

**An Exceptionally Small Average**

The bulk of Huron & Erie security is carefully chosen, first-mortgage investments. The yields on such mortgages are held in its vaults. The amounts average less than 5 1/2% per annum for a term of three, four or five years is paid in the Debenture Department.

**5 1/2%**

**Huron & Erie**

MORTGAGE CORPORATION

"Older than the Rock of Gibraltar"

LONDON, ST. THOMAS - WINDSOR  
T. G. Meredith, K. C., President  
Hume Croxon, General Manager

**WHICH IS YOUR DOLLAR?**

**Mr. Tightwad's Dollar**

Saves	60 per cent
Living Expenses	37 per cent
Education	1 per cent
Charity	1 per cent
Recreation	1 per cent

**Mr. Spendthrift's Dollar**

Saves	0 per cent
Living Expenses	58 per cent
Recreation	40 per cent
Education	1 per cent
Charity	1 per cent

**Mr. Thrifty's Dollar**

Saves	20 per cent
Living Expenses	50 per cent
Recreation	10 per cent
Education	10 per cent
Charity	10 per cent

**SAVE WHILE THE SAVING'S GOOD.**

**HOME FOR CHILDREN GIVEN AS MEMORIAL TO RONALD M. GRAY**

Father of the Fallen Soldier Makes Institution Possible.

**FOR THE SALVATION ARMY**

Memory of Beloved Young Londoner Will Be Kept Green For All Time.

February 11, 1917, Ronald Maxwell Gray laid down his life in France that the world might be made a better place in which to live. He was only 21 years of age, and his death was a tragedy to his family and to the city of London, Ontario. His father, Mr. R. M. Gray, has made it possible to give to the world a memorial to his son, a home for children of the Salvation Army. This home, which is now being built, will be a place where the children of the fallen soldier can be cared for and educated. It will be a place where the children of the poor can find a home and a future. The home will be a place where the children of the fallen soldier can be cared for and educated. It will be a place where the children of the poor can find a home and a future.

**Western Ontario's Mail Order House**

**Wonderful Creations in Women's Dresses**

DRESSES—Distinctive in artistic combinations and handsomely developed, reflect in their applied trimmings the finest conceptions obtainable in afternoon and street costumes. Smart new frocks, expertly fashioned, in satin, taffeta, georgette and jersey.

Unusually attractive are the lovely combinations of charmeuse and georgette, fine meters, serge and satin, drapes, full tunics and panel effects. Street dresses of engaging simplicity, with exquisite embroidery, which makes the trend of fashion, colors are brown, taupe, tank grey, navy and beige.

**VERY SMART MODEL IN CHARMEUSE SATIN**, in brown, straight lines, with tunic and soft crush girde, collar and cuffs of sand satin, waist embroidered in sand color, fringe and button trimmings finishes this beautiful dress. Price .....\$50.00

**A DRESS OF GEORGETTE CREPE OVER SILK**, in brown, is very striking, waist and tunic of crepe with satin skirt and girde, trimmings of buttons, tunic edged with fringe. Price .....\$42.00

**ANOTHER GEORGETTE AND SATIN MODEL**, in taupe, with round neck, finished with beads and embroidery, soft girde of satin, skirt and side drape of satin, georgette panels, edged with fringe, finishes skirt. A very smart model. Price .....\$40.00



**K. C. ARMY HUT FUND "OVER TOP": \$4,000 BEYOND OBJECTIVE**

Returns Mount High at Final Meeting—More To Come.

The fund being raised under the auspices of the Knights of Columbus in the Catholic army huts campaign "went over the top" with a rush and a bang last night when the returns began to come in at campaign headquarters. At 10 o'clock the returns amounted to \$11,000 with more to come in. The campaign has been a gloriously successful one, and the whole city responded most heartily. The tag day which took place last Saturday under the auspices of the Senate Cafeteria, D. E. is being commented on as one of the best ever held in this city. The campaign began with an objective of \$5,000, and that has now been exceeded by over \$4,000.

Lieut.-Col. W. G. Coles addressed the members of the Senate Cafeteria last night, thanking them from the bottom of his heart for the part they have taken in the effort. He said that whatever they might say he would be unable to thank them enough for their love and time, and the effort, it meant them.

Exact figures will be more fully known today, but the returns have not yet all been received.

