FINANCIAL AND COMMERCIAL

HAY STILL BRINGS FANCY PRICES HERE

$17 to $18 a Ton Is Being Paid on the Local Market.

London, Jan. 29.

Largely as a result of the icy condition of the roads, which made travelling not only difficult but dangerous, there was only a small market this morning.

Hay still brings fancy prices, that range from $17 to $18 per ton. Straw is still worth $9 per ton.

Oats are worth from $1 37 to $1 40 per cwt. Hay, straw and oats are in undiminishing demand, and promise to continue at active prices.

Live pigs are still worth $6 10 per cwt., although at this price not a great many are brought in. The farmers prefer to dress their pork and sell it at from $8 50 to $9 per cwt.

Eggs and butter are still commanding an unexacting market. Butter readily brings 30 cents per pound for good produce, and eggs are worth 35 cents for new-laid.

Dressed meats are maintaining steady prices, although the demand is not overly active.

Dressed poultry is in good demand. Four loads of hay sold this morning, two at $17, and two at $18 per ton.

One load of oats brought $1 37 per cwt.

D. H. Flannigan shipped live hogs at $6 10 from the C. P. R. station. D. McIntyre offered the same quotation on the downtown market.

Grain, Per Cwt.			
Barley, per cwt	$1 35	to	$1 35
Oats, per cwt	1 37	to	1 40
Grain, Per Bushel.			
Wheat, per bu	87	to	88
Hay and Straw.			
Hay, per ton	17 00	to	18 00
Straw, per ton	9 00	to	9 00
Dairy Produce.			
Butter, store lots, lb	25	to	26
Butter, creamery, lb	27	to	28
Butter, dairy, wholesale	28	to	30
Butter, fancy, retail, lb	30	to	32
Eggs, dairy hall price	35	to	35
Eggs, crate, wholesale	30	to	35
Eggs, fresh-laid, doz	35	to	38
Honey, sections, doz	1 75	to	2 50
Honey, extracted, lb	11	to	13
Poultry, Dressed.			
Turkeys, lb, retail	20	to	22
Turkeys, lb, wholesale	18	to	19
Turkeys, g'd toms, lb	16	to	17
Chickens, per pair	60	to	1 50
Chickens, lb, wholesale	13	to	13
Chickens, lb, retail	14	to	15
Old fowl per lb	8	to	9
Ducks, per pair	1 75	to	2 00
Ducks, lb, wholesale	12	to	12½
Ducks, lb, retail	13	to	14
Geese, lb, wholesale	11	to	12
Geese, lb, retail	13	to	13
Poultry, etc., Alive.			
Turkeys, per lb	14	to	15
Ducks, per lb	9	to	10
Chickens, per lb	10	to	11
Old fowl, per lb	6	to	7
Butchers' Meats.			
Lambs, per lb	12	to	12½
Beef, young, cwt	10 00	to	11 00
Dressed hogs, choice	8 50	to	9 00
Veal, per cwt	10 00	to	11 00
Beef cows, cwt	7 00	to	8 50
Mutton, per cwt	8 00	to	10 00
Heavy hogs, cwt	8 50	to	8 50
Live Stock.			
Select hogs, cwt	6 10	to	6 10
Fat sows, cwt	4 50	to	5 00
Stags, per cwt	2 00	to	2 00
Export cattle, cwt	5 00	to	6 50
Milch cows, cwt	40 00	to	60 00
Small pigs, pair	4 00	to	8 00
Hides and Wool.			
Lambskins, each	80	to	90
Hides, No 1, lb	10	to	10
Hides, No. 2, lb	9	to	9
Hides, No. 3, lb	8	to	8
Wool, unwashed, lb	12	to	12
Wool, washed, lb	20	to	20
Calfskins, per lb	12	to	14
Tallow, rough, lb	2 1-3	to	3 1-3
Tallow, rendered, lb	5	to	5½
Vegetables.			
Beets, per bu	50	to	50
Artichokes, per peck	25	to	25
Parsnips, per bu	35	to	40
Potatoes, per bag	1 25	to	1 40
Apples, per bbl	2 00	to	2 75
Celery, doz. bunches	40	to	40

CATTLE PRICES AT TORONTO MARKET

TORONTO, Jan. 29.—Practically every branch of the cattle market is very slow or even at a temporary standstill. There seems to be no activity on the market at all. Even the choice heavy steers for which there was such a strong demand last week are now easier. Light, common butchers' are off fully 35c to 50c per cwt. There are too many common and medium cattle here, and this seems to hamper everything. Sheep and lambs are inactive, and some of the prices are easier. Receipts, 126 cars, consisting of 2,495 cattle, 54 calves, 677 hogs and 355 sheep and lambs.

