

Rowat's Teas

Our Special Blends Please People Who
Are Particular. 70c, 80c, 90c, \$1.00,
\$1.10 and \$2.00 a Pound.

T.A. Rowat & Co.
250 Dundas St. S. Phone 3051-3052.



DIAMONDS

A Diamond for an engagement
ring. Beautiful Blue White Dia-
monds set in Platinum, white, green
and yellow gold.
Rings from \$25 to \$1,250.

C. H. Ward & Co.
Diamond Merchants, Jewelers and
Opticians.
256 Richmond St. Phone 1084.

STAMP COLLECTORS
Call and see our lines. Specials for
beginners.

Red Star News Co.
10 MARKET LANE.

WEGNER'S

Wholesale and Retail Dealer in Over-
alls, Sweaters, Coats, Gloves,
Mittens and Raincoats.
LONDON'S LARGEST HIGH-CLASS
WORKINGMEN'S OUTFITTERS
Exclusive Manufacturers Agent for
the Best Canadian Makers
of Overalls,
WEGNER, The Heart of London.
371 Talbot St. Phone 1849.
OPEN EVENINGS.

Our fitter's are
experts. \$1.50 to
\$10.00. We have
trusses to fit
all needs.
ANDERSON & NELLE
255 Dundas St. S.

Raw Furs

High market prices paid.
We buy all kinds of raw furs.
WRITE FOR PRICES.

ROSS, Limited
MANUFACTURERS.
196 Dundas St. S. London.
2X1

HOTEL STRAND

ATLANTIC CITY
FIREPROOF AMERICAN PLAN
ON THE OCEAN FRONT
Open throughout the year.
Hot and Cold Sea Water in all Baths
Orchestra of Soloists. Gold Privileges
OWNERSHIP MANAGEMENT

LONDON OPTICAL

HAVE YOUR EYES EXAMINED.
A. M. DAMBRA, Optometrist.
Dominion Savings Building, Richmond
Street, Phone 6180. 2XV

GORDON L. FERGUSON
FUNERAL SERVICE
Private Funeral Apartments,
350 William Street.
Personal attendance; lady assistant.
Phone 6564. Day or Night.

MANUFACTURERS' CLEARANCE SALE!!

To the Public

LADIES' FUR COATS

20% to 25% Discount Off

SPLENDID ASSORTMENT
GUARANTEED QUALITY—STYLE—WORKMANSHIP

Do Not Miss This Opportunity

For this is an absolutely genuine sale.

All small Furs at greatly reduced prices.

A few Men's Fur Coats, Horsehide and Galloway Robes

To clear at special prices.

The John Marshall Co.

Limited

68-70 DUNDAS STREET, LONDON.

GENUINE GAS COKE

\$13.50
Per Ton

CITY GAS CO.

2V

CALL TODAY!

"The Light of Your Soul"

YOUR EYES

Do not neglect your most im-
portant sense. Do you realize
how helpless you would be with-
out the sight of your eyes? We
will be glad to advise you
whether you require glasses or not.

BROWN OPTICAL CO.

Established 27 Years.
223 DUNDAS ST. PHONE 1877

Branches at Hamilton, Montreal
and Windsor. 2XV

COAL, COKE
AND WOOD

ANTHRACITE COAL,
SCRANTON

All sizes.

EGG, STOVE, CHEST-
NUT AND PEA

Well screened.

POCAHONTAS SMOKE-
LESS BITUMINOUS
COAL

Lump, Egg and Chestnut sizes.

DOMESTIC COKE

Egg and Chestnut sizes.

WOOD BLOCKS

12x16 lengths.

Chantler Bros.

Phone 347. 263 Bathurst.
2XV

COAL

Egg, Stove, Nut and Pea
coal, the best obtainable.

Prompt delivery to all
parts of the city.

Orchard's

45 York St. Phone 384
2XV

FORMER MINISTER
FEEL CONFIDENT
HOME BANK SAFE

Explains Action Taken When
Complaints and Reports
Made To Him.