Resolutions expressing gratitude to all those who helped in the canvass of the fund were also passed.

**GEN. FOSTER ARRIVES IN LONDON TO INSPECT RED CROSS DRIVE**

Experienced Staff Secures Headquarters in Alma Block and Will Undertake Campaign by Means of Thorough and Tested Methods.

Headquarters for the expansion campaign of the London Board of Trade has been opened at 383 Richmond street. The drive is to be a short, snappy affair, it is indicated by the fact that already a meeting of seven persons is at work building up the "machinery" for the effort.

The director of the campaign, Gen. J. C. R. Foster, arrived in London today. He was prevented from coming sooner by the fact that when he was selected to manage the London drive he was in the midst of a similar effort in Wheeling, W. Va., from which city he came to London. The headquarters are in charge of another trained specialist in civic-commercial organization, Mr. E. Smith, who was sent here from Manhattan, Kan., where he has just finished setting up a working organization for the local chamber of commerce.

Co-operates With Victory Loan. The members of the board of trade and that of the new Victory Loan have been working together for some time. Organizations have taken three adjoining stores in the Alma Block. The drive of the board of trade began before the loan effort is commenced.

Everywhere in the city and similar organizations are giving full support to the drive. The board of trade is fighting fourth Liberty Loan drive, now being organized, has been turned over to the board of trade. The board of trade is in position to do the work efficiently.

Winthrop has just completed the organization of the board of trade. The first formal act of the new body was to pledge the support of the board of trade to the success of the 1918 Victory Loan, an action which was met with a unanimous approval of the new community movement.

Campaigners of Experience. The organization in charge of the campaign is headed by Gen. Foster. His staff is composed of about 25 specialists in civic-commercial organization. These are divided into about five "teams," the demands upon whose

time is so great that they are in the field about eleven months of each year. Gen. Foster said today that the same team seldom works together on successive campaigns, because the conditions nearly always make it desirable to send to a city the one man in the entire group who is best fitted to handle a particular task. All the men now in London are veterans of the Red Cross work, and are said to have unbroken records of successes.

Seven years ago the American city bureau began a study of civic-commercial bodies throughout the United States and Canada for the purpose of data and an analysis of their methods of management. Out of this grew a system of organization and operation for community movements which has become standardized, and now in use in more than 125 cities where the bureau has given its services.

In London the first effort will be to undertake to show the business and professional men and women, manufacturers and working men, the need of a strong civic-commercial organization if the city is to maintain its rightful position.

Work Will Be Thorough. Thoroughness will be every step of the service, Gen. Foster said. Following the preparatory period, which will occupy the next two weeks or more, will come an intensive drive for membership in the board of trade. Another group of specialists will come to London to direct and advise in the installation of the most modern methods of board of trade organization and operation. Then the board will keep a watchful eye on the board for three years or longer, giving advice to members of its staff and headquarters as may be asked or suggested.

On the thoroughness with which every detail is attended to depends the permanent success of the campaign. The other men who have examined and approved the plan. It was their feeling that this requirement would be fully met, they said, which enabled them to undertake the campaign at this time.

**The Day of Linen Sheets Is Passing---**

Lovers of linen bedding will be fortunate to pick up these few pieces at the prices. There are only a few odd pieces left from old stock that price won't procure later.

**Irish Linen Sheets and Pillow Cases---**

**GUARANTEED PURE LINEN SHEETS**, in superior Irish linen, full double bed size, finished with spoke hemstitching, goods impossible to replace now. Two pairs only. Very special goods in this making. Price .....\$20.00 per pair

**PLAIN LINEN PILLOW SLIPS**, in delightful quality, neat spoke hemstitch, full 22 1/2 x 36 inches. These are exceptionally fine linen at the old price. Per pair .....\$5.50

**24-INCH HEAVY PURE LINEN HUCKABACK**, 80c yard. We have only a limited quantity of this heavy all pure linen huckaback. For general use unequalled. Guaranteed every thread pure linen; 24 inches wide ..... 80c yard

**Extra Wide Width LAWNs**

Lawn in wide widths are almost impossible to obtain at the present time. Many of the standard widths are now being replaced by lawns that are from 4 to 6 inches narrower. We are fortunate in having stock of lawns in EXTRA WIDE WIDTHS that are so serviceable and that cut out to such good advantage and yet are as inexpensive as the narrower widths. Note the following lines:

- INDIA LAWN—Fine even thread, 54 inches wide..... 28c yard
  - INDIA LAWN—Super quality, 45 inches wide 35c yard
  - PERSIAN LAWN—Beautiful fine quality, 45 inches wide..... 45c yard
  - VICTORIA LAWN—Splendid wearing quality, suitable for Domestic Science aprons, 41 inches wide..... 40c yard
  - VICTORIA LAWN—In extra wide width, 45 inches wide..... 45c yard
- WASH GOODS MAIN FLOOR.

