

We Wish You All A Happy New Year.

We desire to extend the compliments of the season to our friends and patrons, and wish them one and all a happy and prosperous New Year.

Cairncross & Lawrence.

"Thunder and guns!" exclaimed the old gentleman, as he was given the bill for his only daughter's last gown, "but you cost a pile of money." "Well, papa," she replied demurely, "if you wouldn't sit in the back parlor with the door open when I am entertaining Mr. Binkley in the front parlor you'd stand a better chance of getting rid of the expense."

"I did one charitable act to-day," remarked the bald-headed druggist as he sat down to dinner. "I'm glad to hear it, dear," rejoined his wife. "Tell me all about it." "Oh, there isn't much to tell," replied the girl complacently. "One of my clerks wanted an increase in salary so he could get married, and I refused to give it to him."

LONDON CONSERVATORY.
Incorporated 1890.
W. Caven Barron, Pianist, Principal.
Best teachers in the city at the Conservatory. The rehearsals bring every pupil to the highest standard of execution, and reports of pupils' progress are sent home to parents.

A. HAMILTON,
Mantles, Grates & Tiles. x 434 Talbot St.

John Ferguson & Sons,
UNDERTAKERS.
The Old Reliable First Personals.
Attendance. Moderate Prices.
180 King St. x 'Phone 643-2/3

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FLORISTS.
Mail orders receive prompt attention.
207 Dundas Street.

Start the New Year
Right. Get an...
Edison Phonograph.
ALL STYLES AT
NICHOLSON'S, 201 Dundas St.

Best Beech and Maple Hard
WOOD
Also a good supply of short blocks for box stoves. Delivered in any part of the city promptly.

GEO. MCNEIL, C. P. R. Coal and Wood Yard,
Richmond St. Phone 363. x

What You Can Get at
Walter Wilkins' Fruit and Grocery Store, 248 Dundas Street, Friday and Saturday, for 25c.

1 lb. of Rice Biscuits, 1 lb. of Fruit and 1 lb. of Ginger Snaps for 25 cts. 3 lbs. of Rice and 2 lbs. of Tapioca for 25 cts. 4 lbs. of New Dates for 25 cts. 4 lbs. of fresh Soda Biscuits for 25 cts. 1 can Tomatoes, 1 can of Peas and 1 can of Corn for 25 cts. 6 tins of Sardines in Oil for 25 cts. 1 lb. of Rolled Oats for 25 cts. 1 lb. of case Cornflour and 1 lb. of selected Raisins for 25 cts. 2 lbs. of mixed Nuts, Almonds, Filberts and Walnuts for 25 cts. 1 1/2 dozen of Valencia Oranges and 1/2 dozen Lemons for 25 cts.

LOST AND FOUND.

LOST—SILVER HANDLED UMBRELLA, between Hyman and C. L. R. depot via Park and Queen's avenue, Wellington, Dundas and Richmond streets. Inquiries on handle, M. L. B. Finder rewarded at this office. All.

LOST—BROWN LEATHER PURSE, BETWEEN Richmond and Mainland streets. Please return to this office.

FOX TERRIER DOG, WITH TAN MARKINGS on head; answers to name "Bobs." Finder liberally rewarded. Any one detaining him will be prosecuted.—Dr. Chester Abbott, 257 Queen's avenue, 1209.

LOST—BLACK COCKER SPANIEL ON York street. Answers the name of "Trickie." Leave word at this office. 1209.

MONEY TO LOAN.

\$10,000 AND UPWARDS TO LOAN ON real estate at 4 1/2 per cent. to 5 1/2 per cent. Apply J. W. C. Whelan, barrister, 420 Talbot street.

LARGE AMOUNT OF PRIVATE FUNDS to loan on real estate mortgages at lowest rates.—Merrett & Fisher, London, Ont.

PRIVATE AND TRUST FUNDS TO loan at 4 1/2 to 5 1/2 per cent. on real estate in sums to suit. No commission charged.—T. W. Standrett, Solicitor, 42, 98 Dundas street, London.

MONEY, MONEY, MONEY—TO LEND on good mortgage security at lowest rates.—Graydon & Graydon, Barristers, 419 Talbot street, London.

