Every Married Woman Should Have a Housekeeping Account.

THE woman, who deposits her monthly allowance in this bank and pays all household expenses by cheque, will find it both a convenience and economy.

Such an account enables her to settle bills promptly, and each cancelled cheque becomes in itself a receipt.

When the actual money is in the Bank, the odd change is neither lost nor spent on other things than household accounts.

Why not open an account with this bank on your next "allowance day"?

THE BANK OF **British North America**

78 Years in Business. Capital and Surplus $7,884,000.

London Branch—H. F. Skey, Manager.
London Market Square Branch—G. F. Pearson, Manager.

GERMANS FEVERISHLY LAYING GUN BASES ROUND ZEEBRUGGE

People of Flanders Filled With Foreboding Because of the Ominous Activity—Ostend Population Expecting Orders To Evacuate the Town.

[Canadian Press.]

New York, Jan. 12.—A London Daily Express dispatch dated "on the Belgian frontier, Monday," to the New York Herald, says:

"Whatever plans the Germans may have for continuing the campaign in Flanders behind their new line of defence further from the Yser, their ominous activity in many ways continues to fill the population with foreboding. Trains of electric tram cars filled with troops and wounded are moving constantly now by day and night along the coast line between Westende and Knocke and Bruges.

Lay Concrete Floors.

"Five hundred men continue to lay concrete floors at points on the dunes around Zeebrugge, while they daily are testing guns already mounted in this region. This is regarded as an added indication that the tide of battle eventually will swing this way, perhaps sooner than hitherto has been expected.

"The sound of heavy guns was heard at the frontier again this morning.

"A train containing many machine guns arrived at Heyst on Saturday and yesterday the troops were busy adding them to the armament of the coast line. A number have been planted on either side of the Grand Hotel behind sandbag barricades, sweeping the open beach.

Massing Troops.

"Buildings at Knocke and Heyst not marked for demolition are now crowded with troops. The marines are now reinforced by infantry and cavalry and an additional cavalry brigade composed of first line Prussian regiments has been drafted to towns and villages near the coast for the surveillance of the inhabitants.

"The residents of Ostend, according to messages sent yesterday, are hourly expecting orders to evacuate the town."

PORT WILL NOT SATISFY SERVIA

She Claims Her Regions Possessed By Austria, Say Officials.

[Canadian Press.]

Rome, Jan. 12.—Contrary to statements that have appeared in the newspapers of London, Paris and Berlin, that an understanding has practically been reached about a Servian outlet to the Adriatic Sea, it is stated in Servian official quarters here that this will not now satisfy Servia.

It is declared that such a concession would have been satisfactory two years ago, when the subject was discussed at the London conference, but that now, after a war in which her life and independence were risked, Servia could not accept a port or a strip of coast. What she now claims, it is stated, are the Servian regions possessed by Austria, including Bosnia, Herzegovina and Dalmatia, which must be assigned to her through the principles of nationality.

ASSUMES NEW DUTIES

OTTAWA, Jan. 11.—Brigadier-General Hodgins today took over his duties as adjutant-general of the Canadian militia forces, succeeding Colonel Septimus Denison, who is to go to the front. Colonel Denison succeeded in office Colonel Victor Williams, who has recently been given command of a British cavalry brigade and will proceed to Egypt, it is understood.

General Hodgins returns to Ottawa from London, Ont., where he has been officer commanding the divisional area here.

THE INDUSTRIAL SCHOOL

The classes for women and girls at the Industrial and Art School are as popular as ever this winter. The afternoon dressmaking and millinery classes, where the housewives of the city and their daughters may make their own garments under the best of expert instruction, are being largely attended, as all classes in the city. The evening classes in cooking, dressmaking and millinery are confined to those who are engaged in business during the day. Girls who have never learned the domestic arts are to be found, after their day's work in the office, store or factory, at the evening Industrial and Art School classes, busily engaged in making their own garments.

In order to meet the demand, extra classes in dressmaking, cooking and millinery will be established if necessary. For this reason students will be admitted all this week. The principal will be in his office from 2 to 4 o'clock in the afternoon and from 7:30 to 9:30 in the evening from Monday until Friday, to meet applicants.

That Racking Persistent Cough

Can Be Quickly Cured By

DR. WOOD'S NORWAY PINE SYRUP

All obstinate coughs and colds yield quickly to the general action of "Dr. Wood's" for the simple reason that this valuable preparation combines all the lung healing virtues of the Norway pine tree, with which is combined Wild Cherry Bark, and the soothing, healing and expectorant properties of other excellent herbs and barks. This makes it, without any chance of denial, the best cough medicine on the market today.

