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GUARANTEED PURE CLOVER.
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Our Dundas street window carries an educating exhibition of fine Boots, Shoes, Slippers and Spats. Our Richmond street window is replete with all kinds of Leather Novelties for Christmas gifts. To study the varied lines of sensible, serviceable articles in those two windows will make selection easy, and shopping a pleasure, when you enter the Two-In-One Shoe Store.

Ladies' Fine Shoes.
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Our Specialty.
J.P. COOK & CO.
The Store that Serves You Best!
Two Stores - Dundas & Richmond Sts.

PIANO TUNING
Have your piano tuned or repaired by one of our expert factory tuners. All work fully guaranteed. City tunings, \$2.00.
Mason & Risch, Ltd.
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C. H. WARD & CO.
Diamond Merchants and Jewelers.
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Taylor's Throat and Lung Balm
has been curing the worst coughs and colds for forty years.
Taylor's 6 Cut-Rate Drug Stores

Brown Optical Co.
SPECIALISTS.
EYES EXAMINED
No Drugs Used.
Glasses of Quality
Ground and fitted at a very moderate cost.
223 Dundas St. Phone 1677.

WANT SENDER'S NAME ON SOLDIERS' PARCELS
Order Likely To Be Issued by Post-office Authorities.

Postmaster Dr. McDonald stated to The Advertiser today that he expects that an order will be issued very shortly by the postoffice department at Ottawa to refuse all letters and parcels addressed to soldiers on which the name and address of the person sending them as well as the name and address of the soldier is not written. "We have always advised everyone sending letters and parcels to soldiers overseas," he said, "to put their name and address on them. There are millions of parcels and letters, and in the case of parcels the addresses very often either get rubbed off or torn. If the sender's name is on them, they can be returned; otherwise they go to the dead-letter office."

INGERSOLL MAY MOVE TO ENTER O. H. A. TEAM

[Special to The Advertiser.]
INGERSOLL, Nov. 21.—It remains for someone to take the initiative regarding Ingersoll having representation in the O. H. A. during the coming season. Junior hockey was talked of recently in a rather promising manner, and there also were hints that an intermediate team might be mustered. Now that the season is near at hand, it is expected some definite decision will soon be made.

INGERSOLL WANTS FINES.
INGERSOLL, Nov. 21.—A by-law has just been passed by the council, which appoints the chief of police to enforce the provisions of the Ontario temperance act. The explanation was offered that if prosecutions were conducted by an officer appointed by the town any fines imposed would go to the corporation.

INGERSOLL CHILDREN'S AID.
INGERSOLL, Nov. 21.—The Ingersoll Children's Aid Society will hold a meeting next Monday in the office of Lieut.-Col. T. R. Mayberry. One of the matters to be discussed will be the proposed amalgamation of the society with the county and Woodstock societies.

A PHONE MESSAGE.
If there is anything you need in Victrola Records and supplies just phone Ye Old Firm of Heintzman & Co., Limited, and what you need will be promptly delivered. If you would like to hear any records in order to aid in making a selection, just drop into their Victrola Parlors, 243 Dundas street.

A RETURNED SOLDIER SHOULD BE SECRETARY, IS OPINION OF MEN

Civilian Out of Question When Veteran Is Available.

MEETING LAST EVENING

Stand by a Comrade on Principle, Is the View of Soldiers.

That a returned soldier in preference to a civilian should hold the secretaryship of the Soldiers' Aid Commission was the consensus of opinion of soldiers who attended a meeting of returned soldiers held at the rooms of the association, Richmond street, last night. On this particular point there seemed to be the utmost unanimity. The question resolved itself into one of principle alone, laying aside the personalities of both Corp. Donald Campbell, a returned soldier, and Ed. Lance, a civilian acting secretary of the association.

Returned men and soldiers should stand by a comrade and give to him whatever was within their power when the occasion arose, was the general trend of the discussion.

