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Full compound interest paid at highest bank rate on Savings Deposits of One Dollar and upwards.

BRANCHES AND CONNECTIONS THROUGHOUT CANADA

London: 394 RICHMOND STREET
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URGES DELAY IN APPLICATION OF FIVE OF WILSON'S 14 PRINCIPLES

Sees Danger in Too Strict Enforcement.

Washington, Dec. 21.—Five of President Wilson's fourteen principles of peace were held up in the Senate today by Senator Lodge, the Republican leader, as questions which might lead to division among the nations which have conquered Germany, and which certainly should be postponed, until after the peace conference. They are the first four and last of the points enunciated by the president in his speech of January 8, 1918, and which relate to secret diplomacy, freedom of the seas, economic barriers, reduction of armaments, and the league of nations.

DEATHS AND FUNERALS

DEATH OF MRS. J. G. NOYES.
The death occurred on Friday of Mrs. J. G. Noyes, after an illness extending over some months. She is survived by her husband, John Guy Noyes, and two children, the funeral will be held privately on Sunday afternoon from the family residence, 100 St. George Street, where it will be made in Mount Pleasant Cemetery.

DEATH OF JAMES H. HUSTON.
James Huston, for 30 years district C. P. R. agent of this city, died on Friday at his home near Glendale. He is survived by his wife, Mildred. The funeral, which will be of a strictly private nature, will be held on Sunday afternoon at 2 p.m.

FORMER LONDONER DEAD.
Harry Charles Symonds, formerly a well-known Londoner, died at one time an employee in the business department of The London Advertiser, died on Friday at his home, 14 St. Louis, Mo. He was a Mason, and a member of the Typographical Union.

He is survived by his wife, Harriet Whitney, and one daughter, Mrs. A. McDonald, and a son, Robert, who lives in Oakland, Cal. The funeral was held on December 17, interment was made in Valhalla Cemetery, St. Louis.

DEATH OF MRS. GIBBONS.
Mrs. William Gibbons died Friday at her home, 350 Dufferin avenue, from pneumonia, following an attack of Spanish influenza.

She is survived by her husband, two children, three brothers, George and Thomas Gibbons of this city, and Albert of St. Paul, Minn. Her father, William Benson, also of this city, survives. The funeral will be held on Monday at 2 o'clock from the family residence, and will be private. Interment will be made in Woodland Cemetery.

VISITED WRECK SCENE.—General Superintendent C. G. Bowker of the C. P. R. arrived in this city yesterday, and reported that he was going to make an investigation of the wreck which occurred east of Newbury on arrival in this city at 1 o'clock today from the west, he flatly denied that he had made any investigation of the accident.

TOO LATE TO CLASSIFY.
LOST—A MOTORCYCLE CHAIN AT Grand Trunk depot. Reward. Phone 3522.

YOUR WILL

Stop and think a minute about how you want your property to be handled when you are gone.

You have given a lifetime of effort to its accumulation and management, and you ought to give careful thought to its disposition.

When you have decided how you want to divide your property and what trust to create under your Will, the next step is to choose an executor to carry out your wishes. Surely it is the part of wisdom to choose for this important office a trained specialist whose experience, financial responsibility and permanence of life are such as to guarantee the absolute fulfillment of your plans.

You can leave your Will in our vaults for safe keeping without charge.

Consult us at any time in person or by letter.

The Premier Trust Co.

Head Office: 428 Richmond Street, London, Ont.
Branch Office: Sandwich St. West, Windsor, Ont.

ESTABLISHED 1875 IMPERIAL BANK OF CANADA

CAPITAL PAID UP, \$7,000,000. RESERVE FUND, \$7,000,000.

Financial Reserves

BUILD UP a Savings Account as a reserve against all possible adversities. Every branch of this bank has a savings department. Interest allowed at current rate.

LONDON BRANCH, A. J. GOODALL, Manager.
Branches also at St. Thomas and Sarnia.

PTE. BECHER WARD SAFELY IN FRANCE FROM PRISON CAMP

Great Rejoicing Over News at Home Here.

TWICE BELIEVED DEAD

At Last Personal Cable From Him Assures Parents of Safety.

Pte. Becher Ward, youngest son of Mr. and Mrs. William Ward, 474 King Street, who has been a prisoner in Germany since June 1918, has arrived in France and will be in England by Christmas. The first news of him since the armistice was signed came to bring joy and relief to his home today in the shape of cables from Major Chester Butler of the pay and records office. Like many another father of a prisoner-of-war son, Mr. Ward in the past few weeks has been doing everything in his power to get a trace of his boy, the family fearing when information was so long deferred, that something had happened to him.

