

## Thoughtless Spending

brings only superficial pleasures which soon pass and are forgotten.

Thoughtful people are checking unnecessary expenses and opening savings accounts where their money will constantly grow and will bring contentment and security in the future.

Paid-up Capital \$ 9,700,000  
Reserve 18,000,000  
Resources 270,000,000

## THE BANK OF NOVA SCOTIA

G. H. Montgomery,  
Manager, LONDON



WE OFFER

## Victory Bonds

At Attractive Prices.

EXEMPT FROM TAXATION.

1922-23 99.00 and interest, yield 5.86%

1923-24 99.00 and interest, yield 5.82%

1924-25 99.00 and interest, yield 5.75%

1925-26 99.00 and interest, yield 5.62%

1926-27 99.00 and interest, yield 5.41%

1927-28 99.00 and interest, yield 5.10%

1928-29 99.00 and interest, yield 5.02%

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ROYAL BANK BUILDING, LONDON.

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THE STANDARD BANK OF CANADA

ESTD 1857

Thrifty

YOU can SHELTER yourself

against adversity. FORTIFY

yourself against poverty

and SECURE yourself against failure

by acquiring the THRIFT HABIT.

Our Savings Department brings you

the opportunity.

THE

STANDARD BANK

OF CANADA

Capital, Surplus and Undivided Profits

\$8,360,537.09

LONDON BRANCH

H. F. CLARKE - MANAGER

VICTORY BONDS LAST ISSUE

THE BEST INVESTMENTS.

EDWARD CRONIN &amp; CO.

Crown Building, 71 Bay St., Toronto.

NEW HOTEL

CADILLAC

DETROIT, MICH.

DEPOT CARS DIRECT.

Complete everywhere.

European plan, \$2 and up.

Two Beautiful Restaurants.

Last word in food and service.

NEW HOTEL

CADILLAC

C. O. SCHANTZ, Manager.

21-24-26-28

Cream

Malt Extract

DRINK BEER

ON HOT DAYS

Cool, refreshing, sparkling beer—just

think of how it would taste on a swel-

ling summer day.

If you appreciate good beer, make

your own. For on receipt of \$2, we will

send you by parcel post a 24-lb. can of

Cream of Malt Extract and a package of

bops, material for 5-7 gallons of beer.

The instructions are absolutely clear

and easy to follow. No complicated

apparatus needed.

Don't be satisfied with second-rate

beer. Make the best at \$2 for 7 gallons.

Our Guarantee: Your money returned

without argument if not satisfactory.

Agents wanted everywhere. Splendid

proposition. Write for particulars.

Canadian Malt

Extract Company

Reg'd.

238c St. Urban St., Montreal.

## SPECTACULAR TWIN STORMS HIT TORONTO DAMAGE NOT SERIOUS

Two Residences Struck by Lightning, But No One Injured.

TORONTO, July 23.—A spectacular storm broke over this city about 7 o'clock this evening, followed shortly afterwards by a second storm, and while the two were the most severe of the season here, little damage was done. Two residences were struck by lightning, but neither was set on fire, and no person was injured. In the case of the first storm, a clothes line in a backyard, ran along the wire, burst in through the doorway, and across the kitchen and place a section of plaster off the wall.

Exceedingly heavy rainfalls marked the storm, and there was some flooding of streets as a result of blocked sewers. The telephone and telephone service in Toronto were little interfered with by the storm.

HAMILTON ALSO HIT. The Hamilton school was torn to matchwood and scattered for miles around. The storm broke out about 4 o'clock, and in the town the down-pour of rain was nothing less than a cloudburst.

Two killed, four-day-old baby missing and the country laid waste in an area of miles long and several miles wide east of the village of Fishers is the toll of the cyclone there. Today along the country roads for miles are scattered timber, clothing, household utensils and farm implements.

The body of Mrs. Guy Holmes was picked up terribly battered half a mile from where her home stood. No trace of her four-day-old baby has been found. The nurse, Mrs. Buyers, in whose home the baby was lying when the cyclone struck the home, has been picked up 75 yards from the house.

Sixteen horses in a barn were stripped of their hair. Another horse was carried through the air half a mile and landed badly injured and all his farm buildings destroyed.

At Regina, considerable damage was done by basement washout. Lightning struck the Parliament buildings, but caused little damage. Telephone communication was out of commission for several hours. The Red Cross rushed aid to the stricken areas.

NIAGARA FALLS, Ont., July 23.—A terrific electrical storm hit this city and district tonight and raged for over an hour, causing considerable damage to property. A great many fires are reported from various places. The incline railway was saved only by strenuous efforts after the building had been struck and burned to a loss of \$60,000.