FEARED TO CAUSE PANIC

Canadian Press Despatch.

Toronto, Jan. 6. — "In view of
publicly-made allegations to the ef-
fect that during my period of office
as minister of finance disclosures
were made to me, which should have
resulted in the closing of the Home
Bank, I desire to make the following
statement:

"No facts were at any time brought
to my attention, while I was min-
ister, justifying action on my part
which would have brought about
suspension of the bank.

"In 1918 complaint was received
by me on behalf of the three western
directors of the bank, Messrs. Crerar,
Kennedy and Perse, with respect to
three accounts of the bank, viz., the
Frost timber account, the Pellatt
account and an account with the
Prudential Trust Company relating to
the bonds of a New Orleans traction
company. As the questions involved
related to the legality of the account
with the trust company and the
taking of further security from the
Pellatt land companies, I suggested
that Mr. Z. A. Lash, K.C., should
look into these matters and report to
me.

"As the result of my action at this
time, General Mason was displaced
as general manager and the board
of directors of the bank harmonized
and reorganized under the presidency
of Mr. Haney.

"It was reported to me that the reor-
ganized board was satisfied it would
be found that the capital of the bank
was intact and that there was no
danger of loss to creditors or deposi-
tors. I was assured by letter on be-
half of the three Western directors,
who had brought the three accounts
to my attention, that no external
audit or inspection was necessary.

"It was reported to me that Messrs.
Crerar and Haney had visited British
Columbia to inspect the Frost timber
limits and that they had advised that
the security thereon held by the
bank was adequate to cover the debt
to the bank.

"It was advised that Mr. Haney had
visited New Orleans and reported
favorably to the board as to the
traction bonds account and that no
loss would result to the bank in con-
nection therewith.

"I was advised that all arrears of
interest upon the Pellatt account had
been paid up and provision made for
the redemption of the principal. Fur-
ther security had been taken through
the services of Mr. Lash which en-
sured, in the opinion of the board,
that no loss would result to the bank
on this account.

"In August, 1918, I received a com-
plaint from a former official of the
bank that interest upon the Frost
timber account had been taken into
profits for the fiscal year, 1918-19, and
that Mr. Haney was not keeping Mr.
Lash informed as to the transactions
of the bank. The latter statement
was denied by Mr. Lash. With re-
gard to the former statement, interest
had been taken into account for the
fiscal year mentioned, but this was
not unlawful if the board believed, as
they evidently did, in view of the
Crerar-Haney report, that the timber
limits were worth substantially more
than the claims of the bank.

"The fact that interest has been
added to the Frost timber account
constituted no sound ground for in-
stituting an investigation, which would
have had most serious consequences
with respect to the Home Bank and
the general financial situation. We
were in the midst of the \$700,000,000
Victory Loan campaign of 1918,
which extended over the autumn of
that year, with payments by sub-
scribers extending throughout many
months of the following year. The
loan was vital to the agricultural and
business interests of Canada, whose
products it financed; to the returned
soldiers, whose gratuity of \$130,000-
000 it supplied; and to the govern-
ment in connection with its immense
war liabilities. It is now suggested
that at such a time, or in the even
more trouble period of unrest suc-
ceeding the armistice, the then
minister of finance should have taken
action which would have resulted in
the closing of the bank without hav-
ing facts before him evidencing its
insolvency.

"In reply to the last complaint men-
tioned, I was furnished with a unani-
mous resolution of the board, stating
that in their opinion no loss would
result upon the accounts in question;
that dividends were not being paid
out of interest added to the Frost ac-
count, that the net profits of the bank
were more than double the dividends
paid, and that the prospects of the
bank were most favorable.

"If it had appeared to me that the
bank was not able to meet its public
obligations, I should have taken steps
to have it taken over by some other
bank or banks, or failing that, would
have given it necessary assistance
under the finance act, 1914. Such
action would, in my view, have been
justifiable in the public interest at
that time.

