MUSICAL INSTRUCTION ARLES E. WHEELER, F.C.G.O.— lasses in vocal, piano, organ, har-nony, counterpoint. Studio, 423 Wat-rico. 77tf

S. G. PENHALE HARRISON, teacher plano, voice, theory. Studio, 166 John. Phone. Pupils prepared for university exams. HOMAS G. SHUTER, TEACHER OF

banjo. mandolin, guitar, ukulele and steel-guitar. Instruments loaned. Studio. Conservatory of Music. What You Will Get At he MARKS-WINN School POPULAR MUSIC, LIMITED,

Instruction ar Explanations Careful Attention

Patience and Courtesy nd last, but not least, THE WINN METHOD, the ORIGINAL and ONLY SUCCESSFUL method of teaching Popular Music and Ragtime within a course of 20 lessons, Success guaranteed or money refunded. Studio hours, 12 (noon) to 10 p.m. BOOKLET MAILED FREE ON REQUEST.

CLARENCE E. GILMOUR, ORGANIST
St. Paul's Cathedral—Voice, plano,
and organ. Studio, 510 Adelaide
street. Phone 3703.

Millikin Method The efficiency method of plane instruction will enable you to play classi-cal, popular or ragtime music in twenty

Millikin School of Music Woodman Bldg. 476 Richmond Street.

Directly opposite Grand Opera. PHONE 3334. ERT WEIR, ORGANIST CENTEN-NIAL Methodist Church, teaches piano, organ, theory and vocal. 493 Adelaide street.

Musical Art Society

nd symphony orchestra of the society

particulars as to voice, instrument previous experience. ORA LITTLE, TEACHER OF SING-ING-Studio, Star Phonograph Build-ing. Phone 2364.

London Conservatory of A school alive to the interests of its

udents, Illustrated year book, describ-g all departments, sent on request. L. WILLGOOSE, Mus.Bac., Principal, 356 Dundas Street. Phone 1191. IST First Presbyterian; pupil of C.
M. Widor, Paris. France, French
School. Organ, piano, vocal, theory,
290 Princess. Phone 5214. Engagements accepted.

JAMES CRESSWELL, TEACHER OF violin, mandolin, band and orchestral instruments Studio, 498 King. Phone. OSTEOPATHIC CLINICS

No charge for extraction. Open evenings, 8 to 9:30. BELTZ & CO. PHONE 1077.

MONEY TO LOAN.

MONEY TO LOAN AT LOWEST rates—Thomas C. Knott, real estate agency, 117 Dominion Savings Build-ing (first floor up). 80,000 LEND-6-CITY. FAI Reynolds. 77 Victoria. Toronto. RIVATE AND TRUST MONEY TO drett, 98 Dundas street, PRIVATE FUNDS TO LOAN-LOW-EST rates. U. A. Buchner, corner Talbot and Cavling.

OSTEOPATHY.

DR. BARKLIE, OSTEOPATH AND chiropractor. Magnificent electroyear drugless practice. 226 Central avenue. Phone 2565. DR. CATON, OSTEOPATH, 171 KENT street—General practice. Lady attend-ant Phone 1573.

MISCELLANEOUS. RREN - REMOVED FROM 423

DEBTS DUE MERCHANTS AND others collected anywhere. No collec-tion, no charges. Rates and refer-ences on application. Canadian Bureau of Credits, Dominion Bank Cham-

ARCHITECTS

RTHUR E. NUTTER, ARCHITECT-

Rooms 15, 16, Dominion Bank Chambers, Dundas and Richmon L. Tele-phone 655. Ontario Association of Architects— Bank of Toronto Building, London; Lister Chambers, Hamilton.

JOHN M. MOORE, Architects and Civil Engineer, 415 RICHMOND STREET. ILLIAM G. MURRAY, ARCHITECT Dominion Savings Building, top floor. Phones: Office 1557, house 1584.

A. C. McBRIDE, MEMBER ONTARIO Association of Architects, etc. Molsons Bank Building. Phone 262.

AUCTIONEERS.