MONEY LOANED AT LOWEST RATES.—Buchner, Campbell & Gunn, Barristers, 85 Dundas street, London.

MONEY TO LEND AT 4 1/2 PER CENT.—M. J. McDonald, Barrister, 418 Talbot street, London.

STOCK BROKERS.

WANTED—CITY LOAN COMPANY'S stocks.—John Wright, Stock Broker, London.

BUSINESS CARDS.

SLATE ROOFING—CANADIAN AND American slates, felt, galvanized iron. State blackboards a specialty.—John Whitaker, 551 King street, London.

LONDON SHEET METAL WORKS, 83 Horton street. Manufactures all kinds iron, tin and copper work. Tel. 757. William Phillips.

E. J. DAWSON, 'PHONE 630, ACCOUNTANT, auditor, adjuster; cigar manufacturers books a specialty; highest references. x328va

SEWERS, DRAINS, CEMENT FLOOR & Choked drains promptly attended to.—Chas. Allsopp, 31 Orchard street, South London.

N. M. LOCKHART, PRACTICAL HOUSE Decorator, 470 Ridout street. 1254

H. TOZER, CARPENTER, JOINER, AND Contractor. Jobbing attended to.—506 Richmond street, opp. Catholic Cathedral.

SPRAFFORD & BAWDEN, CONTRACTING Plasterers, London, Ont. Telephone 1490. Henry Sprafford, 550 Hamilton road; George Bawden, 191 Grey street.

LEGAL CARDS.

G. N. WEEKES, BARRISTER, SOLICITOR, Notary Public, etc., Hiscox Building, Richmond street, corner of King. Money to loan.

McEVOY & PERRIN, BARRISTERS, Solicitors, Robinson Hall Chambers. Money to loan.

MAGEE, McKILLOP & MURPHY, BARRISTERS, Solicitors, Notaries, etc., 406 King, corner Richmond and Dundas streets.—James Magee, K. C.; James B. McKillop, Thomas J. Murphy, Philip E. Mackenzie, L. L. B.

CASEY & MOHWOOD, BARRISTERS, 57 1/2 Dundas street. Money to loan.

E. H. JOHNSTON, NOTARY PUBLIC, Barrister, etc., 87 1/2 Dundas street. 'Phone 1401.

BLACKBURN & COX, BARRISTERS, etc., 124 Carling street, London. A. B. Cox.

T. H. LUSCOMBE, BARRISTER, SOLICITOR, etc., 103 Dundas street (op. stairs), near Richmond and Dundas; at lowest rates.—T. H. Luscombe.

GIBBONS & HARPER, F. F. Harper, Barristers, etc., 124 Carling street, London.

STUART & GUNN, BARRISTERS, ETC., Room 112, Mansel Temple, London, Alex. Stuart, K. C.; G. C. Gunn.

HELLMUTH & IVEY, IVEY & DROMGOOL, Barristers, etc., Over Bank of Commerce.

PURDON & PURDON, BARRISTERS, Solicitors, etc., Office, Mansel Temple Building, corner King and Richmond, London, Ont.—Thos. H. Purdon, K. C.; Alexander Purdon.

EDMUND WELLD, Barrister, Dundas Street.

MEDICAL CARDS.
F. L. PURDON, M. D., L. R. C. P. & S., Edinburgh. Special attention to diseases of women and children. Office, 432 Park avenue, telephone 258. Residence, 517 Dufferin avenue, telephone 258.

DRS. ECCLES AND MCLEAY—DR. Eccles, specialist in diseases of women. At home, 10 to 2 and 5 to 8.

DR. MACLAREN, NO. 138 QUEEN'S AVE. E. five doors east of Richmond street.

HADLEY WILLIAMS, F. R. C. S., B.M., Specialist—Surgeon, 10 to 2, 43 Park avenue. Office hours, 10 to 2.

MATERNITY HOME—BEAUTIFULLY furnished; private; sympathetic matron and nurses; adoption provided.—Dr. Turner, Bellevue graduate; thirty years experience, Buffalo, N. Y. 38 West Genesee street, Buffalo, N. Y.

