DAY IN AND DAY OUT.
Always the Same.
Time does not change the uniform quality of ROWAT'S COFFEE.
70c pound.
T. A. ROWAT & CO.
250 Dundas Street. Phones 3051-3052.
x

Taylor's Stomach and Liver Tonic
is composed entirely of vegetable ingredients. It acts as a powerful system tonic, as well as toning up the stomach and liver. Excellent for torpid liver and biliousness. 35c, 65c, and $1.20.
Taylor's Drug Store
New Address
390 Richmond Street
Opposite Royal Bank.
Phone 594. Est. 1868.
Three Graduate Druggists.
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DIAMONDS
Rings.... $8.00 to $1,000.00
Necklets...$30.00 to $800.00
Barpins....$5.00 to $100.00
C. H. Ward & Co.
Diamond Merchants and Jewelers.
386 Richmond Street.

$75 Pair Was the Price of Spectacles
Three hundred years ago, whether or not they suited the patient's eyes.
Age-old ideas have given way to modern scientific practice, moderate price, and guaranteed service.
Consult Us About Your Eyes
THE BROWN OPTICAL CO
223 DUNDAS ST. PHONE 1877.
Largest Exclusive Optical House in Canada.
MONTREAL, LONDON, WINDSOR.
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LEHIGH VALLEY
COAL
That Satisfies
John Mann & Sons
Phone 470
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JANUARY CLEARANCE SALE
Fifty per cent reductions on Ladies' Coats and Suits during our January Sale. Ladies' Dresses reduced from 25 per cent to 40 per cent.
Make your dollar do double duty
—AT—
Canadian Ladies' Wear Co
872 Dundas St. Phone 6112
zxv

LONDON OPTICAL Co
Richmond Street, Dom. Sav. Bldg. Phone 6180.
zxv

London and Port Stanley Railway
Timetable Effective December 5, 1920.
To St. Thomas—†5, †*6:10, 7:15, †*8:15, 9:20, 11:20 a.m., *12:20, 1:20, 2:20, *3:20, 4:20, *5:20, 6:20, *7:20, 8:20, 9:20, 11:20 p.m.
To Port Stanley—†*6:10 a.m., *12:20, *5:20, 9:20 p.m.
*Limited between London and St. Thomas.
†Daily except Sunday.
All trains stop at Glanworth.

BRING YOUR RUBBER TROUBLES TO
CLINGER
LONDON'S RUBBER MAN.
346 Dundas Street. Phone 5124.
RETREADING A SPECIALTY.
zxv

F. STEELE
Have the Benefit of My 15 Years' Experience.
210 Dundas Street. Phone 972.
zxv

D. H. M'DERMID IS RE-ELECTED HEAD OF LONDON C. A. S.

Annual Reports Show Highly Satisfactory Record For Year.

D. H. McDermid was unanimously re-elected president of the Children's Aid Society at the annual meeting held in the courthouse on Tuesday afternoon. Although he thought that a new officer should be chosen, the other members of the society were of the opinion that he had done such excellent work during the past year that he was the man for the post. E. V. Buchanan, seconded by Major T. J. Murphy, moved a vote of appreciation of the president's services. It was unanimously adopted.

Following is the entire slate of officers and committees for the ensuing year: Honorary president, Sheriff D. M. Cameron; honorary vice-presidents, Joseph Sanders, F. E. Leonard; president, D. H. McDermid; first vice-president, A. E. Barbour; second vice-president, W. N. Manning; third vice-president, Mrs. D. Regan; treasurer, E. V. Buchanan; secretary and inspector, W. E. Kelly; solicitors, J. B. McKillop, Major T. J. Murphy; physician, Dr. W. J. Tillmann.