SEE H. VAN LOON, 261 DUNDAS if you need an auctioneer. Telephone 120 UGER, AUCTIONEER, VALUATOR, 141 King. Boots, shoes, clothing. Private sale daily. See my shoes. COONALD. FARMERS' AUCTION-EER. Sales conducted in any locality. Write or phone R. A. McDonald, Kin-

MARRIAGE LICENSES W. G. R. Bartram, 59 Dundas

ARPIAGE LICENSES ISSUED BY H. J. Childs, druggist, 632 Dundas.

ROOFING ATE ROOFING-OUR SPECIALTY blackboards. J. Whittaker, ATE. GRAVEL AND CEMENT roofer. Paint for iron roofs. Walter Scott, 506 York street.

By Saving One of the great

lessons of this War is the value of Thrift. Let the children learn it, too, by saving through a Bank of Nova Scotia account.

Children Can

Serve

There is no more useful "nest egg." when college or bisiness days come, than a substantial savings account.

Paid-up Capital \$ 6,500,000 Resources . . 130,000,000

THE BANK OF NOVA SCOTIA

G. H. MONTGOMERY



Interests of its pook, describing an ouncement here today the Union announcement here today the Union Bank of Canada and the National Park Bank of New York, which have been in close relationship for many years, have decided to enter the Oriental banking Apples, per buse 60 Apples 60 Ap field together, and to establish a sub-sidiary corporation for that purpose basket

TRAFFIC EARNINGS

Montreal, Dec. 26.—The only new developments in the hay trade was the fact that the Government have extended the time to the fourth of January in order to allow dealers to complete their present contracts with them. The contracts for local buyers was steady.

Hay—No. 2, per ton, car lots, \$20@21.

YOUR VOTE AND INFLUENCE SOLICITED BY MAURICE BALDWIN

FOR ALDERMAN, WARD NO. 4, 4919.

The Following are Nominated for Office for 1919

Idermen-Ward One. O. I. Cunningham
J. J. Harding
L. S. Holmes, M.D.
V. S. Onn
L. R. Seeb E. R. Seabrook Wm. W. Scott Thos. Stephenso: P. J. Watt. Aldermen-Ward Two M. J. Donohue F. E. Harley, O. G. Keene W. A. Wilson

Aldermen-Ward Three John Colber G. B. Drake Watkinson Aldermen-Ward Four. F. E. Roberton

James Colerick Joseph Dean Fanny D. Edwards A. A. Langford

DEPARTMENT OF EXTERNAL AFFAIRS. PASSPORTS. Owing to the sudden extraordinary in

owing to the sudden extraordinary increase in the demand for passports it will be necessary for applicants to allow for a delay of two weeks after the receipt of the completed application before the issue of their passports.

Assistant Under-Secretary of State for External Affairs Ottawa, Dec. 17, 1918. D. 25,27,30 Demand deposits, however, continued to increase. At the end of the month they stood at \$666,36,359, as compared with \$644,220,998 in October. Call loans both

MARINELLA SYSTEM FOR FACE, scaip, chiropody. Removal of superfluous hair permanently. Miss Beattle, corner of Talbot and Fullarton. Phone 302.

ACCOUNTANTS. WM. H. WILLIS, PUBLIC ACCOUNT-ANT-Audits, investigation and sys-tems. 384 Burwell street. Phone 2720.

SURVEYORS F. W. FARNCOMB, CIVIL ENGINEER, surveyor. Room 307, Dominton Sav-ings. Phone 552. ALLIED CONTROL OF THE DARDANELLES IS MEETING WITH BULGARS' APPROVAL

Great Problem of the Balkan States Appears To Be Nearer a Solution Tha n Ever Before.

Sofia, Bulgaria, Dec. 2.-(Correspond- ance are now transpiring. The foreign

ence of the Associated Press).—Bulgarian political leaders profess to be gratified by the entrance of the Entente fleet into Constantinople, and express the belief that it assures an equitable and reasonable solution of the interminable question of who shall control the straits and the Dardanelles. This problem has been a constant nightmane for most of the Balkan states.

This fear was one of the causes which led Bulgaria to take sides with the central powers in the war. Later, when Russia abandoned her exclusive claim to Constantinople, Rumania's entry into the war on the side of the Entente was facilitated.

Turks Are Overjoyed.

