# ANOTHER RAID ON CANADA RUMORED

## Immigration Superintendent In London Tells of Supposed German Plans.

## VANCOUVER CITY NAMED

### Enemies, In Uniforms, Said To Be Coming Over From States.

[Canadian Press.]

New York, Jan. 28.—A London cable to the New York Times this morning says:

A remarkable statement regarding the plans of Germans in the United States was made last night by J. Obed. Smith, superintendent of immigration for the Government of Canada, in a lecture before the Farringdon Ward Club.

"Within the last week or so," he said, "reports have been current that friends of the enemy in the United States have been diligently providing themselves with German uniforms, and they are alleged to have arranged for the invasion of Canada by a swoop on the city of Vancouver, and other cities not too far inland from the international boundary."


# Had Heart Trouble FOR YEARS

## Weighed 87 lbs. Now Weighs 137 lbs.

Miss Beatrice Lougheed, Staples, Ont., writes: "I feel it my duty to tell you what Milburn's Heart and Nerve Pills have done for me. I had heart trouble for quite a few years. I doctored for it, and altogether my bill amounted to $400, and still no cure. One day when very sick I was lying on a couch close to where some almanacs were hanging. I took one down, and was reading about what Milburn's Heart and Nerve Pills cured, and thought I would try them. I got six boxes to start with; have only taken three boxes and I never felt so well in my life as I do now. I only weighed 87 pounds when I started to take them, and now I weigh 138 pounds. I hope all poor sufferers will be benefitted by them as I have been."

Wherever there is any weakness of the heart, Milburn's Heart and Nerve Pills will strengthen it and build up a strong healthy system.

Price, 50 cents per box, or 3 boxes for $1.25, at all dealers, or mailed direct on receipt of price, by The T. Milburn Company, Limited, Toronto, Ont.


### IMPORTANT CHANGES IN TRAIN SERVICE—CANADIAN PACIFIC RAILWAY.

Effective Sunday, Jan. 31, 1915.

The particular attention of the travelling public is respectfully directed to the changes in train service, effective Jan. 31, 1915.

Following service will be operated on the St. Marys branch:

Train No. 663 will leave Ingersoll North 9:55 a.m., arrive Ingersoll Junction 10:05 a.m.; leave Ingersoll Junction 10:20 a.m., Embro 10:40 a.m., Bennington 10:50 a.m., McConkey 10:58 a.m., Lakeside 11:05 a.m., Uniondale 11:20 a.m., arriving St. Marys 11:35 a.m.

Train 665 will leave Ingersoll North 6:35 p.m., arrive Ingersoll Junction 6:48 p.m.; leave Ingersoll Junction 6:55 p.m., Embro 7:08 p.m., Bennington 7:18 p.m., McConkey 7:24 p.m., Lakeside 7:34 p.m., Uniondale 7:44 p.m., arriving St. Marys 7:55 p.m.

Train No. 664 will leave St. Marys 7:30 a.m., Uniondale 7:46 a.m., Lakeside 7:52 a.m., McConkey 7:59 a.m., Bennington 8:06 a.m., Embro 8:15 a.m., arriving Ingersoll Junction 8:30 a.m.; leave Ingersoll Junction 8:50 a.m., arrive Ingersoll North 9 a.m.

Train No. 666 will leave St. Marys 4:20 p.m., Uniondale 4:35 p.m., Lakeside 4:45 p.m., McConkey 4:52 p.m., Bennington 5:06 p.m., Embro 5:15 p.m.; arrive Ingersoll Junction 5:36 p.m.; leave Ingersoll Junction 5:40 p.m., arrive Ingersoll North 5:50 p.m.

Train No. 38, leaving Toronto 8:05 a.m., daily, except Sunday, arriving Trenton 11:40 a.m., will be withdrawn.

Train No. 37, leaving Trenton 3:10 p.m., arriving Toronto 6:50 p.m., will be withdrawn.

Train No. 29, leaving Toronto 9 a.m., daily, arriving Montreal 6:10 p.m., and train No. 19, leaving Montreal 8:45 a.m., daily, arriving Toronto 5:40 p.m., will be regular stop at Whitby, Oshawa, Bowmanville, Port Hope, Cobourg, Trenton, Belleville, and flag stop at Newcastle, Colborne and Brighton.

Train 602, leaving Toronto 5 p.m., daily, except Sunday, arriving Tweed 9:55 p.m., and train No. 601, leaving Tweed 6:05 a.m., arriving Toronto 10:40 a.m., will be withdrawn between Havelock and Tweed.