Muddy Run Creek flowing through the city flowed for the first time in 20 years. Niagara's famous falls, and stock were destroyed near St. Davis.

There was a big storm over the Niagara district. Many fires occurred in this city. Inland areas became inundated during the rain, and it is feared that hundreds of thousands of dollars damage has been done.

SARNIA MAN ELECTED D.D.G.M. OF MASONS IN ST. CLAIR DISTRICT

Caretaker At Huron Beach Park Assaulted—Assailant Is Held.

SARNIA, July 23.—William H. Hunt of this city has been elected district grand master of St. Clair district A. F. and M. M. at the Masonic lodge convention at Niagara Falls. This is the first time in ten years a like honor has been bestowed upon a Sarnia Mason.

The local fire protection committee announced tonight that as yet no official selections have been made for the firemen who are to take the places of the men who have resigned from the local fire department.

EVERYBODY READY. Tonight it was announced that all arrangements for the war veterans' tattoo night at Bayview Park on July 27 have now been completed, and it is expected that the large number of men who are expected to visit the Imperial City next Tuesday night.

The permit for the building in the Imperial City total \$40,670 to date for the month of July.

No damage was done in Sarnia by the severe electrical storm which visited this section of Lambton County today.

Following a fracas at Huron Beach Park, the caretaker, John Duncan, was badly beaten up, while John Milligan has been charged with being drunk and disorderly in the park.

OWEN SOUND STUDENTS MAKE FINE RECORD IN NORMAL EXAMS

OWEN SOUND, July 23.—The Owen Sound Collegiate Institute has long enjoyed a reputation for the high standing of its pupils on departmental examinations. The lower school entrance to Normal examinations results this morning that out of 42 Owen Sound pupils who tried 41 passed, 14 of them with honors.

NEW CITY BAND IS ORGANIZED IN BABY CITY

Council Makes Grant of \$600 For Uniforms, Instruments, Etc.

## TWO DEAD AND SCORE INJURED, CYCLONE TOLL

Total Casualties in Saskatchewan Storm Not Yet Known—Heavy Damage.

REGINA, July 23.—At least two persons were killed, a score injured and property damaged to the extent of \$200,000 in a cyclone which swept the southern part of Saskatchewan Thursday afternoon in the trail of severe thunderstorms which swept the province from west to east. The full extent of the damage to the crops and the complete casualty list is not yet known.

The greatest property damage was caused at Alameda, southwest of Regina. Here the cyclone cut a swath two miles wide for several miles. While there has been no loss of life in this town, the damage is estimated at \$100,000.

Torn to Matchwood. The Alameda school house was torn to matchwood and scattered for miles around. The storm broke out about 4 o'clock, and in the town the down-pour of rain was nothing less than a cloudburst.

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OWEN SOUND, July 23.—At a meeting held in the council chambers last night the Owen Sound City Band was organized. The new band is composed of 12 members, and will have about 35 men purchased, and under such efficient leadership there is small doubt that Owen Sound will shortly have one of the best bands in the province.

The city council granted \$600 to assist the new band in buying uniforms, instruments and music. A committee of the council was also appointed to act in conjunction with the band, and the council has promised every assistance.

## HYDRO COMMISSION SHOWED CONVINCE GOVT. OF WRONG

Mayor Westoby of Guelph Differs With Sir Adam Beck.

GUELPH, July 23.—In a long-distance conversation with Mayor Westoby today Sir Adam Beck informed his worship that he has the opinions of two prominent solicitors in writing on the Guelph radial railway proposition, and both are to the effect that the agreement between the hydro power commission and the city of Guelph is a bad one. He is forwarding copies of the letter to Mayor Westoby.

The hydro knight told the mayor that he thought it was up to the city to take up the question with the Government, but Mayor Westoby differs with Sir Adam on that point, and said that it was the hydro commission that should convince the Government that it was in the wrong.

The mayor got in touch with City Solicitor Kerwin immediately after conversing with Sir Adam, and he is to give his opinion on the matter in writing tomorrow.

MEMBER OF GOVT. INVESTIGATING GAS SUPPLY AT BORDER

Hon. Harry Mills, Ontario Minister of Mines, Advises Educational Campaign.

WINDSOR, July 23.—That Hon. Harry Mills, minister of lands, forests and mines in the Drury cabinet, is investigating the border gas supply question, and has taken up the question with the Windsor Gas company, following the report of the producers, the Union Gas Company, to shut off the supply to Windsor and the adjoining territory on August 1 unless an increase in the rate schedule for 30 cents to \$1 per 1,000 cubic feet is granted, was the notification received here today by Acting Mayor Howell from Toronto.