Board of Management—Mrs. W C. Allen, Mrs. Joseph Brown, Miss Bullen, Mrs. Thos. Coffey, Mrs. Hume Cronyn, Miss A. Elliott, Miss B. D. Friend, Mrs. H. E. Gates, Mrs. John Gemmell, Miss Helen Gibbons, Mrs. R. M. Graham, Mrs. R. R. Hardie, Mrs. F. F. Harper, Mrs. T. E. Harrison, Mrs. J. I. A. Hunt, Mrs. J. W. Jones, Mrs. C. E. Keene, Mrs. F. E. Leonard, Miss Macklin, Mrs. Yorke Miller, Mrs. D. H. McDermid, Mrs. Donald McLean, Mrs. W. S. Partridge, Mrs. D. Regan, Mrs. J. W. Scandrett, Mrs. John Weld, Mrs. Harry White, G. Morley Adams, A. E. Barbour, E. V. Buchanan, Sheriff D. M. Cameron, C. F. Complin, Brigadier Alex. Crichton, H. E. Gates, Robt. Greene, A. H. M. Graydon, J. I. A. Hunt, W. R. Jarmain, W. N. Manning, W. A. Martin, Major T. J. Murphy, Wm. G. Murray, T. D. McCullough, D. H. McDermid, M. P. McDonagh, Rev. D. C. MacGregor, J. B. McKillop, E. H. McKone, Joseph Sanders, Dr. H. A. Stevenson, M. P. P., W. L. Walker, James Gray, Dr. W. J. Tillmann.

The following were appointed by the city council to the society: Ald. P. J. Watt and Ald. Geo. A. Wenige. County Clerk John Stuart was appointed by the county council.

Shelter Home Committee—Mrs. F. R. Hardie, Miss A. Elliott, Mrs. F. F. Harper, Mrs. J. I. A. Hunt, Mrs. C. E. Keene, Mrs. F. E. Leonard, Mrs. D. H. McDermid, Mrs. W. S. Partridge, Mrs. D. Regan and Mrs. John Weld.

Foster Home Committee—Mrs. F. E. Leonard, Mrs. F. E. Harrison, J. I. A. Hunt, Mrs. Yorke Miller, D. H. McDermid, Mrs. D. Regan and Mrs. John Weld.

Advisory Committee—D. H. McDermid, J. B. McKillop, T. D. McCullough, John Stuart, J. I. A. Hunt, M. P. McDonagh.

Finance Committee—E. V. Buchanan, W. A. Martin, Robert Greene, J. I. A. Hunt.

Auditors of Finance Committee—A. Screaton and Andrew Dale.

Report Favorable.

The financial statement for the past year was referred to as being a very satisfactory one. The total revenue was $26,640.27, and of this $19,565.39 was secured from the 1919-20 campaign of the Commercial Travelers' Association. Grants were received from the city of London and from the county of Middlesex.

Although the society has sufficient funds to carry on its work for a few months after the coming United Welfare Fund Campaign, it will be necessary to appeal to this source, as another campaign will not be launched until a year later.

A letter of condolence will be sent to the widow of the late C. W. McGuire.

Major Murphy, seconded by Mr. Buchanan, moved a vote of appreciation of the work of Inspector W. E. Kelly and other members of the staff for the efficient service rendered by them during the year. All members of the staff who were present remarked that had it not been for the other members they would not have been able to carry out the work as well as they had.

Inspector Kelly in his annual report covered the work accomplished by the society during the year, and outlined the needs of the organization in order to cope with the requirements of the widening field confronting it.

Mr. McDermid, who was in the chair, during the course of a short address touched briefly on the work of the year.

It was mentioned that the Mrs. Yorke Miller Chapter of the Y. W. C. T. U. provided the children at the shelter with a Christmas entertainment and other treats during recent years.

Inspector's Report.

In his 27th annual report of the City of London Society, and his eighth of the County of Middlesex Society, Inspector Kelly stated:

"We feel that we can justifiably say that there is no organization in this part of the province whose work is better or more favorably known than that of the local Children's Aid Society. For 27 years the London society has impressed the public with its consistent efforts and vigilance in the protection of neglected and dependent children."

"The work throughout the county of Middlesex has steadily progressed, so that today we not only act upon all complaints that reach us from rural districts, but also have the supervision of all wards placed in our county."

On the Decline.

"The past year has shown no abatement whatever in the number of problems brought to us for solution.

"The careful record kept in our office does indeed reveal a considerable change in the character of the 983 problems presented. There were, for instance, very few cases of child vagrancy and begging, which in the early years of the society's activities was a frequent occurrence. Cases of actual ill-treatment of children are also happily on the decline, only 27 such having been dealt with by your officers."