Political circles in Bulgaria are profoundly impressed by the rapidity with which events of far-reaching importence of the Associated Press).—Bulgar- policy pursued by the former King Fer-

FINANCIAL AND COMMERCIAL

THE LOCAL MARKET

Butter, creamery, lb.
Butter, dairy, lb.
Butter, crocks, lb...

Por Children—Catholic Club
—Closed till Jan. 3.

Montreal, Dec. 27.—Traffic earnings of the three principal Canadian roads for the week ending port of the three principal Canadian roads for the week ending December 26 agreed 45,502,406, an increase of \$116,97, or 35.9 per cent, over the corresponding week a year ago. The Canadian Northern shows the highest per cof Adelaide, Bank of Toronto Chambers. Phone 2463.

DR. M. J. FREZELL, DENTIST—Over McLachian's drug store, opposite of city hall.

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DR. M. J. FREZELL, DENTIST—Over McLachian's drug store, opposite of city hall.

DR. JARVIS, SPECIALIST—EXTRAC. TION, pyorrhea; painless method. 213 Dundas sterening appointments for extraction only.

DR. FRED L. WOOD

Artificial Teeth, \$6.00.

No charge for extraction. Open

Chicago, Dec. 27.—Opening: Corrantary, \$1 424; May, \$1 374.
Oats—January, 6842c; May, 694c.

Chicago, Dec. 27.—Fresh advances in the corn market today resulted from scantiness of offerings and from the fact that receipts were even more meagre than has recently been the case. Unsettled weather that points to further restriction of the crop movement operated as a bullish factor. Opening prices, which ranged from %c to 1½c higher, were followed by continued upturns. Oats reflected the strength of corn Euying, however, was of only a scattered sort. After opening %c to ¾c higher, the market scored substantial further gains.

Winnipeg, Dec. 27.—Oats opened %c to %c higher for May, at 78% © 78% c. 1 Flax, ½c higher for May, at \$3.51½. Inspections on Thursday totaled 987 cars for all grains. The contract grades

cars for all grains. The of wheat were 543 cars. CHICAGO GRAIN MARKET

CHICAGO GRAIN MARKET.
[Reported by Thomson & McKinnon.]
Corn— Open High. Low. Close Jan. \$\$1 42½ \$1 44 \$1 42 \$1 43½ \$1 43

Chicago.

Chicag

WERE INVESTED IN VICTORY LOAN

Show Jump Up, As Do Also Demand Deposits.

in and outside Canada show an increase. The principal figures are:

Note circulation ... 234,902,978

Notice deposits 939,329,271
Deposits outside Canada 221,299,711

Current loans in Canada 1,082,709,655

Demand deposits

Deposit general gold reserve

Current loans outside

Total liabilities

OTTAWA, Dec. 26 .- How savings deposits were invested in Victory Loan is

85,675,063

Buffalo, Dec. 27.—A temporary embargo on the receipt of hogs went into effect at the East Buffalo stockyards

Liverpool, Dec. 27.—Beef—Extra India mess, 370s.

Pork—Prime mess western, 330s. Hans—Short cut, 137s.

Bacon—Cumberland cut, 152s; clear ellies, 160s; long clear middles, light, 0.8; do, heavy, 159s; short clear backs, 75; shoulders, square, 128s, Lard—Prime western, in tierces 149s 6d; American refined, in pails, 152s; do, in boxes, 150s.

BUTTER AND EGGS. Chicago, Dec. 27.—Butter—Unsettled: creamery, 55@66c. Eggs—Higher; receipts, 869 cases: firsts, 62½@63c; ordinary firsts, 59@60c; at mark, cases included, 60@62c.

Chicago, Dec. 27.—Potatoes—Receipts, cars; unchanged. POULTRY. fowls, 24@30c; 57rings, 29c; turkeys, 32c per lb.

Liverpool, Dec. 27.—Tallow—Austra-ian (in London), 72s. Turpentine Spirits—125s. Rosin—Common, 64s 6d. Petroleum—Refined, 1s 6%d. Linseed Oil—62s. Cottonseed Oil—68s 6d. War Kerosene—No. 2, 1s 2%d.