When you ask for "Dr. Wood's" see that it is put up in a yellow wrapper; three pine trees the trade mark, and that the name, The T. Milburn Co., Limited, Toronto, Ont., appears on the wrapper. Price, 25c and 50c.

Mrs. H. C. Kingston, Moose Jaw, Sask., writes: "I wish to recommend Dr. Wood's Norway Pine Syrup as being the best cough medicine on the market. A few months ago I took a severe cold which left me with a racking cough. After trying several cough remedies, with no result, I decided to get a bottle of Dr. Wood's Norway Pine Syrup, and after taking the first two doses it began to effect a cure, and after continuing its use for a short time, I was entirely cured. I cannot say too much in its praise."

RIGHT OFF THE REEL

Some Notes of the Movie Plays and Players Garnered by The Advertiser—Questions in Regard to Motion Pictures and Their Players Will Be Gladly Answered.

It is rather difficult for local moving picture patrons to understand why the street cars will not stop to let off those who wish to attend the movie shows in front of the film houses, while they always stop in front of the local "legitimate" theatre, and also line up to wait for passengers at the conclusion of the show. No doubt the pass is mighty and will prevail.

Miss Florence Turner, who has gained fame in the United States and England as a movie star, has returned to the former country after holidaying across the pond.

Betty Nansen, one of the highest-paid movie stars in Europe, has arrived in New York to commence posing for a series of dramas.

G. M. Anderson (Broncho Billy) is at present holidaying in New York.

The longest film yet produced is "Cabiria," which measures 12,000 feet. When produced in this country 400 feet were deducted.

Arnold Daly will play the leading role in "The Exploits of Elaine."

William A. Brady's famous old melodrama, "After Dark," is now being filmed.

George Broadhurst's famous comedy drama, "What Happened to Jones," will be released shortly by one of the large film exchanges.

Sydney Chaplin, the great English comedian, and brother of Charles Chaplin (the funny "drunk") has signed with the Keystone Company.

A new member of the Balboa company secured his job as actor on the strength of his general appearance, and then after he had "made good" it was discovered that he is the son of Edwin Mayo and the grandson of Frank Mayo of "Davey Crockett" memory, after whom he is named.

William Elliott is another Broadway star whom the cinema has "got." He is going to appear for the Famous Players as Richard Audaine in H. V. Esmond's play, "When We Were Twenty-One," the vehicle that once drew Nat Goodwin around in stardom.

The Lasky company has just completed its glass studio at Hollywood, Cal., which will enable it in considerable measure to thwart the rainy seasons. This, as is usual with new buildings, is one of the largest of its sort both in California and the world. It helps fill up the three blocks of the Lasky domain in Hollywood. Apart from this is a 20,000 acre ranch, credited with supplying all kinds of atmospheric settings from tropic luxuriance to mountainous bleakness.

Broncho Billy, or Mr. G. M. Anderson, Essaney cowboy chief, who has been spending the holidays in Chicago, left recently for a trip to New York.

IN POLICE COURT

On the Warpath.

Albert King, an Indian, was released from the county jail yesterday. King was arrested by the police last night for being drunk. Today Police Magistrate J. C. Judd sent him back to the county jail for a 21-day term.

Listers Go Down.

Three listers, Harry Cameron, Emmerson Brooks and Cecil Haines, pleaded guilty to drunk charges before Police Magistrate J. C. Judd today, and were given the option of paying ten-dollar fines or spending the next 21 days with Governor Carter. They were broke.

Another Kind of Skates.

A youth arrested by Sergeant of Detectives Thomas Nickle pleaded guilty in the juvenile court to stealing a pair of skates. He was allowed to go on promise to behave himself in future.

WAS NOT A HINT

[Canadian Press.]

Washington, Jan. 12.—President Wilson declared today that he was not thinking of announcing his candidacy for 1916 when he made the statement in his Indianapolis speech recently that the people of the United States might have a chance to judge of his acts.

The President explained that what he had in mind was that future generations would pass upon his acts as President.

"ALL CANADIAN" IS MOUNTED RIFLES

"A" Squadron So Far Is Made Up Chiefly of Cancucks.

23 MEN ARE SWORN IN

"B" Squadron Will Be Composed of Twenty-Fourth Grey's Horse.

The marked feature of the recruiting of "A" Squadron, Seventh Canadian Mounted Rifles, which opened last night at the Armories, was the predominance of Canadian-born men who are enlisting. Twenty-three men were examined by Major C. H. Reason last night. Not one was rejected. More than 100 men collected around the door of the examining room to join.