"Though such cases as these have been fewer in number than in previous years, we find the number of cases multiplied in which infidelity or marked infelicity in the home has resulted in neglect of and danger to the children."

"The year's work reveals the need for some concerted action throughout the province in the interest of the unmarried mother and her baby, including the protection of the feeble-minded girl, who is often the victim of man's depravity.

"We have been at a loss during the year to find accommodation for infants who were deserted or abandoned, who had often been "dumped" down into most undesirable surroundings, from which they had to be rescued by our society.

Crowded Conditions.

"Crowded conditions at the Salvation Army Home made it impossible for that institution to always receive such babies from us on short notice. A committee of ladies from the board attempted to find boarding homes for infants through mothers' clubs, with some success, but we had soon exhausted all the homes that were offered in this way.

"This problem still confronts us and your officers cannot but feel that our society should itself make provision for the temporary care of the little ones."

"We are happy to note the progress that is being made toward the establishment of a juvenile or children's court by the general committee of prominent citizens which has had this matter in hand. The total number of juvenile crimes committed during the year ending November 30 was 251 it was noted.

"While Mr. Graydon, the police magistrate, takes a very evident interest in the cases of boys and girls brought before him, it is very clear to a regular attendant at the court that the facilities for dealing with these delinquent children, according to modern ideas are distinctly lacking.

Sent to Jail.

"In addition to this, boys have frequently been sent to jail on remand because of inadequate detention rooms at our shelter. We have only two such rooms, and in instances in which a 'gang' of several boys have been remanded by the magistrate, this accommodation was certainly not sufficient."

Commenting on the figures of the serious juvenile crimes committed during the year, Mr. Kelly said: "Seven boys were sentenced to the industrial schools, the remaining 149 were allowed to leave the court without any further attention to their cases. Practically no effort was made to ascertain the cause of their delinquency and to better conditions.

"As already mentioned, Mr. A. H. M. Graydon, the police magistrate, has been most interested in all matters brought before him in which children have been involved. Your officers are also grateful to the chief of police and his force and to Mr. Moule, police court clerk. Inspector Nickle and his staff have also been very helpful to us."

Thanks were extended to Victoria and St. Joseph's Hospital authorities, the Sisters of Mount St. Joseph, the Protestant Orphans' Home, the Salvation Army and several members of the medical profession for courtesies shown and services performed.

G. W. V. A. DROPS OUT OF CENTRAL COUNCIL

Withdrawal of Delegates Indorsed At General Meeting.

As a result of a decision at the regular meeting of the local branch of the G. W. V. A. held in Hyman Hall last evening, representatives will no longer be sent to the Central Veterans' Council.

The question of the withdrawal was first brought up and passed, by the executive at its last meeting, and was referred to the general meeting last evening. Much discussion centred on the withdrawal, and the C. V. C. as a whole. However, there was no reflection on the work of any of the delegates of the G. W. V. A. to the C. V. C.

President Ald. J. C. Wilson, M.D., was asked by a member why the executive had deemed it wise to sever connection with the C. V. C. In his reply he said that the C. V. C. since its inception had not fulfilled the duties that were set forth in the constitution.

"The council was to act as an advisory body to the returned soldiers' organizations that were represented," said Comrade Wilson. "That is the very thing it hasn't been doing, and practically everything that has been accomplished by the council was first brought up by the G. W. V. A.

"For another reason," continued Comrade Wilson, "the G. W. V. A. is not proportionally represented on the council. We at present have twice the membership the other organizations have together, but still we are only allowed the same number of representatives.

"We have a Dominion executive that can present the affairs of our association before either the Dominion or the Provincial Governments. During the last three or four years the G. W. V. A. has done more for the returned men than any other association has, and by so doing the association has become the official soldier organization of the Dominion of Canada. I can see nothing ahead of us, comrades, but to withdraw from the C. V. C., considering these circumstances," he concluded.

Several members voiced their opinions on the work of the C. V. C., and the representatives were asked to speak on the work of the council. All maintained that if there was ever a time that representatives of the G. W. V. A. were needed on the C. V. C. it was now, because of the fact that an amalgamation is looming up.

