Deposits by Mail

If you cannot conveniently visit our office we shall be glad to receive your deposits and conduct your banking business by

Deposits received by mail will be promptly acknowledged, and all other business will receive immediate and careful attention.

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

THE BANK OF **NOVA SCOTIA**

G. H. Montgomery, Manager, LONDON



SPECIALS FIRMER: **EXPORT UNCHANGED**

Lots of States Storage Arrive On Eastern Markets-West Firm.

OTTAWA, Nov. 5 .- The egg market is firmer for specials. The export situation is unchanged. Several lots of States storage are arriving on eastern

Toronto-Firm; jobbing, specials, 85c; do., extras, 70c; do., firsts, 65c; do., seconds, 50@55c; Ontario shippers paying stores, 62@63c, and selling, 66c, f.o.b., rots out.

Montreal-Firm; jobbing, specials, 80c; retailing, 90c@\$1. Winnipeg-Unchanged; car of storage rsts rolling to seaboard for export. Saskatchewan—Unchanged.

Sakatchewan—Unchanged.
Alberta—Firm; Calgary trade paying,
19 per case, loss off; jobbing, \$20;
10. storage extras, \$19.50; do., firsts,
18.50; do., seconds, \$17.50.
British Columbia—Firm; country points, 91@94c; jobbing, specials, 98c; do., extras, 96c; do., firsts, 93c; Alberta

ctras, 75c. in limited demand; prices lower. Chicago—Current firsts, 59@61c; re- American middling, fair, 20.55d; good



CHARLES RAY 45 MINUTES FROM BROADWAY

The best since he started making p ictures—It is so full of snap, pep, go and fun that you'll be out of breath long before you're half way through the picture. Shown at the Allen Thursday, Friday and Saturday.

rigerator, standards, December, de-middling, 17.80d; fully middling, 16.80d; wery, 51c; do., November, 49c.

New York—Unchanged.

DALRY

The sales of the day were 4,000 bales,

DAIRY.

NEW YORK, Nov. 5.—Butter—Firm; receipts 5,449 tubs; creamery, higher than extras, 64½@65c; do., extras. 92 score, 64c; do., firsts, 88 to 91 score, 48@62½c; state, dairy, finest tubs, 60 @62c; do., good to prime. 50@59c; do., good to prime, packing stock, current make, No. 2, 33@33½c.

MONTREAL, Nov. 5.—There was no

change in the egg market today.

A stronger feeling developed in the butter market.

Butter—Choicest creamery, 52@53c.
Eggs—67@68c.

NEW YORK, Nov. 5.—The market for cotton futures closed steady today. Closing bids: December, 19.80; January, 19.28; March, 19.17; May, 19.02; July, 18.75. Spot cotton closed quiet; middling LIVERPOOL, Nov. 5.—Cotton—Spot

HAY.

TORONTO, Nov. 5.—Hay—Baled, on track. Toronto, carlots, \$30@32 per ton;
No. 1 loose, \$38@39 per ton.

MONTREAL, Nov. 5.—The baled hay market was easier today.

Hay—No. 2, per ton, carlots, \$31

Mortgage

Help Build LONDON'S NEW HOTEL

Your money at home

Need"

BRENT, NOXON AND CO.

VICTORY CONDS LAST ISSUE THE BEST INVESTMENTS. EDWARD CRONYN & CO. Cronyn Building, 71 Bay St., Terente, WE OFFER

Victory Bonds

EXEMPT FROM TAXATION. 1922—\$98.00 and interest yield 6.37% 1923—\$98.00 and interest yield 6.15% 327—\$97.00 and interest yield 6.00% 1933—\$96.50 and interest yield 5.88% \$37—\$98.00 and interest yield 5.88% 1919 VICTORY LOAN. 1124—\$97.00 and interest yield 6.27% 4414—93.00 and interest yield 6.24% Call—Phone—Write,

PHONE 5870.

FINANCIAL, MARKET AND COMMERCIAL SECTION

ACUTE DEPRESSION OF EXCHANGE HAS BEARISH INFLUENCE

Wheat Closes Unsettled, Spanish 1 1-4c to 2 3-4c Net Lower -Corn Varies-Oats Down.