"A" Squadron will be an almost "all Canadian" unit. It will be composed of men of the First Hussars. "B" Squadron will be men of the Twenty-Fourth Greys Horse, with the overflow from the First Hussars.

Capt. Reason Recruiting Officer.

Captain A. E. Reason has been appointed recruiting officer for London. He will be in the Armories to accept recruits today, from 5 to 6 p.m. and from 8 to 10 p.m.

Major H. N. Abell has been appointed recruiting officer for St. Thomas and Aylmer; Captain C. McEwen for Sarnia; Lieut. M. B. Percival for Clinton and Goderich, and Lieut. J. Taylor for Watford and the vicinity.

Although Englishmen will, of course, be welcomed into the Mounted Rifles, the officers in charge are gratified by the large number of Canadians who are enlisting.

Those accepted last night are:

SERGT.-MAJ. A. TURNBULL, Canada.
CORP. E. C. TUCKEY, Canada.
SERGT.-MAJ. A. E. JOYCES, Canada.
SERGT. L. G. LONG, England.
QUARTERMASTER-SERGT. GALBRAITH, England.
SERGT.-MAJ. J. M. STOVER, Canada.
CORP. C. S. WEBBER, Canada.
CORP. C. WATSON, Canada.
CORP. W. J. REID, Canada.
CORP. P. J. McGINNIS, Canada.
SERGT. J. W. PIKE, Canada.
PTE. E. MULLEN, Canada.
PTE. G. R. McKNIGHT, Canada.
PTE. J. L. GREENSIDES, Canada.
PTE. C. M. DOOLITTLE, Canada.
PTE. A. V. BATT, England.
PTE. A. E. SWANWICK, Canada.
PTE. JOHN ROBBINS, England.
PTE. T. H. SELBY, Canada.
PTE. F. WHITE, Canada.
SERGT. L. E. GLASS, Canada.
PTE. E. A. ROBERTS, Canada.
PTE. CHARLES CHAPMAN, Canada.

CAPT. NEWTON DEAD; NOT WITH PATRICIAS

Three Other Deaths and Several Ill Among Canadian Troops.

[Special to The Advertiser.]

OTTAWA, Jan. 11. — Word reached Ottawa unofficially some days ago that Capt. D. O. C. Newton, killed in action, had taken a transfer from the Princess Patricia Regiment to the Royal Artillery. Therefore, the announcement of his death is not taken here as absolute evidence that the Princess Pats have been in action.

Killed In Action.

OTTAWA, Jan. 11.—The following casualties in the Canadian expeditionary force are announced by the militia department tonight:

Jan. 9.—Captain Denzil Onslow Cochrane Newton, Princess Patricia's Canadian Light Infantry. Next of kin, G. D. C. Newton, Croxton Park, St. Neot's Hants, England.

Deaths.

Jan. 10.—Gunner J. P. Kennedy, Second Brigade, Canadian Field Artillery, at Bulford Manor Hospital, of meningitis. Next to kin, S. W. Kennedy, 330 Wood avenue, Westmount, Que.

January 9—No. 17044; Private Percy George Palmer, Seventh Battalion, at Bulford Manor Hospital, with meningitis. Next of kin, C. Norris, 2621 St. George street, Vancouver.

January 9, No. 24618, Private F. W. McGuinness, Thirteenth Battalion, at Isolation Hospital, Netheravon, from meningitis. Next of kin, Mrs. F. W. McGuinness, 20 Vendome avenue, Notre Dame de Grace, Montreal.

Seriously Ill.

Private John W. Penfold, Thirteenth Battalion, at Consumptive Hospital Fulham road, London. Next of kin, Elizabeth Penfold, Westerham, Kent, Eng.

Gunner Herbert John Woodward, Third Brigade, C. F. A., at No. 1 Canadian General Hospital, Netheravon, with suspected meningitis; next of kin, Mrs. Florence Woodward, 46 Carlton avenue, Toronto.

No. 7180, Private McLeod, First Battalion, No. 1 Canadian General Hospital, Netheravon, with abscess on the brain. Next of kin, Mr. Alexander Knox, 22 Westhall Gardens, Edinburgh, Scotland.

Accidents.—No. 24618, Lance-Corporal William Laurie, Thirteenth Battalion, motor car accident, London. Next of kin, Mrs. J. C. Hood, Barnegat, Strathclyde, Barbadoes.

South African Veteran.

Capt. Newton was a son of George Onslow Newton and Lady Newton. He was educated at Eton, and the Royal Military College, and served in the South African war.

