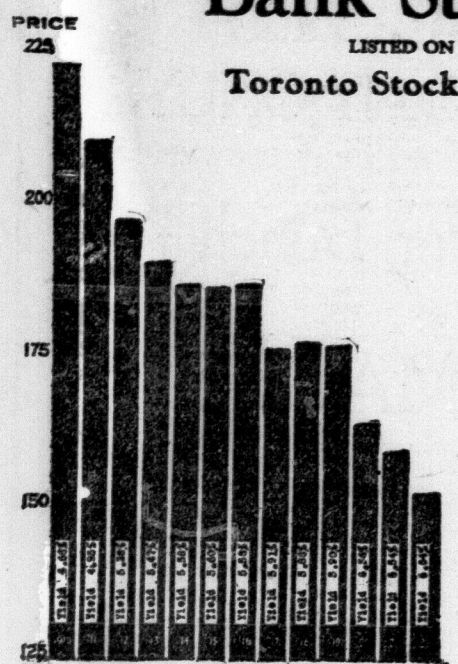


Bank Stocks

LISTED ON THE
Toronto Stock Exchange

We act merely as brokers, executing orders "at the market" on the usual commission basis. We do not carry marginal accounts.

The accompanying chart shows the very excellent yield obtainable on bank stocks today as compared with that available in 1910. The sound position of the banks today reflect the favorable manner in which they have been managed during the recent period of intense business readjustment and points to continued prosperity for the future. Prices on a yield basis are lower now than they have been for many years and in our opinion bank stocks offer an exceptional investment opportunity.

Write our Stock Department for circular No. 15

Amelius Jarvis & Co. LIMITED
Established 1891
Ottawa 293 Bay St. Montreal
New York Toronto London Eng.

The Natural Wealth of Canada

Minerals

CANADA'S coal deposits are estimated to contain 17 per cent of the world's reserves and 71 per cent of the reserves of the British Empire. Canada has one of the greatest zinc mines in the world, the greatest deposits of nickel and asbestos, and gold, silver, copper, oil, and many other minerals in abundance. In its basic mineral wealth Canada has the essentials for great and prosperous industries.

BANK OF MONTREAL
Established over 100 years
A Complete Banking Service
Branches Throughout Canada

An Amazing Record of Dividends
In Grocery Chain StoresMaypole Dairy Co., Ltd., of England,
on Deferred Ordinary Shares

Year	Dividend
1911	125%
1912	200%
1913	212 1/2%
1914	182%
1915	100%
1916	100%
1917	25%
1918	225%
1919	100%
1920	33 1/3%
1921	100%
1922	37 1/2%

Home & Colonial Stores, Ltd., of England,
on Ordinary Shares

Year	Dividend
1911-12-13	20% each year
1914	25%
1915 to 1919	30% each year
Oct., 1920	300% Bonus
1921	25%

(Figures compiled from London Stock Exchange Year Book)

Price: Par \$100, Carrying a 25% Bonus of Common Stock

Requires address to one of the undersigned will receive prompt attention.

Housser, Wood & Company

12-14 King Street East, Toronto

Brouse, Mitchell & Company

Members Toronto Stock Exchange
75 Bay Street, Toronto

Bankers' Bond Company, Limited

60 King Street West, Toronto

PROVINCIAL TAX PLANS
TO REMAIN AS IN 1922Hon. Peter Smith, Provincial
Treasurer, Has No New Proposals To Offer.

SHOWS A SURPLUS

Minister Defends Government
Against Charges of Excessive Spending.

Canadian Press Despatch.
Toronto, Feb. 23.—Taxation for provincial purposes in Ontario remains the same for another year as it was last. Hon. Peter Smith, provincial treasurer, delivering his fourth budget speech in the Legislature yesterday, proposed no new forms of taxation and no changes in the present forms. His main proposal is to establish a sinking fund to pay off the net provincial debt in 40 years. He also promises reduction of expenditure in every department, stating that every member of the cabinet was behind in this promise. On ordinary accounts the treasurer claimed a surplus of \$1,064,325, which he asserted, would have been much larger if he had not placed a revenue of \$1,218,063 from the forest and lands department to the ordinary account, and paid out of ordinary account \$1,372,229 for mothers' pensions, which account was previously paid from capital.

The ordinary expenditure for the year was \$37,442,985, and the ordinary revenue \$38,507,311. For this year the treasurer estimated the ordinary revenue at \$39,372,029, and the ordinary expenditure at \$25,538,208. Expenditure for the year on capital account he estimated at \$26,682,001. He announced that the gross debt of the fiscal year, Oct. 31, 1922, amounted to \$221,836,338, and figured, after deducting the debt on revenue-producing enterprises, such as hydro and municipal debt on housing and drainage schemes, the net debt to be \$21,539,659, which he proposes to wipe out in 40 years with his sinking fund scheme.

