## ADVERTISER PUZZLE CONTEST CORNER

### Important Questions Answered by Contest Manager and Matters of General Interest Discussed—Contestants Should Watch This Corner

QUESTION—I note you can count the last circle of one section as the first in the next section. Now, can you count the number in that circle twice?

ANSWER—You cannot count the number in that circle more than once.

QUESTION—I am not a subscriber at present. Can I enter contest?

ANSWER—Certainly. Work out your solution, then send it, with remittance for your subscripton.

QUESTION—I have already renewed for one year and sent in solution. I see that in the first five capital prizes that I would win more if I sent you another $5, which would still keep within the limit of your $10. Now, can I send you this added $5 and have it credited with my solution, as well as the first $5?

ANSWER—According to the rules you are allowed to send in this additional $5, and same will be credited with your solution.

## LEFT LONDON 24 YEARS AGO, COMES BACK TO PAY $5

### Creditor Refuses Interest From Stranger On Long Forgotten Debt.

Don't be too cynical or despairing about collecting old accounts that people owe you, even if they are outlawed by seven years or twice or thrice seven years of age.

Two days ago, a quiet-looking, and unassuming stranger came to London and went to a number that he remembered on King street. There he inquired for a businessman who occupied the premises 24 years ago, at the time the stranger, a former Londoner, removed to another city. Nobody remembered the name of the man who had occupied those particular premises that long ago. Patiently, the stranger inquired among others at present in the same line of business, and finally was directed to a man of the name he had inquired for. The businessman had moved a number of times in the 24 years, and quite a few years ago retired from that line of business. He did not remember the stranger until the latter recalled many incidents to his mind, and finally explained to him that an account of $5 had been owing to him by the stranger at the time the latter left London. He had figured out the interest and tendered the creditor a trifle over $12 in payment.

The ex-businessman declined the interest, but accepted the original "fiver." The ex-Londoner explained that he had never forgotten the credit allowed him at a time when he needed it badly. For years he has been isolated from civilization as light-house keeper at a lonely point on the shore of one of the great lakes, never leaving his work to go further away than a nearby village for provisions. He expressed great surprise at the changed appearance and growth in the city which had only a population of 35,000, scarcely half its present size, when he last knew it.

## SPRAYMOTOR CO. WILL NOT LEAVE LONDON

### Absolute Denial Given to St. Thomas Dispatch of Wednesday.

Absolute denial of a report from St. Thomas that the Spramotor Company of London might be moved there was made today by W. C. Holt, sales manager of the company. He was entirely at a loss to know how the rumor could have originated. The company has been firmly established in London for many years, he pointed out, and there has been no change in conditions here which would cause it to consider leaving the city.

The report was investigated by the Chamber of Commerce to learn if this valued industry was really contemplating locating elsewhere.


## For Rent

On the board walk at Port Stanley, Ontario, just east of the L. and P. S. Cafeteria, I have a few spaces left suitable for concessions or booths, giving a three-year lease on same. Apply

C. E. KNOWLYS,
Grand Trunk Restaurant,
London, Ont. 56u


## SELL CITY HOUSES ON A COMMISSION BASIS, IS PROPOSAL

### Housing Act Provides for No Paid Officials—Statement Prepared.

A plan which will permit F. B. Lavender, formerly business agent of the housing commission, to sell on a commission basis the dwellings that have been built by that body, will be taken up with the city council, as a result of last night's meeting of the commission. Until last night Mr. Lavender was employed on a salary basis, but the housing act does not permit the employment of paid officials, and there are no other funds from which the salary could be drawn.

**Would Sell Vacant Lots.**

Commissioner D. J. Tallant suggested that the vacant lots in the possession of the commission be sold at their present advanced prices and the surplus used to reduce the prices of houses now ready for sale. Other houses would be built on these lots, and would aid in the sale of the commission's dwellings.

Commissioner E. R. Dennis said that a real estate firm had told him that they could dispose of all the houses and lots within forty-five days. He suggested that Mr. Lavender might be able to do the same thing, as definite prices had been obtained on the dwellings. After discussion it was agreed to take the matter up with the council.