When Lord Grey was governor-general of Canada he was an A. D. C. at Rideau Hall, and when Lord Grey left Canada he went into business at Montreal. He joined the Patricias at Levis one week before they sailed.

HAD BUSY SESSION.

[Special to The Advertiser.]

CLINTON, Jan. 11.—At the inaugural meeting of the board of trade tonight chairmen of committees were struck as follows: Finance, Henry Witse; street, J. A. Ford; cemetery, C. J. Wallis; fire and water, Wesley Walker; charity, J. P. Shepperd; parks, R. J. Miller; property, H. Witse. Mayor Jackson presided.

The council appointed Mr. Bryden as successor to Dr. Gandier on the collegiate board; reappointed W. S. Treleaven to the library board and D. A. Forrester on the collegiate board.

A deputation from the board of trade and library board urged that the council make the necessary arrangements by which $5,000 may be secured from Andrew Carnegie for an addition to the Clinton library. Mr. Carnegie has already consented to give the money. Work will be commenced, it is expected, in the spring.

London, Ontario, Signallers at Salisbury.

Signal section of first Canadian overseas contingent under canvas in Bustard Camp, Salisbury Plain, England. James Kinsella, whose very interesting letter to his wife appears in this issue, is standing at the right. He says it is practically the first time on record that soldiers have been encamped "under canvas" at this season of the year in England. It has been very cold, but the boys "are not downhearted." Mr. Kinsella pays a splendid tribute to Lieut.-Col. Becher of London, whose popularity has led all the "boys" to hope that he may be their commanding officer when the Canadians cross the channel to avenge Scarborough, Whitby and Hartlepool.

FINANCIAL AND COMMERCIAL

THE LOCAL MARKET

Hay went down 50 cents a ton on the local market this morning. Owing to the fact that there were thirty loads in Monday, the price dropped today. Up until 9:30 o'clock fifteen loads were in today.

Cabbages, onions, turnips and carrots were the principal vegetables offered for sale. The demand seemed to be fairly good.

Oats are brisk. At quoted prices, the demand is excellent.

Straw is a little more plentiful. There is a splendid demand for it at $8.50 per ton.

Dressed hogs were not as plentiful this morning as they were on Saturday. There was no change in the prices.

Grain Per Cwt.			
Wheat, per cwt	$1 80	to	$1 83
Oats, per cwt	1 50	to	1 55
Grain Per Bushel.			
Wheat	1 10	to	1 10
Oats	48	to	51
Vegetables.			
Potatoes, load, bag	50	to	55
Potatoes, per bag	50	to	60
Beets, per bu	40	to	40
Lettuce, per doz	40	to	40
Cabbages, each	5	to	5
Radishes, per doz	50	to	50
Turnips, per bu	25	to	30
Carrots, per bu	40	to	40
Celery, each	5	to	10
Parsnips, per bu	50	to	50
Onions, per peck	25	to	25
Fruits.			
Apples, per bag	75	to	1 00
Apples, per bbl	1 50	to	2 25
Hay and Straw.			
Hay, per ton	15 00	to	16 50
Straw, per load	5 50	to	6 00
Straw, per ton	8 00	to	8 50
Dairy Products, Wholesale.			
Butter, dairy, lb	25	to	25
Butter, crocks, lb	25	to	25
Butter, rolls, lb	25	to	25
Butter, store lots, lb	23	to	24
Eggs, per doz	35	to	36
Eggs, basket, doz	35	to	36
Dairy Products, Retail.			
Butter, rolls, lb	26	to	30
Butter, fancy, lb	26	to	30
Butter, dairy, lb	26	to	30
Butter, crocks, lb	25	to	29
Eggs, per doz	40	to	42
Eggs, per basket	38	to	40
Eggs, store lots, doz	33	to	35
Honey, strained, 10 lb	1 40	to	1 50
Poultry, Alive, Wholesale.			
Old fowl, lb	8	to	9
Young chickens, lb	9	to	10
Ducks, per lb	10	to	10
Geese, per lb	9	to	9
Turkeys, per lb	15	to	15
Poultry, Dressed, Wholesale.			
Chickens, per lb	12	to	14
Turkeys, per lb	17	to	20
Geese, per lb	11	to	13
Ducks, per lb	11	to	13
Poultry, Dressed, Retail.			
Spring chickens, pair	1 00	to	1 50
Ducks, per pair	1 25	to	2 00
Chickens, per lb	14	to	15
Turkeys, per lb	20	to	22
Geese, per lb	14	to	15
Live Stock.			
Hogs, per cwt	7 15	to	7 15
Fat sows, cwt	5 50	to	5 50
Small pigs, pair	5 00	to	10 00
Export cattle, cwt	8 00	to	8 50
Milch cows, each	75 00	to	90 00
Butchers' Meats.			
Dressed hogs, carcase	10 25	to	10 50
Veals, per cwt	13 00	to	14 00
Beef, per cwt	9 50	to	11 50
Mutton, per cwt	8 00	to	10 00
Spring lamb, carcase	13	to	14

GRAIN.

