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77 Years in Business. Capital and Surplus Over \$7,600,000.

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As the name implies, the Bank of British North America was established long before the provinces united and became the Dominion of Canada. The sound, progressive management which has made it a power in Canadian finance makes it the bank for your account.

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THE IMPERIAL BANK OF CANADA

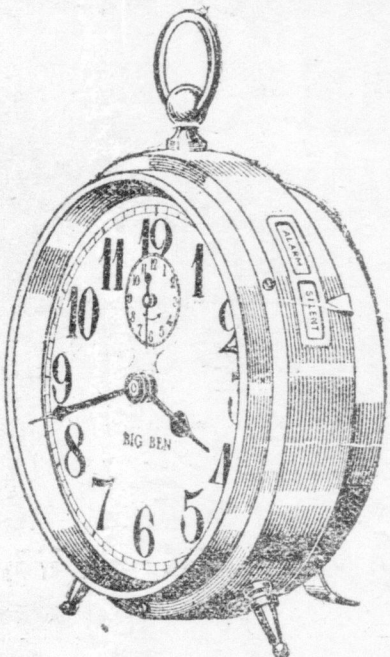
DIVIDEND No. 93

Notice is hereby given that a dividend at the rate of twelve per cent (12 per cent) per annum upon the paid-up capital stock of this institution has been declared for the three months ending 31st of October, 1913, and that the same will be payable at the head office and branches on and after Saturday, the 1st day of November next.

Dividend Warrants, Bond and Debiture Coupons, Foreign Bills of Exchange, Drafts and Checks on all points in Canada, cashed or received on deposit at London branch.

OFFICE—CORNER RICHMOND AND KING STS., A. J. GOODALL, Manager.

TIME TO GET UP, SAYS "BIG BEN"



And he only costs you \$3.00 and is always on the job.

"Baby Ben" \$3.00 "Ironclad" \$2.00 "Cowan's Thermo" \$1.00

The above are all guaranteed Alarm Clocks. We will not sell anything less than \$1.00 because we do not think that anything really reliable can be made less than that price.

"Boyproof" Watches, best of their kind in the market, 99c each, in gold, silver or gunmetal finish. The weather today will make you think of Glass, Building and Tar-Paper, and Roofing. We are right here as usual with English Glass, Heavy Building and Tar-Paper at, roll Roofing, \$2.00 for 1-ply, \$2.50 for 2-ply, and \$3.00 for 3-ply. Phoenix Roofing, \$1.50 per square. Asphalt Roofing, \$1.00 per square.

Cowan's Colossal Hardware

125-127 DUNDAS STREET, 2 PHONES: 3461-3462

You never get "Short Count" when buying a box of

EDDY'S MATCHES

THE CHOICE OF GENERATIONS

The price you pay buys you full quantity—every time.

Remember this when buying matches. Always ask for EDDY'S.

36 Brands for all demands.

London Branch: 155 Carling Street. DONALD McLEAN, Manager.

END INDIGESTION, DYSPEPSIA GAS SOUR STOMACH—PAPE'S DIAPEPSIN

Time It! In Five Minutes Your Upset Stomach Will Feel Fine.

You don't want a slow remedy when your stomach is bad—or an uncertain one—or a harmful one—your stomach is too valuable; you mustn't injure it with drastic drugs.

Pape's Diapepsin is noted for its speed in giving relief; its harmlessness; its certain, certain action in regulating sick, sour, gassy stomachs. Its millions of cures in indigestion, dyspepsia, gastritis and other stomach trouble has made it famous the world over.

Keep this perfect stomach doctor in your home—keep it handy—get a large fifty-cent case from any drug store, and then if anyone should eat something which doesn't agree with them; if what they eat lies like lead, ferments and sours and forms gas; causes headache, dizziness and nausea; eruptions of acid and undigested food—remember as soon as Pape's Diapepsin comes in contact with the stomach, all such distress vanishes. Its promptness, certainty and ease in overcoming the worst stomach disorders is a revelation to those who try it.

