836 **The Bank of British North America** 1911

75 YEARS IN BUSINESS. CAPITAL AND RESERVE OVER $7,500,000.

The Advantages of Bank Money Orders

For transmitting small sums of money are four. They are easy to procure—easy to cash—safe—inexpensive. We issue them at the following rates:

$5 or under—3c $10 to $30—10c
5 to 10 —6c 30 to 50—15c

These Money-Orders are payable at par at any branch of any Chartered Bank in Canada (Yukon Territory excepted), in the principal cities of the United States, and in London, England.

London Branch—H. F. Skey, Manager.
London Market Square Branch—G. F. Pearson, Manager.

55u-yw

LAST CHANCE!

You Must Send Your Order BY RETURN MAIL for the BOX OF APPLES to Go to the Old Country.

The only reason that we can offer this price for these apples, delivered, is because we ship them from our cold-storage warehouses in carload lots. If we were to ship them singly this price would not take them past Montreal.

$3.00 Lands It At Your Friend's Door

You have no more expense after you send us your order. We attend to all the rest. The packing, shipping and the delivery charges are all paid by us. All you do is to send us a postoffice order, postal note or express order for $3.00 for each case you wish sent. We guarantee delivery at the address you give during the week before Xmas. You can think of nothing that you could send at much more expense that will give so much pleasure and that will be so enjoyed as a box of these prime Canadian apples.

We Guarantee the Apples of Highest Quality and To Arrive in A1 Condition

Every apple is a perfect specimen of its variety. Every apple is hand-picked, carefully sorted and separately wrapped. They are packed specially for Xmas presentation. The people at home expect to be remembered, so

Don't Disappoint Them

Don't just send them some knicknack. Send something that every member of the family can enjoy—something for old and young alike. And get it there on time. A gift delayed loses much of its value. Send your order. We will give it every attention.

Order at Once!

It Should Reach Us Not Later Than Nov. 27th

If your order is received too late to catch the last shipment we will return your remittance. So even if you think you are late, send the order. Take a chance—you can't lose.

To Ireland and the Shetland and Orkney Islands the price is $3.25.

Messrs. The National Land, Fruit & Packing Co., Limited,
37 Yonge St., Toronto: (Use Pencil)

Please accept this order for.....cases containing approximately one bushel each of No. 1 winter apples, to be delivered by your Company in good condition, all charges prepaid, to the addresses given below, for which I enclose.....
.....for $....
(State whether Exp. Order, P.O. Order or Postal Note.)
To be sent to:
.....Cases to M.....
(Mr., Mrs. or Miss)
.....
House Address.....
Town or City.....
County..... Country.....
.....Cases to M.....
(Mr., Mrs. or Miss)
.....
House Address.....
Town or City.....
County..... Country.....
Order from M.....
(Mr., Mrs. or Miss)
Street Address.....
City..... Province.....

If this order is not acknowledged in five days please write the Company.

To Ireland and the Shetland and Orkney Islands the price is $3.25, all charges paid. 12

Address, The Mail Order Department The National Land, Fruit & Packing Co., Limited, 37 Yonge St., Toronto

BANKERS: THE CANADIAN BANK OF COMMERCE.

JUDGMENT RESERVED

(Continued From Page One.)

Monday Afternoon's Session.

Mr. Meredith entered vigorous objection when Mr. Jarvis attempted to question Mr. Hammond regarding the city hall arcade. He declared that no mention of the rights of the people, if any exist in this relation, is made in the statement of claim, and that for that reason he has no evidence to meet such a question.

His lordship, however, admitted the evidence upon Sir George Gibbons submitting the argument that the arcade is in effect a portion of the market in that it affords access to the market.

A vigorous discussion followed, in which Mr. Meredith continued his objection, if any question of right of the people should be involved.

If he had been called upon to do so, Mr. Meredith stated that he could have produced abundant evidence in the matter. He, however, decided to make the best he could of the witnesses called by the plaintiff's solicitors, and learned from Mr. Hammond that for years the public has been barred by gates from the arcade at night.