Train 621, leaving Kingston 7:45 a.m., arriving Renfrew 3:35 p.m., and train No. 622, leaving Renfrew 7 a.m., arriving Kingston 2:30 p.m., will be operated tri-weekly, leaving Kingston Mondays, Wednesdays and Fridays, and leaving Renfrew, Tuesdays, Thursdays and Saturdays.

Train 765, leaving Toronto 11:10 p.m., daily, arriving Hamilton 12:13 a.m., will be operated daily, except Sunday, instead of daily.

### WOMEN'S MUSIC CLUB RECITAL ENJOYABLE

High Standard Previously Raised Well Maintained Yesterday.

The high standard that has been raised for the Women's Music Club recitals was well maintained yesterday afternoon in the program of American and modern music arranged by Mrs. C. B. Hunt. Though the recital was shorter than usual, owing to the fact that two of the artists, Mrs. A. C. Patterson and Arthur Mitchell, were unable to be present, each number was in itself a gem, those who attended felt amply repaid.

[illegible]eral who heard Miss Florence Eggleston sing for the first time were surprised and delighted to discover in the talented violiniste so gifted a songstress. The following was the program:

(a) "Spring Song" (Mason), (b) "Caprice" (Foote), Miss Dorothy Harvey; duo, "Pas Des Cymbales" (C. Chaminade), Mrs. Jordan and Mrs. Harris Elliot; (a) "Corisande" (Wilfrid Sanderson), (b) selected, Miss Eggleston; current events, Miss Shirley White; (a) "To the Sea" (Macdowell), (b) "Badinage" (Victor Herbert), Miss Mitchell.

Continued From Page One

## THREE REGIMENTS

German columns, not less than three regiments. Again we held our fire for a time, knowing what was expected of us.

**500 Killed.**

"The Germans gathered on the hill and began entrenching. They did not work long. With three volleys we swept the whole of the German left flank, and in the space of thirty minutes the whole ground within reach of our guns was cleared. The German left 500 killed.

"Later the Germans tried to get around on our left, but here our Siberians met them, and within a few minutes had them on the run again. Meanwhile two German guns, which were covering the movement, were silenced by our artillery, thanks to which we lost scarcely a man."

**REVENUE INCREASES.**

[Canadian Press.]

Petrograd, via London, Jan. 28—9:35 a.m.—The official report made by the ways and means committee of the Duma last night indicated that, despite the war, the Government estimates of its ordinary income from direct taxes during the coming year will exceed that of last year by 66,457,000 rubles ($33,228,500). The direct taxes will be approximately 342,465,000 rubles ($171,232,500).

This is the first budget in which the income from alcoholic drinks will be eliminated. From nearly a billion rubles ($500,000,000) from this source the Government revenue will drop to a few million rubles, which will accrue from the sale of industrial spirits.

**Efficiency Increased.**

The Government anticipates no difficulty in raising, by indirect taxes, a sufficient amount to cover the deficiency due to lack of revenue from the sale of liquors. Notwithstanding the great percentage of laborers in the ranks of the army, it is pointed out that the efficiency of those remaining, owing to enforced sobriety, has been increased from fifty to one hundred per cent. The natural resources belonging to the Crown, such as oil fields, coal and copper mines, woodland and prairie, which hitherto have not been exploited, have been given out in free concessions and are about to be developed, and from these the taxes, together with the land tax, it is calculated, will aggregate a total of 694,000,000 rubles ($347,000,000).

**DEVELOPING BIGGER SCALE.**

[Canadian Press.]

Petrograd, via London, Jan. 28—9:41 a.m.—The battles in Galicia appear to be developing on a broader scale along the Carpathians, for a distance of a hundred miles. Both sides appear to attach great importance to the outcome. The Hungarians, it is said, have been concentrating in the Carpathian passes since December, awaiting the arrival of Bavarian reinforcements.

**SEVERAL ENCOUNTERS.**

[Canadian Press.]

Petrograd, via London, Jan. 28.—The general staff of the Russian army today gave out a communication of the progress of the fighting with the Teutonic allies. It is dated January 27, and reads as follows:

"In Oriental Prussia, fighting has continued in the region of Malwischken and Lasdehnen.

"On the right bank of the Lower Vistula there took place again an artillery engagement and encounters with advance parties of the enemy. In front of this river, in the neighborhood of Skempe, we were successful in forcing back several German battalions.

**Bayonets Did Trick.**

"The night of January 26 and the day following, there was no important change on the left bank of the Vistula. The Germans, however, delivered frequent attacks against our front in the vicinity of Bollmow, but in every case they were driven back. During one of these engagements some detachments of the enemy, who have been successful in gaining our trenches, were dispatched at the point of the bayonet.

"Attacks made by the enemy in the vicinity of the villages of Rabskebudy and Kamion also resulted in failure.