Lieut.-Col. W. G. Coles, past president of the association, asked what he thought of the withdrawal of the G. W. V. A. representatives, said that the G. W. V. A. should not allow the C. V. C. to voice the sentiments of the association, as it had been doing in the past.

"I don't think we should actually sever our connections from the C. V. C., but I do think that we should not allow our representatives to appear at any of the general meetings of the council," said Col. Coles. "I suggest that our representatives be ready any time to be authorized by the executive to confer with the C. V. C. on any matter relative to the betterment of the returned men in general."

Later on in the meeting a resolution to this effect was drawn up.

A communication from John McCombe, president of the Anglo-Canadian Moving Picture Producing Company of Montreal, was read. It asked that the branch indorse a protest against allowing any film to be shown in a Canadian theatre, that was produced by an American firm. The indorsement was given by a standing unanimous vote.

A letter will be sent to Manager Minhinnick of the Grand Opera House thanking him for the use of the theatre for a band concert last Sunday.

LONDON PHYSICIAN HONORED.

WINDSOR, Jan. 11.—Announcement was made today that Dr. H. R. Casgrain, Windsor war veteran, has been elected an honorary member of the Academy of Surgery of Detroit, other honorary members being Dr. Chas. B. Denanerede, Ann Arbor; Dr. Theodore A. McGraw, Detroit, and Dr. John Wishart professor of surgery of the Western University of London.

London's Largest Jewelry Store
The Store With the Stock
If you are thinking of purchasing a Phonograph you will find the Rayola second to none in quality. Pay no attention to the knockers.
EVERY KNOCK IS A BOOST
See and hear the Rayola play, and you will be convinced that the Rayola is second to none except in price, which is the best value we know of in the Phonograph line.
W. J. Wray & Co. Limited
234 DUNDAS STREET.

Once Upon a Time
The ladies of this city would journey to the large American centres to get the very latest shoe creations, but now they are able to secure these models right here in London within a few days after they make their appearance. This store is closely connected with all the leading American specialty shoe houses and whenever a new style comes out it is shown in this store almost immediately. Thus the old-time method of having to go away to get the latest fashions in shoes has passed into the discard. The discriminating woman who wants the best and must be sure of style buys her shoes here.
Cook's Shoe Store

$5 DOWN ON WALTHAM OR ELGIN WATCHES
Balance Easy Terms.
GREEN, Jeweler. 374 RICHMOND STREET.
zxv

$1.50 to $10.00. We have Trusses to fit all needs. Our fitters are experts.
ANDERSON & NELLES, 268 Dundas St.
Cut shows one of our many lines.

NO. 2 COMMITTEE RECOMMENDS MORE GRAVEL ROADWAYS

Would Put East End Hall Under Playground Commission.

No. 2 committee of the city council got away to 1921 business in a cloud of smoke last night. The enveloping haze was due to a substantial box of cigars which Ald. C. G. Moorhead, the chairman, brought along. In spite of this auspicious start little business of an outstanding character was transacted.

On Mayor Little's suggestion the city engineer was instructed to start as many gravel roadways as possible, immediately, taking chances on a sudden recurrence of winter. The placing of $500 in the estimates to improve the sewage system at the fair grounds was recommended. It was also suggested that the East London Hall be placed in the complete control of the playgrounds commission.

Lay Gravel Roads.

The decision regarding gravel roads arose from the clause in the mayor's inaugural address urging that as many public improvements be gone on with at once as possible in order to keep city employees at work and for the general benefit of the city as well. Ald. Moorhead pointed out that this type of road construction had been neglected for some years in order that paving might be rushed. He thought it was time now that it was given some attention.

Suggested changes to the fair grounds sewage system were due to a letter from the fair board sent last year. They urged the construction of a large line from Egerton street to King street, across the grounds, claiming that the present system was entirely inadequate at fair time. City Engineer Brazier's report on the subject last year was read. He claimed that an expenditure of this kind would not be justified in view of a possible change of site of the grounds. He said the system was adequate if proper precautions were taken during the exhibition week and more manholes were constructed so that the system could be kept free from obstructions. This would cost $500. The committee recommended that it be placed in the estimates.