Thomas Ramsay, the next to testify, has lived all his life, 56 years, at Hyde Park, and is familiar with the Market Square. He has always known that the land at the rear of the city hall has been used for market purposes. When he stated to Sir George Gibbons, however, that the place is none too large, and has frequently been filled to overflowing, his lordship ruled that no question of the discretion of the council relating to accommodation for farmers is involved in the action. He had never seen the space between the east end of the butchers' shelter and the city hall utilized by vendors.

Used as a Market.

Donald Albright, of the Farmers' Advocate, gave similar testimony. The arcade and land at the east of the shelter is used as a convenient means of access to the Market Square. Mr. Albright was not prepared to say whether or not the land at the south of the Smallman & Ingram building is used regularly by farmers.

The plaintiff in the action, Mr. John M. Parsons, was next called, and was first examined by Sir George Gibbons. He stated that the land in question is used by farmers, except when they have been crowded off by shows given rights during the Old Boys' celebrations. This did not appear to be relevant to Mr. Gibbons.

Mr. Parsons then stated that the land at the rear of the city hall is frequently utilized, owing to lack of space in more advantageous quarters on busy days. He had had charge of goods belonging to a nephew, who is a farmer, and had occupied the ground in question.

Mr. Parsons denied having knowledge of a bylaw which Mr. Meredith said was passed some ten or fifteen years ago, prohibiting the use of the square east of the end of the Market Lane by farmers. Witness claimed to have purchased goods in this spot, and had seen vendors there perhaps ten times in five years. He would not swear, however, that there were more than that number in that time. Mr. Parsons had also seen farmers in the space north of the Masonic Temple building. He would not swear that he had seen more than five wagons there in five years.

For Everybody.

Mr. John Garvey, a wholesale grocer, next called, declared he had seen farmers drive about the east end of the butchers' shelter. This space has been and is at present used by everybody, he said.

When asked by Sir George Gibbons as to the size of the London market—not the space, but the trade—he said: "It is a very large market, the largest in——"

"Canada," suggested Mr. Meredith.

"I have seen buggies backed up at the north of the Masonic Temple frequently. They were there selling eggs last Saturday," declared the witness.

After Mr. Garvey had left the stand Mr. Meredith recalled him to ask if he is interested in the action. "I have not put up one cent," he declared.

"Have you promised anything?" asked the attorney for the defendant.

"I have agreed to bear a portion of the expense if it goes against Parsons," he admitted.

Mayor Beattie then took the stand, and was questioned by Sir George Gibbons. He admitted that there was no notice that the city hall was for sale published, and that the offer of the Royal Bank came unsollicited. Mr. T. G. Meredith, the city solicitor, had telephoned him to keep the deal open for a couple of days, as he had another client. This, however, fell through. Mr. Meredith knew of the sale through his connection with civic business, suggested the examiner, and the witness agreed.

Publicity was given to the offer of the Royal Bank at the time of the election, but competition was not invited and never has been.

Mayor Beattie stated that he knew the size of the city hall property at the time of the deal, and declared that he was in error when he made a contradictory statement in his examination for discovery.

The public was not in a position to know whether or not any portion of the market was included without making special private investigation. No valuator or real estate expert had ever been consulted regarding the sum offered, with the exception of Assessment Commissioner Grant. The mayor did not know that he was selling part of the market-place, and does not believe so now. He had never given the public figures in the matter.

The only other definite offer that came to him was from Sir George Gibbons, who was then examining him, and was made on behalf of the Merchants' Bank. This was $100,000 for the city hall building and the ground only on which it stood. There was a provision, however, that this should only be taken up if the Royal Bank backed out, as the Merchants' Bank did not care to compete during the negotiations of the Royal people.

His worship explained the reason for withholding the name of the bank making the offer. The manager, Mr. Karn, had requested that he do so, as the bank's lease was about to expire, and he desired that the information be withheld from his landlord.

Mayor Beattie stated that he had not learned the amount paid a short time previously by the Bank of British North America for property at the northeast corner of the Market and Talbot street. The city hall had been listed at $80,000 in the city's record of properties of the corporation, and for this and other reasons he considered the $100,000 offer an exceptionally good one.

