CHIROPRACTIC

W. MACFIE, DOMINION SAV Building, Chiropractic and electreatments. Phone 4710. Resi 5710.

S. HAMMOND, D.C.N., SPECI IST in spinal adjustments, elect treatments, etc. Lambeth, Ont. 7

Cooper's Auction

TOMORROW MORNING

364 Hill Street.

SALE AT 10 A.M.

TOMORROW EVENING.

364 Rectory Street

SALE AT 7 P.M.

NOTICE TO CREDITORS

Notice is hereby given pursuant to Section 56 of the Trustee Act (R. S. O.

1914, Chap. 121), that all creditors having claims against the estate of Joseph Dixon, late of the Township of Biddulph,

And take notice that after such last

GLADMAN & STANBURY,

Bank of Toronto Chambers, London,

To Contractors

Scaled tenders, addressed to the ndersigned, will be received until clock p.m. Monday, the 3rd day of

May, for removing the steel bridge over he Aux Saubles River at Grand Bend o a new foundation. The distance being thout 100 feet. The length of the bridge

135 feet. The work must be gon-

JAMES A. BELL & SON,

Tenders for Coal

1920-21

Sealed tenders, addressed to the Pro-

Court House, St. Thomas, Ont

particulars of their claims.



### C. C. M. Prices Only Half Those of Twenty-Five Years Ago

Twenty-five years ago \$100 to \$150 was paid willingly for a bi-

In those days, riders carefully examined the specifications and equipment before buying.

They took pride in their bicyeles. They kept them clean, polished and bright.

Then came the slump!

Country riding was dropped. People became careless about their bicycles.

Any kind of a bicycle was thought good enough. Price-cheapness-was the main consideration.

#### The Bicycle of Quality Has Come Back

To-day the bicycle—the Bicycle of Quality-has come back.

The few blocks of good pavement in our cities have grown to miles. In some cases to hundreds of miles.

Country roads are being si dily improved.

As a result, bicycling for pleasure, as well as for utility, is gaining in popularity every year.

Riders are again taking pride in their mounts and showing discrimination in their buying.

They are demanding bicycles built of the highest grade materials, with all parts accurately made.

They are demanding bearings that will not only run perfectly when new, but that will continue to run easily.

They are insisting on bicycles that are not only easy and comfortable to ride, but with a quality of materials that assures safety in rid-

They are demanding bicycles that will retain the bright lustre of the showroom product.

The demand to-day is for good bicycles—the highest grade bicycles—the parts of which are always interchangeable, always procurable and have the reputation of a long-established manufacturer behind them. In other words Canadian riders are insisting on C.C.M. Bicycles — the Standard of Canada used and sought for by Bicycle Riders in all overseas British possessions throughout the world.

C. C. M. Bicycles are sold at prices consistent with C. C. M. quality.

To pay less is to risk disappoint-

# C·C·M· Bicycles

RED BIRD- MASSEY - PERFECT CLEVELAND — COLUMBIA

90% Made in Canada -100% Value



Canada Cycle & Motor Co., Limited Montreal, Terente, WESTON, ONT., Winnipeg, Vancouver



Save Time---

# RIDE A Save Money--Save Car Fare Cleveland Bicycle

THE AMOUNT YOU PAY IN CAR FARE WILL PAY FOR A CLEVELAND BICYCLE IN LESS THAN A YEAR. SMALL PAYMENT DOWN, BALANCE WEEKLY. COME IN AND TALK IT OVER.

WM. GURD & CO.

185 Dundas St. SOUTH SIDE.

# Red Bird Bicycles

ARE SOLD IN LONDON

By Canada's Most Progressive Bicycle Merchants.

THE STORE THAT CAN AND DOES GIVE YOU EXCLUSIVE BICYCLE SERVICE. That is the reason you see so many RED BIRD BICYCLES on the streets. If 100-point service counts, then we advise you to BUY A RED BIRD.

Cash or Easy Terms.

# Bicycle & Motor Sales Co.

425 WELLINGTON STREET

### FINANCIAL AND COMMERCIAL

# at midday, when call money rose to 9 per cent. Reading cancelled its gain, actual losses of 1 to 2 points were made by grangers and the shares of the eastern lines. Rumors of a prospective merger of several of the independent steel companies were without material effect in those issues.

