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THE LONDON ADVERTISER COMPANY, LIMITED. London, Ont., Tuesday, August 8.

THE REAL U. S.

civilization that believes in protecting weapon. the helpless child from the vicious ruf- Various other equipments, such as looked most to America were its been literally turned into junk. friends They felt the most sincere Hundreds of officers and men have

The true friends of the American people are the best of Canadians. They adian military organization is inexcushave always felt the great force of able, and it is said by those competent that democracy upon the world and the of judging to increase rather than increasing evidence of public honor and bigness and good nature. They do not believe there is perfection on either side, but they did see the most vigorous idealism being born out of the of Americanism—the divorce evil, loose in favor with the powers that be, would 30-cent passengers, why is the fare inworld has ever known. They believed the atmosphere. that the spirit of the square deal, as There was no "ragging" of officers preached by Roosevelt and all the lead- and no unnecessary hardship for men. ers of thought, would recognize the There was no crowd of friends in a breach of Belgium's neutrality as the private car to see Gen. Lessard review reversal of the square deal policy and the troops. the betrayal of all democratic trust in There was no gathering of the city a world of men descended from a com- fathers and there were no moving pic-

States called out from their hearts for the battalion would preserve its identhe United States to strike a blow tity all through the war. have been forced into such a conquest was waiting. first impulse and their lasting im- It's a pity that London could not pulse and all the strength of their have had more Lessard reviews. spirited charges and defences at the front is born of the determination to THE RATEPAYERS' ROAD. save and not to destroy.

war fell in Wilson's year rather than no means a light one. through the obscuring fog.

"SAFETY FIRST" LAST.

for a minute or more the power which is made we have no means of ascerruns the street cars and light which taining just the exact state of affairs. illuminates the streets and institutions We do know that the bonds are still and homes was "off."

pital there was no light for some time, these bonds they will be disposed of excepting in the operating room, where The wards and private rooms of the institution were without light, as was the case one week ago today.

Everywhere about a hospital at all We have had several claims, and one times there is some sort of necessary statement which was plainly a play to activity that operates to keep the vital the gallery. Now it is promised that spark of life from flickering out. How a report of the year's business will be much a minute's delay may mean is forthcoming, and it will be a difficult plain. How much a minute's or an matter to arrive at a conclusion, no hour's darkness may mean is quite as matter what claim is made, with the and accommodated half a Bulgar hay-

Yet, through some strange edict, there vincial hydro coffers were freely drawn is no secondary system of lighting in upon to assist the road, and that a over seas. We measure them with scant comprehension and judge them the city's refuge for the sick. If large sum of the original amount has Niagara power fails, the patients must been granted.

very evident

theatres shall be supplied with a secondary system of lighting, and there is an apparatus to make the change almost instantaneously. Is a secondary system not fully as necessary in a building like Victoria Hospital? Not at any time should there be complete dependence on a system which fails periodically, even if the periods were ten years apart. Surely "safety first" is to be preached for public institutions, if for anyone.

WASTE.

S EVERAL hundred Canadian officers Mall.

Tons of Canadian material have been thrown on the rubbish heaps in Eng-

The Eaton machine gun battery has never been sent to the front, although it cost a barrel of money. It is today practically useless through non-usage. Hundreds of Canadian wagons supolied to the forces by the Government have never been used in France because they do not fit the roads.

Ross rifles by the tens of thousands HEN THE WAR commenced and have been "scrapped" and many lives Belgium was overrun in such sacrificed to the opinion of one great a brutal manner as to challenge the expert that they were fit for service whole boasted force of a Christian and better than the British service

fian, the United States had its friends the spades of Sir Sam Hughes' secretary, and enemies in Canada. Those who issued to the Canadian forces, have

regret when no protest came from the been sent back from England after belips of Wilson and they seemed to pray ing declared medically unfit. The supply in vain when the Lusitania went una- of colonels who will never see the front venged, save through the might-for- and who are being needlessly humiliated right of Great Britain. The enemies and the supply of equipment that does of the United States were glad to not fit the situation, continues to pour into the British Isles.