W. E. N. Sinclair, Liberal financial

Buy New Sweeper
After 33 Years

Special to The Advertiser.
Woodstock, Feb. 23.—Thirty-three years ago this city purchased a second-hand street sweeper for \$371, and now after all these years of service the old machine, which has only cost an average of \$11 per year for repairs, has been turned over on a new one.

Even after all these years of service the old sweeper realized \$65 on an outlay of \$465 for a new one.

critic, moved the adjournment of the week.

Big Succession Duties.

The treasurer in claiming a balance of \$1,064,325, said it could have been much larger if he had adopted bookkeeping methods other than those he had adopted. A revenue of \$1,218,063 from the lands and forests department was credited to the capital account, and did not figure in the surplus. The total receipts from the lands and forests department for the fiscal year amounted to \$4,349,340, which, he said, was the largest since Confederation, and more than double the revenue derived during the last year of the previous administration.

The subsidy for the year was \$2,745,729, an increase of \$369,350 because of increased population. The motor vehicles branch produced a revenue of \$3,477,000, an increase of \$1,000,000 over the previous year. The largest revenue, however, of all branches was the successions branch, which produced \$6,522,245. The province, he said, had lost \$419,322 in succession duties because of successful claims in various estates. The corporation tax on various estates in the \$5,641,357, two and a half million in the last year. Of this amount \$1,000,000 was for ordinary revenue. The hydro interest amounted to \$3,866,983, and the amount collected on the land transfer tax was \$521,115.

The ordinary expenditure during the year was \$38,563,297 more than in 1921. It was for interest, and mothers' pensions now paid out of ordinary revenue, when previously they were paid out of capital account, amounted to \$1,372,229. From the ordinary account the statutory expenditure was \$24,600,703. The House last year had voted \$22,000,000 in the supply bill, and \$44,000,000 had been spent in the three departments had spent above the amount voted. Capital expenditure amounted to \$51,841,410, a decrease of \$12,000,000 from the previous year.

Defends Government.

Mr. Smith defended the government against the charges of hiring and paying too much for legal counsel. He declared that in three years the previous government had paid \$169,000 for legal counsel, while the present government paid \$175,000 in the same time and got greater returns.

Mr. Smith said the government was responsible for increasing the revenue, mentioning bigger timber dues, higher auto license costs, and higher successions duties, higher taxes on racetracks, and the tax on wagers and the land transfer tax.

The treasurer said that the direct liabilities at the end of the fiscal year amounted to \$143,300,000 as against \$97,600,000 in 1919. The increases were because of the following added obligations: Hydro-electric, \$71,400,000; T. & N. O., \$3,300,000; highways, \$38,000,000; northern development, \$3,700,000; colonization bonds, \$1,000,000; forest ranging, surveys, etc., \$1,400,000; purchase of bonds (succession duty free) and sinking fund, \$6,670,000; housing loans, \$6,250,000. The loans floated during the year amounted to \$80,000,000. Over \$23,000,000 had been expended during the year on education, grants, hospital and township roads and buildings, stopping a had plunge into costly radical construction.

Mr. Smith estimated the expenditure for the coming year at \$52,280,209.91, of which \$29,682,001.09 will be on capital account. The estimated revenue is \$39,372,029.09. These figures do not include statutory expenditure. The minister announced he would shortly be asking authority for the flotation of loans for the amount of \$35,000,000.

Outlines Fiscal Plan.

The gross debt of \$221,836,338 includes revenue-producing enterprises, as follows: T. & N. O. Railway, \$25,682,675; hydro-electric and Central Ontario power system, \$117,964,924; Ontario municipalities' indebtedness under housing act, \$7,365,717; drainage debentures repayable by the municipalities, \$1,350,767. He said the general sinking fund of \$23,000,000 from the total net debt of the province amounted to \$61,589,359. Then the treasurer said that the province would have a far-reaching effect on the credit of the province and the stability of its bonds in the market.

STORMS HALT FORMING

EGG MARKETING SOCIETY

Special to The Advertiser.

Woodstock, Feb. 23.—Operations regarding the reorganization of a co-operative egg-marketing movement in Oxford county have been temporarily halted by the severe weather of the past two weeks. The officials who have been in charge of the work of signing up the various egg circles in the new organization have found it impossible to get around owing to the condition of the roads.