Hay Selling At \$28 to \$30

Per Ton.

New York

Jones, Easton, McCallum Company, brokers, Royal Bank Building, report fluctuations in New York stocks for The Advertiser as follows:

New York, April 28.

Trunk Lines and

Grangers— Open High Low In m.

Hay today was selling from \$28 to \$30 per ton, with a good demand. It is expected that there will be a good demand tomorrow on account of only fifteen loads being brought to the market in the past two days.

Buyers of oats will have to rely on the Northwest product, as only one load of oats has been sold on the local market this week. The farmers apparently have not enough oats to bother taking them to the market.

Live hogs are quoted at \$19 to \$19.50 per cwt for selects. Dressed hogs are quoted at \$25 to \$28 per cwt. There will be a good demand for the dressed variety if the weather stays cool. Potatoes are quoted this morning at \$5 to \$6 per bag. There is a poor demand for them. It is expected that a good supply will be on the market on Saturday.

LIVE STOCK.

Toronto. April 28.—Cattle—Receipts.

| Sheep Receipts, 42. Sheep generally were \$11@1250; young spring lambs from \$8@12. Ewes, \$11@1250. Hogs—Receipts, 612. Sales this morning were made at \$21.25, weighed off cars. Sows were \$4 per cvt less, and there was a cut of from 50c to \$1 on extreme light and heavy. Selects, \$21.25; light, \$19@21.25; heavy, \$19@21; sows, \$17.25. | Sales to noon, 658.500 shares. East Buffalo, April 28.—Cattle—Reeipts, 900; good, 50c higher; common,

TORONTO.
[Reported by Edward Cronyn

C Bread. 25½ 24% Tw City 35 do pfd, 87 WFlour.125

C Car... 58 55 Win Ry.. 37

do pfd. 9416 93 Domin. 200
C Fdry. 230
C S L., 77 76 Imperial.190
G Dfd. 8314 8234 Merch. 191
CGElec.10534 104 Molsons.191

Am Cy. do pfd.

do pfd. .

B C Fish 54 Bell Tel.106

Cement. 65

Cr Res. 32 Cr Nest. 55

Detroit..105 Dome .1100 Canners. 60 do pfd. 88

DSCorp. 69% Dom Tel. . . Duluth.. 20

H Smith 75

do pfd. 67½ M Leaf 160 do pfd.100

do pfd. 3636

do pfd. 84 Penman.122 118 P Rico.. 34½ 33½

P Paper.127 do pfd. . . 89 Quebec. 24½ 23½ Riordon.155½ 153 Rogers. . 65 60

Nipis'g.1100

P Paper.127

do pfd. 98

do pfd.

Russell.

NSSteel. P Burt.

34 SWheat ...

do pfd.136 Stl Can. 781/2

do pfd. 98

Banks, etc.— 64% Com'rce.190% 189

Montr'l.

Stand.

NScotia..270 Royal...223

C Land. 149

L Bank 145 L & C..128

T Mort.

Elec Dev 91

Penman. 90 P Rico. 82½ Ontario. . . . Quebec. 67 Rio Jan. 75

S Paulo 79

Spanish 97½ Stl Can. ... War Loan.

1925... 947% 9414 1931... 921/2 92 1937... 951/4 947%

1937... 99 1/4 98 1/4 1923... 99 1/4 98 1/4 1927... 100 99 1/9 1933... 100 1/2 99 1/2 1937... 102 101

99

SITUATIONS WANTED

PERATOR-POSITION AT ONCE, AS

motion picture operator; town preferred. Mitchell, Box 175. 96u

SITUATIONS VACANT

A-EARN MONEY AT HOME-WE will pay \$15 to \$50 weekly for your spare time writing show cards; no canvassing; we instruct you and keep you supplied with steady work. Write or call Brennan Show Card System, 32 Currie Building, 269 College street, Toronto, May31

DERMATOLOGY

LARINELLO SYSTEM FOR FACE scalp, chiropody. Removal of super fluous hair permanently. Miss Beattie

corner of Talbot and Fullarton. Phone

Amusements-Fifteen cents per

Meetings-One cent per word

each insertion, or 10 cents per line

display.