**Statement of Costs.**

A statement of the costs of the Pine Lawn houses and those on Garfield avenue was brought in by Mr. Lavender. This showed that 42 houses had been built at Pine Lawn, which were now ready for sale at approximately $3,400 to $4,200 each. The total cost was $159,559.

This was made up of: Land, $9,250; contract prices of houses, $140,200; extras on contract, $808; architect's fees, $3,567; water connections, $407; fencing, $1,949; incidental, $114; interest, $2,325; insurance, $936.

Seventeen houses were built on Garfield avenue at an average cost of $5,500. The total cost was $94,742, made up of: Land, $9,380; contract prices, $77,605; extras on contract, $3,164; architect's fees, $2,012; water connections, $11; incidental, $148; interest, $2,004; insurance, $416.

**Prices Include Extras.**

Commissioner Dennis pointed out that these prices included all extras, such as bathroom fittings, verandas and other details, which were omitted from many houses when first built.

The report of the commissioners who attended the town planning and housing conference in Toronto last week was received. They declared their belief that the policy of the commission, if carried out to its conclusion, was the proper one, and that ultimately it would be of benefit to the city. Details in connection with the houses, such as sidewalks and fences, should be cleared up as soon as possible, they urged, and the council requested to proceed with sewer and grading work in connection with Pine Lawn. There will be a recurrence of the housing problem in the spring, they predicted, and all the houses built by the commission will be in demand.

## SELLING PROPERTY METHOD WRONG

Many of you know that when you go to buy a house and inquire the price you so often get this reply: "We are asking so much" (emphasis on asking), and at the same time they are willing to take less. This method is wrong, a backward step, and unbusinesslike in any line. Why not be fair and do business like John A. Nash, My Jeweler? He marks his goods at the lowest prices in plain figures, and sells that better class of jewelry at one price to all. His store is 182 Dundas street, "where you will eventually buy." Meet my jeweler and wear diamonds. b

**CARUSO HAS SAID SO**

That the Heintzman & Co. grand piano, manufactured by Ye Olde Firms Heintzman & Co., Limited, 242 Dundas street, London, has met every expectation of Caruso in his Canadian tour, is the frank and candid expression of this great artist himself. It is something to bring pride to Canadians that they have manufactured in their own country a piano that has never yet failed to meet the most exacting demands of the world's greatest artists. b


Features of 1920—
the Record Year of

The Huron & Erie Mortgage Corporation
"Oldest than the Dominion of Canada"

**No. 4**

**Paid-Up Capital and Reserve Fund**

now total $6,150,000.
—the increase during 1920 being

**$150,000**

This sum was added to the Reserve Fund during the past year from the profits of the Corporation.

**Three Offices in London:**

Richmond Street (opposite Postoffice) - C. J. Clarke, Manager
Market Square - - Walter T. Westby, Manager.
Dundas Street (opposite Rectory Street), A. H. Whitlow, Manager

St. Thomas — Chatham — Windsor

T. G. Meredith, K. C., President. Hume Cronyn, General Manager.


## DOES NOT AGREE WITH PROF. WOOD'S FIGURES ON ELECTRIFICATION

### Grossly Misleading, Says E. V. Buchanan of the Public Utilities.

Briefly referring to the figures adduced by Professor Louis Wood in his articles on the proposed electrification of the London, Huron and Bruce branch line of the Grand Trunk Railway, E. V. Buchanan, general manager of the public utilities commission, declared that Prof. Wood had made considerable error in his handling of the figures used in reaching an estimate of the probable cost of the work. Especially is this so in regard to his increased costs of materials, which according to Mr. Buchanan's data, he has placed at 103½ per cent above the actual figures.

Mr. Buchanan's statement is as follows:

"Dr. Wood bases the cost of the electrification of the L., H. and B. Railway on the arithmetical average of 14 items chosen arbitrarily. This basis can however easily be seen to be wrong, when it is considered that he gives as much weight to the increase in asbestos (58 per cent), as he does to copper (58 per cent). Of the total cost of the electric railway nearly 20 per cent is for copper, while there is not half of one per cent for asbestos. With Dr. Wood's figures asbestos is, therefore, given 38 times the weight it ought to have, while copper is only given one-third times its proper value. He also makes the error of repeating a number of items, as the last seven items are raw material, and are included in the first seven, which are manufactured articles.