TORONTO, Jan. 29.—Export cattle, choice, cwt, $6 40 to $6 60; do, medium, $5 90 to $6 20; do, bulls, $4 75 to $5 75; butcher cattle, choice, $6 to $6 50; do, medium, $5 70 to $6 10; do, common, $4 75 to $5 10; butcher cows, choice $5 25 to $5 40; do, medium, $4 50 to $5; do, canners, $2 to $2 50; do, bulls, $4 25 to $5; feeding steers, $4 70 to $5 10; stockers, choice, $4 20 to $4 70; do, light, $3 to $3 60; milkers, choice, each, $60 to $87; springers, each, $40 to $70; sheep, ewes, cwt, $3 75 to $4; do, bucks and culls, $3 to $3 20; lambs, $6 to $6 75; hogs, fed and watered, $6 50; do, f. o. b., $6 15; calves, $4 to $7 50.

CHICAGO, Jan. 29.—Cattle, receipts 25,000; market steady, lower; beeves, $4 70 to $8 40; Texas steers, $4 40 to $7 10; western steers $4 60 to $7; stockers and feeders, $3 60 to $5 90; cows and heifers, $2 10 to $6 60; calves, $5 50 to $8 25. Hogs—Receipts, 60,000; market weak, 5c lower; light, $5 60 to $6 20; mixed, $5 80 to $6 30; heavy, $5 90 to $6 35; rough, $5 90 to $6 10; pigs, $4 15 to $5 40; bulk of sales, $6 05 to $6 30. Sheep—Receipts, 32,000; market steady to 10c lower; native, $3 10 to $4 70; western, $3 50 to $4 75; yearlings, $4 75 to $5 55; lambs, native, $4 40 to $6 60; western, $4 60 to $6 80.

EAST BUFFALO, Jan. 29.—Cattle—Receipts, 5,000; spring steers, $6 25 to $7 25; butchers, $5 to $6 75; heifers, $4 50 to $6 35; cows, $2 to $5 40; bulls, $3 50 to $5 75; stockers, and feeders, $3 75 to $5; stock heifers, $3 50 to $4; fresh cows and springers steady, $25 to $68. Veals—Receipts, 1,400 head; steady; choice active, common dull, $5 50 to $10. Hogs—Receipts, 16,000; active and 10c lower; heavy and mixed, $6 45 to $6 50; Yorkers, $6 to $6 50; pigs, $5 75 to $5 85; roughs, $5 75 to $5 85; stags, $4 50 to $5 25; dairies, $6 to $6 40. Sheep and lambs—Receipts, 18,000; sheep slow and steady; lambs active, 15c to 20c higher; lambs, $3 50 to $7 30, a few at $7 35; yearlings, $5 to $5 75; wethers, $4 25 to $4 50; ewes, $3 50 to $4; sheep, mixed, $1 50 to $4 15.

Try Cuticura Soap and Ointment Free

Although Cuticura Soap and Cuticura Ointment are sold by druggists and dealers everywhere, a liberal sample of each, with 32-page booklet on the care and treatment of skin and hair, will be sent, post-free, on application to Potter Drug & Chem. Corp., Boston, U. S. A.

PRODUCE.

LIVERPOOL, Jan. 29.—Wheat—Spot firm! No. 1 Manitoba, 8s 6d; No. 2 Manitoba, 8s 4½d; No. 3 Manitoba, 8s ½d; futures dull; March, 7s 8½d; May, 7s 5¾d; July, 7s 5⅞d. Corn—Spot firm; American mixed, new, 6s 2d; do, kiln-dried, new, 6s 6d; do, old, 6s 10½d; futures firm; January and February, 6s ½d. Flour—Winter patents, 28s 3d. Hops (in London)—Pacific coast, £10 5s to £11. Beef—Extra India mess, 100s. Pork—Prime mess western, 86s 3d. Hams—Short cut, 14 to 16 lbs, 53s 6d. Bacon—Cumberland cut, 26 to 3 0lbs, 44s; short ribs, 16 to 24 lbs, 48s 6d; long clear middles, light, 28 to 34 lbs, 46s 6d; do, heavy, 35 to 40 lbs, 46s; short clear backs, 16 to 20 lbs, 45s; shoulders, square, 11 to 13 lbs, 44s. Lard—Prime western, in tierces, 46s 9d; American refined, in pails, 46s 6d. Cheese—Canadian finest white, 76s; do, colored, 74s. Turpentine spirits—35s 3d. Rosin—Common, 16s 6d. Linseed oil—43s.

