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The Renowned Solo Violinist and Teacher. For terms, etc., apply LONDON CONSERVATORY OF MUSIC,

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DENTIST.

Dividend No. 75 The London Loan and Savings Company of Canada

Notice is hereby given that a Dividend at the rate of 6 per cent per annum for the current quarter year has been declared upon the paid-up capital stock of the company, and is payable on and after Jan. 2, 1913, to Shareholders of record on the 15th day of Decem-ber, 1912.

M. J. KENT, Manager.

Window Shades to order, Guar-anteed rollers and workmanship. Special Oak Curtain Poles, com-129 Dundas, 11 Market Square.

Hamilton's London Porter and Amber Ale Always in first-class condition, Brewed rom finest foreign and Canadian hops

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Two Extra Fine WATCH SPECIALS

\$10.00

Fine 15-jewel adjusted Diamond Hall movement in Fortune best-quality gold-filled case.

\$15.00

High-grade 17-jewel, adjusted, Diamond Hall movement, in Fortune best quality gold-filled

The cases are plain or engraved. The 12-size and the thin model make a particularly fine and Christmas appreciated

See these in our windows. Come in and we'll tell vou about them.

Diamond Hall STORES

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W. G. YOUNG. Official Watch Inspectors for Canadian Pacific and Grand Trunk Raliroads.

Johnston Bros. XXX BREAD

Every day the favorite in thousands of homes in London and nearby places. It is always the first asked

Johnston Bros. Phone 944

LONDON AND DISTRICT

The many friends of Mr. Gordon Rutledge will be interested to know that he has accepted a position as manager for the MacLean Publishing Company in Winnipeg. Mrs. Rutledge is visiting her parents, Mr. and Mrs. John H. Chapman, of King street, for a short time before joining her husband in the west.

Card of Thanks.

Mrs. John J. Dwyer wishes to thank ner many friends for the kindness and sympathy shown her in the sad bereavement of her husband; also for the

many beautiful floral offerings. It's a Merry Christmas for the

one who gets a

They are so simple to understand and operate that one who receives a Kodak can make good pictures from the start. Brown- practice, have issued a circular bringing to the attention of merchants and busi-

J. H. BACK & CO

210 DUNDAS STREET.

COFFEE T. A. ROWAT & CO. Dundas St., Also South London. PHONES: 3051, 3052, 969.

> making alterations in your home, office or warehouse? You should use BEAVER BOARD for partitions & ceilings. Call and See Us. JOHN MANN &



ALD. RICHTER FOR COMMISSION GOVT.

Believes It Is Better Than the Board of Control Idea.

Ald. Richter, in an excellent address before the Men's Club of the Church of St. John the Evangelist, on Friday night, made a strong plea for the commission form of Government for municipalities. There was a large attendance of the members.

In his opening remarks, Ald. Richter dealt with the evils of the present form of municipal government. Men wholly untried, men who are not versed in dealing with municipal problems, are - Personal ambition is the active principle of many of the candidates. They have no special fitness for such offices, and as a result they do not fill them with credit to themselves or profit to the city. In Germany, men are especially trained for civic govern-ment, while in Canada, a man's unfitness is usually one of the reasons for his selection Many do seek office for nothing more than personal rea-There were temptations in the sons. position, but every alderman would be protected absolutely if he kept the clauses of the municipal act to the letter. He would be saved a great deal of trouble and temptation and the municipality would be more efficiently governed. Ald. Richter realized that it was difficult for a municipality to seture the services of competent men.

This class of men generally replied that they were too busy. The commission form of Government was brought into being by a disaster, the Galveston flood in 1891. Such excellent results followed the adoption of this form of civic government that it spread rapidly, until at the present time, 400 cities are governed by this method. In addition to Galveston, decided success had followed in Des Moines, and other municipalities. The movement was spreading, and would reach many more cities. The system of government differed in particulars, but in the main it was the same-the election of specially-fitted men for the

work of governing the city. Efforts had been made by the On-tario Municipal Union to have the commission form of government adopted n Ontario, but without result. Some the members of the Government did not favor it, because it was an American innovation. The citizens of London by a vote of 3 to 1, last January, had declared in favor of the scheme, but it could not be inaugurated be-

cause of the Government's attitude. However, the citizens would be given an opportunity in January, 1913, to vote on a board of control. This was not the ideal system, but it was a step in the right direction, and would be a decided improvement on the present method of civic administration.

At the conclusion of the address a vote of thanks was tendered Ald. Richter. A musical program followed, during which Miss Walden and Miss Craig sang solos in excellent voice, and Miss Patterson gave a most enjoyable plano selection. Refreshments were served at the conclusion.

18TH ANNUAL THANK OFFERING WAS HELD

Rev. John McNeil, of Toronto, Spoke

their eighteenth annual thank offer- given. ing meeting on Thursday evening. The auditorium of the church was LAST PARCEL POST very well filled by many who were most anxious to hear the speaker of the evening, Rev. John McNeil, of Walmer Road Baptist Church, Toron-to. Mr. McNeil's subject was "The Compulsions of Jesus," and he handled it in a most interesting way. He is a speaker of rare ability and of strong personality. Mrs. Bingham, president of the circles, presided. Mrs. Griffiths, vice-president, read the land or Scotland, should heed the

offering was about \$80 A WARNING FOR THE MERCHANTS Britain two days later.

led in prayer. The choir gave an anthem, and Mr. W. McCutcheon and

Mrs. May sang most pleasingly. The

Fire Underwriters Send Out Circular Regarding Christmas Decorations.