Births, Marriages and Deaths—
One insertion, \$1; two insertions,
\$1.50.

One insertion, \$1; two insertions, \$1.50.

Memoriam Notices—One dollar per insertion.
Cards of Thanks—Seventy-five cents per insertion.
Help Wanted, Articles For Sale, Situations Wanted, Lost and Found, Houses To Let and For Sale, etc., Wanted To Purchase, and All Similar Condensed Advertisements—One cent per word each insertion; six insertions, 5 cents per word; twelve insertions, 9 cents per word; twelve insertions, 13 cents per word; insertions, 17 cents per word. No advertisement less than fifteen words.

ADVERTISING RATES

line each insertion.

Calves-Receipts, 2,000; \$1 lower, \$6@ Hogs-Receipts, 6,800; 25@40c higher; Hogs—Receipts. 6,800; 25@40c higner; heavy, \$15@15 25; mixed and yorkers, \$15 50@15 65; lights, \$15 25@15 50; pigs, \$15 25; roughs, \$12@12 50; stags, \$8@10. Lambs and Sheep—Receipts, 2,300; steady; wool lambs, \$13@21; clipped lambs, \$12@18 50; yearlings, \$12@16 50; wethers, \$14@14 50; ewes, \$6@13 50; mixed sheep, \$13 50@14.

mixed sheep, \$13 50@14.

GRAIN.

Winnipeg, April 28.—May oats opened \$\frac{1}{2}c\text{ lower at \$1 10\frac{1}{2}c\text{, and July unchanged}} \tag{10 \text{ lower at \$1 02\frac{1}{2}c\text{, @1 02\frac{1}{2}c\text{, end July unchanged}}} \tag{11 \text{ lower at \$1 02\frac{1}{2}c\text{, end July unchanged}} \tag{11 \text{ lorence}} \text{ May barley opened unchanged at \$1 16.} \text{ Chicago, April 28.—Opening: Corn—May, \$1 71; July, \$1 62\frac{1}{2}c\text{ Oats—May, 97c; July, 87\frac{1}{2}c\text{, end Largely to misgiving in regard to the second second

due largely to misgiving in regard to the financial situation, had a depressing effect today on the corn market. Declines in sterling exchange and in New York stock quotations tended especially to CPR..122 130 stock quotations tended especially to weaken grain values, and so too did warmer weather. Much of the selling of corn was in the nature of liquidation on the part of holders. Opening quotations, which ranged from %c to 3½c, were followed by moderate further setbacks and then something of a rally. Advices that exporters were canceling export sales weighed down the oats market. After opening 3c to 2c lower, the market sagged a little more and

then reacted somewhat. PROVISIONS. Chicago, April 28.—Butter—Lower; reamery, 47@65c. reamery, 47@65c. Eggs—Unchanged: receipts, 39,821 cases.
Chicago, April 28.—Provisions were Larose.. 45 weak in sympathy with grain. The fail—Mackay. 74 ure of a packing company at Sloux City, Ia., was also a bearish influence. Liverpool, April 28.—Hams—Short cut,

190s.
Bacon—Cumberland cut, 184s 6d;
Wiltshire cut, 187s; clear bellies, 212s;
long clear middles, light and heavy,
202s; short clear backs, 191s; shoulders,

square, 138s; New York shoulders, 134s 6d.

Lard—Prime western, in tierces, 155s 6d; American refined, in pails, 198s 6d. OILS.
Liverpool, April 28.—Rosin—Common

59s.
Turpentine Spirits—205s
Petroleum—Refined, 2s 1½d.
War Kerosene—No. 2, 2s 2½d.
London, April 28.—Calcutta Linseed—
£43 15s
Linseed Oil—103s.

Petroleum-American refined, 2s 1%d;

pirits, 2s 2%d. TORONTO, April 27.—In the Legislature this afternoon Premier Drury
announced the personnel of the special
committee, which will consider the
Government's election bill, as follows:
Hon. E. C. Drury, Hon. W. E. Raney,
Hon. Peter Smith, R. M. Warren, W.
H. Casselman, A. T. Walker, Malcolm
MacVicar, Farmers; W. A. Crockett, J.
B. Cunningham, Labor; H. H. Dewart,
W. E. N. Sinclair, J. W. McLead, M.
Laing, Liberals; Hon. G. S. Henry, H.
P. Hill, Charles McCrea, Conservatives. Rosin—American strained, 58s; type G, 64s. Turpentine Spirits—203s. Tallow—Australian, 90s.