**Other Successes.**

"In the course of January 26, our artillery bombarded with success the lines of the enemy and reduced to silence a German battery located at the village of Atlanka, which is near Sochaczew.

"In Galicia, the engagements are developing on a large scale. The front extends from Mount Dukla to Mount Wyszkow. On the right wing of this front we have captured 100 prisoners and two machine guns.

"In Bukowina, on January 25, in the vicinity of Waleputna, to the southwest of Kimpelung, there was an artillery engagement."

**TURKS REPULSED.**

[Canadian Press.]

Petrograd, Jan. 28.—The general staff of the Russian army of the Caucasus has given out an official announcement concerning the progress of the fighting in this country, which reads as follows:

"On the morning of January 26, Turkish forces in the vicinity of Sultan-Selim, in the Tchoruk country, delivered a series of vigorous attacks on our positions, all of which we repulsed. In the vicinity of Olti, 55 miles west of Kars, the Turks, following their custom of recent days of taking the offensive, sent forward an enveloping column. This column was, however, thrown back by us and the Turks sustained heavy losses.

**Active in Persia.**

"In Azerbaijan Province, Persia, the activity of the enemy is increasing. It has been noticed particularly that numerous bands of Kurds, supported by regular Turkish troops, have undertaken offensive operations in the vicinity of Khoi, but they everywhere have been repulsed.

"Along the other Caucasian fronts, on January 26, the military activity was limited to rifle firing."

### FIRST PRESBYTERIAN CHURCH SUPPER

Prior to the annual congregational meeting of the First Presbyterian Church last night, between 200 and 300 members of the congregation were served with a supper in the church basement by the Ladies' Aid Society.

Reports presented at the meeting showed that 1914 had been a year of progress in all branches of the church work. The church raised $11,749.69 during the year. Of this sum, the missionary committee raised $2,004.89; Sunday school, $510.44; Young Men's Club, $110; Women's Foreign Mission Society, $194.19; Women's Home Mission Society, $424.75; Proudfoot Circle, $196; Ladies' Aid Society, $220.82; revenue, $5,698.97. The annual collection was $1,557.49; the building fund, $738.72.

C. J. Jarvis, who has been a member of the board of managers for fourteen years, and chairman for seven years, and who had also served for five years as chairman of the music committee, resigned from these offices last night. A unanimous vote of thanks was tendered Mr. Jarvis for his many years' service to the church.

New members elected to the board of managers are: Harry Bapty, T. P. McCormick, R. G. Fisher, R. D. McDonald, Percy Millman, Dr. F. W. Hughes.

John Anderson and W. Turnbull were elected auditors.

# WHY BRITAIN HAS STATES' SYMPATHY

## Practice of Liberty and Freedom From Autocracy Are Taught By Former.

## DEBT OWING TO BRITAIN

### President Emeritus of Harvard Speaks Out At Pilgrims' Luncheon.

[Canadian Press.]

New York, Jan. 28.—"All of the early practice of liberty and the teachings of John Milton about civil and religious liberty; the assurance, finally, that national efficiency can be developed to a higher degree under free than under autocratic institutions."

Such, in the words of Charles W. Eliot, president emeritus of Harvard, speaking at the annual luncheon of the Pilgrims, in the Whitehall Building, yesterday, is the debt we owe to Britain, the reason for American sympathy with her in her present struggle.

**Letters Received.**

"I have received many letters expressing displeasure at my stand in favor of the Allies," he said. "They ask me if I am an Englishman, and where I was born, and what the British pay me, and what also, we owe to Britain. So I have thought about our debt to Britain."

A memorial was then read by Dr. Manning, of Trinity Church, expressing the sorrow of the society at the death of Earl Roberts, conveying to "Countess Roberts and the members of the family the deep sympathy which it feels with them in their great loss."

## Voice of the People

"Made in Canada."

To the Editor of The Advertiser:

A word in reply to Mr. A. Stevenson's letter, appearing in your Wednesday's paper.

It must be a very strong imagination that could see anything political, or even leaning toward politics, in my address to the Canadian Club the other evening.

Mr. Stevenson objected in his criticism to the Canadian Club indorsing any proposition that would boost Canadian manufacturers. My argument throughout was to increase production, not only in manufacturing, but from the farms, from the mines, from the timber lands, and as one of the best means of increasing production I recommended the support of the "Made in Canada" campaign.

There is a special reason for this at the present time. Last year Canada imported approximately $300,000,000 more than she exported. This difference was paid in cash. Canada paid approximately $150,000,000 interest on her borrowed capital, also in cash. This amount of cash had to be borrowed, which was fairly easy last year, but how about this year, when England and France will need all their money for other purposes? For the honor of Canada these obligations must be met. Increased production or taxation is the only answer.