The waste and inefficiency of the Can-

LESSARD REVIEWS

REVIEW of the splendid South A REVIEW of the splendid South Waterloo battalion was held in ITORS HAVE TAKEN ADVANTAGE pangs of the nation that mothered all this city yesterday by Gen. Lessard, OF THE 30-CENT FARES. races. They saw the running sores a soldier who, but for his failure to be If the road has made money on these morals, graft-yet they saw the light now be commanding a Canadian di- creased on other days? shining down upon these things, and vision or better. The review passed If the road is losing money on these the sunshine of devotion healing and off quietly, with the fine points of the 30-cent passengers, then all claims for the most resourceful people the consideration made for the condition of would seem to be so much thin air.

mon sire and pledged to honorable ac- tures of the general smiling upon the

These Canadian friends of the United He did not make any promises that

against the common foe, not against He regretted having to hold the parthe German, but against the thing that ade on such a day, and is said to have the German stood for; not for Britain, expressed an unwillingness to hold the but for the thing that Britain stood review at all, preferring to be at his The Canadian people could not desk, where some very necessary work

ON THE WRONG SIDE by anyone. The British general enshrined in the But from the so-called pacifist and hearts of the British people is not a from the extreme radical leaders in creature "full of strange oaths." He this Dominion came the cry for inter- does not hold parades for his own glorithis Dominion came the cry for inter-national police. Canadians cared not fication, nor does he deem rudeness an national police. Canadians cared not fication, nor does he deem rudeness an ingmen think alike in at least one the where those police came from. They indication of greatness. The plaudits thing-Kaiser Wilhelm should hang. joined the force themselves and their of the public concern him not at all.

have and not to destroy. Many thousands of Londoners have the Americans did not respond. $\mathbf{M}_{\mathrm{gone}}$ to Port Stanley over the There are many sides to the question. London and Port Stanley Railway Perhaps Wilson thought it unbelievable this year. How many of these that Germany would invade a neutral patrons are ratepayers of the city country. Perhaps he waited too long; and how many are people who last of Germany's colonies wrested perhaps he thought Germany would be have no taxes to pay would be from her. He will stay for the finish, "You know I shall have to marry quickly handled and subdued; perhaps an interesting comparison to make, but will not be long detained. he had vast internal dangers; and this were it possible, for the London rateis certain, that Allied diplomacy did payer is paying these days a reasonable not seek his assistance, while German rental for his property, and, in some many in safety, there is just about me, serene and splendid, with dad's diplomacy spent millions to buy a good cases, a high rate of interest. The object of owning one's own home is to The Germans have labored in vain live cheaply—to live much more cheaply to buy a good name in the United than the man who pays rent. But the States. They have won over certain average London taxpayer is not living interests and newspapers, who are more cheaply than the man who pays either blind or incapable of dashing rent. What with a fair allowance for then, but most of the victims lose their down prejudice. It is certain that interest on property, the general tax- lives because they are not able to swim. likewise for close inspection. The postthousands of Americans are fighting on rate and the frontage taxation and As between the swimmer and the nonthe Allied side, a sacrifice to keep in other special levies, the man who owns its high place their country's honor, his own home in London, thanks to of the important lesson is driven home height." Mrs. Randall said musingly. The nation to the south has been so the mad career of several years' un- with emphasis every summer, and still "and there's a little dress you wore at much the tool of politicians and good bridled spending, is paying as much, if it apparently needs urging as much as the Farley lawn party. men who get off the right track that not more, than those who rent homes its spirit has been smothered up. It in which to live. When the head of a portant accomplishment, but merely pink roses. With her big drooping has been gagged by those in high family pays income tax on a comparplaces. Its misfortune was that the atively small salary his burden is by nis or china painting. And yet any of any fresh enough?"

in Roosevelt's. Things went wrong The man who owns his own house for the nation, but the nation is not is the man who made the London and that of walking. The folly of the comwrong. The young American who is Port Stanley Railway possible. It is mon neglect is heightened by the fact dying in France every day is making one question in the road's operation as that it is an art as easily acquired as it right. The spirit of the race shines to whether or not the taxpayer gets much out of it. Then there is the 30- one of the most important items in the cent fare problem.

We are told that the road has been a summer. IAGARA power flickered several great success from a financial standtimes in London last night, and point, and until an independent audit held by a bank as security and are not At such institutions as Victoria Hos-sold, but as the city stands behind sooner or later, although the market the hat of one man, and in a year A hospital is not a pleasant place citizens have not had one word to when there is no light available, prove that the road has been a success. revelation fresh in mind that the pro- oret in his groin.

stay in darkness. It is unnecessary to But this we do know-THAT 30draw upon the possibilities. They are CENT FARES ARE GIVEN ONLY ON many a master's place—how girl?"