CHICAGO, Nov. 5 .- Acute depression of foreign exchange had a bearish in-

pit, and no doubt was expressed, but that the principal immediate reason was the tumble of francs to the lowest point since last May, and severe breaks which had occurred in other European exchange. Various aspects of the domestic industrial situation tended further to weaken values. Subsequently indications that export interests had indications that export interests had been buyers on the decline led to a rally, but the support failed to last. In Chicago the arrivals totalled only Corn was relatively strong owing to

the meagreness of stocks available for delivery on December contracts here. Oats traders took their cue from the downturn of wheat, and ignored the

FURTHER RECESSIONS MADE AT WINNIPEG

Good Demand For Cash Wheat At Unchanged Premiums -Oats Steady.

WINNIPEG, Nov. 5 .- After opening including 3,200 American bales. The receipts were 11,000 bales, including 9,200 American bales. The futures closed to noon, whey buying, credited to short to noon, whey buying, credited to short lower, wheat made further recessions up covering, sent prices up only to decline ater. The fluctuation here was 2%c to 2%c. There was a good demand for cash wheat at unchanged premiums. The offerings were exceptionally light, indicating that farmers are still holding their grain. The buyers were shipor steady. Flax was very weak. New York, Nov. 5.—Sterling exchange heavy; demand, \$3 40%; cables, \$3 41%. Canh coarse grains were in good demand. The offerings were light, and spreads remained unchanged. Wheat closed %c to 1%c lower; oats, unchanged to %c lower; barley, 1c higher to 1%c lower; flax, 7%c to 9%c lower and rve, 1%c to 1%c down. ower, and rye, 1%c to 1%c down.

Futures: Wheat-November December Oats— May 67% Barley-December

November 1771/2

No. 2 do., \$2.21\%; No. 3 do., \$2.09\%; No. 4 do., \$1.98\%.

Manitoba Barley—In store, Fort William; No. 3 C. W., 91\%c: No. 4 C. W., \$8c; rejected, 91\%c: feed, 91\%c.

American Corn—On track, Toronto, prompt shipment; No. 2 yellow, \$1.21, nominal.

Canadian Corn—Nominal.

Ontario Barley—Malting, \$1.10\@1.15.
Ontario Wheat—Fo.b. shipping points according to freights outside; No. 2 \$2.05\@2.10; No. 2 spring, \$2\@2.05.
Ontario Oats——According to freights outside; No. 2 white, \$2\@2.05.
Ontario Oats——According to freights outside; No. 2 white, \$2\@2.05.
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Ontario Oats——According to freights outside; No. 2 white, \$2\@2.05.

Ontario Sarley—Malting, \$1.10\@1.15.
Ontario Oats——According to freights outside; No. 2 white, \$2\@2.05.
Ontario Sarley—Sarley \$2\@2.05.
Ontario Sarley \$2\@2.05.
Ontario Sarley \$2\@2.05.
Ontario Sarley \$2\@2.05.
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MINNEAPOLIS.
MINNEAPOLIS, Nov. 5.—Cash grain

Wheat-Spot, No. 1 northern, \$1.951/2 December, \$1.901/2: March, Corn—No. 3 yellow, 89@91c. Oats—No. 3 white, 49¼@49¾c. Flax—No. 1, \$2.60@2.61.

CHICAGO, Nov. 5.—Cash Wheat-No. 1 hard, \$2.071/4

Wheat—No. 1 hard, \$2.07%.
Corn—No. 2 yellow, 94@94½c.
Oats—No. 2 white, 54%@55; No.
white, 53@54½c.
Rye—No. 2, \$1.67@1.68.
Barley—92c@\$1.08. Barley—92c@\$1.08.
Timothy—\$5.50@\$.75.
Clover—\$12@12.50.
MONTREAL, Nov. 5.—There was no change in the condition of the local cash grain market today.
Oats—No. 2 C. W., 88c; No. 3 C.

W. 811/2 C.

W., 81½c.

MONEY.

NEW YORK, Nov. 5.—Money—Call. strong, 9@10 per cent; ruling rate, 9 per cent; time loans, steady; 60 days. 73, @8 per cent bid; 90 days. 73, @8 per cent bid; 61 months, 73, @8 per cent bid; prime mercantile paper, 8 per cent; sterling exchange, heavy, \$3.35% for 60-day bills, \$3.39% for demand. Commercial Bills—\$3.34%,@3.35%.