Final Discussion.
The meeting was called at the request of President George Brown, who had been asked to call the returned men together for a final discussion of the question of secretary of the Soldiers' Aid Commission, the idea having been suggested by Col. W. G. Coles. Sergeant J. Strud, in the absence of President Williams of the Returned Soldiers' Association, was selected as chairman for the evening. In order that a free discussion might be indulged in and that any unpleasantness be eliminated, Corp. Donald Campbell and Acting Secretary Ed. Lance were asked to withdraw from the room during the discussion. Both consented, although Lance protested because he had not been allowed the opportunity to speak.

Chairman Strud announced the purpose of the meeting, and in answer to a question as to who had called the meeting, he called the attention of the returned men to the fact that it was the returned men who had called the meeting. He then called the attention of the returned men to the fact that it was the returned men who had called the meeting.

"The returned soldiers in this war are all young men, and our object is to see that all of them are in good positions," said Col. Coles. "The situation that has arisen in connection with the Soldiers' Aid Commission secretaryship is unfortunate, to say the least."

Threaten to Resign.
"If Mr. Lance is elected some of the executive committee will resign," said Col. Coles. "The situation without a doubt is regrettable, but it is left to you men to decide."

Pte. J. Rawlings, secretary of the Returned Soldiers' Association, said: "As returned soldiers it is a matter of principle that we put a returned soldier into a position when we have the opportunity to do so. As returned soldiers don't put a civilian in a place where a soldier can be placed."

Fully Qualified.
Sergeant Joseph stated that he had it his business to find out Corp. Campbell's ability to fulfill the position. His inquiries had proven to his satisfaction that Corp. Campbell had more than sufficient ability to act in the capacity as secretary.

"Now is your chance, men. You have an opportunity now, the first one you have had, of upholding the traditions of your association," he said. "If you don't stick by a comrade and soldier, how can you expect civilians to stick by you?"

Here he outlined several of the objections that he said had been advanced by Lance's supporters as to why Campbell should not be elected as secretary. One was that he was a soldier, which Pte. Joseph stated was untrue; Campbell was no more a soldier than Lance. Others were that headquarters might exert an undue influence over Campbell; that he had not mingled with the returned soldiers, and that he would show partiality to the 16th Battalion of Vancouver, of which he was formerly a member. Pte. Joseph characterized these arguments as silly, childish and nonsensical, and not worthy of consideration by sensible men.

Rowat's Tea
THE SUPREME QUALITY.
40c, 45c, 50c, 55c and \$1.00 per pound.
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250 Dundas St.—Phones 3951 and 3952.

Lance, but I must stick by traditions and support a soldier every time."

"I think you will find that a returned soldier will better understand the needs of a soldier than a civilian," said Pte. Lovett said: "How can we expect civilians to regard us if we assume the inconsistent attitude of turning down one of our own men?"

Chairman Strud stated that the remark had been made that some of the executive would resign if Campbell were elected. "Let him resign," he said. "One that wants to turn down a returned soldier for a civilian should resign."

Major Ingram made a motion that a committee consisting of Col. W. G. Coles, Major Osborne, Pte. Smith, Secretary Rawlings and Sergeant Joseph interview President George Brown today, and revise the list of returned soldiers in the city, and set the day for the voting.

About 80 returned soldiers were present, and if the unanimity of opinion in favor of a returned soldier can be accepted as any criterion, then it can be assumed that Corp. Campbell will shortly be known as Secretary Donald Campbell of the Soldiers' Aid Commission.

PRACTICAL POINTERS ON HOW TO REDUCE HIGH COST OF LIVING

St. George's Mothers' Club Discussed Problems.

LAUD CONSUMERS' LEAGUE
Co-operation Among Housewives of London Will Save Much Money.

"Home Economics" formed the subject of an absorbingly interesting and practical program presented at the regular meeting of the St. George's Mothers' Club last evening, and attended by a number of visitors as well as members.

Mrs. Barbour, in a brief address, introduced the subject, urging upon the housewives the importance of conserving their strength, and of calling to their aid all the labor-saving devices with which to save themselves.