"Do you consider that this amount could be secured if the property were placed on the market now?" asked Mr. Meredith. "Just try it and see," interposed Sir George Gibbons.

"I hardly think so," replied the mayor, "unless some other bank should bid, knowing that the Royal is after the place." In concluding, Mr. Beattie stated that he had only the best interest of the city to serve in promoting the deal.

"Do you know of any situation so suitable for banking purposes?" asked Mr. Gibbons.

"That's the Merchants' Bank talking now," declared Mr. Meredith before the mayor replied that he considered the city hall property very good for the purpose.

Ald. Richter followed on the stand. He at first did not know that any land other than that on which the building stood was included in the deal, and voted in favor of the sale. Later, however, he opposed the proposition when he found the true state of affairs "I went into the matter, but I am sorry to say that I took too much for granted," he said, in answer to a question from the city solicitor.

Witness had made an estimate of the value of the place and gained the impression that the building was in a very bad state of repair. For this reason he favored the sale, but later upon making a more exhaustive investigation he concluded that the place could be remodelled advantageously.

His lordship held that the court could not deal with whether or not the place is worth more or less than the $100,000, this being a matter for the municipal council alone. The action, therefore, resolved itself into the right of the council to make a deal that would interfere with the rights of the people.

Ald. Eckert was called but was dismissed without giving evidence.

Mr. Thomas C. Knott, a real estate broker, then took the stand. He valued the city hall property at not less than $110,000. He arrived at this by appraising the land at $650 a foot, or about $70,000, and the building at $40,000.

Mr. John W. Jones, an auctioneer and valuator, was next called. He considered the city hall with the land on which it actually stands, to be worth $110,000. He voted for the sale at $100,000. To Mr. Gibbons he stated that he did not know that any of the land adjoining the building was for sale, and added that he believed 99 per cent of the people were in the same position.

"The witness has not qualified as an expert on public opinion," commented the judge facetiously.

The case of Mr. Parsons was closed at 5 o'clock. City Assessment Commissioner Stephen Grant was the first witness for the defence. His valuation of the city hall and 110 feet from Richmond street was entered at $85,000, having been made in 1908. He did not think that $100,000 would ever be offered for the hall, and considered the offer sufficient. To Mr. Gibbons he stated that the place is especially suited for bank purposes.

Mr. Patrick Walsh was then called. He considers the offer of $100,000 good and sufficient.

Donald McAlpine, a valuator for local real estate and trust companies, followed. His estimate of the value was $100,000, but this was very conservative as are all valuations made for loan companies, he said.

Mr. McKillop, acting for the Royal Bank, then took up his portion of the defence, and called another valuator, Mr. George T. Hiscox. His lordship ruled out further evidence along this line on the ground that only three may testify under the statutes.

Ald. Cooper, next called, proceeded to give evidence regarding previous offers for the purchase of the hall, but records of these will be presented to court today.

Mr. Frank Karn, manager of the bank, to Mr. McKillop, stated that the lease held by the Royal Bank expires on the last day of this year. No arrangement has been arrived at with the landlord as the bank has not abandoned hope of obtaining the city hall.

CAUGHT A BAD COLD.

DEVELOPED BRONCHITIS. SHE COULD HARDLY SPEAK.

Bronchitis begins with a tightness across the chest, difficulty of breathing, hoarseness, and there is a dry, harsh, croupy cough.

After a few days mucous begins to be raised. This is at first white, but later of a greenish or yellow color and is occasionally streaked with blood.

Cure the first symptoms of bronchitis by the use of Dr. Wood's Norway Pine Syrup and thus prevent it becoming chronic and perhaps turning to consumption.

Mrs. Edward Travers, Campbellton, N.B., writes:—"I thought it my duty to write and let you know what your wonderful medicine has done for me. I caught a very bad cold which developed into bronchitis. I was so choked up I could hardly breathe. I tried many medicines but they did me no good, and I had almost given up in despair. A friend advised me to try Dr. Wood's Norway Pine Syrup, so I got a bottle and felt much better, and by the time I had taken four I was completely cured, and I can assure you I cannot say too much in its praise, as it is all you claim for it, and more."