With Canada's natural resources her production should be sufficient not only to even up her exports with her imports, but her exports should exceed her imports to an extent that would pay the interest on her borrowed capital.

Such men as the Duke of Connaught, Sir Wilfrid Laurier, Sir R. L. Borden, Hon. George Foster, Hon. W. Scott, Dr. Michael Clarke, M. P., Hon. W. T. White, Sir Edmund Walker, and Sir Frederick Williams-Taylor indorse the "Boost Production," "Made in Canada," and "business as Usual" campaign. They may be wrong, and Mr. Stevenson right, but I doubt it. Yours truly,

ARTHUR W. WHITE.

London, Jan. 28, 1915.

**East Coast Raid.**

To the Editor of The Advertiser:

In reply to Mr. H. Crackne,'s remarks in Wednesday's issue, I beg to state that when the reporter approached me with reference to this raid, I informed him that the raid was close quarters to Norwich, a fine city about fifteen miles distant as the crow flies; it is really 19 miles from Norwich to Yarmouth, by the new road, and 20 miles by the old road.

What was stated to the reporter was this: that Cromer was another affected place by the raid, and is a most aristocratic watering place, and was about the same distance from Norwich. This, I say, is correct. Then, again, with reference to the bomb being dropped at Sandringham. I didn't mention that at all, only as I know the district well; what I said was, when asked, how far the bombs were dropped from the coast, I said that from Yarmouth to the affected place in the town was about two hundred yards.

I also stated that during the herring fishing, German buyers purchased the over-day, salted herrings from Yarmouth, no mention of German packers being made at all.

I have lived in Norfolk for 20 years, and am well acquainted with the country, and I am glad that Mr. Cracknell observed the mistakes. Thanking you. Yours, etc., ERNEST MIRRINGTON.

Talbot street, city.

# BANK OF ENGLAND WEEKLY STATEMENT

[Canadian Press.]

London, Jan. 28.—The weekly statement of the Bank of England shows the following changes:

Total reserve decreased £692,000; circulation decreased £63,000; bullion decreased £754,322; other securities decreased £1,428,000; other deposits decreased £8,831,000; public deposits increased £9,850,000; notes reserve decreased £729,000; Government securities increased £3,256,000.

The proportion of the bank's reserve to liability this week is 32.07 per cent; last week it was 32.70 per cent.

Rate of discount, 5 per cent.

# GILMORE SAYS FIFTEEN CITIES WANT FRANCHISE

Chicago, Jan. 28.—James A. Gilmore, president of the Federal League, left for New York today to attend a meeting of the promoters of the proposed new minor league in the east, which is to be affiliated with the Federal organization.

"There are fifteen cities in the east which will be represented at the meeting," Gilmore said, "and all of them want a franchise in the eight-club league.

**EXCURSION TO TORONTO.**

In order that Londoners may have the opportunity to visit Toronto and hear the Mendelssohn Choir, the Canadian Pacific Railway will run an excursion leaving here at 10:10 a.m., February 1, and good returning any train next day, February 2, at rate of $2.95. Tickets and other information from W. Fulton, city passenger agent, corner Dundas and Richmond streets. 53c

# SOLDIERS APPRECIATE Y.M.C.A. PRIVILEGES

## No Feature of Regular Drill More Thoroughly Enjoyed by Men of Eighteenth.

No feature of their regular drill is more thoroughly appreciated and enjoyed by the men of the Eighteenth Battalion than their march to the Y. M. C. A., where the privilege has been extended them of making use of the gymnasium, shower and plunge baths, for a couple of hours before 4 o'clock each day. One company a day, two platoons at a time, enjoys this genuine boon. Never are the soldier boys in a more festive frame of mind than when they enter the Y. in orderly ranks and advance on the gymnasium. There they enjoy themselves to their heart's content, guided by attendants in performing feats of skill on the parallel bars, the horse, the buck, the travelling rings and the long rope suspended from the high ceiling. The skill in quickly travelling across the gym by means of the uncertain route of the travelling rings, as revealed Wednesday by several who made the attempt, would have done credit to trained acrobats. If their future experiences include escapes from perilous positions by means of scaling walls or climbing ropes, they are putting in a good apprenticeship. The lightning-like rapidity with which one particular Jack Canuck skinned up to the very top of the rope, awakened awed admiration.

Following the strenuous exercise, they are glad to file downstairs and have a shower and dip.

The use of reading-rooms and other privileges of the association has also been extended, many taking grateful advantage.

### DECLARE AGAINST SECRECY IN MEDICINE

Pensiar Druggists of Western Ontario Banquet In Tecumseh House.