"If you deal only with raw materials and take present day prices, and not prices of July, 1920, which were undoubtedly peak prices, you would get something like the following:

| Material. | In. P.C. | Amt. P.C. | U. Average P.C. In. |
|---|---|---|---|
| Copper .. ... | * 67 | 20 | *13.4 |
| Steel ..... | 30 | 20 | 6.0 |
| Pig iron ..... | 63 | 30 | 18.9 |
| Labor .... .... | 120 | 30 | 36.0 |
| *—Decrease. Net total..... | | | 47.5 |

The result shows, therefore, an increase of only 47½ per cent, instead of 150 per cent, but this statement is not intended to be used for calculating the cost of electrifying a railway today, but only to show that Dr. Wood's figures are grossly misleading.

## BILL INTRODUCED TO AMEND ACT ON MUNICIPAL AFFAIRS

### Dr. Stevenson Behind Measure Affecting Organizations Receiving Public Grants.

A bill to amend section 10 of the Bureau of Municipal Affairs act has been introduced in the Provincial Legislature by Dr. H. A. Stevenson, M. P. P. In the proposed amendment the following will constitute sub-section 4:

"Any association or organization that receives money from the Government or by way of a grant or otherwise from any municipality or trzust fund, shall file a copy of its constitution and by-laws and a list of its officers for the current year with the bureau before the expenditure of any part of said money is undertaken, and it shall be the duty of such association or organization to file with the bureau not later than the 31st day of January in each year an annual report containing a tement of all receipts and expenditures for the preceding year."

This amendment, if it becomes law, will have far-reaching effects and will entail a considerable amount of work, not only in the department concerned, but on all secretaries of benevolent and other societies, and on administrators of trust funds.


**For Colds, Grip or Influenza** and as a Preventive, take GROVE'S Laxative BROMO QUININE Tablets. The genuine bears the signature of E. W. Grove. (Be sure you get BROMO.) 30 cents.


## STOLEN TOURING CAR LEFT NEAR GRIMSBY

### Taken From Garage of John Bell On Wednesday Night.

The large Cole-8 black touring car belonging to John Bell of Oxford street east, which was stolen from a garage at the Hamilton road and Egerton street late Wednesday night, was located by Hamilton police near Grimsby on Thursday evening. The London police were notified that it had been deserted by the car thieves at Stop 117 on the radial road connecting Grimsby and Hamilton. The car, which was the only one of its kind in the city, was observed by Oxford County farmers, when, carrying four men, one of whom dropped a revolver. It had two mishaps, first being ditched, and again colliding with a fence. The farmer who drew it out of the ditch was suspicious, and notified the Woodstock police early Thursday morning. Where the car thieves went, after leaving the car near Grimsby, the police have not discovered. Detective Egelton states that he is satisfied they were not local men. Entrance to the garage was gained by breaking a window and unfastening the doors from the inside.

## CHEMICAL SCIENCE SOCIALLY IMPORTANT

### Western Professor Discusses Part It Plays in Popular Welfare.

The important part that chemical science plays in the general welfare of the people was well illustrated by the lecture which was last night delivered in the Institute of Public Health by E. G. Sturdevant, associate professor of chemistry in the Western University. There was a good attendance, and Prof. Sturdevant's remarks were illustrated by a series of interesting experiments and a number of lantern slides showing diagrammatically how various substances are extracted from the atmosphere and put to commercial uses.

As the lecturer pointed out, the atmosphere is composed of four-fifths nitrogen, and the separating of this constituent from the air and utilising it in the manufacture of nitric acid is now carried out on a very extensive scale. He explained in a very lucid manner the many ways in which nitric acid is employed—in the manufacture of fertilisers, in the making of dye stuffs, in the composition of explosives, and in innumerable other directions.

Professor Sturdevant demonstrated how the nitrogen was drawn from the air and how ammonia could also be converted into this constituent. The mysteries of the manufacture of dynamite, cordite and T. N. T. were also unfolded, and an explanation given of how Germany was able to overcome the cutting off of her supply of nitrates during the war.