A most illuminating talk on "Meats" was given by Miss Isabel Davidson, a recent graduate of the Lillian Mowbray School of Domestic Science, Toronto, who offered valuable suggestions for the reducing of the cost of living through the use of cheaper cuts of meat, and of ways in which these might be made tender, palatable and attractive.

Mrs. W. A. Tanner described her method of making bread with a mixer, a process so simple, she declared, she "didn't even have to roll up her sleeves," when she prepared it in the mixer. Baking her own bread, she had found, reduced the cost for this necessity 50 per cent.

Consumers' League.
Mrs. Blunt drew the attention of the audience to "Our Consumer's League" in The Advertiser, appearing each Friday. A concise summary was given of the issues which have already appeared, and several points emphasized. She strongly indorsed the suggestion of last week that eggs should be sold by weight instead of by count, and urged that the Mothers' Club should take definite action in the matter, approaching the Grocers' Association, the board of trade, or whatever body had power to bring about such a change.

She impressed the importance of co-operation on the part of the housewives of London in making "Our Consumers' League" fulfill its mission in helping to solve the problem of the cost of living and getting the best results for time, labor and money expended.

Several present told for the benefit of others about their own economy "wrinkles."

A Fine Program.
Readings by Miss McKenzie and several numbers by the Lombardo boys orchestra were much enjoyed. The orchestra is made up of five very fine boys—Guy Lombardo, violinist; Carmen Lombardo, flautist; Arthur Lombardo, cornetist; Arthur O'Rourke, pianist; and Lebert Lombardo, drummer, the father of the Lombardo boys being responsible for the training of the orchestra.

Mrs. Rose, president of the St. George's Mothers' Club, presided in a most capable manner. Mrs. U. A. Buchner, president of the Ladies' Avenue Mothers' Club, who was present, gave a short address. Refreshments were served at the close of the program, and a social half-hour enjoyed.

Bank of Montreal Reflects Plans For Post War Preparedness

Features of Annual Statement Indicate Unusual Strength—Assets Jumped to Record Level of Over \$365,000,000—Liquid Assets Equivalent to 75 Per Cent of Liabilities to Public—\$50,000,000 Increase in Deposits.

MONTREAL, Nov. 21.—The Bank of Montreal statement for the fiscal year ending October 31 last, is one of the strongest the bank has ever forwarded to its shareholders. Being the first of the statements of the leading banks of Canada, it presents a picture of what may be expected at the end of the year.

Given a cursory study reveals a condition of strength to the bank that is exceptional. The general industrial activity of the past year, however, has evidently resulted in the tendency on the part of large companies to pay off their indebtedness to banks, as current loans and discounts in Canada, \$5,478,265, compared with \$5,883,975. A loan of \$5,000,000 to the Dominion Government, which appeared last year, has been paid off. The deposit in the central gold reserves now stands at \$7,600,000, compared with \$1,500,000 last year, an increase of \$6,100,000. This in part indicates the heavy call on the bank for circulation, necessary for crop moving and the payment of troops concentrated in various military camps at which the bank opened temporary branches for the convenience of the men.

Public Confidence Shown.
While a large increase in deposits, especially under present conditions, is gratifying, indicating funds awaiting investment as well as a desire for liquid assets, the increase of over \$50,000,000 in interest-bearing deposits illustrates a degree of public confidence that must be especially satisfactory to the board and management. The total increase in the deposit accounts for the year is well over \$50,000,000, the deposits not bearing interest amounting to \$38,707,015 up from \$17,155,729, while deposits bearing interest rose to \$121,439,031 from \$160,277,053.

Notwithstanding the maintenance of an exceptionally strong position and the lessened demand for commercial banking accommodation, the bank makes its usual satisfactory report to shareholders of earnings and shows a comfortable margin over the usual dividends and bonuses. The profits, after all charges, were \$2,290,471, equal to 13.75 per cent on the capital. These profits, with the balance carried forward from the previous year, brought the total amount available for distribution up to \$3,494,423. This amount was distributed as follows: A dividend at the rate of 10 per cent on the capital of \$1,920,000; war tax on bank note circulation to 31st October, 1915, \$150,000, leaving a balance of \$1,414,423.