Change in the control of the east end hall was considered because of a letter from the board of health.

It was pointed out that there were no proper sanitary conveniences. If the hall was to be generally used. The Public Utilities Commission was asked to install these, but replied that it would be impossible unless the building were properly heated at all times. They also pointed out that the playgrounds commission controlled only part of the building. Members of the committee thought if they were given full control of the hall they could arrange to heat it and make the other changes. Mayor Little will bring the matter before the utilities commission at its meeting today.

No action was taken on the clause of the mayor's inaugural address recommending that some action be taken in regard to a new city hall, pending discussions of the matter by No. 1 committee. Dealing with public improvements was left over until a program could be submitted by the engineer.

Teamsters asked an increase from $4 to $7 a trip for operating city snowplows, claiming that no increase had been made in several years and that the work was now being done at cost. The engineer was asked to report.

A request that new sidewalks, six feet in width, be laid on Ottaway avenue and Waterloo streets in the vicinity of the medical school, was laid over as general alterations along this line are contemplated soon. The engineer was asked to report on the advisability of paving Thames street so that the sub-way beneath the G. T. R. tracks could be more generally used. Plans for crossing gates on the C. P. R. at Waterloo and Pall Mall streets were received from the Dominion Railway Board. Neither the mayor or Ald. Drake were very heartily in favor of this kind of protection, both reporting that they had been trapped between gates of this type recently and almost injured.

The decision as to whether the cost of the Quebec street sewer should be paid from local improvements or general taxes was left to the court of revision.

The engineer reported that it would cost $2,000 to lay 378 feet of tile drain from Cheapside to Grosvenor street on Colborne street in order to fill in a ditch there. Ald. Moorhead contended that this should be done by the city and not charged to the property owners.

Mayor Little pointed out that there were several places of this kind. If the city did the work at one place it would be expected to do it at the others. City Solicitor Meredith's opinion will be obtained.

Sidewalk Recommended.

The laying of a sidewalk on Adelaide street south of the river on a two-thirds vote of the council was recommended.

City Clerk Baker reported that the long-standing dispute regarding the local improvement taxes against the Institute of Public Health had been cleared up. The legislature will make provision in its estimates to pay them. It will also bear its share of the cost of sewers, curbs, gutters and pavements on Dundas street east.

ST. MATTHEWS' CLOSES A PROSPEROUS YEAR

The annual meeting of St. Matthew's Church, East London, was held in the Sunday school on Monday, Rev. H. B. Ashby presiding. The meeting was largely attended, and the members showed a very evident interest in the affairs of the parish. The rector reported an increase in almost every department of his work. The wardens' report was also encouraging, showing a balance on hand, in spite of extra expense for repairs on the church. All departments were reported to be in a flourishing condition and all had substantial surpluses.

The following is a condensed report for the nine-month term from April 1 to December 31. The year was shortened because the church year, instead of ending at Easter, is to end with the calendar year in future. Total money collected by all organizations, $5,103.07; expended, $4,255.05; net balance on hand, $878.02.

The officers elected were: Rector's warden, John Tamain; people's warden, W. A. McWilliams; assistant warden, George Ley; auditors, Messrs. Whitlow and Matthews; envelope clerk, Mr. J. P. Cook.

Select Vestry—Messrs. McLeod, McKenna, Hitchins, Whitlow, Dyson, Stanley, Wright, Bere, Sewell, Moulton, Mrs. Farnan and Mrs. Isles.

Secretary for Mission—Mr. Stallard, Sen.

Rectory Fund Committee—Messrs. Whitlow, McWilliams, Ley, Stallard, Mrs. Isaacs, Mrs. Isles; Mrs. Farnan, Mrs. Ley, Mrs. Moulton, Mrs. Dyson.

Delegates to Synod—Messrs. Wright and Hitchins. Alternate Delegates—Messrs. Whitlow and Moulton.

ALGONQUIN PARK IN WINTER.