**MILITARY NOTES**

**TO REPORT ON PENSION.**  
A board of officers will assemble at the call of the president, Major R. Zimmerman, assisted by Major L. W. Johnston and Major F. M. Spry, to investigate and report upon the granting of a pension to Sergt. E. D. Griffith.

**WASTEPAPER BOXES.**  
Special boxes and baskets are being secured for use at Carling Heights in which to throw the papers of the various Street orders are posted in the offices of headquarters to the effect that all wastepaper must be thrown in the receptacles, and in the future cigarette ends, fruit skins, etc., must be deposited in some other way. The boxes will be sorted, baled and sold.

**DENTAL PARADES.**  
Dental parades are held at camp every morning at 9 a.m., and in the afternoon at 2 p.m., and ranks participating for dental inspection must carry their dental history sheet.

**NURSES RESIGN POSTS.**  
Nursing Sisters Annie M. Roberts and Anna B. Stover have been permitted to resign their posts in this military district for no other reason than their desire to return to the active militia unit to which they formerly belonged.

**THE OPEN FORUM OF THE PEOPLE**

Observant Advertiser Readers With a Grievance, a Suggestion For Reform, a Good Word—Yes, and Sometimes a Grouch, State Their Views on Topics of the Hour in City and Nation and All Creation.

**SOME ABUSE FOR BISHOP FALLON.**  
To the Editor of The Advertiser: To my mind and to the mind of many of my friends here in St. Marys, you have a good deal too much of that "wastepaper" in your issue of the 21st. His sermon last Sunday was a disgrace. It may please some of his hearers, but it does not please me. That kind of stuff does not go down most people's throats. I like the Catholic people very much, but I dislike very much the style in which you have printed this sermon. I am sure that some people who do not drive him into a hole with regard to many things have been rep. ed to have said in his sermon.

For instance, he labored very hard to get across the point that the Pope is God. Lord, what a load of rubbish! He is what he says he is, and what Bishop Fallon says he is, is the vicar of Christ on earth, and is infallible in faith and morals, cannot be on the wrong side of any question, and is right and just, as a consequence, as Christ's representative on earth, must take the right side. Can any person imagine Christ being on the fence during a time like this?

Take another point: He says that he cannot understand the mental calibre of men who ask the pope to assist them—because these same people have offended the holy father some time past. He, of course, means France, in other words, Bishop Fallon would not have the pope do right because these people who have offended him or his predecessors. Then he shouts his loyalty to the pope, and then he says that a lovely Christian spirit—I doubt this man's loyalty to our cause, even if he were a Christian.

C. F. SMITH,  
St. Marys, Ont., Sept. 23, 1918.

**A PLEA FOR "THOSE OF OUR OWN HOUSEHOLD."**  
To the Editor of The Advertiser: At a recent meeting of the Victorian Order of Nurses, Mrs. Traversa, president, in the chair, with a good attendance of members, a matter of grave importance was brought up for discussion by the treasurer, Mrs. F. F. Harper, which required definite and immediate action if the splendid work of the order, which is now fully recognized as of such vital importance to so many of the homes of our city was to be maintained in its fullest efficiency.

To me who committed the duty of passing on, through the courtesy of your editors, the S. O. S. signal of our pressing need, those readers of our city papers who, while keenly alive to the many just claims upon them for every other kind of patriotic service, may have overlooked those of "our own household," I beg to suggest that they should be kept in mind.

Some of those who themselves have been blessed with health and have had no need of the ministrations of our staff of home-visiting nurses, may know but little of what is being done in our own homes. I have been paid by our three nurses, a large proportion of their night calls at the summons of those of the S. O. S. men who have claimed their services. But for the ministrations of our staff, I pay nothing at all, and a great many very reduced fees, they will want to spend a good deal of money. I cannot spare dollars, in reply to our appeal to "keep the home fires burning."