A clear-cut declaration against secrecy in medicine, and in favor of publishing the full formula on the label of every remedy, was made by the Pensiar druggists of this section of Ontario at a rousing dinner given at the Tecumseh Wednesday evening, of which Arthur R. Cairncross was toastmaster.

Sixty or more druggists were present, representing the principal Ontario towns west of Toronto, including delegations from Toronto and Hamilton, and visitors from Detroit.

After the toast to the King, responded to by W. J. A. Carnahan, of Toronto, Andrew R. Cunningham, a leading druggist of Detroit, outlined successful methods of operating a city store.

C. A. Lanspeary, of Walkerville, had for his subject, "Why and How I Sell the Pensiar Line," which was informally discussed by many of the members.

"Our First Year's Progress in Canada" was the topic of E. H. Nelson, president of the Peninsular Chemical Company, Limited, of Walkerville. F. W. Keyser, sales manager of the company, and J. W. T. Knox, advertising manager, also spoke on selling and advertising methods.

Among other speakers were Robert Ferrah and J. H. Mackenzie, of Toronto; A. E. Drewery, of Hamilton; Alex. Stewart, of Guelph; P. T. McGibbon, of Sarnia; H. G. Hunter, of Walkerton; J. F. Roberts, of Parkhill, and W. G. Smith, of Welland.

The meeting will result in a permanent organization of the druggists identified with the Pensiar line in this section of Ontario. This was not at first contemplated, but the benefit derived from interchange of ideas and discussion of methods calculated to give the public a higher order of drug-store service was so evident that steps were taken to perfect a plan of organization.

## FUNNY HAPPENINGS AMONG SOLDIERS

Some funny things occur among the men who have signed up to fight Germany and to help save the earth from a plague of autocratic militarism. Reporters, alighting like bees on the most promising flowers, sip the thick honey of information, and with visions of the ogre queen bee who sits at the copy desk in the editorial rooms, hurry back to the office with the cream of the news on their copy paper. The cream of the news is collected, such as the names of the men who enlist, the pivotal facts of routine, which must first of all be had. But often the most interesting is missed.

When there is much military news to be gathered, the reporter longs to mingle with the khaki-coats and hear their human stories. Here's a man who fought with Villa, another who has had a go with the Mad Mullah, a "vet" who knows something about Sir John French (he says that the hero of Mons likes pancakes above everything else), and down the line. Outside of the rawest of the recruits, there's a story in every man if one has the chance to give the honey-collecting apparatus a chance to go deeper than usual.

In the recruiting office a lot of yarns gather. Here's a man who was noticed to be sucking his lower lip.

"Open your mouth," commands the medical examiner.

The applicant hesitates.

"Open your mouth." This time it is obeyed.

"Why, you ass! You haven't any lower teeth. Get out of here." And the tooth-shy man is in disgrace.

The recruiting officer observes that another man—a "shorty"—is trying to stand on his tip-toes. Suddenly the measuring board comes down hard on the runt's head. He gets down on his heels at once. Then he slouches out. "I could keep up with any of the big mugs. They otter form one of these bantam regiments. The little chaps can scrap."

### 18TH BATTALION MEN HAVE FORMED BAND

Firm Believers in Old Saying, "Music Hath Charms."

The soldiers of the Eighteenth Battalion firmly believe that music hath charms, and on Wednesday night a band was organized.

Lieut. Dillon is the moving spirit in the matter, and yesterday afternoon marched into the barracks with his arms loaded with the most varied collection of small musical instruments imaginable.

The popular lieutenant called for volunteers, and at once there was a stampede for the instruments, and then the fun commenced. The soldiers, of course, thought it only right to try out the instruments, and nearly all the most popular songs and hymns were reeled off. Of course, the funny part was that each member played a different tune at the one time, and it is safe to bet that no such music has ever been heard under a roof.

Some of the soldiers who were not fortunate in getting into the band resented the noises, and in consequence the band had to retire into the open square. Sergt.-Bandmaster Chapman then took the musicians in hand, and in a remarkably short time got the band into tip-top shape. They then marched into the barracks playing "The Soldiers of the King," and so harmonious and patriotic was the music that hundreds of the soldiers cheered them lustily. It was, indeed, a memorable night, and one which will be recalled by the soldiers in the years to come.

Today the boys went on the hike to Springbank to the glorious music of the Eighteenth Battalion Band.

# WAR AFFECTS NOT BIBLE SOCIETY WORK

## Neither Does It Hamper Distribution of "The Book" in All Countries.

Was has little effect on the work of the British and Foreign Bible Society, nor does it hamper the distribution of Bibles to 27 countries and in 456 separate languages and dialects.