London, Dec. 27.—Calcutta Linseed—
Moat, £32 10s.
Linseed Oil—58s.
Sperm Oil—£54.
Petroleum—American refined, 1s 8½d;
pirits, 1s 5½d.
Turpentine Spirits—105s.
Rosin—Type G, 55s.

cent.
Discount rates—Short bills and three months, 3 17-32 per cent.

MONTREAL STOCK EXCHANGE. Montreal, Dec. 27.—Morniny sales:
Brazilian, 11 at 51 to 52¹/₄; Car, 135 at
28³/₄ to 29; do., pfd., 25 at 86¹/₄; Steamships, 86 at 49; Smelters, 20 at 25; Dominion Steel, 96 at 61 to 62; Laurentide,
540 at 192 to 198; Maple Leaf, 205 at

644,220,998

79.576.854

167.225,818

157.040.858

112.869.399

2,638,839,732

1.076,514,627

Oats took another jump in price on today's market and are now selling at \$2.20 per cwt. The hog market will be unsettled till after the new year. Geese are plentiful, but turkeys are not expected to drop in price for New Year's mainly because nearly all the birds have been bought up by the wholesaler. Potatoes are slow. No other changes are reported.

Grain. Gwt...

Grain. Bushel—
Oats, per cwt. ... \$2 20 to \$2 20
Oats, per cwt. ... \$2 20 to \$2 20
Oats, per cwt. ... \$2 20 to \$2 20
Oats, per cwt. ... \$2 20 to \$2 20
Oats, per cwt. ... \$2 20 to \$2 20
Oats, per cwt. ... \$2 20 to \$2 20
Oats, per bu. ... \$4 -5 to 74 -5 Wheat, per cwt. ... \$3 51 to 3 51
Grain. Bushel—
Oats, per bu. ... \$4 0 to 60
Cabbage per doz. ... \$4 0 to 60
Potatoes, retail, bag. 1 50 to 1 50
Potatoes, retail, bag. 1 50 to 1 50
Potatoes, retail, bag. 1 50 to 1 50
Potatoes, per doz. ... 30 to 50
Spinach, per bu. ... 60 to 60
Lettuce, per doz. ... 40 to 40
Beets, per bu. ... 60 to 60
Lettuce, per doz. ... 40 to 60
Lettuce, per doz. ... 40 to 60
Beets, per bu. ... 60 to 60
Lettuce, per doz. ... 40 to 60
Lettuce, per doz. ... 40 to 40
Beets, per bu. ... 60 to 60
Beets, per Buffalo, Dec. 27.—A temporary embargo on the receipt of hogs went into effect at the East Buffalo stockyards today, and will continue until Sunday night. Excessive receipts, totaling about 100,000 head for the current week, was the cause. The receipts for the period a year ago were 22,000. Am. Cotton Oil. 3914 3936 3914 3936 New Mexican. 1883 1991 3936 al. Petroleum. 2015 ew Mexican ... 1684 16914 16734 16814 evns Oil. ... 187 188 187 188 Crucible Steel... 56% Lackawanna ... 6714 Pressed Steel Car. 6314 Republic Iron 72 Tressed Steel Car. 63½
Republic Iron. 73 74½ 73 738
Rallway Steel. 74½ 74% 74 74
Hoss-Sheffield 49 49 48½ 48½
U. S. Steel. 93¼ 93% 93
U. S. Steel, pfd. .112½ 112½ 112 112
Ronds-Anglo-French 5's, 9714 9714 9714 9714 Sales to 1 p.m., 479,600 shares, TORONTO STOCK EXCHANGE.

Mexican Petroleum, Texas Company, Smelting, Hide and Leather preferred, and Brooklyn Transit. United States Steel was the only backward feature, yielding a fraction. Free offerings of Liberty fourth 4½'s at quotations approximating their minimum was the feature of the bond market.

1:30 p.m.—United States Steel and affiliated equipments rallied at midday and other shippings were lifted by the strength of United Fruit, but rails developed an uncertain tone and utilities weakened. Twin City Transit lost 3½ points, and Adams Express 4%.

NEW YORK STOCK EXCHANGE.

Thomson & McKinnon, brokers, Royal Bank Building, report fluctuations in New York stocks for The Advertiser

New York, Dec. 27.