The Girls Sent Fastidious Uncle Archibald to the Delicatessen for Some of That Well-Known Cheese. BY FONTAINE FOX



curing everywhere. They recognized battalion noted and approved, and due success from a passenger standpoint As to freight, it has been stated that the munitions business has aided the

road, steel having been brought in from the United States in large quanafter the war? Will it depend on exports from the United States, which is not to be a member of the Allied trade combine, or will the ocean liners be calling at the port after peace is declared? Will the agitation for trade with the mother country and her

These are the "fat months" for the city's railway. Ratepayers should be-

EDITORIAL NOTES.

One in every four Americans will own How many own a house to live in?

Premier Asquith and British work-

can, since it submerged and rose again.

rabbit's eye. They're certainly safer than sheep's eyes.

Botha has gone to Africa to see the

enough rubber, nickel and gold aboard consent and mother's sweet smile, and to compose an exhibit in a museum.

LEARN HOW TO SWIM.

[Providence Journal.] Good swimmers are drowned now and swimmer the chances for escape in an the afternoon mail. emergency are as ten to one. The point it did twenty years ago. us may be confronted at any time with the ability to walk. And once acquired it is never lost. Learn to swim! It is equipment of personal preparedness for

THESE BE MEN.

[By Herbert Kaufman.] Louis, the little waiter who used bootblack, went down before the leaden steps, but caught her balance. sleet of that awful Isonzo assault.

an apron, courage wiping muddy shoes room for a pin. It did seem as if every -life IS queer!

geantcy in Strathcona's Horse to his clous bow-bordered path to the chapel. A putty-faced butler in the upper Sixties carried the guidon through the Tugela River campaign. A

They serve-these alien workers from low, because they do our menial work, tore my skirt.' But can a nation take into its value a CERTAIN DAYS, AND THAT THE the basting spoon?—Copyright, 1916, by swered haughtily. "I am one of the bridesmaids." The law demands that moving picture MAJORITY OF THE SUMMER VIS- Herbert Kaufman.

The Advertiser's Daily Short Story The Littlest Bridesmaid

at the youngest member of the Raleigh to, because the ring's in my pocket and family speculatively. "I do think it I'm late." was perfectly fiendish of Dell to disappoint me right at the very last another girl way up here in the mountains in time for the wedding."

"Don't you care, Marge," Nancy spoke up generously. "I'll be the res- Marjorie could not see her, or heeled slippers if I stuff the toes and I'll do my hair way up high. I don't

laughed Marjorie. "It's the chance of your young life, and you know it, too. an automobile in 1917, says a dispatch. I don't mind, but how about mother said a few hours later, when it was and Aunt Suzanne? Do you hear them all over and Marjorie started on the

seat in the girls' favorite room for con-A submarine is reported off the coast stairs that looked out over the broad Oregon surgeons are trying to reto the cushions on the window seat, her tennis shoes, for there were no personal maids in the Raleigh family.

Maids and "sich like" didn't matter, to the cushions on the window seat, drying because Andy Kincaid had called her the littlest bridesmaid. The hair done high and the slippers and little town "somewhere in Russia" store a girl's sight by grafting in a Nancy was won't to remark hopefully. Not when one is the youngest of a bevy of beauties-Winifred, safely married well in Washington; Kitty, wife of and now Marjorie, bride-elect of Lan-

"You know I shall have to marry somebody perfectly wonderful to keep If the Deutschland does reach Ger- often say. "I can see him waiting for It won't lessen the scarcity perceptibly. youngest. You can profit by the other's a captured bird, listening. Then came

Marjorle had gone down to the ver- ran to meet him. heard the familiar voice call her down chums through college. And listen, man was just coming up the walk with tell your mother why he's here my-

dear, it has a lace underskirt and the seem to regard swimming not as an im- overdress of white mull flowered in as an optional recreation, like golf, ten- white hat and pink roses-but have we

"Use real ones," suggested Nancy. a crisis that makes swimming n art "Oh, I'd love to, real lovely fresh ones more important for the moment than mother, dear, all around the brim and "It would be rather quaint. You could carry pink roses, too, and the

noticeable. So it was arranged, and Nancy trod on air in the seventh heaven while the dress was altered to fit her slim, alert figure. The wedding was to be at ten in the little ivv-covered chapel across the winding road from the Raleigh estate. Nancy, as she came downstairs with the other girls, intent on her slip-Louis, the little waiter who do not be to serve you at the LaFayette, is pers and new dignity, heard one of the men saying that Andy was late as serving a "seventy-five" at Verdun.
Etienne, the fat cook of the Palace usual. And it meant nothing at all to Grill, was decorated last month for her who Andy was or why he was late. conspicuous galiantry. Beppo, the She almost tripped on the veranda