Winnipeg, Jan. 11.—Wheat futures opened unchanged to ⅜c lower; oats 1c lower, and flax 1¼c higher. Trading was quiet, a light volume of business being transacted. Fluctuations previous to noon were ⅜c to 1c, and for the most part were fractionally higher than opening figures. News was scarce, and the market was practically a stand-off, waiting for something to turn up.

The cash situation is, if anything, stronger than last week for all grains, but there are few offerings, only a few odd cars changing hands. Export inquiry was less active today. Total inspections Saturday were 266 cars, as against 223 last year, and in sight were 390 cars on Monday.

The market was extremely excited during the closing hour. Prices were down 3⅞c for May, and 3¾c for July from the high points of the day at 12:30, but recovered about 1c, weakening again later. Wheat futures closed 2⅝c to 2⅞c lower; cash 2¾c lower for contract grades; oats ⅞c lower, and flax 1¼c lower.

Cash Grain: Wheat—No. 1 northern, $1.29¼; No. 2 northern, $1.26¼; No. 3 northern, $1.22½; No. 4, $1.15; No. 5, $1.15; No. 6, $1.10; feed, $1.05½.

Oats—No. 2 Canadian western, 55½c; No. 3 Canadian western, 55c; No. 1 extra feed, 55c; No. 1 feed, 52½c; No. 2 feed, 52c.

Barley—No. 3, 69c; No. 4, 60c; feed, 60c.

Flax—No. 1 N. W. C., $1.49; No. 2 Canadian western, $1.46.

Chicago, Ill., Jan. 12.—Unexpected strength in prices at Liverpool led to a sharp upturn today in the wheat market here. The bulls were encouraged, too, by reports that Turkey had conceded all of Italy's demands, and that exporters and millers were active buyers. Besides, advices indicated that farmers had shown no tendency toward any general increase of offerings. The opening, which ranged from 1⅝c to 2½c higher, was followed by a moderate further advance.

Liverpool, Jan. 12.—Wheat—Spot was strong; No. 1 Manitoba, 11s 9½d; No. 2 hard winter, 11s 2½d; No. 3 Manitoba, 11s 3½d. Futures nominal.

Corn—Spot quiet; American mixed, 7s 6½d. Futures steady; January, 11s 1¾d; February, 7s 2¼d.

FLOUR.

Liverpoolo, Jan. 12.—Flour—Winter patents, 40s.

HOPS.

Liverpool, Jan. 12.—Hops (in London)—Pacific coast, £2 16s to £4 5s.

PROVISIONS.

Liverpool, Jan. 12.—Beef—Extra India mess, 165s.

Pork—Prime mess western, 110s.

Hams—Short cut, 14 to 16 lbs, 69s.

Bacon—Cumberland cut, 26 to 30 lbs, 64s 6d; short ribs, 16 to 24 lbs, 65s 6d; clear bellies, 14 to 16 lbs, 67s 6d; long clear middles, light, 28 to 34 lbs, 66s 6d; do, heavy, 35 to 40 lbs, 65s 6d; short clear backs, 16 to 20 lbs, 61s 6d; shoulders, square, 11 to 13 lbs, 56s.

Lard—Prime western, in tierces, new, 54s 6d; do, old, 55s 9d; American refined, in pails, 57s 6d.

DAIRY.

Liverpool, Jan. 12.—Butter—Finest United States, in 56-lb boxes, 56s 3d.

Cheese—Canadian finest white, 78s; do, colored, 79s.

OILS AND METALS.

Liverpool, Jan. 12.—Tallow—Prime city, 35s 10½d.

Turpentine Spirits—36s 3d.

Rosin—Common, 14s 6d.

Linseed Oil—27s.

Cottonseed Oil (Hull refined)—Spot, 27s 7½d.

LIVE STOCK.

Chicago, Jan. 12.—Cattle—Receipts, 6,000; market weak; steers, $5 30 to $9 30; western steers, $4 85 to $7 50; cows and heifers, $3 10 to $7 90; calves, $7 50 to $10 25.