Bar Silver—Domestic, 99½c.

Bar Silver—Foreign, \$2c.

Mexican Dollars—62½c.

Canadian Dollars—90%c.

Canadian Dollars—90%c. London, Nov. 5.—Closing: per cent.
Discount rates—Short bills and thremonths, 6% @6 11-16 per cent.
Gold premium at Lisbon, 140.

PROVISIONS. CHICAGO, Nov. 5.—Cash provisions Ribs—\$13.75@15. Lard—\$19.15. Closing futures: Pork—Nov., \$24.40; Jan., \$24.80. Lard—Nov., \$18.90; Jan., \$16.32. Ribs—Nov., \$14.25; Jan., \$13.72.

MONTREAL, Nov. 5.—Trade in toes was fair.
Potatoes—Per bag, carlots, \$1.75.

SENTIMENT BETTER; POTATOES ADVANCE **GOOD SPRINKLING OF** TO \$2 PER BAG ON GAINS AT MONTREAL LOCAL MARKET TODAY

-Eggs Also Up.

Carrots, per bu..... vegetaide marrows.

Celery, per doz

do. comb

Hay and Straw-

Eggs, strictly fresh.

Dairy Products. Whole
Butter, creamery, ib.

125 lbs., cwt.... do, 85 to 100 lbs.

Coarse, per lb.....
Medium, per lb.....
Fine, per lb.....

tracted reactionary movement. In large

oils holding, this plan results in sub-stantial benefits to shareholders.

Other transportation issues, including the Hill shares, which were active and

strong on rumors of a possible "melon" in connection with the accumulated sur-plus of the Chicago. Burlington and Quincy road. Coalers derived some of

their strength from rumors of dissolu-tion plans like that now in contempla-tion by Delaware, Lackawanna and

Reasons for the heaviness of steels.

s lower-priced rails and an initial

equipments and the numerous issues identified with the trade were furnished by further evidence of backward condi-

tions lower-priced rails and an initial contraction of payrolls. Any effort to create a post-election bomb probably would have been nullified by the tightness of money, call loans holding at 9 to 10 per cent with no change in rates for time funs, these, however, being in reduced supply. Foreign exchange was another source of disturbance, remittances to England and all prominent continental centres showing increased unsettlement.

Poultry, Dressed, Retail-

Hubbard squash ... 10 Egg plants, 11-qt bskt 1 50 do, each ... 10 Turnips, per bu ... 50

River. Brompton, Small Marks Advance in Price Active, Strong-Breweries Lead-Sugar Takes Drop.

MONTREAL, Nov. 5 .- The most active day since October 28 was featured of foreign exchange had a bearish influence today on the wheat market.
Prices closed unsettled, 1½c to 2½c
net lower, with December, \$1.98 to
\$1.98½, and March, \$1.93 to \$1.93½.
Corn finished at ½c decline to ¾c advance, and oats, ¾c to ¾c lower. In
provisions varied from a setback of
15c to a rise of 25c.
General selling on the part of commission houses took place in the wheat
of 1½ points. The paper shares showed of 1½ points. The paper shares showed a much better tone, with both the Spanish River issues gainers at the end of the day, the common up 2 points to 94½, and the preferred a large fractive.

34%, and the preferred a large traction at 97%. Laurentide opened strong, eased to 98, rallied to 96, and finished the day 1 point up at 94. Wayagamack was steady at 123. Abitibi was up 1 point at 66, and Riordon was up 2 points at 193. Howard-Smith, however, sold ex-rights at 130, equivalent to a loss of 8 points. 8 points. stocks included Atlantic Sugar, which took a drop to 64, the year's lowest level, rallying at the close to 67, 5 points net decline.

morning prices could not but help to soar.

The different size of cabbage brought the top price up to 75c. This makes quotations from 40c to 75c per dozen.

The fine weather brought one of the largest November markets that has been seen for some time. Tuesday and Wednesday are expected to be big days owing to several of the villages celebrating Armistice Day on Thursday.

Barley, per cwt...... 2 50 to 2 50

Grain Per Bushel—
Oats. new, per bu..... 614 to 614 Nova Scotia Steel, in which there has Nova Scotia Steel, in which there has been no trading for some months past, sold at 42, against a previous last sale at 62%. British Columbia Fishing sold down 3 points to 40. Detroit United Railway was off 3 points to 97, and Textile fell 3½ points to 116.