TORONTO, Jan. 29.—There is no change in grain prices this morning from Saturday's close.

CHICAGO EXCHANGE.

[Special to H. C. Becher.]

CHICAGO, Jan. 29.

	Open.	High.	Low.	Close.
Wheat—				
May	102¾	103⅞	102⅜	103⅝
July	96⅜	96⅞	96⅛	96⅝
Corn—				
May	67¼	68⅛	67¼	67¾
July	67¼	67¾	66⅞	67½
Oats—				
May	50⅞	51¾	50⅞	51½
July	46	46⅝	46	46½
Pork—				
May	16 27	16 35	16 25	16 30
Lard—				
May	9 42	9 45	9 35	9 40
Ribs—				
May	8 82	8 82	8 77	8 80

[Special to H. C. Becher.[

WINNIPEG, Jan. 29.—Closing price of wheat today: May, $1 01½.

MINNEAPOLIS, Jan. 29.—Wheat today closed: May, $1 08.

COTTON.

New York, Jan. 29.—Cotton prices at 2:39 p.m.: May, 9.57; Oct., 9.87.

TORONTO STOCKS MORNING PRICES

[Special to The Advertiser.]

TORONTO, Jan. 29.—Morning prices on stock exchange today were as follows:

	Ask.	Bid.
Amal. Asbestos, com.	4	..
Amal. Asbestos, pfd.	20	..
Black Lake, com.	..	½
Black Lake, pfd.	8	..
B. C. Packers, A.	..	97
B. C. Packers, B.	101	97
B. C. Packers, com.	73	71
Bell Telephone	147	146
F. N. Burt, com.	114¼	..
F. N. Burt, pfd.	117	..
Canada Cement, com.	..	30¾
Canada Cement, pfd.	..	89
Canada General Eletcric	114	..
Canada Machinery, pfd.	94	..
Canad Locomotive, com.	..	31
Canada Locomotive, pfd.	..	88
C. P. R.	230½	229½
Canadian Salt	..	194½
City Dairy, com.	61	60
City Dairy, pfd.	..	99¾
Consumers Gas	..	194
Crow's Nest	80	..
Detroit United	60	59½
Dom. Canners	..	63½
Dom. Canners, pfd.	105	..
Dom. I. and S., com.	..	59
Dom. I. and S., pfd.	104	102
Dom. Steel Corporation	59	58¾
Dom. Telegraph	..	105
Duluth-Superior	80	78½
Electric Development, pfd.	..	67¾
Lake Superior Corporation	28¼	28
Mackay, com.	77	75¾
Mackay, pfd.	..	69
Maple Leaf, com.	64⅝	64
Maple Leaf, pfd.	98½	98
Mexican L. and P.	..	86
Mexico Tramways	..	121
Montreal Power	191¼	..
M. St. P. and S. S. M.	134	132½
Niagara Navigation	..	105
N. S. Steel, com.	93½	92½
Pacific Burt, com.	..	38¾
Pacific Burt, pfd.	..	88¼
Penmans, com.	61¼	..
Porto Rico Railway	77¼	76½
Quebec L., H. and P.	..	49
R. and O. Navigation	122⅛	..
Rio Janeiro Tram	112¼	112
Rogers, com.	200	..
Rogers, pfd.	..	110½
Russell M. C., com.	102	..
Russell M. C., pfd.	108	107
Sawyer-Massey	39¾	39½
Sawyer-Massey, pfd.	34	..
St. L. and C. Navigation	..	90
Sao Paulo Tram	191	190
Shredded Wheat, com.	80½	80
Spanish River, com.	36	35½
Spanish River, pfd.	85½	..
Steel of Canada, com.	34	33½
Steel of Canada, pfd.	89½	..
Toronto Railways	134	133¼
Twin City, com.	..	165
Winnipeg Railway	250½	249⅞
Coniagas	..	660
Crown Reserve	310	300
La Rose	385	..
Nipissing Mines	..	665
Trethewey	..	70½
Bank of Commerce	218	216¾
Dominion Bank	232	..
Bank of Hamilton	..	206
Imperial Bank	..	225
Merchants Bank	..	199½
Metropolitan Bank	202	..
Molsons Bank	..	205½
Bank of Montreal	..	244
Bank of Nova Scotia	..	276
Bank of Ottawa	..	209
Royal Bank	..	224½
Standard Bank	..	235
Bank of Toronto	209	207½
Traders Bank	145½	145
Union Bank	..	150
Canada Landed	..	150
Canada Permanent	..	178
Central Canada	..	197½
Colonial Investment	..	74
Dom. Savings	..	73½
Hamilton Provident	..	132
Huron and Erie	..	209
Huron and Erie 20 p.c. pfd	..	197½
Landed Banking	..	138
London and Canadian	..	122½
Ontario Loan	..	163
Ontario Loan, 20 p.c. pfd	..	153
Toronto General Trusts	..	180
Toronto Mortgage	..	135
Toronto Savings	..	195
Union Trust	180	178
Black Lake bonds	..	28
C. N. R. Debtneure Stock	..	100
Dom. Steel	..	92
Electric Development	92½	92
Laurentide	..	108
Mexican Electric	86	..
Mexican L. and P.	..	93½
Ogilvie Flour, Ser. B.	..	95
Porto Rico Railways	92	91¼
Province of Ontario	..	101½
Quebec L., H. and P.	89	..
Rio Janeiro—1st mortgage	..	100¼
Steel Co. of Canada	..	99½