Dr. Wood's Norway Pine Syrup is put up in a yellow wrapper; three pine trees the trade mark; price 25 cents.

Manufactured only by The T. Milburn Co., Limited, Toronto, Ont.

LONDONERS ELECTED ON WINNIPEG AD CLUB

Messrs. J. J. Foote and Charles O. Smith Honored by Winnipeg Businessmen.

Ad clubs have been organized in Winnipeg and Toronto for the purpose of encouraging newspaper advertising among wholsale and retail concerns. Winnipeg had the first ad club in Canada, and at the recent election of officers two former Londoners received the distinction of being elected. Mr. A. A. Gilroy, Winnipeg, was elected honorary president; J. J. Foote, president, and Mr. Charles O. Smith, secretary. Both the latter gentlemen are former Londoners, although Mr. Foote has recently been promoted to the Vancouver branch of McClary's.

The Toronto ad club hold their meetings weekly, and at each meeting secure some prominent United States or Canadian gentleman to give an address. Rooms have been obtained on Yonge street, Toronto, where visiting advertising men are always welcome.

It is likely that a meeting will be held in London some time shortly by the Toronto ad club.

"I am pleased to recommend Chamberlain's Cough Remedy as the best thing I know of and safest remedy for coughs, colds and bronchial trouble," writes Mrs. L. B. Arnold, of Denver, Col. "We have used it repeatedly and it has never failed to give relief." For sale by all dealers. 1

There is no reason on earth why you should not shave yourself when you can buy an Ever Ready Safety Razor for $1.00

Yankee $2 50
Gillette $5 00

If you use the old-style razor we can sell you a Boker Razor from $1 00 to $3 00. And every razor we sell is guaranteed.

Our line of Pearl Goods for the Christmas Trade is now complete

PEARL BUTTER KNIVES ..... $1 00 to $1 25
PEARL PICKLE FORKS ..... $1 00 to $1 25
PEARL FRUIT KNIVES ..... $5 00 case
PEARL DESSERT KNIVES AN D FORKS ..... $20 00 dozen
PEARL-HANDLED CARVERS, three pieces in lovely plush case, per case $12 00

TWO RED HOT SPECIALS FOR THIS WEEK

IRONING TABLES, worth $1 75, for $1 19
COWAN'S THERMO FOOD CUTTERS, worth $1 50, for 89c

LOOK US OVER FOR YOUR CHRISTMAS GOODS.

COWAN'S HARDWARE

125 and 127 DUNDAS STREET.—'PHONES 3461 and 3462.

TILBURY FARMERS WILL GET THOUSANDS

The Decision Given In Toronto Court Benefits Them Greatly.

[Special to The Advertiser.]

Chatham, Nov. 21. — The decision given out in Toronto in the Farquharson-Barnard case, that gas is not a mineral, has a very important bearing upon the financial interests of hundreds of farmers in the Tilbury gas field, in Kent County. When oil and gas were struck in Tilbury, farmers who had purchased land from the Canada Land Company found that there was a stipulation in their leases that the company reserved the right to all minerals, oil and gas. The Canada Company have been reaping the benefit all these years on all oil and gas struck on former Canada Company land.

The recent decision in reference to the gas goes to show that the gas belongs to the farmers and not to the Canada Company. It will entitle the farmers to reimbursement by the Canada Company to the extent of all profits received on the gas struck on the Canada Company lands. This will amount to a very large sum of money. There are a great many acres of Canada Company lands in the gas belt, and it will mean that the Canada Company will have to pay over thousands of dollars to the farmers. It is understood that the Canada Company will appeal the case to the Privy Council.

WINGHAM GIRL WILL STAY AT HER HOME

Miss Bella Angus Who Left Suddenly Located at Toronto.

[Special to The Advertiser.]

Wingham, Nov. 21.—A few weeks ago Bella Angus, aged 15 years, left her home here and her parents asked the police to try and locate here. Police Constable George Phippen went to Toronto a couple of days ago and found the little girl employed as a domestic in a Toronto home. He persuaded her to return with him.