WONEY.

London, April 28.—Close: Money, 4½

per cent. Discount rates—Short bills, 5%@6 per

Discount rates—Short bills, 5%@6 per cent.

Bar silver, 66%d per ounce.

Bar gold, 108s 4d.

Gold premiums at Lisbon, 140.

WALL STREET.

New York, April 28—Wall Street, Noon.—The market railied slightly from its early setback, but soon fell to lower levels as pressure against steels, equipments, motors and oils became more acute. Reversals in those groups ranged from 1 to 3 points, but General Motors dropped 16 points. Shippings, textiles, leathers and sugars joined the reactionary movement before noon, when selling became more urgent. Failure of the United States Steel directors to increase the common dividend, and to increase the common dividend, and reports of further reduction of Industrial activity in the Middle West because of the liquidation. Call money opened to the liquidation. Call money opened at 8 per cent. Liberty bonds were weak in tone. Prices at 11:55 a.m. were: First 3\% (c, 93.00; first 4\%, 85.50; second 4\%, 85.50; first 4\%'s, 86.10; second 4\%'s, 85.80; third 4\%'s, 90.48; fourth 4\%'s, 86.00; Victory 3\%'s, 96.88 1:30 p.m.—Declines extended to rails

### BANK OF MONTREAL

NOTICE is hereby given that a DIVIDEND of THREE Per Cent. upon the paid-up Capital Stock of this Institution has been declared for the current quarter payable on and after TUESDAY, the FIRST DAY OF JUNE next, to Shareholders of record of 30th April, 1920.

By order of the Board. FREDERICK WILLIAMS-TAYLOR General Manager. Montreal, 20th April, 1920.

VICTORY BONDS LAST ISSUE THE BEST INVESTMENTS

EDWARD CRONYN & CO.,

PIANO TUNING

PIANO TUNING, REGULATING AND repairing. H. E. Watson, 396 Ridout. JOHN RICE, EXPERT TUNER-Formerly with Mason & Risch. Phone 7292.

MEDICAL CARDS

DR. J. E. HETT. SPECIALIST—CAN-CER, tumors, etc. King street east, Kitchener, Ont. DR. WEEKES, 436 WATERLOO street. Hours, 1 to 3 and 7 to 8. 88bu DR. NORMAN R. HENDERSON. COR-NER Dufferin and Clarence. Eye, ear, nose and throat.

DR. BROWN - EYE, EAR, NOSE throat, 472 Clarence street. Appointments professible ments preferable. DR. BANGHART, DUNDAS AND Maitland—Midwifery, women's dis-eases. Phone 3500. DR. W. F. BABB, 205 QUEEN'S AVE-NUE-Eye, ear, nose and throat

DR. D. H. ARNOTT, 226 QUEENS avenue—In addition to regular practice, will give special treatment for cure of liquor and drug nabits. F. L. BURDON, M.D., L.R.C.P. and S. (Edinburgh) — Diseases of women, children. 461 Waterloo. Phone 258. JOHN G. HUNT-EYE, EAR, NOSE, Corner Queen's avenue and throat. Corner Clarence street.

ROY ROUTLEDGE, CORNER ndas and Waterloo streets. Hours, Dundas and Waterloo streets. Hours, 12 to 1; 2 to 4, 6 to 8. Office phone 152, residence 205. ROY J. FARMER, M.D. (RETURNED from overseas)—New office, 462 Dundas street. Office hours, 2-4, 7-9, and by appointment. Telephone 7651.

DR. J. THORNLEY BOWMAN HAS resumed practice. 183 Wortley road. Telephone 1108. DR. KARN, SPECIALIST, GENITO-URINARY and rectal diseases of

men and women. 426 Richmond street, London. practice at Hayman Court Apart-ments, Wellington street. 99tf SEABORNE-OFFICE AND RESI-DENCE, 469 Clarence street (Par avenue). Hours, 2 to 4 and 6 to Telephone 5574.