Morning Sales: Russell Motor, 51 at 102; C. P. R., rights, 2 at 8, 6 at 7⅞, 30 at 7¾, 30 at 7½, 8 at 7¾, 20 at 7⅝, 3 at 7⅜; Maple Leaf, 25 at 64; do, preferred, 10 at 98, 5 at 98¼, 70 at 98; Canada Landed, 10 at 155; Toronto Railway, 20 at 133¾; Pacific Burt, preferred, 60 at 88½; Winnipeg, 35 at 250; Rio, 50 at 112¼, 10 at 112⅛, 50 at 112¼, 10 at 112, 75 at 112⅛, 50 at 112, 150 at 112⅛; Bank of Commerce, 2 at 216½, 27 at 217; Nipissing, 10 at 6.90, 20 at 6.85; Duluth-Superior Traction, 1 at 79; Crown Reserve, 25 at 3.10; Locomotive, preferred, 25 at 88; Consumers' Gas, 5 at 194; F. N. Burt, preferred, 5 at 116¾.

Montreal Stock Exchange—Morning Session.

Morning Sales: Detroit, 45 at 59, 10 at 50½, 75 at 59¾, 50 at 59Z, 180 at 60, 5 at 61¼, 35 at 60½, 150 at 60¾, 50 at 61, 100 at 60Z, 25 at 60½, 25 at 60¼, 60 at⅛, 290 at 60, 60 at 60⅛; Illinois, preferred 17 at 90; Power, 55 at 193; Ottawa Light and Power, 50 at 151; Soo, common, 25 at 130⅝; Pacific, 25 at 229, 50 at 229¾; Toronto Railway, 55 at 133½, 20 at 133¼; Rio, 100 at 112¾, 25 at 112¼; Winnipeg, 490 at 250; Richelieu and Ontario, 25 at 121¾, 100 at 121½, 20 at 122; Pacific Rights, 33 at 8, 86 at 7½, 23 at 7¾, 10 at 7⅝; Shawinigan, 310 at 126; Montreal Cotton, preferred, 75 at 103; Steel C. of C., preferred, 5 at 89¼; Canada Car, 10 at 62; Canada Car, preferred, 5 at 105; Textile, preferred, 1 at 99, 2 at 100; Canada Cotton, preferred, 55 at 70; Sherwin-Williams, preferred, 1 at 95; Iron, preferred, 2 at 105; Cement, 20 at 29½; Cement, preferred, 15 at 90½, 100 at 90; Crown Reserve, 250 at 308, 20 at 310; Steel Corporation, 132 at 59; 125 at 58¼; Scotia, 10 at 93½; Sawyer-Massey, preferred, 1 at 95; Molsons Bank, 49 at 210; Rubber bonds, $1,000 at 98; Sherwin-Williams bonds, $1,000 at 100; Porto Rico, $7,000 at 91; Iron bonds, $1,000 at 94; Dominion Cotton bonds, $1,000 at 102.

