oil .....16¢ 25c Fruit-a-tives, small. 16¢ 50c Fruit-a-tives, large. 33¢ 25c Fluid Magnesia ... 15¢ \$1.25 Fellows' Syrup. \$1.10 10c Health Salts . . 3 for 25¢ 75c Jad's Salts ......64¢ 25c Minard's Liniment .. 16¢ 25c Laxa Liver Pills...15¢ 10c Dutch Drops, 5c, 6 for 25c \$1.00 Phrenoline Rheumatism Cure ......28¢ 50c Pink Pills ......29¢

40c Hydrogen Peroxide .26c 20c Hydrogen Peroxide. 13c 25c Nerviline .........16¢ 25c Chase's Pills ......18¢ 50c Chase's Nerve Food . 34¢ 60c Chase's Ointment..44¢ 75c Cuticura Ointment. 60¢ \$1.00 Catarrhozone ....67¢ 50c Catarrhozone .....34¢ 25c Catarrhozone .....17¢ 25c Evans' Pastilles ... 18¢ 35c Fowler's Extract...27¢ 25c Seidlitz Powders .... 19¢ Father Morrissey's Remedies 50c Vitalizer and Blood Tonic | Nestle's Food ................................50c 

50c Catarrh Cure ..... 24¢ Only one of each allowed one purchaser. None to dealers Etc., Etc. 35c Agnew's Ointment. .29¢ 25c Asperin Tabloids, doz. 15¢ 50c Asperin Tablets, per 100. ...... 25¢

35c Comp. Cascara Tablets, per 19c 100 25c Compass Oil 50c Chase's Liver Pills ...... 25c Blaud's Iron Pills, per 100, 50c Californian Fig Syrup 36c

Wingham, Dec. 30.-At his parents'

#### If Quality Counts Go to STRONG'S

in her 70th year, and leaves, besides her ginning to show up on their new building, husband, a family of sons—Frank, Dave, which was partially destroyed by fire, as Harry and Arthur. The funeral has not the brickwork is now being built. Miss Madison, who met with an acc dent at the Times printing office, is do ing as well as can be expected. vet been arranged. Mr. Wm. Bone, one of the leading

STRONG'S

DRUG STORE

Sole Agents

Liggett & Fenway

Chocolates

here in three distinct ways:

gredient or a wrong quantity.

your prescriptions here.

fresh and pure.

sidering quality.

**AGENTS** 

Brownie Cameras .....\$1.00 to \$10.00

Kodaks ......\$7.00 up

All Amateur Supplies

Bring or send to us your films to be

Have You a Baby

If so and it is cross teeth-

ing or has white mouth, etc.,

we will on receipt of this

coupon and your name give

you FREE a bottle of STRONG'S CARMINATIVE.

developed and printed. We guarantee

At Home?

SAFETY FIRST

WE PROTECT YOU

positively prevents error through the use of a wrong in-

Friday and Saturday Specials

AS USUAL

ON FRIDAY AND SATURDAY.

Many varieties of boxed Candy.

The Dependable Store.

Strong's Drug Store

184 DUNDAS STREET, LONDON, CANADA.

Phones 56 or 57.

WE PROTECT YOU when you bring a prescription

FIRST-We put into that prescription just what the

residence on Leopold street, after a short illness, Mr. John Edgar Barber grocers and a prominent man of this died recently. Deceased was in his 20th town, was operated on today at the year. He is survived by his parents, year. He is survived by his parents, seven sisters and one brother. An impressive service was conducted by Rev. Mr. Hibbart, of the Methodist Church, of which deceased was a member. The remains were interred in the family plot in Wingham Cemetery. The pallbearers were: H. Guest, V. Haines, L. Hewer, G. Houston, G. Cruickshanks, E. Copeland. Another resident of the town recently died in the person of Mrs. James Angus, wife of Mr. James Angus, after an ill-General Hospital by Drs. Kennedy and Calder for ulcer of the stomach. The curlers met here at the residence of Mr. A. M. Crawford and decided to have a local bonspiel on New Year's Day Valuable prizes will be given, and the competition will be very keen.
Stevenson's rink is now about ready for

Liverpool, Dec. 30.—Arrived; Lusitania Glasgow, Dec. 30.—Arrived; California.