DR. CLIFTON W. PENNECOTT, 430 Hamilton road. Phones: Office 7860, night 3880. DR. NORMAN F. SCHRAM, CORNER Dundas and Wharneliffe road. Phone 2336.

DR. JOHN S. SCHRAM, CORNER Kent and Talbot street. Specialty, midwifery, diseases of women and children

DR. W. J. STEVENSON, 389 DUNDAS street-Specialty, diseases of womer and surgery. Phone 510. DR. H. A. STEVENSON-X-RAYS. OR. CAMERON WILSON — 260 Queen's avenue. Diseases of women and surgery. Telephone 266. Night

DR. ALICE JAMIESON, 369 QUEEN'S DR. HOLMES, 344 RICHMOND-SPE-

GEORGE McNEILL, M. D. - 2 Queen's avenue. Specialist X-rays. DR. CLIFFORD H. REASON, CORNER Dundas and William streets (phone 265), has resumed practice. DRS. FERGUSON & FERGUSON, South London, Phone 753, Dr. R. Fer-guson, specialty midwifery and dis-eases of women. Dr. J. I. Ferguson, surgery and diseases of children.

R. W. SHAW, M.D., L.R.C.P., AND M.R.C.S., England. 287 King street Phone 839. DR. GEORGE A. RAMSAY HAS DE-MOBILIZED and resumed practice. 383 Waterloo street (next armories). Phones: Office 711, night 7563. DR. SEPTIMUS THOMSON, PARK avenue, corner Queen's. Eye, ear,

nose and throat. DR. W. M. SHOEBOTHAM, 620 RICH-MOND, corner of Hyman. Specialty surgery, diseases of women. DR. GORDON L. JEPSON, 405 DUN-AS street, corner Colborne. Phones



#### Last Day for Tax Returns

is April 30th. But we suggest that you do not wait until then to obtain and fill out the proper forms.

Do two things now. Send to the Post Office or your local Inspector of Taxation for the Income Tax forms, and write for our pamphlet: 'The Income Tax and the Average Man."

Its contents will enable you to fill out the forms more accurately. It will be sent free for the asking.

Royal Securities CORPORATION LIMITED

MONTREAL Tereste Hallfax St. John, N.B. Winnipag London, Eng.

### Back of this Bond

- 1. Ample physical assets.
- 2. An established nation-wide demand. The goodwill of hundreds
- of thousands of users. A name and product that,
- for over half a Century, have stood for integrity quality and which have been widely and continuously advertised.

Write for full particulars in advance of the public issue of the 61/2 % First Mortgage Bonds of the McCormick Mfg. Co. Limited.

NESBITT, THOMSON and Company, Limited MONTREAL TORONTO HAMILTON, LONDON, Ont.

#### INSURANCE

ALEX. B. STEIN, PIANO TUNING, repairing. 608 Hamilton road. Phone 3338. PROTECTION.
ABBOTT INSURANCE COMPANY.
BANK OF TORONTO CHAMBERS. DONALD D. LETHBRIDGE, INSUR-ANCE of all kinds. 117 Dominion Savings Building. Phones 650 or 4903.

> . A. NELLES & SON Fire, Life, Accident, Marine, Plate Glass, Rent and Automobile.

### MARRIAGE LICENSES

MARRIAGE LICENSES ISSUED BY W. G. R. Bartram, 59 Dundas. MARRIAGE LICENSES ISSUED BY H. J. Childs, druggist, 682 Dundas. MARRIAGE LICENSES ISSUED-W. C. Fitzgerald, 110 Dundas street.

VETERINARY SURGEONS
WILLIAM J. WILSON, VETERINARY
—Horse and Dog Hospital, 84 King street. Phone 198.
W. T. GALBRAITH, V.S. (RETURN-ED)—Successor to W. McDonald, King street, opposite market. Phone, Cassed their names, addresses and full particulars of their claims.

OSTEOPATHIC PHYSICIANS

# E. S. DETWILER, D. O., HAS REMOVED to 444 Waterloo, corner of Queen's. Phone 3378. DRS. MARIE H. HARKINS, REBECCA Harkins. St. George Apartments, Wellington. Phone 1560. Rebecca Harkins, specialist, catarrhal deafness.