There is an increasing desire among many city people to escape from the cares of housekeeping, and of life in the large centres, and seek the hospitality and good cheer to be found at the resort hotels. The Grand Trunk Railway System is meeting this desire in keeping open its famous hotel in the Algonquin Park of Ontario, "The Highland Inn." This hotel is easily accessible through Ottawa or Toronto, and offers warm, cheery private and public rooms. Excellent cuisine and the companionship of guests who have a common aim—to enjoy the healthful winter sports, invigorating climate, that the great unspoiled wilderness of Algonquin Park affords. For rates, etc., apply to Trunk agent. J. 6, 7, 8, 10, 12, 14

McCONNELL & FERGUSSON REORGANIZE AND FORM LIMITED STOCK COMPANY

Branch Managers Elected To Board of Directors.

The dawn of the New Year marks another milestone in the progress of the advertising firm of McConnell & Fergusson.

At a conference just finished and lasting several days, the reorganization of the firm into a limited company was consummated, and a board of directors elected from among those who are active in the management of the company's head office and branches. Mr. J. E. McConnell was elected president, and Mr. M. M. Fergusson vice-president of the company.

These two chief officers of the new company arranged for the reorganization of the company after a long experience together, during which they built up a coast to coast connection of advertising offices and secured the best qualified managers to take charge of these branches. They have created an organization which has impressed itself upon the whole publicity and advertising situation in Canada, and have been in the front rank of those who brought advertising to its present recognition and influence as an economic force, and a thoroughly developed and tested commodity.

Mr. McConnell and Mr. Fergusson are well-known to the citizens of London. They have been identified with the growth and extension of almost every large company in London and Western Ontario, and one of the gratifying features of the recent meetings was to recall that by far the greater number of clients who were with the firm in its early years are still depending upon the same agency to bring their advertising messages to the people of Canada. The name McConnell & Fergusson is associated with products and commodities which are manufactured and sold from the Atlantic to the Pacific. In the history of the agency up to the present time, it has been identified with the advertising of many firms in every industrial and business centre of Canada. From a few accounts, from the small appropriations given by men who saw the new dawn in merchandising by means of the press, the business has grown to the point where it now embraces hundreds of accounts and relates to the people the merits of scores of different products.

There is the dramatic element in every business, and the story behind the development of Canadian advertising has been written by such men as Messrs. McConnell and Fergusson. They have seen almost every business and profession overcome its disbelief and prejudice against advertising, and watched some of the most conservative advertisers develop their conviction that "it pays."

They have come through the difficult, pioneering days of advertising, the period during which advertising had to be sold on a basis of faith, and "proved up" by long and arduous missionary work. They have seen the transformation from the days when an "ad" was considered a necessary evil and an inartistic collection of type, to the time when the economic soundness of advertising is recognized by the part it plays in almost every modern business, when the best talent in art and journalism is sought for the production of the selling message that lies behind the production of every worth-while product, whether it be a motor car or a cake of soap.

Those associated as directors with the new company are all men of long experience in advertising or business practice. They comprise Mr. A. R. Malton as director and active executive officer at Winnipeg office; Mr. J. E. Gunn, director and manager of the company's Toronto office; Mr. Lionel T. Benison, director and manager of the company's Montreal office; Mr. D. C. Coutts, director and manager of the company's Winnipeg office, and Mr. J. P. McConnell, director and copy consultant.

Mr. Malton is well known for his long association with the Bank of Toronto with which he held a high executive post at the head office until entering the advertising business. Mr. Malton has had a long experience in various parts of Canada, which brought him into active contact with business conditions. His services to the agency are peculiarly valuable in the survey of business prospects and merchandising.

Mr. Gunn is known for his long and active career in the publishing and advertising business as well as for his business management experience. He has been associated with advertising in Canada and the United States during the period when the most radical changes leading to success were brought about.

Mr. Benison has been identified with advertising interests in Montreal and Eastern Canada for eight years, and established and carried on the Montreal branh of McConnell & Fergusson with remarkable results.

Mr. Coutts has represented the agency in Western Canada for many years, and knows the western advertising situation, its values and problems as thoroughly as any man in Canada.

Mr. J. P. McConnell has been identified as editor and publisher with several of the foremost newspaper enterprises in Canada. His journalistic experience also included close association with some of the earliest experiments in Canadian advertising. He brings to the organization the capacity for unusual service to institutional and educational advertising.