The review of conditions contained in the addresses of the president and the general manager, delivered to the shareholders at the annual meeting to be held on the first Monday in December will be looked forward to with added interest, as the country is passing through.

The principal accounts of the bank at the end of the fiscal year just closed, and at the end of the fiscal year 1915 are as follows:

	Oct. 31, 1916	Oct. 30, 1915
Capital stock	\$ 16,000,000	\$ 16,000,000
Reserve funds	16,000,000	16,000,000
Total assets	365,215,841	302,880,585
Liquid assets	41,314,015	40,569,804
Cash on hand	19,347,130	13,322,974
Real estate	21,796,150	4,475,487
and colonial public securities	14,532,565	5,838,596
Checks on other banks	99,729,065	90,078,508
Current loans elsewhere than in Canada	6,478,265	5,838,975
Current loans in Canada	21,779,134	17,276,732
Deposits bearing interest	87,765,015	75,745,729
Deposits not bearing interest	210,439,031	160,277,053
Deposits made by and balances due other banks in Canada	5,663,395	3,474,634
Deposits made by and balances due other banks outside of Canada	545,233	435,631
Profits for the year	2,290,471	2,108,631
Balance of profit and loss carried forward	1,414,423	1,293,952

of \$700, and is still serving the community. The spirit of Penn's treaty with the Indians was lived over and over again by every Quaker settlement, and amid all the guerrilla warfare between the whites and the redmen not a drop of Quaker blood was shed.

EARLY HISTORY OF SOCIETY OF FRIENDS IN LOBO TOWNSHIP
Fine Paper Read at Historical Society by E. M. Zavitz.
MET FIRST IN 1849
Quaker Settlement Has Grown Steadily and Has a Fine Church.

The early history of the Society of Friends in Lobo township formed the topic of an interesting paper read by Edgar M. Zavitz of Coldstream, at a meeting of the London and Middlesex Historical Society at the library last night.

The pioneers who first settled there were pioneers not only in the clearing of land, but in clearing of people's minds from old superstitions and barbarisms, he said. The Friends in that district were always staunch opponents of any movement for the establishment of intoxicating liquors in any form. The typical Quaker would not fight, his creed being to love God and all men, and their worship was carried on in a temple of silence where every one was a priest or a priestess.

The first monthly meeting of the Friends in Canada was established at Pelham, Welland County, in 1773. A preparative meeting, which forms a unit of the monthly meeting, was established in Lobo in 1857.

Met in 1849.
"Previously to the preparative meeting in Lobo, the Friends had been gathered to Lobo Friends in 1849, several families, at different times, having taken up land and made for themselves homes on the prairie. One of these families and his wife were the first settlers that afterwards formed a part of this meeting. They came in 1854. Benjamin Curtis came in 1857. John Marsh in 1858, and Daniel Zavitz in 1859."

Daniel Zavitz purchased 100 acres at \$1 an acre. Not a tree was cut, and when the wheat crop, on seven acres, cleared, appeared, it proved a failure except as chicken feed. He had no chickens, as they were of no value, eggs selling at the time for 5c a dozen.

Erected a Church.
The Lobo meeting was mostly composed of newcomers from Pelham. In 1859 one acre of land was given by Benjamin Cutter and John Marsh for a meeting house and burying ground. The house was built of wood. In 1859 a many friends had moved in, and this house was found too small and a new building was erected of brick at a cost

Mason & Risch Pianos
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HEAD OFFICE & FACTORIES, TORONTO

The Henry Herbert Player-Piano

made by Mason & Risch, Limited, is the finest Player-Piano in its price class. Genius and expert workmanship have verily been happily blended in this popular-priced Player-Piano. This splendid instrument, at its price, represents the apex of achievement. Never has value been so obvious, and we want to go on record as saying that this wonderful Player-Piano, at its very moderate price, establishes its value as the greatest that can be obtained. We are ready to sell you a Henry Herbert Player-Piano on terms that will involve no drain upon the purse.