DR. MEEK, 330 QUEEN'S AVENUE, London. Specialist—Diseases of women. Hours, 10 a. m. to 2 p. m.

R. O'RYEN, M. D., L. R. C. P. & S., Edinburgh—Eye, ear, nose and throat. 227 Queen's avenue.

DR. BALFOUR, QUEEN'S AVENUE, opposite St. Andrew's Church. Diseases of women and children.

A. E. STUTT, M. D.; L. R. C. P., EDINBURGH. Diseases of stomach and nervous system. Office, 504 Richmond street, 122 Albert street. Office hours, 9 to 10 a. m., 1 to 3 and 7 to 8 p. m.

DR. BECHER—OFFICE, 548 DUNDAS street. Telephone 1454; home, 148.

DR. NORMAN B. HENDERSON, 23 Queen's avenue. Eye, ear, throat and nose only.

DR. NEU—OFFICE AND RESIDENCE, Richmond. Specialist, skin diseases. 'Phone 928.

DR. RAYLY, 211 QUEEN'S AVENUE, Specialist, diseases of children. 'Phone 827.

B. W. SHAW, M. D., L. R. C. P., M. R. C. S., Edinburgh. Office, 287 King St. 'Phone 836.

DR. Y. COWEN, OFFICE AND RESIDENCE, 122 Albert street. Telephone 1228.

DR. ROOME, 432 PARK AVENUE—Residence, 300 Wolfe street. Special attention to diseases of the lungs and throat. Telephone 280.

A. GRAHAM, M. D., 890 CLARENCE street—Cancers, tumors, piles, pulmonary affections and diseases of women and children. Telephone 500; home, 621.

DR. JAMES D. WILSON, COR. TALBOT and Fullarton streets. Specialist, diseases of children.

J. B. CAMPBELL, M. D., 890 DUNDAS street. Hours, 12 to 4, 6 to 8. 'Phone 522.

DR. ANGUS GRAHAM—OFFICE AND residence, 460 King St. 'Phone No. 600.

DR. KINGSMILL, M. B. C. S. (ENG. LAND), 432 Park avenue. 'Phone 200.

DR. JOHN D. WILSON—OFFICE AND residence, 260 Queen's avenue. Special attention paid to diseases of women.

MUSICAL.

MISS ELIZABETH WALKER, TEACHER of voice culture, song interpretation, piano, harmony and music. Pupils for highest standard examinations. Studio, 316 King street.

MISS E. NOBLE, PIANO TEACHER—Graduate of Thomas Martin. Studio, 528 King street.

JAS. CREWELL, CONDUCTOR and voice culture, song interpretation, piano, cellos violin pupils, 523 King street. Concert engagements accepted.

MISS MINNIE RAYMOND, TEACHER of piano. Studio, 248 Queen's avenue. Accompanist.

CHARLES E. WHEELER, ORGANIST and choirmaster. Teacher of piano and organ. Lessons resumed Sept. 2nd. Studio, 640 Wellington St. 'Phone 1527.

ST. JOHN HYTTENRACH—PUPILS received for piano, harmony, etc.—781 Richmond, or pupils' home.

CHAS. T. MARSH, A. L. C. M., CONCERT Pianist. Teacher of piano and organ. Gold medalist London Conservatory of Music, 1901. 14 Askani street.

ALBERT D. JORDAN, ORGANIST First Methodist Church, Teacher of piano and organ. 245 Queen's avenue. Telephone 1493. N.

ALICE CALDER STOCK, 254 QUEEN'S avenue. Soloist First Methodist Church. Voice culture. Concert engagements accepted. 'Phone 980.

DRESS-CUTTING SCHOOL.
LEARN CUTTING, GRADING AND DESIGNING costumes. Lessons daily. Satisfaction guaranteed. Dressmaking machine and begun January 15th. Apply for terms.—Cutting School, 233 1/2 Dundas street, London.

REAL ESTATE.