While the minister has taken an interest in the controversy, and has been appealed to by the Windsor gas company, the only result of such local efforts have been the advice given by the company by the minister to conduct an educational campaign to inform consumers of the value and use of the fuel.

This company has done, but in such a super-enthusiastic way as to draw down a demand from the Government. Estlin, Acting Mayor Howell declared today.

ATTACK ON FARM MADE BY ARMED THUGS AT DAWN

Beaten At Their Own Game by Farmer and His Son.

WINDSOR, July 23.—Carrying revolvers and sawn-off shotguns, five thugs attacked the home of Albeny Meloeche, a farmer of Sandwich West, at dawn today and demanded admission. The attacking party finally running out of ammunition took to their heels and made their escape before assistance which had been summoned arrived.

The police authorities believe that the object of the attack was a large supply of liquor which Meloeche was reported to have in his cellar. The police were asked for assistance, but refused, claiming it was outside their territory. The provincial police were then called upon, and two officers went to the scene, but arrived after the thugs had gone.

RUSSIAN CAVALRY AT FRONTIER OF GERMANY

BERLIN, July 23.—Russian cavalry has reached Augustow, south of Suwalki and ten miles from the German frontier, according to newspaper reports.

CHATHAM'S TAX RATE SET AT 31.14 MILLS

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## FINANCIAL AND COMMERCIAL

LARGE OFFERINGS OF VEGETABLES AND FRUITS ON MARKETS

Tomatoes Promise a Record Crop and Prices Will Be Easier.

From the standpoint of fruit and vegetables today's market was easily the largest of the year. Buyers made their first appearance, while apples were offered in large quantities. Cherries sold at from \$1.60 to \$1.75 per 11-quart basket. The demand was very active.

Black raspberries were slightly easier, ranging from 25c to 30c wholesale, and from 30c to 32c retail.

Red raspberries were plentiful, and although the demand was active the prices of 25c to 30c wholesale, and from 30c to 32c retail, did not change.

No change in the prices of 11-quart baskets. The quality was the best, and market was very active.

Eleven-quart baskets of apples brought from 50c to 75c, while boxes of 100 lbs. were in good demand.

Honey was sold in large quantities. Five-pound cans brought \$1.75 wholesale, and \$2 retail. The wholesale price of combs was 40c, and the retail price 45c.

New home-grown potatoes by the peck were slightly easier. Prices for 11-quart baskets were 1.00 to 1.15, but today they sold for \$1.25 and \$1.35 a peck. Old potatoes by the peck sold for \$1.20 to \$1.35.

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Prices of tomatoes were lower, and most sales were made at 25c a pound. A huge crop of tomatoes is in prospect, and lower prices are expected.

Eggs were firm today. Crate lots for 50c a dozen wholesale, and from 50c to 60c retail. All eggs were in good condition, and the prices are expected to soar before the end of next week.

Butter, by the crock, was a little easier, at 55c a pound. Live ducks were lower and sold at 25c a pound. The demand for live fowls is very active.

Oats continue to decline. The prices started downward the beginning of last week and today ranged from \$3.83 to \$3.85 a cwt., and from \$1.29 to \$1.31 a bushel.

Hay and straw were unchanged in price, although the demand is very good. No change in the prices of live hogs, fat sows or dressed hogs were recorded.

Grain, per cwt. \$3.83 to \$3.85  
Wheat, per cwt. \$3.83 to \$3.85  
Oats, per cwt. \$3.83 to \$3.85  
Barley, per cwt. \$3.83 to \$3.85  
Rye, per cwt. \$3.83 to \$3.85  
Clover, per cwt. \$3.83 to \$3.85  
Alfalfa, per cwt. \$3.83 to \$3.85  
Timothy, per cwt. \$3.83 to \$3.85  
Sainfoin, per cwt. \$3.83 to \$3.85  
Lucerne, per cwt. \$3.83 to \$3.85  
Meadow, per cwt. \$3.83 to \$3.85  
Pasture, per cwt. \$3.83 to \$3.85  
Hay, per cwt. \$3.83 to \$3.85  
Straw, per cwt. \$3.83 to \$3.85  
Dried, per cwt. \$3.83 to \$3.85  
Green, per cwt. \$3.83 to \$3.85  
Whole, per cwt. \$3.83 to \$3.85  
Cracked, per cwt. \$3.83 to \$3.85  
Rolled, per cwt. \$3.83 to \$3.85  
Flour, per cwt. \$3.83 to \$3.85  
Meal, per cwt. \$3.83 to \$3.85  
Graham, per cwt. \$3.83 to \$3.85  
Buckwheat, per cwt. \$3.83 to \$3.85  
Corn, per cwt. \$3.83 to \$3.85  
Sorghum, per cwt. \$3.83 to \$3.85  
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