If the question should be asked why the need just now should be so acute, especially pressing, we would point out that the over-increasing claims upon the central treasury of the Victorian Order Dominion has led to the necessity of withdrawing grants to some of the older local centres, and London, which for many years has been a favored daughter of the mother organization, loses its annual gift of \$600, a loss which must be made up to us by the

**COAL SHIPMENTS TO LONDON WERE LOW DURING SEPTEMBER**

Few Cars Have Been Received Here Daily.

**LOOK FOR IMPROVEMENT Situation Laid at Door of the East's Demands for War Purposes.**

The coal receipts in London during the month of September were low, but everyone knows that the demand for coal is increasing. The situation is laid at the door of the East's demands for war purposes. The coal receipts in London during the month of September were low, but everyone knows that the demand for coal is increasing. The situation is laid at the door of the East's demands for war purposes.

**New Decorations for the Home---**

Bring cheer and pleasant surroundings for the winter months by decorating now.

For Living, Dining-room or Hall, new 30-inch fabric weaves, in perpendicular or horizontal stripes, in mixed colors of grey, blue, tan, brown, green, etc., with borders or bands to match..... 65c per roll and up

30-inch grass cloths, with bands to match, tan and blue, also tan and green shades..... 50c per roll and up

30-inch Blends—Tan, grey and brown, all have borders to match 65c roll and up

22-inch Grass Cloths, printed on blended backgrounds, in grey, tan, brown and green colors, with borders to match..... 60c roll

Tapestry papers, all colors, in scenic and foliage styles..... 40c per roll and up

Japanese Grass Cloths at old prices, full 36 inches in width, in blue, tan, green and mid-brown colors..... 50c yard

Japanese Leathers, plain and figured..... 75c to \$1.50 yard

Floral Parloirs, printed on blended backgrounds, in tan, grey and ivory colors..... 40c roll

Estimates furnished on all interior decorating.

**WALL PAPER, PAINTS, ETC., THIRD FLOOR.**

SUPPER—UP TO 530.  
Cream of Tomato Soup, Fried Lamb Chops, Fried Potatoes, and Cup of Tea or Coffee..... 50c

**Snapshots From Home**

Buy a camera and give cheer to the boys at the front by sending them pictures from home. The Kodaks and Brownies are easy to operate and good pictures can be procured at little expense.

**J. H. Back & Co.**

210 DUNDAS STREET.

**WHAT MIGHT HAVE BEEN SUGGESTED BY RUNAWAY**

The small attendance at the local market and across Talbot street to the avoiding what might have resulted in a serious accident.

At 8:30 o'clock a horse, after being driven to the market by a woman, was being unhitched by her when it suddenly broke from what harness remained to appear in a run down Talbot street, and across Talbot street to the rear of the Hotel Belvedere, where it was finally caught.

No damage was done, outside of one of the shafts of the wagon being broken. Everyone who witnessed the runaway stated that it was only through the small attendance that no serious accident happened, as the frightened animal ran directly through the section of the market that is usually crowded, but luckily there were no crowds there, and everyone was able to get out of the path of the horse.

**STREAMLINE SHELL MAY SOON BE MADE IN CANADA**

In its summary of the iron, steel, metal and machinery markets for week ending September 26, Canadian Machinery and Manufacturing News, Toronto, makes the following observations:

For the first time in many months it is safe to say that there are signs of a little improvement in some marketing conditions. The plate situation, which has been almost hopeless, shows signs of improving. And the Canadian allotment of material from the United States points has been increased by enough tonnage to make the difference noticeable. The price of material from the United States has been increased by enough tonnage to make the difference noticeable. The price of material from the United States has been increased by enough tonnage to make the difference noticeable.

**BISHOP RETURNS TO ATTEND EXECUTIVE OF THE HURON SYNOD**

The Bishop of Huron returned from Toronto today in order to attend the quarterly meeting of the executive committee of the synod of the Diocese of Huron. He goes back to Toronto this evening, to resume his business there in connection with the house of bishops and aftermath of the meeting of the General Synod of the Church of England in Canada. Chief interest is centred at the meeting of the executive in the investment of the synod funds, which, it is understood, will be decided upon.