As soon as more favorable conditions exist, however, the work will be started again, and it is expected that within a very short time all egg circles of the county will be in receipt of the new marketing plan.

GENERAL'S WIDOW DIES.

Special to The Advertiser.

Washington, Feb. 23.—One of the last of the Civil War heroes, Mrs. John A. Logan, widow of the famous general, died here Thursday at the age of 84. Famous as the originator of Memorial Day, the little gray-haired lady has been a conspicuous figure in the life of the capital since she came here as secretary to her husband.

DR. H. TAYLOR STRESSES
EFFICACY OF PRAYERTells Talbot Street Church
Audience God Answers
Petitions.

RELATES INSTANCES

Missionary Asserts Man Who
Believes Age of Miracles
Past To Be Pined.

In view of the fact that the China Inland Mission is supported entirely by voluntary contributions, and further, in view of the fact that the mission had never in all its history been in debt, it was most appropriate that the success of the prayer should be the subject of his address, said Dr. Howard Taylor at the opening of his talk last night in the Talbot Street Baptist Church.

The man who believes that the age of miracles is past was greatly to be pitied, and he instanced a few happenings in the work of the mission that showed how God had answered the prayers of the workers from time to time.

In 1897 the mission was faced with a serious state of affairs, new churches and pastors were required; there were at that time some 180 teachers, and the income of the whole mission field was in the neighborhood of \$100,000.

Additional Missionaries.

It was felt that the immediate need was for another 100 preachers, and for a further sum of at least \$50,000. Dr. Hudson Taylor, who was then in charge of the work, held a special prayer meeting that lasted for eight days, and was interspersed with fasting, at which these necessities were asked from God.

That you Hudson Taylor went home to England and conducted meetings from one end of the land to the other. Before the year was out over six hundred new women had offered themselves, and a sum of \$55,000 had been given for carrying on the work. In connection with this money, which was given in the form of contributions, the contributions usually came in small amounts. Therefore the prayer in the mission stations had been decried, and the mission was in a state of financial straits. It was at this time that this extra work, which the mission was not equipped to perform, might be avoided.

Given in Five Amounts.

In the actual offering this sum was given in five separate amounts, requiring but five letters of thanks. Again in the course of the four that they are now making at St. Louis they had mentioned that three of the mission stations had been destroyed by fire, and before the Saturday night—and before the Saturday meeting they found that the sum required to erect buildings, \$7,500, had already been forwarded to China.

Last March Dr. Taylor and his wife were captured and held by brigands, subjecting the doctor to a 10 o'clock service. The friends of the mission all over the world offered prayers for the safe delivery, and very shortly after the chief of the brigand party gave them their freedom.

Instances Power of Prayer.

The Rev. Dr. Taylor, the efficacy of prayer given by the doctor was one that occurred 33 years ago, when he was a young man, and when he was engaged to the daughter of a man who was going to Shanghai where she was living, and on one occasion he was going down the river to see her, it was essential that he should catch a particular boat, when a number of unforeseen difficulties were demanding his attention as a medical man. He attended to all these cases conscientiously, though it meant losing the only boat, and when he finally got away, it was with the prospect of making an eight-hour trip in three hours.

He Related How he had Prayed for

great wind to come so that they might be able to get down the canal to the river in time to catch the boat, how the wind had actually come and the trip made in three hours.

Quotes Assertions of Christ.

Dr. Taylor quoted the assertions made by Christ in the Gospel of John, as to the answer to prayer by our Heavenly Father; how in the 11th chapter it was promised that "God will do anything that is asked in prayer"; how in the 15th chapter it is promised that "what we pray for shall be done in us," and how in the 16th chapter it says that "He will give us what we pray for." So, he said, we in the China Inland Mission have no fears as to finances; we believe in prayer; we have been in existence for more than 60 years; we have more than 1,200 members in the field, and we have never gone into debt.

The Rev. F. A. Steven, in introducing

the speaker, pointed out on a map the situation of the mission stations, and spoke of the density of the population in the areas that were included in the mission. In Shanghai, there were more than 600 people to the square mile, while in some parts of Tibet and Turkestan there were only about three persons to the square mile.

He described the Chinese as being

industrious and thrifty, grateful for any kindness conferred and as being on the whole a most likable people. Two books of great interest to all who followed the work of the Inland Mission, the "Story of Hudson Taylor's Life" and "Hudson Taylor and the China Inland Mission." Both these books are the joint work of Dr. Taylor and his wife, and he recommended them to the meeting, both from a spiritual and a historical point of view.

Dr. Taylor will address meetings this afternoon at 3 o'clock and in the evening at 8 in the Talbot Street Baptist Church.