"At no time was it suggested by
the western directors or anyone else
that the bank was not able to meet its
liabilities or that it would be wound
up.

"I have no desire to hamper the
depositors of the Home Bank, the
condition of many of whom is de-
plorable, to seek relief in any way
they may deem expedient. I merely
desire to place the facts before the
Canadian public, whom I had the
honor to serve, I believe to the best
of my ability as minister of finance
during the war."

"T. WHITE."

**WHEN A DANGEROUS ILLNESS
NECESSITATES THE USE OF
AN AMBULANCE**

Consider the patient's comfort. Call
586 for our Invalid Sedan. Prompt
efficient service, night and day. A. L.
Oatman, reliable ambulance service.
Phone 556.—Adv't.

"Say it with Flowers"
DICKS
FLOWER SHOP



January Clearance

A Sale Day For Each Dept^{mt}

Cottons and Sheetings Tomorrow

In a sense this will be more of a remnant sale, but not short ends, as they mostly
consist of full bolts but odd pieces and broken ranges in cottons, sheetings, pillow
cottons and cases, many lines of which are in limited quantities and won't last the
day. To participate in the most important offerings, it will be wisdom to come in
the morning.

Sheetings, 49c, 59c, 69c to \$1.19

About 70 yards only of Horrocks' Linen-Finished
Sheeting, launders up like linen; a real strong hard-
wearing Sheet that you will like; 2 1/4 yards wide
..... \$1.19 yard

Here are two special numbers in domestic Bleached
Sheeting that washes and wears so well; not too
heavy in weight

... 2 yards wide, 49c yard; 2 1/4 yards wide, 59c yard

A special number we secured in a real good quality
Bleached Sheet, free from filling and with a good
firm body—2 yards wide, 85c; 2 1/4 yards wide, 95c

A limited quantity of an English Round Thread
Factory Sheet. This has a beautiful soft finish,
free from filling, and while it is much darker in
shade than usual, you will find it to bleach out very
quickly. We have only about 50 yards left of this
splendid 2 1/4-yard-wide Sheet to clear Tuesday
at

... 2 yards wide, 69c yard

A very nice quality Factory Sheet for regular
use, 2 yards wide

... 2 yards wide, 49c yard

A better quality than above, heavier in weight, 2 1/4
yards wide

... 2 yards wide, 75c yard

Sheets, \$3.29 Pair

Note—All Sheets listed below are limited in quan-
tity. Splendid wearing qualities at attractive prices.
About 20 pairs of serviceable Sheets suitable for
rooming-houses, etc.; 2 yards wide, 2 1/4 yards long
..... \$2.89 pair

15 pairs same quality as above, but extra double
bed size; 2 1/4 yards wide and 2 1/2 yards long

... \$3.29 pair

A limited quantity of a superior quality Sheet, a

..... \$2.89 pair

..... \$3.29 pair

..... \$2.89 pair

..... \$3.29 pair

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..... \$2.89 pair

..... \$3.29 pair

Pillowcases, 58c Pair

Six doz. pairs of Plain Hemmed Cases, med. weight
These make splendid under slips, 42 inches. 58c pair
A few pairs of English Slips, plain hemmed, made
of good strong cotton, size 40 inches only. 89c pair
About 25 dozen Hemstitched Slips, well made of a
good quality cotton. Be sure and see this line.
Size 42 only

... 98c pair

Bleached Cottons, 6 yards for \$1

About 500 yards only of Domestic Longcloth, a
splendid cotton for general use, launders very
nicely, 35 inches wide, 19c yard; special 8 yds. \$1.00
(Buy it by the dollar's worth.)