The Canadian Fire Underwriters' Association, following their yearly ies and Kodaks from \$1.00 up. nessmen the danger of certain classes of Christmas decorations, which, when other lighting systems, add consider- Makes light, sweet and wholesome ably to the fire hazards. The use of Christmas greens, harvest specimens, and other inflammable materials, such as draperies, scenery, cotton to rep-



Parnell's Pure Bread

delivery system.

The above cut gives you an idea of our Our wagon shed has a capacity for fifteen wagons. These wagons are cleaned inside Each driver has a number, and when he every night, and also washed, ready for the begins work in the morning he takes his next morning. Our drivers have nothing bread from the rack assigned to him and to do with attending to their horses, as we loads it on his wagon ready for delivery. employ two stablemen for this work.

You Will Note That Cleanliness Is Our Aim From Start To Finish

BAKERIES: 75-77 BRUCE STREET.

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and pupil. It is too costly to blunder in school matters. The superi-



is not the result of accident. Twenty-seven years of honest endeavor by enthusiastic, com-petent teachers accounts for the strength and character of this

Winter Term From Jan. 6

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UNSURPASSED IN RESIDENTIAL REV. R. I. WARNER, M.A., D.D.,

resent snow and the like are particumeeting, by reason of a panic occa-

Principal.

CLOSES DEC. 12

Warning to Those Who Intend Sending Puddings to Britain.

Those who are planning to send plum puddings and other bits of indigestibles to friends in England, Ire-Scripture lesson. Mrs. J. Campbell proclamation issued by Dr. McDonald, postmaster at London.

> The last parcel post closes at London postoffice on Dec. 12, at 4 o'clock in the afternoon, and will go forward from Halifax on the Empress of All other classes of mail, which are

Good Home-Made Bread. of Christmas decorations, which, when your baking will be successful if used in connection with electric and you use White Swan Yeast Cakes.

country on or before Christmas Day liams' Plano. Would pay part cash. must be in the postoffice by 2 nm. on Dec. 16. They will be bandled by the broke for single or double Dec. 16. They will be handled by the harness. Quiet and fair lookers, not liner Mauretania from New York, on necessarily sound, but two good eyes,

194 Dundas Street, London. M. SHELDRICK, Manager.



We Are Agents for London, and Will Be Pleased to Show You These Cameras.

Box Camera."

CAIRNCROSS & LAWRENCE Chemists and Druggists, 216 DUNDAS ST., LONDON, ONT.

Alex Johnston CREDIT FROM OUR WORKSHOP

PRACTICAL HORSESHOER AND GEN-ERAL REPAIRER, 172 Maple Street. Smith's Old Stand.

QUERIES ANSWERED

A READER-Please answer the following questions and oblige: 1. Was a woman sentenced by a Brigden magistrate on the third offence for selling liquor, and what was the name of the justice? Was she sent to jail, and for larly referred to. The circular states how long a term? Was she liberated that in addition to the danger to prop- and by whom? If she was liberated erty from such displays, the danger to life in crowded stores or places of are we to understand by that that our temperance laws are a farce? ANS .- A sioned by fire, even though it be small Brigden woman was given a fourand easily controlled, is so great, that months' sentence by Magistrate Fleck in Talbot Street Church.

The Ladies' Mission Circles of the Talbot Street Baptis: Church held the underwriters, who have made a for a third offence. She was liberated study of such hazards, would fail in the instance of the Provincial Section of the their duty should this warning be not retary, the reasons given being her age, her ill-health, and family consid-

> "MAKE A LITTLE, BUY A LOT." This is the title of a well-gotten up le booklet just issued by the Stoneham & Co., of Toronto, New York, Boston, etc. It contains suggestions for the employment of funds, so that one dividend-paying security may be used to defray the cost of a larger block of a second dividend-payer, both o become the outright property of the investor, and to yield returns on the original investment. It is well worth the study of investors and speculators. On writing to the office of Chas. A. Stoneham & Co., 23 Melinda street, Toronto, a copy of the booklet will be forwarded free of charge.

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and capable of a good day's work. State price expected, size, age, weight. if broke single or double. Address: THE WILLIAMS PIANO CO., LTD.,

-INIMENT CURES

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Taxicabs and Carriages for every occasion. Hueston's Liveries.

and EDMONTON

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The demand for Seal Coats this season has exceeded that of all past records. This is due largely to the introduction of different varieties of furs being used to represent garments of high-class quality. Substitutes for Alaska Seal have been found in Near Seal, Hudson Seal, e.c. These garments are not only rich in appearance, but durable in wear. Also most comfortable and light in weight.

Our stock in both made-up garments as well as Dressed Skins is large and specially selected.

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These garments are the latest in style, rich in design and fabric, most becoming and chaste in color.

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