"You tore the lace," Vera Kennedy We suddenly realize that they were whispered—the girl just behind heren after all—these humble servants and Nancy, taking one backward glance at the telltale shred dangling, slipped Valor at the stock-pot, heroism in out of line and made for the sittingpin had vanished. She searched wild-There's a crippled valet in a New ly, keeping one eye on the window York hotel with a record in the Northwest Mounted Police and a ser-

"Did you lose something?" Nancy was on her knees before the lower desk drawers when the new dishwiper in a cheap Greek restourant answered the cell in both Balkan wars desirable one. Yes, even at first sight, very desirable. He was tall and athletic and just dusty and rumpled enough to look refreshing after the groomed perfection of the others.

"Indeed I have," he retorted heartbetter strain? How many a cook is ily. "Right here. Can I help the flower "I'm not the flower girl," Nancy an-

"Have you a pin?" asked Nancy. "I the flay.

"The littlest one," he added gravetaller, she might do." Marjorie glanced ly, as she rose with the ruffle pinned

Nancy's blue eyes danced with sudminute. She knew I never could get steps and the path on a run like chil-

late," she said.

Then she thanked her lucky stars cue party. I can wear your high- mother, as she slipped back into her around through the vestry door and ap-"Listen to the magnanimous kitten," peared, calm and capable, beside her

outton very winsome and sweet and acted to the salute. He acknowledged it by

hair done high and the slippers and the emperor and his son. In the small house from He had smiled at her amusedly and had been nice just to please her in her masquerade. That was all. And yet was pretty nearly grown up.

stopped outside.

up the family record." Nancy would ing to distinguish the two figures. One his imperial state. This plain soldier's consent and mother's sweet smile, and the broad veranda steps like a couple all you girls wishing you'd waited for of pals together. Nancy stood in the my chance. It's much nicer being the little room, her heart beating fast like

anda, where her mother sat planning the final arrangements for the wedding he said, cheerily. "He's going to spend the next day, and presently Nancy a week with us. His dad and I were

"The high heels would add to her Nan caught at the big, strong hand on the bannisters, and pressed it to her lips, then went softly, shyly down the big, shadowy living-room where tood waiting.

'I never dreamed you-you'd be back

soon," she faltered.

I couldn't wait for you to grow up, And when Mr. Raleigh asked there at the station if I wasn't d Morrison's boy, I knew the trail back to your feet. So here I am."
paused and took her hands in his. aiting. "I won't hurry you, you know; won't say anything at all until you me the signal, but I just wanted d he sure you knew me as I did

very hurried but eager whisper.
"I did—the very minutes you gave me e pin. But how soon you came true.

ONLY A HORSE. nly a horse, and an old horse, too

working from day to day, nly a worn-out nag, 'tis true, plodding his weary way.

horse that works, and works in vain

for his master's word of praise; slave that bows to the tightened rein; a beast that his master only a horse, but a horse with a heart-

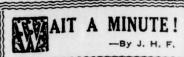
a thin, worn-out old bay; •
But with spirit strong he plods along, with an uncomplaining neigh. beast of burden, by man abused. tortured with lash and with goad;

But a lesson in faithfulness, courage.

and toil this worn-out nag of the

Only a horse-not a brute, but a horse -a patient, tired old bay. The brute is the one that applies the lash, not the one who receives

He labors hard for his master's greed. he endures the toil and the pain; But the look of despair from his eyes is a prayer-an appeal to



The apologists for Sir Sam Hughes not convinced whether Camp Borden is plain blunder or plunder.

They are seeing submarines off the coast of Maine, giving place to the summer pastime of seeing sea serpents

Legs will be prominent in musical comedies this year. They should be regular musical treats, so to speak.

There are several hundred Canadian officers in England. All they are fighting is the high cost of living.

A poet sings, "Be Merry." But how can a man be merry with the ther-mometer ranging nearly 1,000 in the

We like those diaphonous gowns, and all the rest of the things that girls do not wear in the summer time.