COBALT STOCKS.

[By Special Wire to Thomas Raycraft, Broker.]

TORONTO, Jan. 29.—Morning prices on the mining exchange were as follows:

Cobalts—	Asked.	Bid.
Bailey	3	2
Beaver Consolidated	46	45
Buffalo Mines	1.50	1.20
Chambers-Ferland	11¼	10½
City of Cobalt	9	8
Cobalt Lake	28	27¾
Coniagas	..	6.60
Great Northern	11	9¾
Gould	2⅞	2½
Green-Meehan	5⅝	1¼
Hargraves	4	3
Kerr Lake	2.90	2.70
La Rose	3.90	3.70
McKinley-Darragh	1.68	1.66
Nipissing	6.90	6.80
Nova Scotia	5	4
Peterson Lake	7	6½
Rochester	2½	1⅞
Right of Way	7	6
Silver Leaf	2⅞	2½
Temiskaming	35	33
Trethewey	80	75
Wettlaufer	84	80
Porcupine—		
American Goldfields	1.02	99½
Apex	9	7
Crown Chartered	10	9½
Dome Extension	33½	33
Eldorado	11	7
Foley-O'Brien	26	24
Hollinger	13.40	13.20
Monita	19	15
Pearl Lake	22	19½
Porcupine Canada	85	80
Porcupine Central	3.62½	3.00
Porcupine Imperial	6	5½
Porcupine Northern	95	94
Porcupine Tisdale	4	3
Porcupine Southern	1.04	1.03
Preston East Dome	7	6¾
Rea Mines	1.42	1.41
Standard	20	15
Swastika	26	25½
Vipond	45	44½
United Porcupine	3½	3
West Dome	45	40
Big Dome	30.50	29.25
Northern Exploration	3.25	3.15

NEW YORK, Jan. 29.

[Special to H. C. Becher.]

	Open.	High.	Low.	2pm.
Amal. Copper	61¾	62⅝	61⅝	62¼
Anaconda Copper	34⅞	..	..	..
American Sugar	118	119⅛	118	119⅛
Amer. Beet Sugar	55⅝	55⅝	55½	55½
American Refining	70	70¾	70	70
Amer. Cotton Oil	49½	49½	49¼	49¼
Atchison, com	105⅛	105½	105	105½
Baltimore & Ohio	104¾	105½	104½	105⅛
Brooklyn Transit	78	78⅜	77⅞	78⅜
Canadian Pacific	229	230½	229	230⅛
Chesapeake & Ohio	71½	71½	70⅝	71⅛
Consolidated Gas	139¼	139½	139	139½
Erie, com	30¼	30½	30¼	30½
Erie, pfd	50½	..	..	..
G. Northern, pfd	128½	129⅛	128½	128⅞
Illinois Central	140½	..	..	..
Inter-Metropolitan	5⅞	5⅞	5⅞	5⅞
Louisville & Nash	151	151⅝	151	151⅝
Lehigh Valley	160½	161¾	160¼	161
Missouri Pacific	39½	40	39½	40
New York Central	109⅞	110¾	109⅛	110¾
Northern Pacific	116	116¾	116	116⅝
Norfolk & Western	109⅛	109⅛	109	109
Pennsylvania	123¾	123⅞	123⅝	123⅞
Reading	152½	154⅜	152½	153½
Republic Steel	24	..	..	..
Rock Island	24⅛	24¼	24⅛	24¼
Rock Island, pfd	49¾	..	..	..
Southern Railway	27½	27⅞	27½	27⅝
Southern Pacific	107⅝	108⅞	107½	108¾
St. Paul	106½	106⅞	106	106½
Union Pacific	163½	164½	162¾	163¼
U. S. Steel	63½	63⅞	63	63⅜
U. S. Steel, pfd	110⅞	110⅞	110⅝	110⅞
Wabash, com	7	..	..	..
Wabash, pfd	17¼	17½	17¼	17½
Western Union Tel.	82¾	83	82¾	83