Hogs—Receipts, 30,000; market slow; light, $6 55 to $6 90; mixed, $6 60 to $6 90; heavy, $6 55 to $6 90; roughs, $6 55 to $6 65; pigs, $5 25 to $6 80; bulk of sales at $6 70 to $6 85.

Sheep—Receipts, 15,000; market slow; natives, $5 75 to $6 60; yearlings, $6 80 to $7 75; lambs, native, $6 75 to $8 75.

East Buffalo, N.Y., Jan. 12.—Cattle—Receipts, 750 head; slow, prices unchanged. Veals—Receipts, 150 head; slow, $4 to $11.

Hogs—Receipts, 11,200 head; slow; heavy, $6 90 to $7; mixed, $7 to $7 10; yorkers, $7 10 to $7 25; pigs, $7 25 to $7 40; roughs, $6 15 to $6 25; stags, $5 to $5 75.

Sheep and Lambs—Receipts, 5,400 head; slow; lambs, $5 to $8 85; yearlings, $5 to $7 50; wethers, $6 25 to $6 50; ewes, $3 50 to $3 75; sheep, mixed, $5 75 to $6.

Toronto, Jan. 12.—Cattle trade at the Union stockyards today was a little draggy. The run was not heavy, but the demand was poor. Lambs advanced another 25c. Sheep were strong, with quality medium. Calves steady. Hogs unchanged. Receipts, 1,188 cattle, 124 calves, 1,926 hogs and 604 sheep.

Cattle—Butchers, choice, cwt, $7 50 to $8 25; do, medium, $5 50 to $6 25; do, common, $5 to $6; butcher cows, choice, $6 to $6 75; do, medium, $4 75 to $5 50; do, canners, $3 to $4 15; do, bulls, $6 50 to $7; feeding steers, $6 50 to $7; stockers, choice, $6 to $6 50; do, light, $5 50 to $6; milkers, choice, each, $65 to $85; springers, each, $50 to $90; calves, $8 to $10.

Sheep—Ewes, cwt, $5 to $6 25; bucks and culls, $4 to $4 50; lambs, $7 25 to $9.

Hogs—Fed and watered, cwt, $7 65; f. o. b., $7 25.

COTTON.

Liverpool, Jan. 11.—Cotton—Futures closed steady. May-June, 4.60d; July-August, 4.66d; October-November, 4.76d; January-February, 4.80½d.

Spot—Quiet; prices lower; American middling, fair, 5.71d; good middling, 5.97d; middling, 4.76d; low middling, 4.33d; good ordinary, 3.73d; ordinary, 3.28d. The sales of the day were 8,000 bales, of which 1,000 were for speculation and export, and included 7,600 American. Receipts were 24,000 bales, including 19,400 American.

New York, Jan. 11.—Cotton—Futures closed steady; closing bids: January, 7.98c; March, 8.26c; May, 8.41c; July, 8.59c; August, 8.69c; October, 8.81c.

Spot—Closed quiet; middling uplands, 8.95c. Sales, 500 bales.

NEW YORK STOCK EXCHANGE.

J. M. Young, 3 London Loan building, reports fluctuations in New York stocks as follows:

New York, Jan. 12.