In each of the company's offices the staff of trained writers and executives has been selected with an eye to their fitness and experience to undertake and execute with the most satisfactory results any of the diversified problems of advertising and the marketing of products.

A program providing for the most advanced methods and thorough future development of the new company was undertaken at the first meeting.

EXTRAVAGANCE SIN OF CANADIAN PEOPLE

Bank of Commerce Officials Welcome Present Steadying Conditions.

"Our particular sin is extravagant expenditure and willingness to incur debt."

This remark of Sir Edmund Walker, president of the Canadian Bank of Commerce, made at the annual meeting of shareholders, came as the conclusion to a remarkable review of business conditions, and political questions as they relate to business. Sir Edmund diagnosed the condition of Canada. He sees the germs of sickness, but he has high hope for the patient.

Canada's exports and imports for the year ending March, 1920, Sir Edmund showed to be less favorable than for the previous year. The total of exports was larger, but the total of imports unfortunately was very much larger. There is a bright side, fortunately, to offset this decreased margin of export excess over imports. It is the fact of increased value of field crops, mineral production well in excess of that of 1919, and the fact that war expenditures have virtually ceased. Sir Edmund makes it clear that Canada can, if Canadians will, speedily get the important excess of export over import more nearly to the old ratio.

Sir Edmund spoke very plainly on methods of taxation, upholding the idea of a turnover tax, and urging careful consideration before imposing drastic supertaxes on income, or heavy taxes on industry.

The remarks of Sir John Aird, the general manager, also were hopeful, steadying words at this time. Sir John established not only the fact that the Bank of Commerce has continued its growth, and has had the best year in its history, but that business generally is sound and getting sounder. He struck one particular word of counsel—that the farmers should not hold their grain for a rise, "on a market which has fallen very rapidly since the time of harvest, and has every appearance of continuing to do so in sympathy with the general tone of business."

Speaking directly on the bank's operations, Sir John Aird made very clear points indicated by the balance sheet. The past year has been the bank's best year through the steadiness of the business and through the avoidance of any serious loss. Further expansions have been made in Canada, and important expansions in the opening up of offices abroad which are needed to assist in the further development of export business for Canadian producers. The bank, practicing the caution it urges, has made large additions to the amount carried forward—a total of $1,783,979.37, or $356,243.97, more than a year ago—this as a safeguard against unexpected contingencies. Sir John's presentation of the bank's position gives point to the name—Bank of Commerce—the current mercantile loans in Canada amounting to the large sum of $231,114,772, or almost $18,000,000 more than a year ago.

Salvage Fire Sale
Big Crowds Fed Up With Bargains Every Day.
One Hundred and Sixty-Three LADIES' COATS
Latest Styles, Many With Fur Collars, in Good Condition, from
$6.00 to $22.00
Also MISSES' AND CHILDREN'S.
of the United Manufacturers' Stock
121---DUNDAS ST.---121

ADDITION PLANNED FOR VICTORIA SCHOOL

School Trustees Also Discuss Empress Avenue Conditions.

That immediate steps be taken to provide extra accommodation at Victoria School, and that Building Superintendent L. E. Carruthers be instructed to prepare the necessary plans and specifications with the least possible delay was the decision reached by No. 2 committee of the board of education at its first regular meeting of the year, held yesterday afternoon. The committee also decided that in order to hasten the matter special meetings shall be held as soon as the plans are ready.

At the present time the school comprises a building containing ten class rooms, with two extra class rooms located in a nearby two-story house secured for the purpose three or four years ago. By doubling up the junior classes it has been found possible to handle fourteen classes. The plans proposed last year but held over because of the high cost of material and labor included the addition of four class rooms and an auditorium.

Chairman Hayman told the committee yesterday that, owing to the continued high prices, it would be necessary at the present time to do without the assembly hall.

Trustee Udy pointed out that the matter of more accommodation at Victoria School had been before the board for over a year, and that it was time that it should be pushed ahead.

Worst in City.