LONDON, Jan. 29.—Stock closed today as follows: Consols, for money, 77 5-16; do, for account, 77 5-16; Amalgamated Copper, 64⅛; Anaconda, 7⅛; Atchison, 107⅝; do, preferred, 106; Baltimore and Ohio, 107; Canadian Pacific, 235⅞; Chesapeake and Ohio, 73; Chicago and Great Western, 18; Chicago, Milwaukee and St. Paul, 109; De Beers, 19⅝; Denver and Rio Grande, 22; do, preferred, 45½; Erie, 31; do, first preferred, 51½; do, second preferred, 43; Grand Trunk, 24⅜; Illinois Central, 143½; Louisville and Nashville, ; Missouri, Kansas and Texas, 28; New York Central, 112¼; Norfolk and Western, 111½; do, preferred, 92; Ontario and Western, 38¾; Pennsylvania, 63½; Rand Mines, 6⅝; Reading, 79¼; Southern Railway, 27¾; do, preferred, 71; Southern Pacific, 110¾; Union Pacific, 167⅝; do, preferred, 94; United States Steel, 65¾; do, preferred, 113½; Wabash, 7¼; do, preferred, 18. Bar silver steady, 26¾d per ounce. Money, 3½ to 3¾ per cent. Discount rates—Short bills, 3 9-16 to 3⅝ per cent; three months' bills, 3 7-16 to 3½ per cent.

DELEGATES ADDRESSED LONDON CONGREGATIONS

Sunday School Representatives Heard In Local Pulpits On Sabbath.

Representatives of the Ontario Sunday School Association spoke in a number of city churches Sunday.

Sunday afternoon a successful rally of Sunday school workers was held in Wesley Hall. Addresses were delivered by Rev. E. W. Halpenny and Rev. R. J. M. Glassford. Rev. Mr. Halpenny dealt with the history of the Sunday school, and Rev. Mr. Glassford gave an instructive address on "Teacher Training."

A committee was appointed to nominate officers for a local Sunday school association. The committee includes W. H. Winnett, Methodists; A. S. McGregor and E. Reid, Presbyterians; F. W. Raymond, Anglicans; A. Anundson, Congregationalists, and J. Holman, Baptists.

Sunday evening Rev. R. J. M. Glassford, preached in Colborne Street Methodist Church on "The True Dynamic of Worth While Service." His text consisted of the words, "I saw the Lord," and the central thought of his sermon was that no man could be really great unless he had obtained a vision of God.

Sunday morning, Rev. E. W. Halpenny preached in Wellington Street Methodist Church on "The Sunday School and the Bible Class." The Sunday school he declared to be an indispensable factor in the education of the child of today. Thoroughly qualified and efficient teachers are the great need of the Sunday school.

FOR OTHER MARKETS SEE PAGE THREE.

THE CITY TO-DAY

—The Canadian Club of London will recognize the Dickens' centenary on Friday next by luncheon at the Tecumseh House at 6:30 p.m., followed by an address on Dickens, by Dr. O'Hagen, the noted scholar and critic.

STOLE FROM EMPLOYER BUT ALLOWED TO GO

Extenuating Circumstances In Case Before Police Magistrate Judd.

A young fellow of 19 years, who is a married man with a family, appeared before Police Magistrate Judd this morning charged with the theft of two nickle watches from his employer, T. Fox, a pawnbroker.

Under the circumstances, the court decided to suspend sentence, and sureties of $100 each were taken from the lad and his father. Mr. Edmund Meredith, K. C., who appeared for the bay, explained that his client was driven to desperation when faced by starvation.

Fox, he said, had employed the young fellow for over a week, and at the conclusion of that time gave him one dollar in payment for his services. It was then that the theft was committed, and the watches were pawned in another shop to obtain food and fuel.

The watches having been redeemed, the crown attorney consented to the suspension of sentence.

Clifford Reid, of Hamilton road and William street, deposited ashes on the street, and was fined one dollar.

Frank Sage contributed a similar amount when found guilty of furious driving.

John Solman, a milk dealer, carried on business in London without the necessary license, and was also fined one dollar.

E. M. SUNDAY SCHOOL OFFICERS ELECTED

R. J. Stevenson, of Thorndale, Chosen President For the Year.

The East Middlesex Sunday School Association elected the following new officers this afternoon for the ensuing year:

President—R. P. Stevenson, Thorndale.

Vice-President—F. J. Fortner, London Junction.

Recording Secretary—W. Thompson, Derwent.

Corresponding Secretary and Treasurer—F. Whitehall, Broughdale.

Home Department President — Rev. W. J. Cranston, Tempo.

Missionary President—Mrs. (Dr.) McCrae, Wilton Grove.

Teacher Training President — Rev. C. J. Moorehouse, Birr.