To the Canadian soldiers, the Canadian Bible Society gave 35,000 specially bound Testaments at Valcartier, and 20,000 more are being distributed to the second contingent in camp throughout Canada at present.

A supply of New Testaments is being delivered amongst the men at Queen's Park in this city. The third contingent will be supplied when the men are mobilized.

By way of Archangel, on the Arctic Ocean, the society is sending Bibles from England, printed in the German language, for the use of German prisoners in Russia.

Every detention camp in the world is supplied. In Russia, more than a half-million copies were delivered last year.

The Bibles are sold for two-fifths the actual cost of production, and every missionary field in reformed Christendom is supplied. The three-fifths remaining in the cost is made up by voluntary contributions.

Reports of the Western Ontario Bible Society heard this week in the First Methodist Church, showed last year to be the most successful and progressive in the history of the organization. Rev. Dr. C. R. Flanders is president of the Western Ontario Bible Society for 1915.

### BRIGHE GERMAN TRICK

Protest Against Sale of Anything to Allies Circulated Among Americans Abroad.

[Canadian Press.]

Toronto, Jan. 28.—The Germans are trying to influence the peace societies in the United States with a view to preventing the sale of munitions of war or anything else to the Allies. A protest is being circulated for signature by Americans in Germany and Italy with a view to bringing pressure to bear on the Government of the United States. Professor Anderson, of Toronto University, received a copy of the protest, which is now apparently being circulated on this side of the Atlantic. It starts out: "We, the citizens of the United States of America, appeal in the name of justice and humanity, in the name of neutrality and future peace to the people, to the law makers, and the Governemnt of our country, to prevent the export from our shores of one single weapon, or one pound of powder to deal death in Europe."

### NOT TO DISCUSS LOAN

English Paper Denies This Is Object of Allies' Conference.

[Canadian Press.]

London, Jan. 28.—The Morning Post denies that the forthcoming financial conference of the Allies, to be held in Paris, is for the purpose of discussing arrangements for a big joint loan.

"We are strongly persuaded," it says, "that the impending conference is far more likely to be concerned with such questions as the best means for effecting international payments than with the mere question of raising loans."


# THE DOMINION BANK

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

**Trust Funds Should Be Deposited**

in a Savings Account in The Dominion Bank. Such funds are safely protected, and earn interest at highest current rates.

When payments are made, particulars of each transaction may be noted on the check issued, which in turn becomes a receipt or voucher when cancelled by the bank.

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

# Cecil Rhodes said:

**"It has been my experience that the man who is careful of his own money will be careful of his employer's—that the possession of a savings account argues a foresightedness worth enlisting—in short, that the saving man is the safe man."**

**Every man should provide a fund for use in emergencies by having a little nest-egg laid by for "the rainy day." Start to build now. One dollar will open a deposit in our savings department and we pay 3½% compound interest. Come in this week and get your book.**

## The Ontario Loan & Debenture Co.

A. M. SMART, Manager
Cor. Dundas Street and Market Lane, London, Canada 25


# FINANCIAL AND COMMERCIAL

## THE LOCAL MARKET

Hay was coming in plentifully at 9 o'clock on the local market today. It was not thought that the price would drop in consequence of the large supply.

Half a dozen loads of oats sold at $1.84 and $1.85 per hundredweight. The demand was exceptionally good.

Live hogs have gone up 10 cents a hundredweight. The cold weather has probably been the cause of the boost in price. Dressed hog prices remain the same. The sales were fairly brisk this morning.

There was very little butter or eggs sold in the dairy hall. Saturday is practically the only day that there is any produce for sale in the hall.

Wheat is in demand at quoted prices.

| | | | |
|---|---|---|---|
| **Grain Per Cwt.** | | | |
| Wheat, per cwt | $2 00 | to | $2 00 |
| Oats, per cwt | 1 70 | to | 1 85 |
| **Grain, Per Bushel.** | | | |
| Wheat, per bu | 1 25 | to | 1 30 |
| Oats, per bu | 57 | to | 60 |
| **Vegetables.** | | | |
| Potatoes, load, bag | 50 | to | 55 |
| Potatoes, per bag | 55 | 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 |
| **Fruit.** | | | |
| Apples, per bag | 75 | to | 1 00 |
| Apples, per bbl | 1 50 | to | 2 25 |
| **Hay and Straw.** | | | |
| Hay, per ton | 14 00 | to | 15 50 |
| Straw, per load | 5 50 | to | 6 00 |
| Straw, per ton | 7 50 | to | 8 50 |
| **Dairy Products, Wholesale.** | | | |
| Butter, dairy, lb | 25 | to | 27 |
| Butter, crocks, lb | 25 | to | 27 |
| Butter, rolls, lb | 25 | to | 27 |
| 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 | 28 | to | 30 |
| Butter, fancy, lb | 28 | to | 30 |
| Butter, dairy, lb | 28 | to | 30 |
| Butter, crocks, lb | 25 | to | 29 |
| Eggs, per doz | 40 | to | 45 |
| Eggs, per basket | 38 | to | 40 |
| Eggs, store lots, doz | 33 | to | 35 |
| Honey, strained, 10 lbs | 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 | 15 |
| Turkeys, per lb | 17 | to | 20 |
| Geese, per lb | 11 | to | 12 |
| Ducks, per lb | 11 | to | 12 |
| **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 25 | to | 7 25 |
| 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 00 | to | 10 50 |
| Veal, 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 |