Col. Southern. 18½ Louis. & Nash. 118¼ Missouri Pacific. 24½ Northern Pacific. 93½ Southern Pacific. 99½ Southern Railway 28½

N SCOUR . 259 Ottawa 206 206 Royal .214 213 Stand .210 268 Toronto 19334 1921 34% Union .161 159

STANDARD STOCK AND MINING

BANK RETURNS WOULD INDICATE BE ERECTED BEFORE

THAT \$143,000,000 IN SAVINGS Mayor Refuses To Have His Government.

Welcome banners, which it was decided to erect on Richmond street for the returning men, will be erected by the first of the week. The banners at the two stations will bear the words, "Lendon Welcomes the Great Was Cables Deposits, However, Continue To Increase—Call Loans Also indicated in bank returns for November, made available by the finance department today. At the beginning of the month savings deposits in Canadian banks Alderman F. E. Harley wanted to have the photo of Mayor C. R. Someriville in the centre, of the Richmond street banner, but the mayor strenuously objected. The picture of two dian Pacific railway systems will be placed one on either end of the banner. In the centre will be shown the hand of a civilitan clasped in that of a returned soldier.

Revistered addresses also may be used again after being under the ban since the beginning of the war.

BOTH TIMETABLES CHANGED.—Both the Grand Trunk and the Canadian Pacific railway systems will be placed one on either end of the banner. In the centre will be shown the hand of a civilitan clasped in that of a returned soldier.

BILL TO BE CONSIDERED.

Revistered addresses also may be used again after being under the ban since of the war.

German troops under Gen. Richbach The horrors of anarchy in that country for analytic that the very man who has served as a soldier onto the realized. I have seen how lands or and their managers have been onto the realized. I have seen how lands and their managers have been of the band of a civilitan clasped in the bitter than the country of anarchy in that country in the vollynia district, can be the realized. I have seen how lands of and their managers have been of an analytic transportation of an analytic transportation of an analytic transportation of an analytic transportation. Odessa is reported to be again in Boloder and their managers have been of an analytic transportation of an analytic transportation of an analytic transportation. Odessa is reported to be again to form an analytic transportation of an analytic transportation. Odessa is reported to be again in Boloder and their managers have been of an analytic transport

538,869,362
1,008,657,874
175,645,013
83,179,721
165,515,157
91,120,000
72,173,345
139,832,052
868,973,714
95,934,524
2,078,101,230
2,078,101,230
2,320,270,985

Teturned soldier.

Will be released for publication.

MEETING TONIGHT.—Another meetting wish to arrest they take the wife, mother or daughter they take the wife, mother they take the wife, mother they take the wife, mother they take the wife and the take the wife, mother they take the wife and the take they take the wife an

'Clean-Up' Sale In Men's Store

Interesting "cut-price" attractions in broken lines of many kinds will be featured here this week. New Year's gifts in abundance for the ones you forgot at Christmas.

Boys' and Girls' Knitted Toques, in fine wool qualities; many colors; 75e grades..........50c Big clearance of High-Grade Holiday Neckwear, in splendid Swiss silks and sateens; \$2.00 and \$2.50 grades at \$1.45

Boys' All-Wool Pullovers, in school colors; searce goods. Special value \$3.75 Silk Shirts, in heavy corded and fine crepe styles; smart colors and patterns; sizes 14 to 151/2. Val-

ues today up to \$6.00, for \$3.65

EXTRA!

MEN'S OVERCOATS. \$20, \$22 AND \$25 GRADES \$14.75 38 Fine Overcoats for Saturday; every one an

odd garment, all this season's; long and short styles, belted or plain models; greys, browns, greens, tans, etc. Sizes in the lot, 35 to 42.

CLEARANCE OF FINE SILK MUFFLERS In fringed end styles; fine silks in smart colors and patterns; \$2.75 and \$3.50, for \$1.85

In splendid weights and exclusive new patterns

and colors; sizes 36 to 42. Value \$9.75, for \$7.65

EXTRA!

BOYS' OVERCOATS,

and overplaids.