Temperance President—Charles E. Wilson, Tamblyn's, R. R.

Adult Bible Class President — Mrs. R. J. Garbutt, London.

BISHOP FALLON ON REFORMING CRIMINALS

His Lordship Speaks of the Results of Civil Methods in Canada.

Bishop Fallon is not an enthusiast over civil methods of the reformation of criminals. Sunday in the course of a sermon on "The Forgiveness of Sins," his lordship compared the way of the civil law with the way of the church, and said:

"We in Canada have been doing much since Confederation toward reform, But have we any less jails? Have we done away with penetentiaries? Under the civil law a man who has done wrong is brought into the court and disgraced. Everybody is summoned to appear who can expose his wrong-doing, the swearing goes merrily on, and notoriety is given in the public press. He goes to the prison cell with hatred in his heart for all mankind."

His lordship then proceeded to show how different it was for the sinner, who with contrite heart and a sincere intention to amend his life, went into the confessional and received absolution. There was no publicity, no hatred in the heart, but the grace of God to fortify him against further temptations.

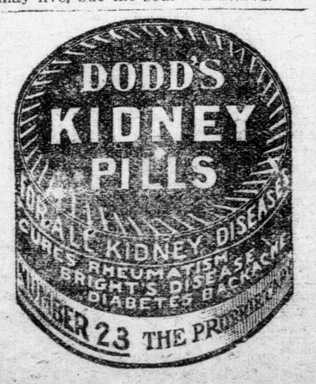
NORTH AMERICAN LIFE REPORT.

Attention is directed to the annual report of the North American Life Assurance Company, which appears in this issue. A large number of policyholders in London and Western Ontario will be pleased with the record made for the year 1911.

SERMON ON VISIONS

Mr. William Gibson Preached Sunday in Empress Avenue Church.

In the absence of Rev. G. G. Dewey Sunday, the Empress Avenue pulpit was supplied in the morning by Rev. John Hart, and in the evening by Mr. Wm. Gibson, who spoke on "Visions," from the words, "Your Young Men Shall See Visions," and "Where there is no vision the people perish." Without a vision, said the speaker, the body may live, but the soul will starve.



CHANGE CLASS OF PAVEMENT

Residential Districts Do Not Require Very Heavy Material On Streets.

STATEMENT OF THE COST

Engineer Wright Will Present Much Information to the Improvement Committee.

At the meeting of the local improvement committee called for this evening, voluminous reports on the cost of various kinds of paving prepared by City Engineer Wright and former Engineer Van Cleve, will be presented for discussion. It is not expected that any definite conclusion will be reached at this session. It would occupy a whole evening to read the reports, so lengthy are they, and much more time will be required to properly separate the essentials from the non-essentials, so that a definite opinion could be expresed.

It is the opinion of Ald. Richter, and certain other members of the council, that the city should be laid out in districts, and a certain kind of pavement suitable to theneed s of the locality decided upon as the only pavement to be laid in that district.

Case of South London.

Take South London, for example. This is wholly a residential district. A pavement capable of carrying heavy traffic is not needed there. City Engineer Wright considers that owing to the nature of the soil there a concrete base of five inches is necessary, with any light top dressing, would do. A heavy brick pavement would not be essential for the needs of the community, and a light pavement wiuld produce the best results. A light asphalt, tarvia, or something of that nature would do.

It is expected that the city will be covered in this way, and the residents of the city given what they desire inn the line of improvement.

Cost of Pavements.

The costs of the various pavements, estimated by City Enginer Wright, are as follows:

Macadam—58 cents a square yard.
Tarvia—$1 25 a square yard.
Asphalt—$1 60 light to $2 21 heavy.
iBtulithic—$2 32 a square yard.
Brick—$2 48.

There are other kinds of pavements of which Mr. Wright is obtaining information, and the cost will be submitted to the aldermen in a short time.

Figures Are Similar.

Mr. Van Cleve's figures differ little from those submitted by Mr. Wright. Gravel, he considers, would be suitable for certain streets. He advocates the purchase of an electdic screening machine, at a cost of $1,700, which would be of great value in furnishing the proper kind of gravel for street purposes. A gravelled street would cost about 32 cents a square yard, and would be suitable for certain residential sections, where there is good drainage, and not much travel.

Macadam, according to Mr. Van Cleve, would cost 67 cents a square yard, tarvia $1, and asphale from $1 60 to $2 35.