FRANK EDY **PHOTOGRAPHER** 

town recently James Angus, after an ill-Deceased was Stevenson's rink is now about ready for skating, as the hockeyists are now below below the firm are now below the Clegg & Walker firm are now below to the season. The Clegg & Walker firm are now below to the season.

# Vote Against Separation

HYDRO and WATERWORKS The Board of Trade, the Real Estate Owners' Association, and others, having looked into the practicability of separating the Waterworks and Hydro Departments, condemn this step as utterly opposed to the best interests of the city. To quote from the report of the London Board of Trade Committee:

"Your committee contend that divided authority in these departments, which are so interwoven with one another and overlap at every step, could only lead to failure.

"We wish to make it emphatic that throughout our investigation the demand is for more concentrated authority instead of greater division."

The Bylaw submitted is for the present Commission to continue handling the two departments together, the same as they have been in the past with such pronounced success.

Be Sure To Mark Your Ballot As Shown On Sample Below:

THE BYLAW

**AGAINST** THE BYLAW

### Mail Orders Filled

On receipt of purchase price, plus cartage charges. Anything over we refund.

#### Strong's Money-Saving Prices On Toilet Articles

50c Canadian Hair Dye . . 37¢ 25c R. & G. Rice Powder . 20¢ 15c Camphor Ice ..... 10¢ 35c Poudre de Poche....25¢ 15c Albert's Talcum....9¢ 25c 1-lb. Talcum, No. 1 quality ...... 16¢ 25c La Seduisante Face Powder ..... 19¢ 13c Pears' Unscented Soap.9c (Purchase limited to 3 cakes) 50c Remmil's Face Powder ... ..... 35¢ 75c Toilet Waters ..... 59¢ 50c Toilet Waters ..... 39¢ 35c Toilet Waters .... 29¢ 50c Pebecco Tooth Paste.39¢ 25c Johnson's Shaving Cream ..... 17¢ 13c Ivory Soap, large...10¢ doctor ordered, every ingredient being standard-strength, 13c Wool Soap, large ... 10¢ 25c Corylopsis Talcum (Bab-SECOND-We check and recheck by a system that cock's) ...... 19¢ 35c Vanishing Cream. . 28¢ THIRD—We are satisfied with a reasonable profit, and \$1.25 Hudnut's Toilet Water. make the price the lowest you can obtain anywhere, con-..... \$1.00 35c Palmer's Face Powder... These are three distinct reasons why you should bring ..... 26¢ 90c Mary Garden Talcum... 35c Bath-a-Sweet ..... 25¢ \$1.00 Listerine, large ... 84¢ 50c Listerine, medium . . 39¢ 120 25c Listerine, small .... 19¢ 140 25c Mennen's Talcum ... 17¢ 50c Florida Water ..... 39¢ 25c Florida Water ..... 19¢ 50c Hind's Honey and Almond 75c Pompeian Cream, large ..... 62¢ Imported Turkish Delight, regular 25c lb., for..... 17¢ 13c Palm Olive Soap ... 10¢ Savoy Peerless Chocolates, regular 50c lb, for..... 27¢ 25c Squibb's Talcum ... 20¢ 50c Vel de Lis Face Powder

> If Quality Counts Go to STRONG'S

Sole Agents for **GURNEY OXFORD RANGES** Smallman & Ingram

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Special Bargains ==IN=

Ladies' Dresses Coats and Suits

The style and finish are of the very latest and best. Come in and see our stock. It will

London Ready-to-Wear

WE ARE AGENTS FOR THE Gurney Oxford Stoves A better stove has yet to be built. See the Economizer, which saves a ton of coal in every seven, the only stove made with this attachment. We

are having a special display of these stoves this week. Come in and see **Dominion House** 

Furnishing Co. 258 DUNDAS STREET.

BLACKSMITHS'

Smithing Coal

We have just put in stock the Standard Blossburg. The best smithing coal. Try it.

Koalman, 19 York St.

CHICKENS, DUCKS, FOWL. fresh daily.

Jackson's Meat Markets

Stalls 10, 11, 12, Market House, Phone 2859, 87 Wellington Street. Phone 1057.