100 ACRES, LONDON TOWNSHIP: brick house; 7 miles from London. Apply William Cottrell, 600, or Western Real Estate Exchange, London. x1200

FOR SALE—104 ACRES, KNOWN AS THE farm of the late James Ralph, on lot 10, con. 5, London township; well watered, and a half frame house and good outbuildings. Apply Ralph Bros., Ballymore, or Edward Ralph, Delaware. x18d

NOTICE—LOTS ON THE OLIVER SURVEY will be advanced in price on the 15th of January, 1903. Get your choice now, as there are only a few left; easy terms.—J. P. Sangster, 112 Masonic Temple.

FOR SALE—ENGLISH COTTAGE, MODERN; lot 50x220 feet; good barn and shed on premises. Apply to J. A. Campbell, block from street car; must be sold; don't miss it.—Ferguson & Co., 890 Richmond street, London, Ont.

TO LET.—TO A FIRST CLASS BLACK-SMITH, blacksmith shop and house. Apply Parsons Bros., Littlewood. x1200

TO LET—DESIRABLE RETAIL PREMISES, Dundas street, just east of Richmond street; will be fitted up to suit tenants.—A. A. Campbell, No. 423 Richmond street, London, Ont.

STUDIO, GOOD LIGHT AND HEATED with hot water heating; central location.—J. A. Campbell, No. 423 Richmond street, London, Ont.

TO LET—UNION FURNITURE VAN. Furniture carefully handled.—John Biggs, Cathcart and Bruce streets, South London. 'Phone 310.

TO LET—TWO-STORY SEMI-DETACHED brick dwelling, Hope street, \$9. Apply A. N. Udy, 421 Richmond street.

MOVING VANS, STORAGE WAREHOUSE, 97 Carling street. 'Phones 1162 and 1161.

A MOMENT'S REFLECTION WILL CONVINCE YOU THAT THE FREE PRESS WANTS ADVERTISEMENTS WILL SECURE YOU HELP OF ANY KIND. FIFTEEN WORDS 15c THREE INSERTIONS, 30c.

BOARD AND LODGING.
FURNISHED BEDROOM, PARLOR TO let, with or without board. Apply 27 Pictou street. x1200

WARM, COMFORTABLE ROOMS, WITH or without board; good location.—348 Dufferin avenue. x1200

BELGIAN—LADY HIGHLY RECOMMENDED comfortable and high-class pension; moderate terms.—24 Rue des Drapiers, Brussels. x2200

BOARD REQUIRED FOR STUDENTS.—Kindly state whether ladies or gentlemen preferred.—J. W. Westervelt, Y. M. C. A. 1214

WANTED—COMFORTABLE ROOM, with or without board, five minutes from Richmond and Dundas.—Box 28, Free Press. x1200

FURNISHED ROOMS, WITH BATH, TO rent. Apply 336 Ridout St. x1200

EDUCATIONAL.
THE MISSES WESCOTT'S SCHOOL, 441 Ridout street, reopens Jan. 12th. x1200

LONDON BUSINESS UNIVERSITY RE-OPENS on Monday, Jan. 5th. Full regular commercial and shorthand courses. Evening classes for those who cannot attend during the day.—W. N. Yercx, C. B. Pictou. x1200

MISS WYNNEFRED LOGAN, F. C. M., pupil Remeway Gymnasium, Harvard University—Classes for recreative remedial physical exercises, fencing, vocal culture, vocal expression. Apply 202 Central avenue.

PAWNBROKERS.
T. FOX, ORIGINAL PAWNBROKER—Advances money. Diamonds, watches, jewelry. Highest cash price for last off clothing.—383 and 385 Clarence street.

I. FOX, REMOVED FROM 380 TO 213 King street—Lends money on diamonds, watches, etc.; highest prices paid for cast-off clothing.

PAWNBROKER—LENDS MONEY ON diamonds, watches, jewelry. Highest cash price for cast-off clothing.—1. Levy, corner King and Clarence streets.

ARCHITECTS AND SURVEYORS.
MOORE & HENRY, Architects, Civil Engineers and Land Surveyors. John M. Moore, Frederick Henry.