AN EXCELLENT REPORT

Annual Meeting of the Trust and Guarantee Company at Toronto.

The shareholders attending the fifteenth annual meeting of the Trusts and Guarantee Company at the head office Toronto, on Friday, Jan. 26, were presented with an annual report, which was gratifying in every particular.

Some of the most conspicuous features of the report were the following gains over 1911, which by the way constituted a record year up to that time: Guarantted trust funds gained $375,482.67; estate trust funds gained $777,668.07; assets gained $1,185,379.67; net profits gained $5,324.51.

Honorable J. R. Stratton announced to the meeting that owing to pressure of numerous outside interests he had decided to resign from the presidency of the company, but desired to remain on the directorate. The meeting passed a unanimous vote of thanks to Mr. Stratton.

Mr. James J. Warren, a lawyer by profession, was elected to the presidency.

The directorate was further strengthened by the election of Mr. C. E. Ritchie, president of the Central Ontario Railway.

Mr. W. D. Bell, of Chesley was elected to a place oh the board.

Mr. E. B. Stockdale was appointed manager.

"The Redemption."

The presentation of Charles Gounod's great work, "The Redemption," by the choir of the First Methodist Church under the direction of Mr. A. D. Jordan Sunday evening was fuly appreciated by an unusually large attendance. The work of the soloists was excellent, and the chorus parts were equally well rendered. The principal parts were taken by Mr. George Dixon, ten, of Toronto; Miss Beatrice Hunt and Mrs. W. J. May, sopranos; Miss Elsie Green, contralto; and Messrs. Arthur Greenslade and E. N. Harding, baritones. The pastor, Rev. Richard Whiting, preached on the subject, "The Secret of the Cross."

Death of Mrs. McLeod.

Mrs. Ann McLeod, aged 79 years, widow of the late Robert McLeod, died on Sunday at the residence of her daughter, Mrs. Isabella Stephenson, 444 Pall Mall street. She is survived by Mrs. Frank Harley and Mrs. Isabella Stephenson, of this city; Mrs. Stephen Coon, Mrs. Gillean McLeod, and Mrs. Alex. Oldham, of Toronto; and one son, Norman H. F., of Detroit. The funeral will be private on Tuesday afternoon from the above residence.

SALVAGE SALE AT PERRIN'S.

Mr. J. W. Jones will continue to sell the salvage from the D. S. Perrin fire on Tuesday and Wednesday of this week, commencing each day at 10 a.m. The sale last week was very successful, an immense quantity of goods being disposed of to citizens and farmers. The goods to be sold this week comprise raisins, currants, figs, chewing gum, peanuts, walnuts, granulated sugar, yellow sugar, chocolates, candies, candy pails, confectionery and other classes of goods manufactured by this firm. There is no reserve and lots will be disposed of to suit purchasers.

Mrs. Frederick Clark, of Toronto, has returned home after visiting her parents, Mrs. R. Fletcher, South London.

Mr. and Mrs. J. E. Boomer leave today for to spend the balance of the winter in St. Petersburg, Florida.

The Dominion Bank

SIR EDMUND B. OSLER, M.P., PRES. W. D. MATTHEWS, VICE.-PRES.
C. A. BOGERT, General Manager.

Capital paid up	$ 4,700,000
Reserve Fund	$ 5,700,000
Total Assets	$70,000,000

A Necessity When Travelling

Travellers' Checks and Letters of Credit, issued by this bank, are cashed in any part of the world.

They are self-identifying, and make it an easy matter to procure ready money at any stage of the journey. If lost or stolen, they are of no value to finder or thief.

Full information regarding these conveniences of travel may be obtained at any branch of THE DOMINION BANK.

LONDON BRANCH.....EAST END (Rectory Street) BRANCH
C. R. ROSS, MANAGER.

EAST LONDON NEWS

A GREAT PRIVILEGE TO TEACH CHILDREN

Rev. E. W. Halpenny's Sermon on Sunday School Work in King Street Church.

Large congregations attended the services in King Street Presbyterian Church on Sunday. In the morning, Rev. Mr. McIntosn occupied the pulpit, and preached a sermon to the young people.

In the evening Rev. E. W. Halpenny, B. D., provincial Sunday school secretaray, of Toronto, preached, his subject being "Personal Responsibility." Mr. Halpenny emphasized the fact that true religion and happiness was to be found in helping others, and that self-centred selfishness was always evil. The great princip