Dominion Steel lost 1½ points to 48½; Steamships, common, dipped 1½ points to 557, and the preferred lost

48%; Steamships, common, dipped 1% points to 55%, and the preferred lost 1 point at 71, a new low for the year. Total trading: Listed stocks, 19,971 shares: bonds, par value, \$19,200. do, small, pet bu...
do, home grown, pk
do, per bag ... 1
Lettuce, per doz
Parsley, per doz...
Onions, per bu ... 1 MONTREAL SALES. 1 A. Holden, p. 50 40 Asb. Corp .. 89

40 ASD. COPP 89 5 do. p 98 915 Atl. Sugar 71 22 Bell Tel 103 100 B. C. Fishing 42 500 Brazilian 35 3540 Brompton 65 64 67 103 103 40 40 35 35 64½ 66½ 25 do., p 91 1 Can. Gen. El. 97 355 C. Steamship 56 26 C. Vot. T., p. 71 755 Abitibi 65 Egg plants, 11-quado, each 50 to Turnips, per bu 50 to Frusts, retail— Apples, per bu 50 W Apples, per bu 200 Apples, per barrel 200 Apples, per barrel 200 Pears, small, qt 15 60 to the first part 15 to the first pears, amail, qt 125 64% 66 5 Converters ... 375 Detroit Rys. 15 Dom. Glass ... 48½ 115 130 96 93 49½ 49 200 Laurentide. 20 Lyall Cons 50 MacDonald. 520 Mont. Power. 3550 Nat. Brew... 100 N. S. Steel... 440 Quebec Ry...

Pears, per bu Grapes, 6-qt bskt.... Honey, 5-lb. pail. 1 40 do, comb ... 28 Honey, 5-lb. pail. 1 50 100 N. S. Steel. 42
440 Quebec Ry 24 24 23½ 23½
440 Riordon . 190½ 193 190 193
631 Shawinigan 103 103½ 102 102¾
15 Sher. W., p. 90½
135 Smelters 22
2299 Span. River 92% 95 92 94½
1042 do p. 97 98 96½ 974½ Timothy hay, per ton.31 00 Clover hay, per ton..27 00 Straw, per ton......11 00 Butter, creamery Butter, dairy, lb. Butter, crocks, l' 15 Toronto Ry . . 43 355 Wayagam'k. 122 123 122 Butter, dairy, lb..... Butter, crocks, lb.... Banks-Turkeys, per lb. Bonds-

Live Fowl—
Ducks, per lb...
Old fowl, per lb.
Chickens, per lb.
Live Stock—
Fat sows, cwt.
Small pigs, pair. Cash grain:
Wheat—No. 1 northern, \$2.21%; No. 2
do., \$2.21½; No. 3 do., \$2.16½; No. 4
do., \$2.29½; No. 5 do., \$2.16½; No. 6
do., \$1.88%; track, Manitoba, Alberta
and Saskatchewan, \$2.20½;
Oats—No. 2 C. W., 67%; No. 3 C.
W., 62c; extra No. 1 feed, 61½c; No.
1 feed, 59½c; No. 2 feed, 56½c; track,
64½c.

No. 3 C. W., \$1.21; No. 4 C. Hogs, per cwt......16 50
Dressed Meats—
Dressed hogs, cwt...23 00
Veal. choice. 100 to

| 1 feed, 59\%c; No. 2 feed, 56\%c. track, | 1.13. | TORONTO, Nov. 5.—The grain quotations on the Toronto Board of Trace today were as follows:
| Manitoba Oats—In store, Fort William; No. 2 C. W., 62c; extra No. 1 feed, 61\%c; No. 2 feed, 61\%c; No. 2 feed, 55\%c. No. 2 do., \$2.21\%c; No. 3 do., \$2.09\%c; No. 2 do., \$2.21\%c; No. 2 do., \$2.21\%c; No. 2 do., \$2.21\%c; No. 2 do., \$2.21\%c; No. 3 do., \$2.09\%c; No. 3 do., \$2.09\%c; No. 2 do., \$2.21\%c; No. 3 do., \$2.09\%c; No. 2 do., \$2.09\%c; No. 3 do., \$2.09\%c; No. 2 do., \$2.09\%c; No. 3 do., \$2.09\

CHESE.