WANTS DELEGATES NAMED

FOR NATIONAL CONFERENCE

Canadian Press Despatch.

Toronto, Feb. 23.—Invitations are going out this week to organizations throughout Canada suggesting the appointment of delegates to the national conference of education and citizenship which is to be held in Toronto during Easter week. These invitations point out that this is to be a conference of business, professional and workingmen, of legislators and administrators, of school trustees, and of all the people interested in education. It is expected that this will be the largest educational conference that has ever been held in Canada. The province of Nova Scotia has asked for the privilege of sending one hundred delegates.

REMAND WOMAN VAGRANT
TO JAIL AT WOODSTOCK

Special to The Advertiser.

Woodstock, Feb. 23.—The first woman vagrant to appear in Woodstock in a long time came before the magistrate yesterday. The vagrant was Carrie Kelly (colored), and she was picked up on the street about 4 o'clock this morning.

She claimed that her home was in Chatham, but that she had been working in London. As she could not give a good account of herself, she was remanded to jail until the police make inquiries.

WOODSTOCK CHURCHES
WILL HELP FEDERATION

Special to The Advertiser.

Woodstock, Feb. 23.—About 80 representatives of the various city churches pledged their support to the aims of the World Brotherhood Federation at a banquet held in the Y. M. C. A. here this evening, when William Ward of London, England, president of the federation, delivered a stirring address on the problems facing the world and their solution by the application of world brotherhood.

MOTOR MAGNATE TO SPEAK

The regular meeting of the Chamber of Commerce on March 7 will be attractive to both the general public and to men of the motor world in that William Murray Gray of the Gray-Dort Motor Company in Chatham will be the speaker. He will speak on "Industrial Democracy," and will give special attention to the relations between employer and employee.

MARTIN'S
New Laid Eggs
50c doz.

Veal	Legs	23c	CANNED GOODS
Shldr	12 1/2		Yellow Peaches 20c
Roast	22c		
Veal	20c		Peas, Corn, Tomatoes, 2 tins for... 25c
Shldr	22c		Pure Lard, 3-lb. pail... 52c
Rump	22c		Shortening, Peerless, 3-lb. pail... 48c
Roast	22c		Sirloin Roasts 8 to 10 lbs... 22c
Beef	12 1/2		Salmon Steaks 25c
Boiling	7c		Finnish Haddie 16c
Cuts...	7c		Ciscoes for... 23c
Steak	20c		
Roasts	20c		

654 Dundas St. Phone 705
177 Dundas St. Phone 48

FISH The Call For FISH

is increasing, but the demand, too, is for better qualities, and we respond to the public call with the finest that ever came out of the water. Let us fill your order when you want the best.

Herring, Lake Trout, Halibut, Smelt, Flounders, Sea Salmon, Mackerel, Pickled, Finnan Haddies, Fillets, Kippers, Boaters, Salt Cod, Labradors, Salt Sea Trout, Lochryne Herring, Bulk and Shell Oysters.

Poultry—Chickens, Ducks, Geese, Guinea Fowl.

(Drawn ready for use.)

Sweet Pickles, Dills, Sauerkraut, in Bulk.

GROCERY SPECIALS FOR SATURDAY

Every item at rock-bottom price. Get your share of these specials.

Seeded Raisins, large pails, 2 for... 35c
Strictly Fresh Eggs, per dozen... 35c
Cooking Onions, 10 lbs. for... 25c

SUGAR. 10 lbs. 98c

Ten pounds to a customer.

Salada Tea, mixed, per lb. 50c

Our Special Tea, per lb. 48c

Lipton's, Lanka Tea, per lb. 50c

Rolled Oats, 5 lbs. for... 25c

Cream of Wheat, 4 lbs. for... 25c

Canned Corn or Peas, 2 tins for... 25c

Pastry Flour, 24-lb. bags... 25c

Pure Lard, 3-lb. pails... 80c

Shortening, 3-lb. pails... 50c

Bulk Cocoa, 3 lbs. for... 25c

Brunswick Sardines, 4 tins for... 25c

Clark's Baked Beans, 2 tins for... 25c

Tapioca, choice quality, 25c

Shirley Marmalade, 4-lb. jar... 25c

Cornstarch, 2 pails, for... 19c

Jong Sauer, 2 lbs. for... 25c

FREE DELIVERY to all parts of the city.

ONN'S

UP-TO-DATE-MARKET

"SERVICE THAT COUNTS."

143 KING ST.

3 Cars Four Deliveries.

Two Phones: 1298-7720.