\$12, \$13 AND \$15 GRADES ... \$9.95 42 of these splendid Winter Coats for boys, in sizes 28, 30 and 32 only; double-breasted, with two-way collar; belted styles, in greys, browns

ODD GARMENTS IN MEN'S UNDERWEAR In ribbed and plain qualities. Values up to \$3.50

23 MEN'S HEAVY ROPE STITCH COAT SWEATERS

Grey and tan shades, shawl collar. Values, \$5.00

to \$6.00, for \$2.98

Dress Goods Department Specials

We have always made a specialty of reliable Silks, and the tremendous sale of these goods shows appreciation of this fact. Our stock is most complete in all the wanted goods. We mention three specials: A beautiful Black Duchess Silk, very spe-

cial quality; the old reliable Lyons dye; a deep, rich shade, full 36 inches wide . . . \$1.75 Colored Habutai Silk, 36 inches, in shades of brown, navy, copen, rose, grey and black. A very satisfactory silk. Per yard \$1.35 White Habutai Silk, splendid for waists and dresses; elegant quality; washes perfeetly. Per yard 98c

PRETTY DRESSES

For afternoon and select evening wear, many styles, all sizes, in silk, poplin; colors of taupe, navy, copen, grey, green, reseda, brown and black; satin-trimmed collar, wide

girdle belt \$15.00 SILK CREPE DE CHINE WAISTS

Beautifully embroidered fronts, in colors of maize, flesh, peach, sand, apricot and write; all sizes \$4.95 12 only 30-inch Battenburg Table Covers; choice designs. Special 39c 10 pieces White Cotton, round even thread, 34-inch. Friday and Saturday 19c

TOWELLING

10 pieces 16-inch Pure Linen Crash.

Ladies' Linen Handkerchiefs, handsomely embroidered corners, 3 in a box

Ladies' Linen Handkerchief, initialed,

fine quality. Special, each 25c

Quality Hose



Women's Boot Silk Hose, in black; sizes 81/2, 9, 91/2. Our leader. per pair 75c Women's Black Silk

ity, in sizes 81/2, 9, 91/3 10. Per pair \$1.25 Women's Silk Hose, in navy, brown, rose, pongee, emerald and black Reg. \$2.00 for . \$1.50

Hose, very special qual-

taupe, white and black. Pair .. \$2.50

SOCIALISTS MAY

LONDON EAST R. J. YOUNG & CO.

BOLSHEVIKI NOT CONTENT WITH QUIT THE CABINET SLAUGHTERING MEN OF RUSSIA ARE NOW ILL-TREATING WOMEN

Press-Midnight) .- As a result of to- Hororrs of Anarchy in the Vol hynia District Are Described by Prince Radziwill, a Wealthy Polish Landowner. Who Escaped.

the returning men, will be erected by the first of the week. The banners at the two stations will bear the words, "London Welcomes the Great War Heroes."

The other sign, which will be erected on Richmond street near the centre of the city, will bear the words, "London Welcomes Her Heroes Home."

The other sign, which will be erected on Richmond street near the centre of the city, will bear the words, "London Welcomes Her Heroes Home."

The other sign, which will be erected on Richmond street near the centre of the city last Thursday. Prince Radziwill, a wealthy Polish landowner, escaped, and has reached here with other refunction on the city last Thursday. Prince Radziwill, a wealthy Polish landowner, escaped, and has reached here with other refunction of the district of Dubne by peasants. Prince Radziwill, a wealthy Polish landowner, escaped, and has reached here with other refunction of the district of Dubne by peasants. Prince Radziwill, a wealthy Polish landowner, escaped, and has reached here with other refunction on the city last Thursday. Prince Radziwill, a wealthy Polish landowner, escaped, and has reached here with other refunction on the city last Thursday. Prince Radziwill, a wealthy Polish landowner, escaped, and has reached here with other refunction on the city last Thursday. Prince Radziwill, a wealthy Polish landowner, escaped, and has reached here with other refunction of the district of Dubne by peasants. Prince Radziwill, a wealthy Polish landowner, escaped, and has reached here with other refunction of the district of Dubne by peasants. Prince Radziwill, a wealthy Polish landowner, escaped, and has reached here with other refunction of the district of Dubne by peasants. Prince Radziwill, a wealthy Polish landowner, escaped, and has reached here with other refunction of the district of Dubne by peasants. Prince Radziwill, and has controlled the code, and has reached here with other refunction of the district of Dubne by peasants. Prince Radziwill, and has controlled the code, and has reache