H. C. McBRIDE, M. O. A. A., ARCHITECT, 213 Dundas St. 'Phone 222. x

F. W. FAIRBANKS, CIVIL ENGINEER, Surveyor, 213 Dundas; Room 2, Dufferin Hotel. Telephone 262.

HERBERT MATTHEWS, ARCHITECT, Carling Block, Richmond Street.

MARRIAGE LICENSES.
'STUED BY C. D. JOHNSON, 198 DUNDAS street. Private office.

LICENSES ISSUED BY THOS. GILLESPIE, Jeweller, 402 Richmond street.

INSURANCE.
BEDDOME & BROWN, GENERAL INSURANCE, 37 Richmond street. Telephone 693.

Liverpool and London
& GLOBE INSURANCE COMPANY
Fire losses paid since 1893. \$2,500,000. Mutual Life Insurance Co., of New York. Phoenix Assurance Co., Ltd. American Surety Company (Bonds, etc.) Canada Accident Assurance Co.

EDWARD TOWE & CO. AGENTS.
Cor. Dundas and Richmond Sts. OVER CAN. Bank of Commerce, London. Money loaned at 4 1/2 per cent. on City, and 4 1/4 per cent. on farm properties. Phone 690.

A. ELLIS, REPRESENTING NORWICH Union, Queen's and Perth Mutual Fire Insurance Companies, Plate Glass and Accident. Room 114, 422 Richmond St. Temple, London, Ont. x

QUEEN INSURANCE CO.
Funds available for security of Queen policy holders, \$4,000,000. J. A. NEILLES, 422 Richmond St. 'Phone 848.

Gen. J. MacROBERT
Gen. Agent Commercial Fire Ins. Co., of Berlin. District Agent, Atlas Assurance Co., Ltd. Special Agent, London Mutual Fire Insurance Co., of London. Special Agent, Mutual Life Insurance Co., of New York. Money to loan. Office, Room 107, Masonic Temple, London, Ont. 'Phone 448; residence 408. x

VETERINARY.
TENNENT & BARNES, VETERINARY Surgeons, Office, 137 King street; residence, 137 King street. Also at Wellington street. Treatment of dogs especially. 'Phone, home, 278; office, 658.

BUSINESS CHANCES.

FOR SALE—MANUFACTURING BUSINESS, located in Windsor, Ont., making staple line of goods; sold exclusively to wholesale and retail trade; hardware and sporting goods trade; splendid opportunity; price, \$15,000; only manufacturing concern of the kind in Canada. Address Saddlery, 111 Horton avenue, Detroit, Mich.

OSTEOPATHY.
W. J. E. DILLABOUGH, ANNA DILLABOUGH, Osteopathic physicians. Specialists in chronic diseases. Consultation free. Office, 168 Kent street. x300

HOTELS.
LOUIS RISK, PROPRIETOR ROYAL HOTEL, opposite G. T. R. depot. Choice wines, liquors, cigars. First-class table. OFFICE RESTAURANT—CHOICE LAGER, liquors and cigars. Meals at all hours. —W. J. Wright

Modern Methods.
No plates required. 214 Dundas Street. 'Phone 1372.

DR. HUTCHISON
CITY NEWS.

of absence, and Mr. T. D. Cooper, barrister, will act for him.

Mr. James Reed, of this city, is spending a few days in Brantford.

Mr. Joe Holman, of Toronto, is the guest of his parents, 462 Quebec street.

Miss M. Dorricott, of Toronto, is the guest of her aunt, Mrs. Wm. Holman, Quebec street.

The Misses Complin, of this city, are visiting at the residence of Mr. William Ball, Chatham.

Mr. and Mrs. J. K. Wright, of Toronto, are spending the holidays with their parents in this city.

The vital statistics for the city for December were as follows:—Births, 62; deaths, 41; marriages, 26.

Mr. Terrence King returned to Vermont yesterday, after spending a few days visiting relatives in this city.

Judge W. W. Fitzgerald, of Welland, formerly of this city, who is in poor health, has been granted further leave.

Mr. A. B. Patterson, manager of the Merchants' Bank, St. Thomas, is convalescing after a severe cold in this city.

Mr. and Mrs. T. A. Faulds and Miss James, of South London, attended the wedding of W. B. James, of Mitchell, on New Year's Day.