Winnipeg, Jan. 27.—Futures opened unchanged. In the first ten minutes of business, however, prices were run up over former records, and at about noon May wheat was $1.45¾, and July at $1.46¼ bid.

The bullish sentiment prevailed, and responsible brokers, speaking on the subject, said it was a difficult matter to explain the basis of these conditions. There were few or no export sales here, but in the south, contracts were being fixed for August exports. Oats eclipsed wheat in record breaking, as yesterday's records were put in the shade this morning entirely. Both months opened at new records, May selling at 68¼c, and July at 67¾c. A further advance took place later.

The cash demand for Nos. 2 and 3 northern wheat was good, but offerings were light. A considerable amount of cash wheat has been sold during the last few days.

Inspections yesterday were 142 cars, as against 351 for the same day last year, and in sight today were 211 cars.

The weather was cold all over the west, 42 degrees below zero being recorded at Qu'Appelle, and 36 degrees below zero at Winnipeg.

Wheat futures closed 1¼c to 1⅜c higher. Cash wheat closed 2¼c to 2⅜c higher on contract grades. Oats closed ⅜c to ⅞c up on the futures, and 1c to 1¼c up for cash. Flax closed unchanged to 1c to 1½c lower.

Cash Grain: Wheat—No. 1 northern, $1.42; No. 2 northern, $1.40¾; No. 3 northern, $1.38; No. 4, $1.33; No. 5, $1.28¼; No. 6, $1.24¼; feed, $1.20¼.

Oats—No. 2 Canadian western, 65c; No. 3 C. W., 63½c; No. 1 feed, 61c; No. 2 feed, 59½c.

Barley—No. 3, 78½c; No. 4, 73½c; rejected, 69c; feed, 69c.

Flax—No. 1 N. W. C., $1.65¼; No. 2 Canadian western, $1.62¼.

### LIVE STOCK.

Toronto, Jan. 28.—Trade in cattle was a little slow at the Union stockyards this morning, but the prospects for a clean-up were good. Prices at the best were only even with yesterday. Hogs advanced 2c. Calves were also 25c higher. Lambs dull, sheep firm. Receipts, 380 cattle, 26 calves, 1,383 hogs and 256 sheep.

Cattle—Butchers, choice, cwt, $7 25 to $7 50; do, medium, $5 25 to $6; do, common, $4 75 to $5 25; butcher cows, choice, $6 to $6 50; do, medium, $4 75 to $5 50; do, canners, $3 50 to $4 25; do, bulls, $6 50 to $6 75; feeding steers, $6 25 to $6 75; stockers, choice, $5 75 to $6 25; do, light, $5 25 to $5 50; milkers, choice, each, $65 to $85; springers, each, $50 to $85; calves, $7 50 to $11.

Sheep—Ewes, cwt, $5 to $6; bucks and culls, $3 50 to $4 50; lambs, $7 25 to $9.

Hogs—Fed and watered, cwt, $7 75; f. o. b., $7 40.

East Buffalo, N.Y., Jan. 28.—Cattle—Receipts, 200; prices unchanged. Veals—Receipts, 125; active, $4 to $12.

Hogs—Receipts, 3,000; active; heavy, $7 to $7 15; mixed, $7 10 to $7 25; yorkers and pigs, $7 50; roughs, $6 25 to $6 40; stags, $5 to $5 75.

Sheep and Lambs—Receipts, 5,000; sheep active, lambs slow; lambs, $5 to $9; yearlings, $5 to $7 75; wethers $6 50 to $6 75; ewes, $3 50 to $6 25; sheep, mixed, $6 25 to $6 50.

Chicago, Jan. 28.—Cattle—Receipts, 4,000; market steady; native steers, $5 40 to $8 50; western steers, $4 90 to $7 35; cows and heifers, $3 to $7 75; calves, $7 to $10.

Hogs—Receipts, 28,000; market was strong; light, $6 20 to $6 60; mixed, $6 20 to $6 65; heavy, $6 to $6 60; roughs, $6 to $6 15; pigs, $5 to $6 50; bulk of sales at $6 40 to $6 60.