"If we don't have a happy Christmas this year, we won't be a very natural family," said Mr. Ward this forenoon, his eyes filled with tears of relief and happiness.

Twice since June 1918, the Ward family has endured long weeks of agony of suspense and the despairing belief that the soldier was dead. But his life, but all suspense is ended.

Can Read His Own Letters. When he arrived back in Canada, he will be able to read a number of his own letters which appeared in the columns of The Advertiser, written when the good news came on a previous occasion that the son who was mourned as dead was alive.

Becher Ward was a student in Queen's University, taking an engineering course, when, at the age of 19, he enlisted for overseas service, going with a university detachment to England. In France, he was attached to the famous Princess Patricia, and after a severe engagement early in June, 1918, was reported missing. Subsequently the word came that he was dead.

Word From "Dead." One morning six or seven weeks later, a simple little postcard left by the postman at the Ward home transformed the world for the family.

The card was written by Becher Ward, stating he was a prisoner of war in Germany, at Stuttgart camp, where he was kept until the close of the war. A couple of weeks ago, a cable arrived from him written on October 17, stating he hoped to be home for Christmas, 1918, and that the boys in his camp were organizing for the winter sports.

In the meantime, the letter had been received by a Winnipeg man, Corp. Duncan, who was captured with Becher Ward, and with him as prisoner at Stuttgart, until removed to Holland the beginning of October. The letter said at the time of writing that young Ward was in good health and spirits. Notwithstanding this, the cable of today has lifted a heavy load of anxiety.

With the nominations only 48 hours ahead there is little left about the city hall. In reference to the mayor's chair it is generally conceded that it will go to Mayor C. R. Somerville without the formality of a contest. In the event of someone being brought out to oppose him, which is considered quite unlikely, the man on the street would concede victory to Mayor Somerville without a real struggle.

Alderman candidates are apparently in the air. While there are rumors that there will be several new candidates in the field, no names have been mentioned within the confines of the city hall. It is expected that all of the present aldermen will offer themselves again for re-election.

Among the members of the board of control, however, there is some hesitancy to enter the field. Controller H. Merryfield, of course, is out of the running on account of leaving the city. Controller J. L. Saunders, who has indicated that he does not intend to be a candidate for a second term, is undecided. Controller E. S. Little is the only one decided to come out for aldermanic honors.

Things are unusually quiet in municipal circles, say those who have followed the trend of recent years.

NOTICE THE HOURS FOR NOMINATIONS!

Monday is nomination day. Any persons desiring to be nominated for mayor must have their names properly endorsed by two reputable citizens of the city and handed in to City Clerk S. Baker not later than 11 o'clock on Monday morning. The nomination of the public utilities commission also must be nominated at the same hour.

Nominations for the board of education will be held in the city hall between the hours of 12 noon and 5 p.m. on Monday, while the aldermanic candidates will be nominated between the hours of 7:30 and 8:30 o'clock in the evening.

Nominations for aldermen will be held in the city hall on Tuesday, Dec. 25, at the city hall, ward 3, at Rectory Street School, Ward 2, at Talbot Street School, and Ward 1, at Simcoe Street School.

According to the bylaw governing the nomination, it is necessary for the proposer and seconder of each candidate to be present at the time of nomination. It is not necessary for the candidates to be present at the nomination, however. All candidates must qualify at the office of the city clerk before 9 o'clock p.m. on the following day.

Candidates for the board of education may be any taxpayers whose names are on the assessment roll. All of the other candidates must be holders of city property, free of all encumbrance, to the value of \$1,000, or else have a lease of city property valued at \$2,000.

IN FRANCE THREE YEARS, NURSING SISTER IS HOME

After having been in France for three years, Nursing Sister M. Richards arrived in this city yesterday.

Visiting her brother, Mr. F. Richards, 38 Craig street, she has been for the greater part of the time, working in a hospital with No. 10 Western University Hospital, with which she went overseas. Fortunately she has escaped the Hun shells and poison gases.

FULL VALUE PAID FOR VICTORY BONDS

SECURITIES OF ALL KINDS. BOUGHT AND SOLD

LONDON SECURITY COMPANY, 380 Richmond St. Phone 6593. Evenings, Phone 1542.

FINANCIAL AND COMMERCIAL

THE LOCAL MARKET

The Christmas market did not come up to the expectations of some of the market officials, yet there was a good showing of poultry. Turkeys were sold at 45c per lb. One lady was seen buying a turkey at 45c per lb.

Apples and vegetables were plentiful. Apples, per cwt., \$2.05 to \$2.10. Grapes, per cwt., \$1.10 to \$1.15.

Vegetables—Cabbage, per doz., 40 to 60. Cabbages, each, retail, 10 to 15. Potatoes, retail, bag, 1.25 to 1.45.