DIED IN WINNIPEG

Mrs. Sarah Ellen Ruddy Lived Here for Many Years.

[Canadian Press.]

Winnipeg, Man., Oct. 21.—Sarah Ellen Ruddy, 75 years of age, formerly of London, Ont., died here yesterday. She had been in Winnipeg two years. She leaves three daughters and one son, namely: Mrs. Henry McKay, Mulgrave, N. S.; Mrs. Thomas Bracken, Halifax; Miss Lena Ruddy, London, Ont.; and Herman, of Buffalo, N. Y. The body was shipped last night to London for burial.

Mrs. F. L. Stevens, professor of home economics in the University of Porto Rico, writes in the General Federation Magazine that instruction in home economics has been heartily welcomed in the

CORNER-STONE LAID OF NEW BAPTIST CHURCH

East End Congregation Held an Impressive Thanksgiving Day Ceremony

The ceremony of laying the corner-stone of the new Egerton Street Baptist Church attracted a large number of members of the congregation and their friends Monday afternoon. The corner-stone was declared to be well and truly laid by Mr. J. K. McDermid, chairman of the Baptist Church Extension Board of London. The names of four hundred members of the congregation were placed in a sealed envelope in the cavity of the stone, together with a copy of the Baptist year-book, the Canadian Baptist, and copies of both local papers.

After a brief address from the pastor, Rev. W. C. Riddiford, a silver trowel was presented to Mr. McDermid by Mr. J. K. McDermid, and the ceremony of laying the stone was proceeded with. It bore on its face a neat inscription giving the name of the congregation and the year in which it was built.

A Big Work. Mr. McDermid spoke words of encouragement to the congregation in the big work they are undertaking. Moments of trials and discouragement would come, he warned them, but they must persevere, and their ultimate success was assured.

Two former pastors of Egerton Street Church, Rev. A. J. Bowen and Rev. Warren L. Steeves, were present, and occupied places on the platform, as did also Messrs. Graham and Mr. S. F. Glass, Conservative candidate for East Middlesex. Rev. Hugh Saunders, who had charge of Talbot Street Baptist Church during the absence of Rev. Mr. Bingham this summer, and Rev. Mr. McKenney, incumbent at St. David's Anglican Church, were also present and addressed the gathering. It was the intention to have all the Baptist pastors of the city present, but as the Baptist convention was in session at Peterboro this was found impracticable.

Addressed by Mayor. Mayor Graham extended to the congregation on behalf of the city council congratulations on the occasion. He thanked them for the splendid work they were making to keep pace with the growth of the city, and also extended to them the greetings of the Presbyterian Church, of which he is a member.

Mr. McKenney, on behalf of the Anglican Church, expressed the good wish which existed between all denominations in that part of the city. There was room for the work of all, he said, and he rejoiced with the members of Egerton Street Baptist Church in the forward step they were taking.

Mr. Saunders found cause for rejoicing in this fresh evidence of the growth of the Christian church in our city. Despite the fact that its trustees are growing and multiplying, and its influence for good is inestimable. A Thanksgiving supper held in the church in the evening was largely attended, and brought to a close a most successful day.

CORRESPONDENCE

The World's Peace Movement.

To the Editor of The Advertiser: It is refreshing to find that the great agricultural press has not been swept off its feet by the tremendous effort to boom the military spirit. It is at present sweeping our land in its grand military parades and sham battles down through the cadets and boy scouts, and it's fast stealing into the day schools.

Thousands of acres of land have been purchased in the different parts of the country for a parade and training ground for this mighty host. Amid all this din and racket the Farm and Dairy holds up to our view the parable of the good samaritan, with the question: Who is my neighbor? His beautiful answer comes, "He that showeth mercy." This week again he reminds us all of the Master's admonition, "Be ye kindly affectioned one to another with brotherly love; in honor preferring one another."