Trunk Lines and Grangers—	Open.	High.	Low.	1:30.
Baltimore & Ohio	68⅞	69¼	68⅞	69¼
Erie, com	22¼	22⅜	22⅛	22¼
Great Northern	114½	..	..	..
New Haven	53⅞	54	53⅞	54
Northwestern	126	..	..	..
New York Central	88⅝	89⅛	88¼	89
Rock Island	¾	¾	⅝	⅝
Rock Island, pfd	1¼	1⅜	1¼	1⅜
St. Paul	88½	88½	88¼	88¼
Pacifics and Southerns—				
Atchison, com	94¼	94¼	94⅛	94¼
Canadian Pacific	156⅛	156¾	156	156¾
Missouri Pacific	7⅛	7⅜	6¾	6¾
Northern Pacific	102⅜	102½	102	102⅛
Southern Pacific	85⅞	86	85⅞	86
Union Pacific	119⅛	119½	118⅜	119
U. P. warrants	28	..	..	..
Coalers—				
Ches. & Ohio	42	..	..	..
Lehigh Valley	134½	134½	134	134
Norfolk & West	101½	..	..	..
Ontario & West	22½	..	..	..
Pennsylvania	105	105½	104¾	104⅞
Reading Railway	147¾	148⅛	147¼	147½
Traction Shares—				
Brooklyn Transit	86	..	..	..
Interboro, com	11¼	11¼	11	11⅛
Interboro, pfd	50	..	..	..
Third Avenue	41½	42	41½	41½
Industrials—				
Am. Beet Sugar	35⅞	36⅜	35½	35½
American Can	30⅜	30½	29⅞	30
American Car	47¾	47⅞	47¼	47⅝
Am. Locomotive	28	28¾	27¾	28¾
American Sugar	106⅝	107¼	106⅝	107¼
Central Leather	35½	35¾	35¼	35¼
Corn Products	9¾	10⅛	9¾	9⅞
Corn Products, pf.	69	..	..	..
Col. Fuel & Iron	25½	..	..	..
Consolidated Gas	117½	117½	117¼	117¼
Ice Securities	21⅛	22½	21⅛	22
People's Gas	120⅛	..	..	..
Pacific Mail	20¾	21¼	20¼	20¼
Vir. Chemical	17½	..	..	..
U. S. Rubber	57	57⅝	57	57
Western Union	59½	59¾	59½	59½
Woolworth	99	..	..	..
Westinghouse	73½	..	..	..
Copper Shares—				
Amal. Copper	55	55½	54⅜	55⅜
Anaconda Copper	26½	26⅞	26½	26⅞
Miami Copper	17¾	17⅞	17½	17⅝
Tennessee Copper	32⅜	32⅜	32⅜	32⅜
Utah Copper	51	52	50⅝	51¾
Chino Copper	33⅝	34⅝	33⅞	34⅞
Oil Shares—				
Am. Cotton Oil	44¼	44¼	43⅞	44
Cal. Petroleum	15¼	15½	15¼	15⅜
Mex. Petroleum	51½	..	..	..
Steel Shares—				
Bethlehem Steel	52	53½	52	52½
Beth. Steel, pfd	97¼	..	..	..
Pressed Steel Car	38½	38¾	38	38⅜
Republic Steel	20⅜	20¾	20⅜	20¾
Republic, pfd	75¾	..	..	..
U. S. Steel	52	52¼	51⅝	52
U. S. Steel, pfd	108¼	108½	108¼	108¼
Money, per cent	2	2½	2	2½

Sales to noon, 113,500 shares.
Sales to 1 p.m., 135 000.

WALL STREET.

New York, Jan. 12—Wall Street, 10:30 a.m.—Variable price movements marked early dealings on the stock exchange today, with indications of a halt in the recent rise. The leaders were mostly a trifle under yesterday's close, Amalgamated Copper and Reading being the most notable exceptions. A 1-point decline in Bethlehem Steel sent that stock down to the level of United States Steel, which opened with a slight gain. St. Paul was strongest of the prominent railways. Reactionary tendencies developed soon after the opening, Union Pacific, Canadian Pacific and New York Central falling back half a point. London offered no encouragement to local speculation, Americans being generally lower.

Noon.—Trading was on an interesting scale of activity during the first hour, but relapsed into dullness later. The movement as a whole was narrower than yesterday's, but all material advances, of which there were a number, were confined to specialties, such relatively inactive issues as National Lead, General Motors and American Sugar gaining 2 to 3 points. Steel was the only favorite to rise above its best price of the preceding session, other leaders selling at or under that level. Steel fives were prominent in the bond division with Northern Pacific threes, but Rock Island collaterals were weak.

LONDON CLOSING PRICES.

	London, Jan. 12.
Consols, for money	68⅝
Amalgamated Copper	56
Atchison, com	96¾
Baltimore and Ohio	71
Canadian Pacific Railway	161¾
Chesapeake and Ohio	43
Chicago Great Western	10
Chicago, Milwaukee and St. Paul	90
De Beers	10⅞
Denver and Rio Grande	4½
Erie, com	22½
Erie, first preferred	35¾
Grand Trunk Railway	10¾
Illinois Central	110¼
Missouri, Kansas and Texas	8⅝
New York Central	92
Norfolk and Western	104
Ontario and Western	22½
Pennsylvania Railway	54
Rand Mines	4⅞
Reading Railway	76
Southern Pacific	87⅞
Union Pacific	122¾
United States Steel	53¼

Bar silver, 22⅞d per ounce.
Money, 1 per cent.
Discount rates—Short bills, 2⅛ to 2¼ per cent; three months' bills, 2¼ per cent.

PARIS BOURSE.

Paris, Jan. 12.—Prices were inactive on the bourse today. Exchange on London, 25 francs 19 centimes.

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NEW PRESIDENT HOPEFUL

ond to none in Canada for quality if not quantity. It isn't expected that it will ever have the numbers which are drawn to Toronto and McGill.