Potatoes, each, retail, 35 to 40. Spinach, per doz., 60 to 65. Lettuce, per doz., 40 to 45. Cauliflowers, per doz., 40 to 45.

Whole sale—Cauliflowers, per doz., 1.50 to 2.50. Hubbard squash, doz., 1.50 to 2.00. Sage, per lb., 40 to 45.

Dry onions, per lb., 1.00 to 1.50. Snow apples, per lb., 1.00 to 1.00. Apples, per lb., 60 to 1.00.

Apples, each, retail, 35 to 40. Apples, per doz., 35 to 40. Apples, per doz., 35 to 40.

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Aspects, but was supplemented by constant, if moderate, liquidation from outside sources, which contributed measurably to the almost steady attrition of quoted values.

Incidentally, the Liberty bonds, notably the more recent issues, at material depreciations, was among the disconcerting features of the market without apparent effect on general investment conditions. The one interesting feature in the latter connection was the offering by a banking syndicate of \$50,000,000 of Pennsylvania Railroad bonds, which was made possible by the road's high credit and the large over-subscription to the offering by investors.

Stocks, copper and other numerous shares representing the popular commodities were heavy when not weak, but market values were directly affected by signs, not only of further contractions, but of inevitable price reductions.

Opposition to the proposed five-year federal control of the railways gained ground, but no definite movement in this quarter is expected from Congress until well into the new year. Meanwhile, railway executives are formulating tentative plans for the future operations of their roads.

WALL STREET.
New York, Dec. 21.—Wall Street, 10:30 a.m.—Speculative issues constituted the only features of interest at the outset of the day's trading.

Marine preferred, United States Steel, Mexican Petroleum and General Motors advanced, but were directly affected by signs, not only of further contractions, but of inevitable price reductions.

Opposition to the proposed five-year federal control of the railways gained ground, but no definite movement in this quarter is expected from Congress until well into the new year. Meanwhile, railway executives are formulating tentative plans for the future operations of their roads.

NEW YORK STOCK EXCHANGE.
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Railroad, Public Utility and Industrial Bonds.

Correspondence Invited.

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Established 1901.
HEAD OFFICE: 26 KING STREET EAST TORONTO.
MONTREAL BRANCH: Canada Life Building R. W. Steele, Manager.
LONDON, ENG., BRANCH: 4 Austin Friars A. L. Fullerton, Manager.

FARMERS SUFFERING FROM ACTIVITIES OF SOME UNKNOWN THIEF

A reward of \$10 has been offered by Kenneth Munro, a farmer of Westminster Township, for information that will lead to the prosecution of the person who stole two hams and a shoulder of pork from his house last Sunday.

Munro was in bed with influenza when the theft occurred. During the past week many farmers, including Leidy and Mrs. Thomas Dale, have had all their chickens stolen. Mrs. Dale has 25 chickens, and a mysterious motor truck has been seen about the country for several nights past, and an endeavor is being made to have it identified.

WEIGHTS ALL O. K. ON LOCAL MARKET TODAY

With an eye to securing a good Christmas dinner cheap, possibly, Aid. S. R. Munro and J. W. McCallum, weight inspectors, visited the market this morning, and after pricing and weighing numerous turkeys decided that such

J. FERGUSON'S SONS

FUNERAL DIRECTORS. OPEN DAY AND NIGHT. 180 KING STREET EAST. PHONES 543, 373, 2056.

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GEORGE E. LOGAN

FUNERAL DIRECTOR AND EMBALMER. 418 RICHMOND ST. PHONE 1963. Finest Motor and Horse Equipment.

N. J. GRIFFITH

FUNERAL DIRECTOR AND EMBALMER. 104 Dundas Street, London. Residence on premises. Phone 459. Private Ambulance Service. Delaware Branch, W. Acres, Mgr.

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PATENT YOUR INVENTIONS

Send direct to Ottawa for free patentability report and booklet "Patent Protection." Clients' patents advertised in the "Patent Review." HAROLD C. SHIPMAN & CO. PATENT EXAMINERS, CHICAGO, ILL., U.S.A.

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DO YOU KNOW?

\$250 and upwards invested in these active stocks will give you a substantial return on your money, and in the meantime you will be able to make profits from the increased value.

HOLLINGER, WASSAPI, NIPISING, BALDWIN MINES, MONTYRE, DAVIDSON, MCKINLEY-DARRACH.

Special reports on above firm, contained in our latest Market Letter. Ask for it.

INQUIRE ABOUT OUR EASY PAYMENT PLAN. Information gladly furnished on all stocks.

TANNER, GATES & CO.