A number of the members of the executive arrived this forenoon to attend meetings of the various synod far. It seems possible that something resembling a streamline shell may be made largely in this country. Although there is no definite plan as yet, it will have a greater radius in gun fire.

Canadian dealers in machine tools are in a state of confusion. The dealers in machine tools are in a state of confusion. The dealers in machine tools are in a state of confusion.

**SMALLMAN & INGRAM**

RESTAURANT LICENSE NO. 10-208.

Bring cheer and pleasant surroundings for the winter months by decorating now.

For Living, Dining-room or Hall, new 30-inch fabric weaves, in perpendicular or horizontal stripes, in mixed colors of grey, blue, tan, brown, green, etc., with borders or bands to match..... 65c per roll and up

30-inch grass cloths, with bands to match, tan and blue, also tan and green shades..... 50c per roll and up

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**WALL PAPER, PAINTS, ETC., THIRD FLOOR.**

SUPPER—UP TO 530.  
Cream of Tomato Soup, Fried Lamb Chops, Fried Potatoes, and Cup of Tea or Coffee..... 50c

**Mr. Brain-Worker!**

It's a Pity That People Should Break Down in Health Just When They Are Ready to Reap the Benefit of a Lifetime of Work.

Teachers, Preachers, Lawyers, Businessmen and All Others who make a living through the use of the brain are liable to a Nervous Breakdown through the constant "wear and tear" of the Brain.

When you continually "stave drive" your mental faculties, something has to give. Unless you nourish and revitalize the Brain, Hacking's Heart and Nerve Remedy is admirable for this purpose. It is a Tonic and a Restorative to the worn-out nerves; it supplies the needed phosphates to the grey matter, strengthens the heart, and rebuilds the entire nervous system. Takes away that feeling of depression and weariness that comes from overwork, because it increases the vitality of the body and makes you more able to "carry on." Better get a few boxes today, but be sure to get Hacking's. Substitutes only disappoint. Price, 50c a box, \$2.50. Sold by all dealers or by mail, C. B. Hacking & Co., Ltd., Toronto.

**RELIANCE Garage**

**SERV CE Station**

GODERICH, Walter J. Buchanan, PORT ROBINSON, 331473 J. F. Lister, ST. MARYS, 727704 W. Whitley, GASSÉD, GODERICH, James L. Dean, SEAFORTH, 331408 M. Wankel, WALLACEBURG, 1049466 D. Mizer, LONDON, A. H. Dobbs, 797 Adelaide street, V. A. Smith, Asylum.

**MISSING**  
CHESLEY, 651095 J. Buchanan, WOODSTOCK, Alexander Cummings, LIUERT, Owen Turnbull.

**WOUNDED AND MISSING**  
WIARTON, 652250 J. Buchoven.

**A NEW AND ALARMING ASPECT TO PYORRHEA**

Recent investigations indicate that the cause of RHEUMATISM, NEURITIS, GOUT, and other ailments is a bacteria known as PYORRHEA. All drugs given CURE for Pyorrhea. All drugs given CURE for Pyorrhea. All drugs given CURE for Pyorrhea.

**DIED OF WOUNDS**

COLLINGWOOD, 853774 N. A. Henry, CHATHAM, 189749 F. Doleen, LUCKNOW, 651472 G. M. Clarke.

**KILLED IN ACTION**

1052 D. Jeffery, 231 Queen's avenue.

GALT, 730444 J. Moore, 730243 J. W. Walker, 84418 F. E. Cauley, HARRISTON, Douglas Bates, STRATFORD, Pte. J. Sandercott, Fred Readhead, HAGERSVILLE, 475475 F. B. Robertson, TIVERTON, 651784 M. D. McNaughton, OWEN SOUND, 2355396 R. H. Beckett, PAISLEY, 652015 W. J. Whiteley, CHESLEY, 616995 J. Woods, CHIPPAWA HILL, 602004 P. Ritchie, CLINTON, 654045 E. B. Hill, PORT ROBINSON, 210688 G. McDunnell, SIX NATIONS, 739856 J. W. Johnston, CHESLEY, 838635 S. B. Woodbridge, RINGWOOD, 1072159 R. Lewis, RIPLEY, 654142 B. Brown, FOREST, 123262 W. C. Russell, Signalier Thomas Gleeson.

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