

THE HOME BANK OF CANADA

THOSE WHO HAVE ACHIEVED SUCCESS BEGAN THE PRACTICE OF THRIFT EARLY IN LIFE.

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

BRANCHES AND CONNECTIONS THROUGHOUT CANADA

London Office: **394 RICHMOND STREET** Six Branches in Ontario
 DELAWARE, ILDERTON, KENOKA, LAWRENCE STATION, MELBOURNE, THORNDALE.

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 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, Dec. 21, of Mrs. J. G. Noyes, after an illness extending over some months. She is survived by her husband, John Noyes, and two children. The funeral will be held privately on Sunday afternoon from the family residence, 1200 of Dundas street west, at 2 o'clock. Interment will be made in Mount Pleasant Cemetery.

DEATH OF JAMES HOUTON.
 James Houton, 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, and two children. The funeral will be held on Sunday afternoon at 2 o'clock from the family residence, 1200 of Dundas street west, at 2 o'clock. Interment will be made in Mount Pleasant Cemetery.

FORMER LONDONER DEAD.
 Harry Charles Symonds, formerly well-known Londoner, and at one time an employee in the business department of The London Advertiser, died on Friday, Dec. 21, at his home, 1200 of Dundas street west, at 2 o'clock. Interment will be made in Mount Pleasant Cemetery.

DEATH OF MRS. GIBBONS.
 Mrs. William Gibbons died on Friday at her home, 550 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 3 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 the report was 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, Howard. Phone 3622.

73c

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 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.

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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.

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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 selling at 45c per lb. One bird was seen buying a turkey at 45c per lb.

Apples and vegetables were plentiful.

Grain, Cwt.—

Wheat, per cwt. \$2.05 to \$2.10

Wheat, per cwt. \$2.11 to \$2.15

Grain, Bushel—

Oats, per bu. 88 to 92-10

Wheat, per bu. 2.11 to 2.15

Vegetables—

Cabbage, per doz. 40 to 60

Cabbage, each retail 5 to 10

Spinach, per doz. 40 to 60

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FINANCIAL AND COMMERCIAL

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

Increased sales of Liberty bonds, notably the more recent issues, at material depreciations, was among the distinctive features of the market, although 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, corporates and other numerous shares representing the popular commodities were heavy when not weak, but the market was generally affected by signs, not only of further price reductions, but of inevitable price reductions.

Opposition to the proposed five-year federal estate tax increase, which was 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 on the stock exchange. Marine preferred, United Fruit, Mexican Petroleum and General Motors were the chief stocks of the day.

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