This has been clearly the expression of the Canadian churches this year in their collective bodies, and it's fast becoming the voice of the great religious world. With this view in our mind we are surprised and pained at the attitude of the Canadian Parliament at the very eve of this great world's peace movement.

When all the nations of the civilized world are invited to come and help us celebrate this hundred years of peace on a territorial line, 3,000 miles long between Canada and the United States. On this line not a gun or a fort.

The nations of the world are invited to view this line with no other defence or protection, except the kind admonition of the Master, "Be ye kindly affectioned one to another with brotherly love; in honor preferring one another." How beautiful is the Christian spirit. Will the representatives of these nations carry this spirit back to their own people?

But what will be the impression upon these nations of the attitude of our Canadian Parliament, on their knees before their god of war, praying and paying for great armies and navies. Will they may the peaceful citizens of Canada? I believe the prayer of our parliament should be abundantly answered, and the fertile fields designed by nature to feed, clothe and comfort His creatures, should become the training ground in the craft, cunning and cruelty of human destruction? How hideous is this whole spirit of "hated, malice, envying murders." What a beautiful contrast we have in the Master's words: "A new commandment I give unto you, that ye may love one another."

THOMAS B. SCOTT, Vanneck, Ont.

Will It Pay?

To the Editor of The Advertiser: As having had some little experience in the railway business, I give you my views on the electrification of the London and Port Stanley Railway. In my opinion, the only proper way to approach the subject is from the plain business standpoint. I will say, "I would, therefore, suggest in order to ascertain the value of the bonds that they be offered, without

any tax guarantee, to various bond houses for underwriting, and the reports obtained by the promoters of the scheme could be used to substantiate their claims. Of course, if the bonds were guaranteed by the city they would sell more readily, as every bond would then constitute a mortgage on every parcel of land and every home in the city, as the interest would be met from taxation.

If not so guaranteed the interest will have to be met by the railway itself as a railway. Considering this matter from my knowledge of electric railway financing I am prepared to say that no bond house here or abroad would consider the purchase for a moment.

The value of radials to London is debatable—all are agreed on their value.

Radials to Grand Bend, Sarnia, St. Marys, Stratford, Clinton, Ingersoll, etc., are needed from a sheer business point of view. It would be wiser to build a line of electric radials in one, rather than in an unnecessary and competitive scheme. The fact that some say that an electrified L. and P. S. R. line will pay, while others hold the contrary opinion, shows that it is, at least, problematical. Where such a large sum of money is concerned, it is safer to be sure than sorry. Having looked at this matter from every angle I am prepared to say as follows: (a) That an electrified Port Stanley line cannot be made to pay unless the traction line is eliminated, and this is not possible.

(b) That it would be wiser to direct the city's energies to opening up an available field, rather than a debatable one. I am prepared to make the following offer: That if the city will give my principals the same measure of support as is involved in the present proposal, I can and will furnish a guarantee bond to build four (4) miles of electric railway in an occupied territory, for every mile of L. and P. S. trackage, and will further furnish guarantee bonds indemnifying the city against the loss of a single dollar.

The estimates of revenue of the new line, as shown in the reports, are grossly overdrawn, ranging as they do from \$9,000 to \$11,300 per mile. Steam trunk lines earn, with their vast mileage and passenger capacity, \$6,282 per mile (see Government railway blue book for 1912), while the traction company is now earning \$4,500 per mile and has averaged \$4,134 per mile during the last six years.

Can any sane man possibly imagine that a stub line, 23 miles long, like the L. and P. S., will earn nearly twice as much as a three or four thousand mile trunk steam line?

It is this sort of frenzied estimating that by its promoters into disrepute. A robust but sane optimism is a sine qua non in the promotion of new projects, but optimism gone mad will defeat its ends even more surely than the most pronounced pessimism. Besides, laying the promoters open to a well-directed charge of misrepresentation.