It is learned from a communication just received that Mrs. Beals (nee Miss Dorothy Taylor), of New York, is seriously ill from pneumonia.

Mr. Kenneth Cameron, B. Sc., of the scientific faculty of McGill University, Montreal, is visiting at his home here. He will return to Montreal on Friday.

Michael Dempsey, a vagrant, was remanded until Jan. 6 by Police Magistrate Love yesterday. William Dyer, drunk, was fined \$5 or ten days. He took the latter alternative.

The meeting called for last night at the City Hall for the discussion of municipal matters, was cancelled, the use of the hall, having previously been granted to the Clearmakers' Union.

John Kernohan, a Westminister farmer, while delirious, died at the asylum on Dundas street yesterday, sustained a stroke of paralysis. He was removed to Victoria Hospital, where in the afternoon his condition was reported as favorable for recovery.

Detective Robert Northgreaves, receiving a telegram yesterday, advising him of the serious illness of his mother, Mrs. Mary Northgreaves, of St. Mary's. The old lady is in her 85th year, and is very low with paralysis.

Yesterday Judge Wm. Elliot committed the Hele Richard to the asylum, in the city. He is here looking after the baggage of the victims of the disaster, which has all been collected.

The debris at the scene of the wreck has been removed, and there is now little or nothing to indicate the spot. James Morden, one of the two brothers who failed to show up at the St. Patrick's murder trial, was a passenger in the railway coach that was telescoped. He escaped miraculously, and went on to his home in the Western States. His friends here were greatly excited about him, particularly after finding his baggage here, but a letter from Morden has been received stating that he escaped all injury.

At one o'clock this morning all the injured in Victoria Hospital were reported resting nicely, and all, if anything, slightly improved. Thus far no unfavorable symptoms have developed.

ALL RETURNED BY ACCLAMATION.
Retiring Separate School Trustees Re-elected—New Face at the Board.

The nominations for separate school trustees took place at noon yesterday, at St. Peter's school, with Mr. T. J. Murphy as returning officer. The attendance was very small, and all the old trustees who are offering for another term were re-elected by acclamation. There will be one new face at the board, that of Mr. H. P. Sharpe, who was elected to complete the term of Mr. M. O'Sullivan, the latter having resigned the remaining year of his term as trustee in Ward No. 1. All the old trustees were re-elected, the result being as follows:—

Ward I.—J. E. Costello, H. P. Sharpe (one year).

Ward II.—J. J. Murray.

Ward III.—J. Longhills.

Ward IV.—W. McPhillips.

Mr. M. O'Sullivan retains the secretaryship of the board.

THREE RESIGNATIONS FROM POLICE FORCE.
New Men Did Not Like the Conduct of Certain of the Sergeants, and Handed in Their Clothes—Others Talk of Doing Likewise.

The police force is three men shorter to-day than it was a week ago, P. C.'s German, John Case and John Bremner having handed in their resignations in that time. German will leave to-morrow, and Case and Bremner will seek employment more to their liking than doing police duty in London. The two latter were well-built men, who would have made good policemen, but they did not relish the treatment accorded them by certain of the sergeants on the force.

"I never had to allow myself to be

J. H. Chapman & Co.

The News--Chapman's Bargain Fridays--is Heralded Far & Near.

To-morrow, the first one of the New Year, will be a marked one.

ANNUAL DRESS GOODS SALE.
We look to this to prove the greatest Dress Goods Sale we've ever held. The values are here to make it so. The materials are the most desirable one you'll find. Everything favors the event. Five big lots are here.

One at 15c Another at 25c Another at 39c Another at 50c Also one at 69c

FIVE LOTS of the lowest priced Dress Goods, quality considered, that have ever been shown. The getting of a new dress is easily managed when the cost of materials is cut almost in two. Come in Friday and see the bargains.

Ladies' Coats, Surprisingly Low Prices, \$2.50, \$4.50, \$8.50

Never before have bargains equalled those which are awaiting you to-morrow in the Coat Section, up-stairs. The coats at \$4.50, which are worth up to \$10.00, are to be seen in the east window.