Rabbits are very plentiful in this district and local hunters are having some great sport. It is believed that the record of Fred Orr and Abe Rentout, who secured thirteen fine specimens in two hours yesterday, has not been beaten this season.

Miss Waite has gone to Brantford to attend her brother, who is seriously ill there.

EXTENSION OF HYDRO INTO NORTH COUNTRIES

It Is Planned to Run Two Trunk Lines From Guelph and Stratford.

Toronto, Nov. 21.—After working for months going over the ground and preparing estimates the engineering department of the hydro-electric commission is now waiting for the word from Queen's Park to go ahead with the extension of the cheap power system into a new field. Two great trunk lines have been planned to serve the counties of Huron, Bruce and Grey, and nearby parts of Wellington. Already fifty per cent of the municipalities in the counties have applied for power, and on New Year's Day, in nearly thirty places, the people will vote upon the question of making a contract with the hydro-electric.

The people of Huron, Bruce and Gray Counties will not be altogether dependent upon Niagara power. The engineers of the commission have thoroughly examined the power possibilities of the Maitland and Saugeen Rivers, and it is now confidently stated that there is enough power in the two rivers to supply the three counties for the greater part of the year. The maximum development is estimated at 15,000 horsepower. This power will be produced during the autumn, winter and spring, when the call for power will be heaviest. During the summer months the flow of water is greatly lessened, and the commission engineers are planning the new trunk lines so that Niagara power can be turned on when the Maitland and Saugeen are not furnishing the required amount.

The two trunk lines will run from Stratford and Guelph. The former will strike north through Huron and Buce, while the latter will supply Grey and parts of Wellington. The cost of the trunk lines will, it is understood, be less than one million dollars.

Mrs. Winslow's Soothing Syrup has been used for over SIXTY YEARS by MILLIONS OF MOTHERS for their CHILDREN WHILE TEETHING, with PERFECT SUCCESS. IT SOOTHES THE CHILD, SOFTENS THE GUMS, ALLAYS ALL PAIN, CURES WIND COLIC, and is the best remedy for diarrhœa. Sold all over the world.

INJURED TRAVELLER IN CRITICAL CONDITION

Fred Rousseau Underwent an Operation in Wingham Hospital.

[Special to The Advertiser.]

Wingham, Nov. 21.—Fred Rousseau, the Toronto traveller, who some weeks ago had both legs amputated as a result of falling beneath a train at Blyth, is in a very critical condition in the local hospital as a result of an operation which he went under yesterday. As a result of having his legs amputated Mr. Rousseau suffered from a relaxation of the cords, and the physicians deemed it necessary to put in silver plates. The operation of yesterday was for this purpose. The patient is very low, and it is not yet known whether or not he will recover.

OPERATIONS AVOIDED

By Lydia E. Pinkham's Vegetable Compound

Belleriver, Que. — "Without Lydia E. Pinkham's Vegetable Compound I would not be alive. For five months I had painful and irregular periods and inflammation of the uterus. I suffered like a martyr and thought often of death. I consulted two doctors who could do nothing for me. I went to a hospital, and the best doctors said I must submit to an operation, because I had a tumor. I went back home much discouraged. One of my cousins advised me to take your Compound, as it had cured her. I did so and soon commenced to feel better, and my appetite came back with the first bottle. Now I feel no pain and am cured. Your remedy is deserving of praise." — Mrs. EMMA CHATEL, Valleyfield, Belleriver, Quebec.

Another Operation Avoided.

Poughkeepsie, N.Y.—I run a sewing machine in a large factory and got all run down. I had to give up work for I could not stand the pains in my back. The doctor said I needed an operation for womb trouble but Lydia E. Pinkham's Vegetable Compound did more for me than the doctors did. I have gained five pounds. I hope that everyone who is suffering from female trouble, nervousness and backache will take the Compound. I owe my thanks to Mrs. Pinkham. She is the working girl's friend for health, and all women who suffer should write to her and take her advice.—MISS TILLIE PLENZIG, 3 Jay St., Poughkeepsie, N.Y.