Can't Clutter His Mind.

"I've been thinking of what you asked me over the 'phone concerning our plans for development, and I've been trying to get my ideas in shape," he said, by way of opening the conversation, drawing towards himself a sheet of paper on which three or four headings were jotted down. A man who is at the head of a rapidly-growing-up university, and who usually preaches twice on Sunday into the bargain, can't afford to burden his memory unnecessarily.

Tapping the paper with a yellow pencil he held in his right hand—his one nervous gesture—he continued: "While we have plans that as yet are too indefinite to announce and which, if made public at this stage, would perhaps defeat our ends, it is safe to say we are trying to make this the university centre of Western Ontario. With this end in view, we are corresponding with the schools of the counties of which we are the centre.

A University Spirit.

"It gives us much satisfaction this year to have with us students who have taken a high standing in the London Collegiate and a class of students that would be inclined to make a choice of Toronto, McGill, or Queen's, one of the larger and older universities. It is gratifying to us to find them satisfied and enthusiastic. Indeed, we have a remarkably fine university spirit.

"The growth of the university made it necessary to add to our staff in the autumn three new lecturers in the arts department and one in the medical. The increase in the staff has reacted in again increasing the attendance.

Getting Cramped for Room.

"The advantage to the city of a large influx of students from all over Western Ontario should be readily seen and appreciated. This year, we are making use of every bit of space for lectures and an increase in attendance will tax our capacity.

"When we increase our staff again, it will be to strengthen the physical science courses. A need of the near future is a physical laboratory. We have the advantage of a splendid chemical laboratory at the Institute of Public Health.

"The medical laboratories are equal to any in Canada for teaching purposes. All the essential things are here, and what is needed is a bigger building, where they can be properly displayed. For hospital accommodation and clinical material, no school in the country offers better advantages to students.

Mr. Somerville's Gift.

"Several hundreds of the newest and best books have been added to the library, which brings the available books of reference and consultation up to date in all departments. These include a handsome gift from C. R. Somerville, chairman of the board of governors, in the shape of 60 volumes of standard scientific works, editions de luxe. We are now adopting the card-filing system of the public libraries, and students are acquiring an insight into the best means of making use of a library.

"This year, we are setting $500 aside for scholarships, to be divided up between the honor and general proficiency courses. Large numbers are taking the latter. A move of the near future will be the strengthening of the honor courses.

A Course of Lectures.

"Extension work will receive more and more of our attention. At present we are negotiating for a course of lectures to be given either in the spring or fall by Edward Howard Griggs, free to the students, and for a moderate fee to outsiders. We are already doing a certain amount of extra-mural work, in which we are assisted by outside lecturers and also local lecturers."

At this point there came an interruption, caused by the entrance of the chairman of the board of governors, the next "appointment" of the president's industrious afternoon.

"What about the new university building, Mr. Somerville?"

The War Gets More Blame.

"If you are writing up something about the university, you can say our new building would be under construction now had not the war broken out. We were just about to inaugurate a canvass for funds when it was necessary instead to canvass for the patriotic fund. Under the circumstances, we will have to wait at least a couple of years."

Dr. Braithwaite's thoughts had turned to something less remote, a subject in which he evidently found a good deal of pleasure.

"Want to know anything about our athletics?" he inquired with a twinkle in his eye.

"To be sure I do. I had thought of that especially on the way up. You're very much interested, Dr. Braithwaite?"

"Well," he admitted, "I believe they have me mixed up pretty well with them in the way of offices and that sort of thing. You know we got the junior football championship, and our hockey teams are pretty much alive."

There was no shadow of doubt concerning the keen interest of the president in the sports of the students, and the zest with which he shared their own enthusiasm.

If he hasn't won past laurels as a football or hockey idol or in performing wonderful athletic feats, appearances are most deceiving. He looks capable still of filling opponents with apprehension, notwithstanding the burden of willingly-borne care he carries on his shoulder, the burden of directing and "bringing up" the Western University.

THE DOMINION BANK

SIR EDMUND B. OSLER, M.P., President. W. D. MATTHEWS, Vice-President.
C. A. BOGERT, General Manager.

The Business of Farming

—like the business of Manufacturing—should be done in a practical business way. Proceeds should be put in a bank. Payments should be made by Cheque. A certain percentage of the profits should be put in a Savings Account as an emergency fund. The man who has a cash surplus in a bank, is protected against bad seasons and hard times.

LONDON BRANCH ..... Richmond and Dundas Sts.
EAST END BRANCH ..... Dundas and Rectory Sts.
E. C. BOWKER, Manager.

Shak