Sheep—Receipts, 5,000; market was strong; natives, $5 75 to $6 65; yearlings, $6 65 to $7 75; lambs, native, $7 25 to $8 65.

### COTTON

Liverpool, Jan. 27.—Cotton—Futures closed steady: May-June, 4.80d; July-August, 4.88d; October - November, 4.88½d; January-February, 5.02½d.

Spot—Quiet; prices, steady; American middling, fair, 5.92d; good middling, 5.28d; middling 4.98d; low middling, 4.53d; good ordinary, 4.12d; ordinary, 3.87d. The sales of the day were 5,000 bales, of which 800 were for speculation and export, and included 4,000 American. Receipts were 9,400 bales, including 1,100 American.

New York, Jan. 27.—Cotton—Futures closed steady; closing bids: January, 7.84c; March, 8.41c; May, 8.69c; July, 8.90c; October, 9.12c.

Spot—Closed quiet; middlings uplands, 8.35c. Sales, 400 bales.

### NEW YORK STOCK EXCHANGE.

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

| New York, Jan. 28. | Open. | High. | Low. | 1:30. |
|---|---|---|---|---|
| Trunk Lines and Grangers— | | | | |
| Baltimore & Ohio | 73 | 73¼ | 73 | 73⅜ |
| Erie, com | 22⅝ | 23⅜ | 22⅝ | 23¼ |
| Erie, 1st pfd | 36½ | 37½ | 36½ | 37½ |
| Great Northern | 115 | 115⅝ | 114⅞ | 115⅝ |
| Great Western | 11½ | .. | .. | .. |
| New Haven | 53¼ | 53½ | 53¼ | 53¼ |
| New York Central | 90½ | 91⅜ | 90½ | 91¼ |
| Rock Island | 7 | 8 | .. | .. |
| Rock Island, pfd | 15 | .. | .. | .. |
| St. Paul | 90⅝ | 92¼ | 90⅞ | 92¼ |
| Soo, com | 114⅝ | .. | .. | .. |
| G. Western, pfd | 30⅛ | 30½ | 30⅛ | 30½ |
| Pacifics and Southerns— | | | | |
| Atchison, com | 95¼ | 96⅞ | 95¼ | 96⅝ |
| Canadian Pacific | 161½ | 163¼ | 161½ | 163 |
| Kansas & Texas | 11¼ | .. | .. | .. |
| Louis. & Nash | 119 | 119 | 118½ | 118½ |
| Missouri Pacific | 13 | 13⅜ | 12⅝ | 13¼ |
| Northern Pacific | 103⅞ | 104⅝ | 103⅝ | 104⅝ |
| Southern Pacific | 84¾ | 85⅝ | 84⅝ | 85¼ |
| Southern Railway | 16¾ | .. | .. | .. |
| Southern Ry., pfd | 61 | 61 | 60½ | 60¾ |
| Union Pacific | 119 | 120½ | 119 | 120⅛ |
| Coalers— | | | | |
| Ches. & Ohio | 42¾ | 45 | 42¾ | 45 |
| Lehigh Valley | 135½ | 136½ | 135¼ | 136 |
| Norfolk & West | 102½ | .. | .. | .. |
| Pennsylvania Ry. | 106½ | 107⅛ | 106½ | 107⅛ |
| Reading Railway | 147½ | 148½ | 147⅜ | 148⅛ |
| Traction Shares— | | | | |
| Brooklyn Transit | 87 | 87⅛ | 87 | 87⅛ |
| Interboro, com | 12 | .. | .. | .. |
| Interboro, pfd | 52 | .. | .. | .. |
| Third Avenue | 46 | 48¼ | 46 | 48¼ |
| Industrials— | | | | |
| Am. Beet Sugar | 34¼ | 35⅜ | 34¼ | 35¼ |
| American Can | 27¾ | 27⅞ | 27¾ | 28⅜ |
| American Car | 46 | .. | .. | .. |
| Am. Locomotive | 34⅛ | .. | .. | .. |
| American Sugar | 108½ | 109⅞ | 108½ | 109⅜ |
| Amer. Smelters | 60 | 61⅜ | 60 | 61⅜ |
| Central Leather | 34 | 34⅛ | 33⅝ | 33⅞ |
| Corn Products | 9 | .. | .. | .. |
| Consolidated Gas | 119 | .. | .. | .. |
| Ice Securities | 23½ | 23⅝ | 23½ | 23⅝ |
| People's Gas | 119¼ | .. | .. | .. |
| U. S. Rubber | 56 | .. | .. | .. |
| Westinghouse