7000 Trethewey . 25\(^4\) 27 25\(^3\) 27

LINSEED.

DULUTH, Nov. 5.—Linseed—Track and to arrive. \\$2.59: November, \\$2.59 asked; December, \\$2.61 bid; May, \\$2.74\(^4\) bid.

FLOUR.

TORONTO, Nov. 5.—Ontario Flour—Government standard, winter wheat, in TORONTO, Nov. 5.—Ontario Flour—Government standard, winter wheat, in jute bags, prompt shipment; Montreal, nominal; prices not quoted.

Manitoba Flour—Government standard, track, Toronto, cash prices; first patent, \$12.40; do., second, \$11.90; do., track, 11.20; do., second, \$11.90; do., tracked reactionary movement. In large feed-In carlots, delivered Mont-Milifeed—In carlots, delivered Montreal freights, bags included; bran, \$380 do.25 per ton; shorts, \$42045.25 per ton; good feed flour, \$3.25 per bag.

MONTREAL, Nov. 5.—The flour market showed no new developments o be done in the millfeed market. The rolled oats market was quiet. Flour—Manitoba spring wheat, new Rolled Oats—Per bag, 90 lbs. \$4.20.

MINNEAPOLIS, Nov. 5.—Flour—Unchanged to 30c lower; carlots, family patents, per barrel, 98-lb. cotton sacks, \$10.60@11.50. NEW YORK, Nov. 5.—Flour—Easy; spring patents and Kansas straights, \$10.25@11; spring clears, \$8.75@9.50.

LONDON STOCK EXCHANGE. London, Nov. 5 .- Closing prices today

 were:
 British 5 per cent loan
 82½

 British 4½ per cent loan
 76%

 Consols, for money
 45

 Atchison. com
 127½

 Baltimore & Ohio
 67

 Consols Positio
 167
 Canadian Pacific Chesapeake & Ohio Chicago Great Western Chicago, Milwaukee & St. Paul... Chicago, Milwaukee & St. Paul 61
Pe Beers 16%
Denver & Rio Grande 4
Erie, com. 27
Erie, 1st pfd. 40
Grand Trunk 4%
Illinois Central 134
Louisville & Nashville 152
Missouri, Kansas & Texas 7
New York Central 119
Norfolk & Western 145 %
Ontario & Western 33
Pennsylvania Railway 62
Rand Mines 5
Reading Railway 143
Southern Railway 165
United States Steel 126

8% Preference Shares GRAHAM, SANSON & CO.

Investment Bankers, Members Toronto Stock Exchange

Will sell any part of 100

shares.
Prices: 100 and accrued dividends, with 25 per cent common stock bonus.

BUTTER DECLINES TWO CENTS AT MONTREAL

MONTREAL, Nov. 5 .- The retail price of table butter dropped 2c a pound at of table butter dropped 2c a pound at the market today, the price asked being \$58c, as compared with 60c on Tuesday. Cooking butter maintained its former price of 54c a pound, and there was no change in the price of eggs, special, new-laid cost 80c a dozen, and new-laid, 70c.

Potatoes of good class were sold today at \$1.50 per 80-pound bag. Supply of Poultry

The small supply of poultry and the active demand made all prices soar. Turkeys advanced from 45c to 48c per pound. Chickens, each, jumped up to from 31 to \$1.75, and by the pound they sold for from 30c to 35c. These quotations are for dressed fowl.

Live fowl was more plentiful than dressed. Old fowl brought from 18c to 20c per pound, and chickens by the pound brought from 20c to 22c. Old fowl has been selling for from 18c to 20c per pound for some time.

Eggs were firmer, with the demand good. From 69c to 72c per dozen, wholesale, and from 76c to 80c retail, were the prices paid. The officials could not account for the wide range in prices.

Potatoes advanced to \$1.75 to \$2 per dozen, wholesale, said that the cause of the jump from their former quotations of \$1.75 to \$1.85 per bag, was because of \$1.75 to \$1.85 per bag, was because to \$1.75 to \$2 per dozen where were just beginning to buy their winter's supply, and owing to the fact that there was a small supply this morning prices could not but help to soar.