PATENTS RIDOUT & MAYBEE, 156 YONGE Ont., Solicitors for the Administrator, street, Toronto, solicitors of patents and experts in patent law, Send for our handbook.

### ROOFING

ARTHUR MOULD, GENERAL ROOF-ING contractor. Repairs a specialty. Distributor for Carey products, as-phalt shingles, asbestos, asphalt, rub-ber roofings, roof paints, wallboard and pipa coverings, 210 York street, London. SLATE, GRAVEL AND CEMENT with immediately on the signing of roofer. Paint for iron roofs. Waiter Scott, 508 York street.

Scott, 508 York street. SLATE ROOFING—OUR SPECIALTY is slate blackboards. J. Whittaker, 551 King street.

#### EDUCATIONAL

### O'Brien Business College

1 Richmond Street (South of King) Day and Night Classes All Summer. Individual Instructio W. J. O'BRIEN, Principal, Commercial Specialist. TUITION-ALL EXAMINATIONS DAY and night classes. Backward pupils coached. J. Young, 379 Princess. OF FOUR CALLS FOR LADY STEN-OGRAPHERS and bookkeeners re-cently received at Canada Business College, Chatham, the first offered \$90 College, Chatham, the mist ond \$25 per to \$100 per month; the second \$25 per week. Watch for the others, and

### OSTEOPATHIC CLINICS OR CHILDREN - ST. GEORGE Apartments. Wednesday, 3 to 5.

OR RETURNED SOLDIERS - 444 Waterloo, Tuesday and Friday, 7 to

Remember Lot's Wife ALSO SALE TOMORROW (THURSDAY) 809 QUEEN'S AVENUE at 10 a.m. Choice mahogany and antique walnut. Forget it not; forget it not. I do this lest you forget, lest you forget. Jos. Brown, auctioneer. Phone 2253.

Scaled tenders, addressed to the Provincial Secretary, Parliament Buildings, Toronto, marked "Tenders for Coal," will be received up to noon on Tuesday, May 11, for the delivery of coal in the sheds of the following Provincial Institutions, viz.: Ontario Hospitals at Brockville, Cobourg, Hamilton, Kingston, London, Mimico, Orillia, Penetanguishene, Toronto, Whithey on, Kingston, London, Mittby. Penetanguishene, Toronto, Whitby. Woodstock, The Andrew Mercer Reformatory at Toronto, and the On Brick and Tile Plant at Mimico. Specifications of the qualities of coal required and forms of application may be obtained on application to the Department or from the Bursars of the respective institutions.

Newspapers inserting this advertisement without written authority from the Department will not be paid for it. H. C. NIXON.

Provincial Secretary. Parliament Buildings, Toronto, April 23, 1920.

# WE OFFER

CITY OF TORONTO

Subject to Prior Sale

51/2% Serial Gold Bonds.

Maturities 1923 to 1931 To Yield 6% Maturities 1940 to 1944 To Yield 5.90%.

THE NATIONAL CITY COMPANY

Canadian Head Office

74 Note 10 King Street East, Toronto, Ont. Halifax, No.S. 

### **PRODUCTS**

To those engaged in the dairy industry, whether the farmer, the creamery or the cheese factory, this Bank offers its splendid facilities for handling all business related to Dairy Products.

If an advance is required, consult the Manager of our nearest branch.

## IMPERIAL BANK

London Branch, Branches also at St. Thomas and Sparts,



### Food Drafts Sold

Do you wish to provide FOOD for relatives or friends in Food Austria, Hungary, Czecho-Slovakia or Germany? If so, this B will sell you for the Canadian Equivalent of \$10 or \$50 New y funds Food Drafts drawn on an American, Relief Administra Warehouse in any one of these countries. The drafts will be is free of bank charges, and are payable in Food. Full particulars may be obtained from any of our Branches.

### The Royal Bank of Canada

Capital Paid Up and Reserves,

Richmond St. & Market Square . . . Richmond & Piccadilly Branch Dundas & Quebec Sts. Branch

R. H. Cale, Manag W. D. Beamer, Mana

A. J. Goodall, Manage