Mason & Risch, Limited
248 Dundas Street, LONDON.

FINE PROGRAM GIVEN BY PARKDALE CHOR AT DUNDAS CENTRE

Big Church Was Crowded to Capacity Last Evening.

Dundas Centre Methodist Church was filled to its capacity last evening, when an exceedingly fine program was offered by the Parkdale Methodist Church choir of Toronto, under the direction of E. R. Bowles, organist and choirmaster. Mr. Bowles is a well-known Toronto musician, who has had wide experience in the training of voices, conductor of the Toronto Glee Club and other organizations. The choir of some fifty voices was most responsive to the baton of the conductor, prompt in attacks and releases, excellent in point of quality and volume of tone, distinct in enunciation, well balanced, each section giving a good account of itself.

Marked attention was given to interpretation, which was most intelligent, sympathetic or spirited, as the number required. One of the finest efforts of the evening was the anthem, "Bless the Lord, O My Soul," by the Russian composer, Ivanoff, which was unaccompanied. The total quality in this was particularly fine and the sustained notes beautiful.

Save for a Comfortable Old Age
There is a sure and simple way—it consists of making the most of the active years of your life, not only by earning money but also by regularly saving a portion of your earnings. A Huron & Erie Savings Account frees you from worry about the present and from anxiety as to the future. While you save, your earnings bear interest at the rate of 3 1/2 % per annum.

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LONDON (Five Broomfield and ST THOMAS)
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Wonderful One-Day Sale of Ladies' Wearing Apparel
THESE PRICES ARE GOOD FOR ONE DAY ONLY, THURSDAY. This store is noted for its low prices. Here you can purchase Wearing Apparel at almost 25% less than elsewhere. Everything carried by us is the last word in style. The Specials for this One-Day Sale are limited. Shop early in the day and save disappointment.

\$15 and \$17 All-Wool SERGE SUITS \$6.95
The season's latest models, beautifully trimmed; material the best and workmanship unsurpassed.

\$12.00 and \$15.00 Silk and Taffeta Dresses, \$7.45
All colors, dainty and charming styles, for street or party wear. Only a few on sale. This price good for Thursday only.

\$1.50 and \$2.50 Shapes, 49c
On sale at 9 o'clock sharp Thursday morning. Only one to a customer. See window.

BUY THE CHILDREN'S COATS HERE TOMORROW.
Every Coat in stock cut to ridiculously low price.

Metropolitan Suit Co.
232 DUNDAS STREET.

DR. P. J. MUGAN NAMED AS C.M.B.A. MEDICAL ADVISER
Londoner Honored at Meeting of Grand Executive in Kingston.

ENGINE JUMPED TRACKS.
Grand Trunk Express No. 1 and No. 15, reached London six hours late this morning, owing to an engine jumping the tracks at Kingston last night. Sections of both trains were made up here and left for the usual time last evening. In order that passengers for American and Europe might not be delayed.

GIRL HURT IN RUNAWAY.
FOREST, Nov. 21.—While driving in Forest Sunday evening after church service, Miss McKay, daughter of George McKay of Plumpton, had her collarbone broken when the horse ran away. The injured girl was taken to Dr. Hubbard's, who set the fracture.

SCALDED INFANT BURIED.
WINGHAM, Nov. 21.—The funeral of the infant daughter of Mrs. G. Pitt, who died of scalds on Sunday, was held at the mother's residence this afternoon, the service being conducted by Rev. J. W. Hibbert, of the Methodist Church.

THOUSANDS OF VICTROLA RECORDS.
The stock of records, running into the thousands, always on hand, in the large and handsome Victrola parlors of Ye Old Firm of Heintzman & Co., Limited, 243 Dundas street, gives everyone a chance to select what they want.