"Spero" Brand Longcloth, one of the famous Eng-
lish makes, a strong, serviceable cotton, full yard
wide

... 37c yard

A beautiful Soft-Finished Longcloth made by Hor-
rocks, an ideal cotton for children's underwear.
36 inches wide

... 39c

A limited quantity of Linene, a beautiful linen-
finished cotton, extra width and weight, 40 inches
wide

... 39c yard

Fine Lingerie Cottons, 29c to 59c

A special value in Fine Lingerie Cotton, suitable for
underwear, 36 inches wide

... 29c yard

300 yards of a lovely Madapolam, soft as silk yet
not too sheer, 36 inches wide

... 39c yard

About 80 yards of a super-quality English Mada-
polam, a fine smooth finish, 36 inches wide
..... 49c yard

A real High-Grade Madapolam for dainty lingerie.
Those who appreciate fine lingerie (and who
don't?) will surely like this number; 36 inches
wide

... 59c yard

..... 59c yard

..... 59c yard

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..... 59c yard



A January Offer

Furniture Re-Upholstered

One-third off cost of work.

This offer will hold only until sufficient
work for January and February is taken.

Inquire Fourth Floor.

Circular Pillow Cotton, 39c

100 yards only Circular Cotton, a nice, even weave,
sizes 40 and 42 inches only

... 39c yard

A better quality of a heavier-weight Cotton, in sizes
40, 42, 44 and 46 inches

... 49c yard

"Spero" Brand Round-Thread Linen-Finished Cir-
cular Cotton, one of the best English makes, a real
good quality cotton that will wear well and launder
perfectly. We have a limited quantity only of this
line that will soon be picked up; sizes 40, 42, 44
and 46 inches

... 59c yard

Final Millinery Clearance
Tomorrow—Trimmed and
Untrimmed Hats

With three months of winter ahead you will appreciate this timely
opportunity to choose a new hat at a fraction of its former price.
Tuesday is clearing day in this department and price cuts in
most cases have left only a fraction of the cost in order to affect
an immediate clearance. We will not attempt to give any
detailed description of these hats, but the brief synopsis below will
guide you to the table where your new hat awaits you, all complete, except the price. Early
selection tomorrow will be profitable, \$2.95, \$3.95, \$6.75. Pattern models, \$5 to \$10.

One table Smart Velvet Ready-to-Wear Hats, Black, Navy and
Nigger, less than half price

... \$2.95

TRIMMED AND UNTRIMMED HATS, \$3.95

One table Trimmed Hats, in panne velvet, hatters' plush and
silk duvetyne. A few untrimmed Velvet Dress Hats in the lot.
Colors henna, sand, navy with gray, black with gold and
brown. To clear less than half

... \$3.95

TRIMMED HATS, \$6.75.

One table Trimmed Hats, including pokes, sailors, turbans.

cloche and large dress shapes. Trimmed with French flowers,
embroideries, metallic ribbons and feather fancies. Black and
colors. To clear at

... \$6.75

PATTERN HATS, HALF PRICE, \$5.00 TO \$10.00.

The balance of our stock of Pattern Hats, including hats from
best designers, in panne and Lyons velvet, silk duvetyne and
hatters' plush, combined with metallic cloths, faille and
brocaded silks, beautifully trimmed. Black and newest shades
to clear half regular price

... \$5.00 to \$10.00

January Clearance of
Laces and Embroideries

The quantities in this sale are not large, but the opportunities are great,
and coming just when your mind turns to sewing makes this a most significant
event. In most cases the price groups cover a wide assortment and different
makes of lace which will make the choosing most interesting. All one price
in each group.

LOT 1—19c YARD.

200 yards Laces and Insertions in torchon and
cotton cluny, 2 to 4 inches wide. To clear at 19c
Also dozens of yards of Laces and Insertions
(narrow widths), in vals., torchons and
maltese. This lot to clear at 5c, 9c, and 11c

LOT 2—29c YARD.

87 yards Embroidery, 7 inches wide, white
ground, embroidered in Dutch blue, floral and
conventional designs, suitable for shelving,
dresser scarfs, etc., to clear at