British Columbia is in the throes of an election. Sir Rodmond Roblin is in the throes of a court trial. Bob Rogers is spending \$10,000,000 on the Parlia-ment Buildings. We are mixed up in a religious discussion. Sir Sam Hughes i folks are crying for some quiet, se-cluded spot, wherein to drink cool water with zephyrs playing around.

This is a short colyum today. We are short of breath, and very short of

One of life's little pleasures is not in being stranded in that dear old Port Stanley.

* * *
The crown prince is directing an attack, we read, when we hope that he will direct his own funeral, if pos

Gen. Lessard was in our midst on the holiday, when Gen. Lessard might have been entertaining the Germans with much glory to Canada.

Heaving help the poor working girl, out will some gent have the weather man look after fat folks this weather? "FAREWELL, M. A."

I've cooked myself and et myself, Till it seems to be a year, Though really it is scarce a month Since Mary Ann was here. I've sought my forage from the Greek, And dined with Chines Charley, too 've chawed hot-dogs and tealeaf pie, Till all my horizon looks blue; And all my thoughts are sombre grey, Yet still my Mary Ann's away. make my bed 'most once a week,

It's hard and rough and always Alone I sit around the house, And sure my nerves are getting

burn the steak and boil the tea, Then chuck the whole mess in

Today I dined on bread and milk, And sat and thought of Mary Ann. true-born kitchen help M. A. She stays and stays and stays

-H. HELPUS.

RUSSIA'S EMPEROR AT WORK. [By H. Hamilton Fyfe in the London Daily Mail.]

"You know, Nancy," Mrs. Raleigh sian soldier's cap, came briskly out and ran down the steps almost before the crest of matrimony's tire, "you looked sentries had time to bring their rifles quiet, courteous habit of speech never from asphyxiating gas as a war weapon tabs, the little room at the head of the then, oddly enough, she went up to the balls and then squashing them over its relations with him. little hall room, she, the last of the too inquisitive nose. The little boy was

In the small house from which he came the emperor has passed most of acter and once said shrewdly: "If I took of the forces of the Empire in Septemyoung Captain Brainerd in the navy, she was really going on eighteen. That ber last. He lives in two rooms, works Far from it. I am a believer in ber last. He lives in two rooms, works outcoracy one needs in one, sleeps in the other, and he is autocracy. It was nearly dusk when the car quite content, for one of the keynotes an autocrat." in his nature is simplicity. He has no Nancy looked out the window, try- love for the trappings and the suits of CANADA'S SOLDIERS was surely her father and the other uniform is his usual wear. He dislikes the dilatory Andy. And they came up having to appear in full-dress uniforms, laden with gold embroidery, and cover his chest with decorations. He prefers living in a samll house

Tsarskoe Selo-small, that is to say, in St. Eloi, St. Julien and Ypres. The comparison with other palaces. Life at the "Stavka," so the Russians call field headquarters, suits him, therefore, well. He is busy. He escapes from over a front of 1,500 yards to the southtedious pomps and ceremonies. The east of Zillibeke as "a gallant and sucpressure of internal problems is relieved. cessful assault." They continued their Every morning about nine o'clock he advantage until they had won back most walks to Gen. Alexieff's office, and there, of the ground around Ypres; they fought with maps and sheaves of telegrams re- throughout the night, says the report porting the latest movements and probabilities, works till between 12 and 1. the possession of the position they had would be foolish to pretend that he lost. directs the operations himself. But he follows them with minutest care. He big for a "colony" in this European knows exactly where every division is, war. When they first appeared upon every battalion, every regiment, even. the field they were a mystery to the He has a good head for geography and trained British trooper; their apparent a good memory. He can keep in his mind an accurate plan of the positions of the opposing forces upon the whole immensely long Russian front. Thus his comments are often suggestive and his good memory helpful in saving time

turns to his quarters to lunch. He always has a few guests. Our British at ache at the Stavka, Gen. Hanbury Williams, is a favorite here, as every



on retiring in hot Cuticura Soap Asuds, dry and rub Cuticura Ointment into the hands. Wear old glove or bandage during night. Sample Each

Soak the hands

Free by Mail

Address post-card, "Cutleura, Dept. 3M,

WEDNESDAY SPECIALS

On account of being closed yesterday (Civic Holiday) this store will remain open all day Wednesday this week.