Thirty years of unparalleled success confirms the power of Lydia E. Pinkham's Vegetable Compound to cure female diseases.

Thousands Now Use This Low-Cost Cough Syrup

A Family Supply for 50c, Saving You $2—The Quickest, Best Thing You Ever Used, or Money Refunded.

The prompt and positive results given by this inexpensive cough medicine have caused it to be used in more homes in the U. S. and Canada than any other cough remedy. It gives instant relief, and will usually wipe out the most obstinate, deep-seated cough inside of 24 hours. It quickly succeeds, even in whooping cough and croup.

A 50-cent bottle of Pinex, when mixed with home-made sugar syrup, makes 16 ounces—a family supply—of the most pleasant and effective cough remedy that money could buy, at a saving of $2. Easily prepared in five minutes—full directions in package.

Children take Pinex Cough Syrup willingly, because it tastes good. It stimulates the appetite, and is slightly laxative—both excellent features. Splendid for hoarseness, throat tickle, bronchitis, etc., and a prompt, successful remedy for incipient lung trouble.

Pinex is a special and highly concentrated compound of imported Norway White Pine extract and is rich in guaiacol and other natural healing pine elements. Simply mix it with sugar syrup or strained honey, in a 16-oz. bottle, and it is ready for use.

Pinex has often been imitated, but never successfully, for nothing else will produce the same results. The genuine is guaranteed to give absolute satisfaction or money refunded. Certificate of guarantee is wrapped in each package. Your druggist has Pinex or will gladly get it for you. If not, send to The Pinex Co., Toronto, Ont.

RUBBER

When you buy rubber it pays to get it. There are few things in which quality counts for more than in rubber goods.

The demands of our trade require us to carry more than one quality of rubber goods, but each quality is sold for what it is, and is sold at an honest price. We carry practically everything in the line of Syringes, Hot Water Bottles, Sickroom Supplies, Etc.

W. T. Strong
Chemist and Druggist,
184 DUNDAS ST., LONDON, ONT.

Strong's Baking Powder Leads. Others Follow.

DON'T MISS THIS

SPECIAL SALE OF ENAMEL AND TINWARE THIS WEEK

SEE DISPLAY IN WINDOW

BUY EARLY

J. G. STEELE & CO.
Hardware
204 DUNDAS ST. PHONE 760

Gents' Overcoats On Credit $7.50 Up

Coats for men and youths, in greys, browns, blacks, olive greens, etc.

A small payment down, and a little every week, so pays the bill.

Let us prove this to you.

M. Fishbein & Co.
Open Evenings. 638 Dundas Street.

Why Suffer

With lumbago, Sciatica, Rheumatism or any form of Kidney or Bladder Trouble when Syst-o-Seal will cure you; 50c per box, 6 boxes $2.50. At all dealers or the

Good Remedy Co.
487½ TALBOT STREET.
Mail orders promptly attended to.

A CRITICAL EXAMINATION

Of any garment that we have Dry Cleaned will show that the work has been carefully and thoroughly done. Our method of cleaning does not harm in the least the most delicate fabric. Your Gowns, Blouses, Gloves, Etc., cleaned LIKE NEW.

FURS CLEANED PERFECTLY

"MY VALET,"

Jackson, The Cleaner
PHONE 1721. wty
WAGONS CALL EVERYWHERE.

DELAWARE, LACKAWANNA AND WESTERN COAL COMPANY'S SCRANTON COAL

Excellent, Clean and Strong. The best hard Coal mined. Try it.

JOHN M. DALY
KOALMAN,
PHONE 348. 19 YORK ST.

LAKEWOOD, N. J.

an attractive Fall, Winter and Spring resort among the Pines, offering a dry, healthful climate, social advantages and every opportunity for outdoor recreations. The ideal place to seek freedom from the cities' discomfort.

THE LAUREL HOUSE
Now Open. A. J. Murphy, Mgr.
THE LAUREL IN THE PINES
Now Open. Frank F. Shute, Mgr
Booklets, Information on request.
Reached from New York City via New Jersey Central R. R.