At the conclusion, the lecturer was cordially thanked, on the motion of Dean Sherwood Fox.

The next lecture of the series, under the auspices of the Western University extension board, will be given in the hall of St. Andrew's Church on Thursday, March 3, when Professor C. B. Sissons, Toronto, will speak on "Some Peculiar People of Western Canada."


# FEBRUARY CLEARANCES

*FOR TOMORROW*

the last February Saturday Sale announcements are of special importance. The ending of the February Sales, a list of which will make interesting reading for Saturday shoppers. Read the following list carefully.

### Soiled Whitewear Half Price

One table of odd and broken lines of Ladies' and Children's Whitewear, some slightly soiled with handling. To clear Saturday at less than half price.

### CAMISOLES, 89c.

Five dozen Camisoles, made of splendid quality habutai silk, trimmed with hemstitching and embroidered dots, finished with satin ribbon, shoulder straps. Colors flesh and white. Sizes 36 to 44. Special Saturday .....89c

### Ladies' Sweater Coats, $2.79

Five dozen Ladies' All-Wool sweater Coats, knitted in plain and fancy stitch. Colors Flamingo, Rose, Kelly, Copen, Nile and American Beauty. Sizes 34 to 40. Special Saturday.. ..... ..... ..... $2.79

### BRUSHED WOOL TAMS, 98c

Five dozen Brushed Wool and Fancy Knitted Tams, finished on top with large pom-pom. Colors Scarlett, Saxe, American Beauty and White. Special Saturday ..... 98c

### Breakfast Dresses, Saturday, $1.98

A handy one-piece Breakfast Dress, made of fancy stripe percale. The turn back cuffs and neat collar are edged with rick-rack braid. Detachable belt regulates fullness at waist; patch pockets, with braid trimmed overlap. Light and dark shades. Sizes 36 to 44. Special Saturday, $1.98

### USEFUL SPECIALS

From our Staple Sections, of interest to most homes, and all merchandise of notably lower prices for the Saturday shopper. These departments are now busy with new goods pouring in day by day. Many are values far below even today's lower mill quotations. See the displays too numerous to list here, ESPECIALLY THE SHOWING OF VOILES. RIPPLETTE, in white only, need no ironing, for underwear, kiddies' wear, etc. See name on selvedges, 29 inches. Special ..... ..... 45c

GALATEA, for house dresses, boys' suits, blouses, etc., perfect washing colors, nice assortment of stripes, 29 inches. Good value ..... 35c

BLACK MOIRETTE, for useful underskirts, a strong make, in good black, 38 inches. Very special .....65c

NEW LININGS are here, in wanted colors. Be sure and see display when choosing suit, skirt or dress. New lower prices all through.

29c YARD FLANNELETTE, in nice range of stripes, light or dark, and all wanted colors. This cloth is very good quality, durable and fast colors, 34 inches .....29c

CREAM WINCEYETTE, just two pieces, of nice soft weave, a dandy for underwear, gowns, baby's use, etc. Be sure to see this value at half price, 32 inches, .....35c yard

### Remnants Sheeting, 1-3 Off

An unusually heavy sheeting month has left us with an accumulation of ends, many enough for one sheet, all of strong, serviceable sheeting, useful for pillowcases, underwear, etc. On the counters Saturday at One-Third off regular.

TUBULAR COTTON, of extra weight and quality. You will be most agreeably surprised at the quality here. We haven't seen this make so low for two or three years. 40, 42, 44 inches. Very special value ..... 65c yard

### Voile Blouses, Saturday $1.69

10 dozen Fine Voile Blouses, all trimmed with embroidery, tucking or Valenciennes lace. In this lot there are several different styles to choose from. Full length or abbreviated sleeves, ranging in size from 34 to 44. Special .....$1.69

—SECOND FLOOR.—

### Silk Top Vests, $1.98

Glove Silk Top Vests, pink or white, low neck, sleeveless, finished around neck and arms with plain hem. Sizes 36 to 44. Saturday special ..... $1.98

—SECOND FLOOR.—

### CLEARING SATURDAY

Infants' and Children's Vests, a few odd lines to clear. Prices from .....29c to 59c
Boys' Black Plush Hats. Special price .....98c
Children's Lace and Button Shoes, sizes 1 year to 4 years. Prices ..... $1.75 to $2.50

—INFANTS' SHOP—FOURTH FLOOR.—

### Remnants Sale, Half Price.

Drapery Department—Fourth Floor.