All-Day Wednesday Specials

45-inch Circular Pillow Cotton, good quality round thread. Wednesday at 20c per yard Bleached Turkish Bath Toweling, snow white, eighteen

Girls' Middy Blouses---

Regular 75c and \$1.00 White Duck Middy Blouses, blue and red trimming, girls' and misses' sizes. Wednesday special

\$1.00 Waists at 59c; all sizes 34 to 44; white em-

Come early Wednesday morning for these

Big Waist Bargains---

Stamped Goods

For Wednesday, three dozen

Muslin and Dimity Dresses

for children, stamped for

working, 35c and 50c. At

..... 25c each

Two dozen Ready-made

White Nainsook Corset Cov-

ers, stamped for working. At

50c

broidered voile, rose design Silk Ankle Hose, 45c

Fine Medium Silk-Ankle

Hose, with reinforced feet,

black or white. Wednesday

A TABLE OF 25c HOSIERY Silk-Ankle Hose, plain lisle 25c each and cotton, stout sizes, too.

One-Day Gingham Sale---

Plain Chambrays in every color, also checks, stripes and plaid gingham; not reduced before this season. Wednesday only 10c yard. Come early for first choice

42-inch Lustres on sale Wednesday at 59c per yard ALL-WOOL CREPE DE CHINES in black, cream and a wide range of shades, 42 inches wide,

BLACK, NAVY AND CREAM LUSTRES

Chapman's

239, 241, 243 Dundas Street

czar likes talking to Englishmen. "They disregard of the English traditions of do not make me feel all the time that I the camp and field puzzled him. He still am a czar." He often surprises his tells of a body of troops returning at guests by the wide extent of his general night from the trenches that were cha knowledge. Not only is he industrious lenged by an English sentry. Receiving in "getting-up" all subjects with which no reply the sentry excitedly repeated, he feels that he ought to be acquainted, "Who comes there?" "None of your there are a great many in which he takes damned business," came from someone genuine interest. He is quite modest in in the ranks. "All right, Canadians, adhis use of what he knows. He does not | vance. A well-knit, slight figure, in a long. lay down the law or enjoy putting others The Englishman, however, suspected brown military overcoat and usual Rus- right. He would, in truth, rather listen the Canadians could fight, and he found and learn than talk himself. When he does take part in discussion he offers it out in the engagements around Ypres. his views almost with deference. His They were among the earliest sufferers

they'll have to," Nancy returned slang- very nicely. I was glad you didn't ily. She sat curied up on the window make yourself conspicuous at all." to the salute. He acknowledged it by a the charm of manner which wins for him its use endeavored to throw the Allies' into only the liking but even the affective on the first day of the charm of manner which wins for him its use endeavored to throw the Allies' into only the liking but even the affective or whole defensive in Flanders into disor-"Yes'm," said Nancy demurely. And a large dog, tempting it to sniff at snow-"He looks one so straight in the and they battled on for days. The remof Maine. It can hardly be an American, since it submerged and rose again, since it submerged and rose again.

stairs that looked out over that looked out o ever had better intentions or tried hard- bered but 100 when it was dug out of

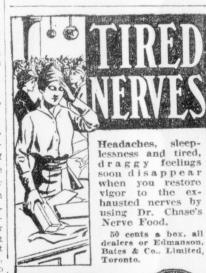
er to do his duty in any sphere, how- the trench it had defended. ever exalted or however humble.' Count Witte knew his emperor's char office again I should steer a Liberal course. Not because I am a Liberal.

"HAVE BULKED BIG." INew York Sun.1 The Canadian troops around Hill 60, Sanctuary woods and Zillibeke, have rein peated their valorous performance of official British statement describes their recapture of a former British position

"doggedly bombing their way back to

The soldiers of Canada have bulked

French colonials had been overcome,



John S. Moore, Manager.

Have your Will properly drawn

Then rest assured that your property will be distributed without any misunderstanding or delay. We specialize in the administration and care of Estates. It is our only business.

Consult us by phone, letter, or a personal call.

The London & Mestern Trusts Co., Limited 382 Richmond Street, London, Ont.

Shakespeare said

Sir Geo. Gibbons, K.C., President.

many wise things about the care and use of money: how to acquire it, and how to retain it when acquired. One outstanding piece of advice is, "Neither a borrower nor a lender be.

The man with a savings account need never be a borrower, and whether he is a lender or not is a matter of choice. Start this week with a deposit here. One dollar opens an account and you receive 31/2% compound interest. You'll be proud of your pass-book total in a

The Ontario Loan & Debenture Co. A. M. SMART, Manager

Cor. Dundas Street and Market Lane, London, Canada