The different size of cabbage brought the count price was a fact that the cause of the count price was a small supply this morning prices could not but help to soar.

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The different size of cabbage brought the count of the count price was a fact that there was a small supply this morning prices could not but help to soar.

The different size of cabbage brought the count of t CHICAGO, Nov. 5 .- Cattle-Receipts

East Buffalo, N.Y., Nov. 5.—Calves— Receipts, 1,100; 50c higher, \$6@19. Hoge—Receipts, 5,600; \$5c to 40c low-er; heavy, \$15@15.25; mixed, yorkers, ight yorkers and pigs, \$15 65;

sp@11. Sheep and Lambs—Receipts, 8,800; lambs 50c lower, ewes 50c higher; lambs, \$8@13.75; yearlings, \$7@10; wethers, \$7. @7.50; ewes, \$3.07.

NEW YORK, Nov. 5.—Metals and Dils—Copper—Steady.
Electrolytic—Spot and fourth quarter.

LONDON, Nov. 5.—Metals and -Copper—Standard, spot, £90 7s utures, £89 12s 6d. Lead-Spot, £35 15s; futures, £35. s. London, Nov. 5.—Closing: Calcutta Inseed—£35 58, Linseed Oil—648. Sperm Oil—£60. Petroleum—American refined, 2s 3½d;

pirits, 2s 41/d.
Turpentine Spirits—122s.
Rosin—American strained.

Tallow—Australian 76s 6d.
Toronto, Nov. 5.—Turpentine Spirits— Rosin—Common. 46s.

Rosin—Common. 46s.

Petroleum—Refined. 2s 3 i.

War Kerosene—No. 2. 2s 4d.

COFFEE. NEW YORK, No. 5.—The market for coffee futures today closed showing net declines of 34 to 43 points. Closing December, 7.58; January, 7.82; March 8.30; May, 8.60; July, 8.87; September

OAKEY'S EMERY CLOTH.

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GARNET PAPERS IN SHEETS AND ROLLS Genuine Emery Wellington" Knife Polish

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A. J. Goodall, Manager. Branches at St. Thomas, and Sparta. Sub-Agency at Union.

THE EXCHANGE RATE

VI.—What Controls It?

WE have already dealt with the principal Trade factors governing the Exchange Rate, and we now come to the influence of the Inflation of the Currency.

Before the great war, it was universally accepted that a paper currency should have behind it a very substantial gold (or silver) reserve. The purpose of this reserve was to admit of the redemption of paper currency on demand.

One method of war financing adopted by the belligerents was to increase their note issues without a corresponding increase in the reserves of gold. Redemption in full of the paper currency, therefore, became impossible. To retain the gold reserves then existing, these Governments refused, until the return of settled conditions, to redeem in gold any notes which they issued.

Canada made less use of this method than most of the belligerent countries, but the percentage of notes issued against the amount of the gold reserve held has risen considerably.

In the United States, the proportion of notes issued to reserve held did not rise to the same extent, and the comparison is one of the factors in the world valuation of our respective currencies.

Next week in article No. VII. we will deal with a second war measure which has had an important effect on the Exchange Rate, namely, the Restriction on the Export of Gold.

THE CANADIAN BANK OF COMMERCE

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Elastica Floor Enamel

Come In and See How to Use Them.

Scott Paint-Varnish Co.

398 CLARENCE STREET.

quiet and steady. GOLD AND SILVER. New York, Nov. 5 .- Bar silver-Domestic, 991/2c; foreign, 82c per ounce. BUTTER AND EGGS. Chicago, Nov. 5.—Butter-Higher; creamery, 40@62c. Eggs-Unsettled; receipts, 1,536 cases: at mark, cases included, 58@61c. EXCHANGE RATES.

G. T R. EARNINGS.
MONTREAL, Nov. 5.—Grand Trunk
Railway earning for the week ending
October 31, 1920: \$3.705,621; 1919, \$3,175.

Bonds

for "London's Greatest

All funds payable to London and Western Trusts Company Principal and interest are first lien on errnings of hotel and for every \$6 invested there is an actual security of \$10.

FISCAL AGENTS 213 Dominion Savings Building.

Jones, Easton, McCallum Co. ROYAL BANK BUILDING, LONDON