452 yards, in remnants of ¾ to 4¼ yards of Bungalow Nets, Madras, Marquisettes (Plain and Bordered), Cable Marquisettes, Scrims, Chintz, Casement Cloths, Velours, Silk Damasks, Bolster Coverings, Lace Bed Covers, Shams, etc. To clear at half price ..... 18c to $2.50 yard

### Ready-Made Draperies at Half Price.

7 Only—Complete Overdraperies, with valances of Chintz, which were made for our show room windows, and can be easily adjusted to fit ordinary or 5 and 6-foot wide windows. These are slightly soiled, but can be easily laundered. All to go at less than half price $3.95, $4.45, $4.95, $5.95, $6.95 each

1 Only—Velour Overdrapery, with valance, for ordinary window. Half price .....$8.95
1 Only—Grey Silk Overdrapery, with valance, for 5-foot window. Half price ..... $11.00

—FOURTH FLOOR.—

### SPECIAL SALE

42-Inch Pillowslips, ready to use, of good strong, well-bleached. Be early for this opportunity ..... 29c each

—AISLE B.—

### Embroidery Linen One-Third Off

One piece only, Fine Irish Embroidery Linen, for centres, trays, etc., nice even weave, in that soft grass bleach finish, so easy to work on. 27 inches wide, All Pure Linen. Special ..... $1.00

**IRISH MERCERIZED TABLE DAMASK, $2.25 YARD**

This is exceptional value, 30 per cent less than former price, in range of pretty designs. Spot, Stripe, Pansy, Carnation and Rose. See this Saturday. 68 inches .....$2.25 yard

**PURE IRISH LINEN HUCKABACK AT REDUCED PRICES**

Two numbers that are particularly good for general wear, extra heavy all pure linen Devon Huck at very special prices. 19-inch, $1.00 yard; 27-inch at ..... $1.39 yard

**WHITE BATH TOWELS, 45c PAIR.**

A small size, but good weight, a splendid towel for the children. All white, hemmed ends. Very special 45c pair

—MAIN AISLE.—

### AT NOTION COUNTER.

Ideal Skirt and Trouser Hangers .....10c each
Shoe Trees ..... 2 pairs for 25c
Folding Suit Hangers ..... 2 for 35c
Beading Needles, with the long eye ..... 15c paper
Embroidery Needles ..... 10c paper
Best English Brass Pins .....2 papers, 25c
De Long Safety Pins, assorted sizes ..... 10c card
Small Gold-Plated Safety Pins, 1 dozen on card .....10c
Hooks and Eyes, on tape, white or black ..... 25c yard
Bow Fasteners for children's hair. Price... 5c and 10c each
Coates' Mercer Crochet Cotton, white or ecru. Price 2 for 25c
Large balls. Price ..... 25c
Barbour's Linen Thread, black or white. Price ....25c spool
Silk Hair Nets, with elastic, Saturday, price .....3 for 25c
Good strong Shoe Laces, brown or black, 63 and 72 inches long. Price ..... 10c pair
Good strong Shoe Laces, brown or black, for men's or children's shoes. Price ..... 8c pair

—AISLE E.—

### Toilet Soap Specials Saturday

The genuine French Shell Brand Castile Soap, Saturday only. Price ..... 28c bar
Crest Castile Cakes. Price ..... 5c each
Wright's Coal Tar Medicated Soap. Price .....2 for 35c
Wright's Coal Tar, Bath Salts. Price ..... 30c
Goblin Soap, for removing stains, ink, etc. Price... 2 for 15c
Chlorox Tooth Paste. Price ..... 39c
Ideal Silver Cream. Price ..... 25c
1-pound tins Talcum Powder, Violet. Price .....25c
Piver's Azurea Face Powder. Price .....$1.00
Minty's Shampoo Powders. Price .....7c each