MAKE THIS BRIGHT, NEW, SANITARY STORE YOUR SHOPPING PLACE

OUR QUALITY GOODS

WILL SURELY PLEASE YOU—WE KNOW OUR PRICES WILL

PORK SPECIALS

Shoulders Pork, lb. 18c

Ham Roasts Pork, lb. 27c

Loins Pork, lb. 30c

Spareribs, lb. 20c

Pork Kidneys, lb. 12 1/2c

BEEF SPECIALS

Stew Beef, lb. 10c

Pot Roasts Beef, lb. 12 1/2c

Oven Roasts Beef, lb. 15c

Round Steak Roasts, lb. 20c

Rump Roasts Beef, lb. 20c

Rolled Rib Roasts, lb. 28c

5-CENT SPECIALS

PORK HEARTS, PORK LIVER, BEEF HEARTS, SWEETBONES, PICKLED PIGS' FEET

Fresh Ground Hamburg, 2 lbs. for... 25c

Fresh Country Sausage, 2 lbs. for... 25c

Fresh Made Sausage Meat, 2 lbs. for... 25c

FRESH-KILLED SPRING LAMB

Breasts Lamb, lb. 12 1/2c

Shoulders Lamb, lb. 30c

Legs Lamb, lb. 40c

CANNED GOODS SPECIAL

Peas, Corn, Tomatoes, Pumpkin, Pork and Beans 2 for 25c

3-lb. pails Pure Lard, each 60c

5-lb. pails Pure Lard, each 90c

3-lb. pails Shortening, each 50c

4-lb. pails Compound Jam—Raspberry-Apple, Strawberry-Apple, each 48c

FRESH MADE CREAMERY BUTTER, OUR BRAND

Breakfast Bacon, sliced, lb. 35c

Peamealed Back Bacon, piece only, lb. 38c

Fresh Green Goods.

Fresh Poultry.

KINDLY LET US HAVE YOUR ORDERS EARLY

CLIFF ROBINSON

3 CARS, 202 DUNDAS STREET, 2 PHONES: 7111-7112.

Friday and Saturday Sale at Andersons

"THE BIG STORE"

It is truly demonstrated that the buying public appreciates by the crowds that throng our

counters to attend these sales. Friday and Saturday we are offering some REAL BARGAINS. Make a list and phone your order to 2064W on Friday evening for our first delivery

on Saturday morning.

SPECIAL: WITH YOUR ORDER, 11 LBS. GRANULATED SUGAR FOR... \$1.00

DAIRY BUTTER... 40c FRESH SIDE BACON... 25c BREAKFAST BACON... 30c 5-lb. Pails of Pure Honey... 60c

(By the piece.)

BEEF. 1-lb. Brisket Beef... 10c 1-lb. Shoulder Roast Beef... 10c 1-lb. Stewing Beef... 10c 1-lb. Flank Beef... 10c 1-lb. Beef Shank... 10c 1-lb. Rump Roast Beef... 10c

PORK. 1-lb. Pure Pork Sausage... 25c 1-lb. Pig's Head... 10c 1-lb. Leaf Lard... 10c 1-lb. Front Quarter Pork... 10c 1-lb. Hind Quarter Pork... 10c 1-lb. Loin Roast Pork... 10c 1-lb. Chuck Roast Pork... 10c 1-lb. Legs Pork... 10c 1-lb. Pickled Ham... 10c

SUNDRIES. 1-lb. Pickled Corned Beef... 10c 1-lb. Pickled Lamb Tongues, each... 10c 1-lb. 5 Bars Lemmon Soap... 25c 1-lb. 3 pkgs. Ammonia Powder... 25c 1-lb. 2 Cans Corn... 10c 1-lb. 24-lb. Hunt's Flour... 10c 1-lb. Beef Tongues... 10c

(Fresh or pickled.)

1-lb. Pork Liver... 10c 1-lb. Tenderloins... 10c 1-lb. Fresh Spare Ribs... 10c

LARD AND SHORTENING. 5-lb. pails Pure Lard... 90c 3-lb. pails Pure Lard... 60c 1-lb. pkg. Homemade Shortening... 15c

SMOKED MEATS. Cottage Rolls... 20c 1-lb. Rolled Bacon, sliced... 25c 1-lb. Smoked Hams, whole... 25c 1-lb. Smoked Hams, half... 30c

1-lb. pkg. Homestead Shortening... 15c

Legs Lamb... 35c 1-lb. Lamb... 30c 1-lb. Shoulder Lamb... 25c 1-lb. Breast Lamb... 15c

1-lb. Pork Liver... 10c 1-lb. Tenderloins... 10c 1-lb. Fresh Spare Ribs... 10c

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