At the beginning of the meeting Trustee Eggett asked what was going to be done with regard to the Empress Avenue School, which he described as the worst school building in the city so far as physical convenience is concerned. The majority of the trustees were of the opinion that Empress Avenue would have to wait till Victoria School is attended to.

With regard to the proposed addition to Tecumseh School, left over from last year's board, Mr. Carruthers stated that the plans for this school are ready. The matter of additional school accommodation in the east and north parts of the city was left in the hands of the chairman and inspector for an investigation of conditions.

It was decided to secure tenders for the supply of new seats for the additional rooms being added to the schools. Secretary McElheran stated that he had already asked the manufacturers of school furniture to submit their prices.

Chairman Hayman, the chairman of the board, Trustee Coleridge and Trustee Eggett were appointed a committee to investigate the matter of school janitors' wages.

In regard to the application of the Drama League for the use of the Lord Roberts School once a month, the secretary was instructed to write asking for further information as to the purpose of the league. Objection was taken to allowing the use of any class rooms in the city by various bodies of people, on the grounds that there was the danger of infection being carried into the rooms and endangering the health of the children. This objection it was felt did not apply to the use of a school auditorium where such exists.

A suggestion by Trustee Eggett, that it was time that the construction of the auditorium at the Technical School be proceeded with, did not meet with much favor, it being felt that the board will have its hands full in supplying the necessary public school accommodation this year.

OUCH! BACKACHE! RUB LUMBAGO OR PAIN FROM BACK
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LIFE UNDERWRITERS' OFFICERS SELECTED

The Life Underwriters' Association of London holds its annual election of officers at the Tecumseh House on Monday. J. J. Callaghan was elected president for 1921. Other officers are: Vice-president, H. E. Parsons; secretary-treasurer, J. Vivian; executive committee, Messrs. T. B. Parkinson, J. Tennant, H. Kirby, McCutcheon, Hardwiche and Smallman.

The association has enjoyed a prosperous year, and prospects are good for 1921.

SIGNAL CORPS WILL HOLD DRILL TONIGHT

No. 1 Company of the Canadian Signal Corps will commence its training for the year with renewed vigor when it holds its first drill at the armories this evening. The meeting has been called for 8 o'clock sharp, and a large turnout of members and new recruits is expected.

The unit, which is in command of Major M. L. Maitland, M. C., recently became a mounted unit, so that the members will be permitted to drill mounted equipment, including bandiliers, spurs and riding breeches.

All the rural sections of the unit are reported up to strength and are progressing favorably in their training.

There are still a number of vacancies at headquarters and in the wireless and cable sections.

The work of this corps is one of the most interesting in the service and gives the participant education along certain lines that may be of value to him in civil life.

Lambeth Doctor Trounces Two Would-Be Holdup Men

Pair Armed With Sticks Obstr uct Roadway and Attack the Driver of Stalled Car—Dr. J. G. Colling Worsts One Assailant and Other Takes Flight.

Two would-be hold-up men were trounced and frightened away by Dr. J. G. Colling of Lambeth this side of the Two-Mile House on the Wharncliffe road about 10 o'clock last night.

Dr. Colling was motoring to London to take back to the village with him a nurse for one of his patients. He was obliged to stop his car, rails having been taken from a fence and placed across the road. Two men of rather small stature, armed with sticks, were standing, one on either side of the road.

One of the men leaped at the physician, but the latter, who is of a fairly powerful build and good height, grappled with the man and flung him against the side of the car. The first assailant then ran away, and the other, who appeared to be a mere youth, as well as small of size, apparently thought discretion was the better part of valor and followed his companion in flight. The attempted hold-up was reported to both city and county police.

Dr. Colling graduated from the Western University medical department in 1918, served for some time as a medical officer in Siberia, and, returning home, pursued post-graduate work in Chicago, until he began practice in Lambeth several months ago.

We Are Selling Our Shoes At the New 1921 Prices
Women's Brown Calf Oxfords, with 12-8 heel: Goodyear welt sole: high grade. Formerly priced at $11.00 and $12.00. Now

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NASSAU, Bahamas, Colonial (open Jan.15) Royal Victoria (now open)
KEY WEST, Casa Marina (European Plan) (now open)
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