—AISLE C.—

### Basement Specials Saturday

Toilet Paper, Satisfactory, Special ..... 11c roll
Tungsten Lamps, 25 and 40 watt, 40c; 60 watt, 45c
Towel Bars ..... 25c, 40c, 50c and 65c
Bread Boards ..... 35c and 50c
Clothes Baskets ..... $2.00, $2.25, $2.65
Clothes Bars ..... $1.19
Step Ladders ..... $1.75, $2.25 and $2.50
Rex Hand Cleaner ..... 19c can
Princess Soap Chips ..... 23c pound
Clothes Line Props ..... 35c
Gas Lighters ..... 15c and 30c
Extra Tips for Gas Lighters ..... 2 for 15c
Dish Mops, Special ..... 10c
Gas Toasters ..... 30c and 50c
O'Cedar Oil Mops ..... $1,75

### Writing Pads and Envelopes

Large size Linen Writing Pad. Special .....21c
Folding Linen Pad. Special .....19c
Small size Linen Pad. Special .....11c
Envelopes, in good linen, 25c package, for ..... 10c

### Your Saturday Treat at Candy Counter.

Fresh Butter Cream Chocolates ..... 45c pound
Fresh Jumbo Peanuts ..... 48c pound
Chocolate Nut Snacks ..... 45c pound

### New Features In the Men's Shop Saturday

## Men's and Young Men's SUITS $37.75

A splendid selection of tweeds, worsteds and serges, in greys, browns, Lovat mixtures and dark effects, pure wool cloths. These suits are tailored by hand; models for young men and men of all proportions; single and double breasted. Do not fail to secure one of these suits Saturday. Special price Saturday ..... ..... ..... **$37.75**

**MEN'S SUITS $16.75**

12 Suits only to clear, odd sizes from broken lines, etc. Saturday price **$16.75**

**SPRING SUITS**

For young men! Smart hand-tailored garments, in greys, browns, Lovat green; new models, in single and double breasted. See these Saturday.

**New Tweed Hats**

Lovat mixtures, camel shades, with black band and dark mixtures; high-grade Hats. Prices ..... **$4, $4.50**

**CAPS FOR SPRING!**

New shapes in exceptional quality cloths; Lovats and plain shades; exclusive patterns,

**$2, $2,50, $3.**

**Shirts $2.49, $2.95, $3.35**

Three groups Saturday, choice patterns, sizes 14 to 17, guaranteed colors. See window display,

**$2.49, $2.95, $3.35**

**Men's Cashmere Socks**

ALL ONE-THIRD FORMER PRICE.

**55c, 75c, $1.00, $1.35**

Including silk and wool,, English imported wool Socks, black, brown and heather mixtures. All One-Third Former price.

**Sale of Men's Cashmere Shirts and Drawers $1.98**

HALF FORMER PRICE.

Men's Cashmere Shirts and Drawers, Penman's brand, beautiful all wool, soft finish, medium weight. This is a rare value; sizes 34 to 46. Sale price Saturday .. **$1.98**

**Boys' Suits Saturday $9.85**

HALF FORMER PRICE.

A large selection of Boys' Suits for spring wear, smart models in cloths that will give good wear; every suit guaranteed to give entire satisfaction. Price Saturday **$9.85**

**CHILDREN'S REEFER COATS FOR SPRING**

An excellent assortment of Reefers, in blue, saxe and fancy-pattern tweeds, including plain shades in brown, grey, green; all sizes. See these Saturday. Specially priced,

**$4.75, $7.50, $9, $9.50**

CLEARANCE OF MEN'S AND YOUNG MEN'S

**OVERCOATS $16.75**

Greys and browns, in good quality overcoatings, large convertible collars, sizes 35 to 44. Clearing Saturday about half price.

STANDARD FASHION BOOK.
For Spring. Now at Pattern Counter.

SMALLMAN & INGRAM LIMITED

STANDARD PATTERNS.
Ask About the New Belrobe Method.