Judging the Warfield report on its merits I am safe in saying that it alone is quite sufficient to damn the whole proposal in the eyes of financiers. Its statements being too patently absurd to be even worthy of serious consideration.

The statement that an electrified L. and P. S. line will do nearly twice as much traffic per mile per annum as a big trunk line, and that it will do twice as much business as both the local lines (L. and P. S. and the traction line) are doing now smacks to me of the chaotic manderings of a dreamer.

A. E. WELCH, Late Managing Director Traction Co.

FEAR TROUBLE IN BIG COAL STRIKE

Troops May Be Ordered Out to Try and Prevent Trouble.

Denver, Col., Oct. 21.—Governor Ammons went to Trinidad today to investigate conditions in the southern coal fields, where several thousand miners are on strike. Accompanying the governor were Major-General Lee, of the Colorado National Guards, and Attorney-General Farrell.

A conference was held yesterday between State Auditor Kench and a number of bankers, relative to financing the state militia in the event of its being ordered to the strike zone. At the close of the conference the auditor said he would not certify warrants for such purpose until he had been convinced that the action was not only legal, but necessary.

According to reports received here, 250 employees of coal mines at Creighton, on the western slope, have gone out on a sympathetic strike.

Hunger or Faintness

Between meals is a frequent condition of school children.

They do not get the right kind of food to nourish their bodies and brains.

Try a dish of crisp

Grape-Nuts and Cream

For the children's breakfast and note how they grow clear-headed, study well, learn easily, and become sturdy boys and girls.

They make the best men and women, too.

"There's a Reason"

Canadian Postum Cereal Co., Ltd., Windsor, Ont.

IMPOSSIBLE TO GIVE 30 CENT FARES, SAYS RAILROAD RATEPAYER

No Radial Railway Can Make Money on This Rate for 46 Miles—How About Coal Cars and Wages for Men?

London, Oct. 20, 1913.

To the Editor of The Advertiser: So much has been said by the Free Press in regard to the 30-cent fares to Port Stanley when the L. and P. S. is electrified that I thought I would write to you and give you my opinion as a railroadman of some experience. Now, any person who has traveled at all, knows that 30 cents for a ride of 46 miles is a ridiculously low fare, so low, in fact, that the only electric line at present to Port, the Traction Company, do not and cannot afford to compete, they having to charge 50 cents.

The Men to Run Cars. On an Irish picnic day the Pere Marquette back down to the Grand Trunk depot 14 or 15 coaches on a train, and pack these coaches at 30 cents per head. It takes just five men to run such a train—the engineer, fireman, baggage conductor and brakemen. Now, electrify the line and back down to the Grand Trunk depot 14 electric cars (which is two more than the city intends to buy. Suppose seven of these motor cars and seven trailers. It would take 21 men to run these cars, or four times the number now employed. It takes a motorman and conductor for the motor car, and a conductor on the trailer.

Now, do I convince you that it will cost four or five times as much to run by electricity as steam? Care Sandwiched With Trains. You will say just so. You are right, but when Mr. Warfield put in his figures at 22 cents for motorman and conductors he meant just exactly what he said. However, he overlooked one important fact, namely, that the city intended to grant running rights to all lines, more especially the P. M. and the M. C. R., and that these traction cars would be running up and down the line sandwiched in between the P. M. and M. C. R. freight and passenger trains.

However, the railroad men have come forward to put Mr. Graham right on this point, and he says, "Of course, the city will pay standard wages. Well, now, you are convinced that the electric operation will cost four or five times as much for trainmen's wages?"

Has Smaller Capacity. Another important fact is that an electric car will hold 75 with comfort, some will stand, while a steam coach will hold 100 or more.

Now, look at the position of the Michigan Central Railroad today. They have a direct connection with the Grand Trunk Railway on Bathurst street near the corner of Wellington street, and their tracks are only a few feet apart for two blocks. Now, as I wrote you before, what is to hinder the Michigan Central from exercising their option of \$75,000 on the property they now occupy, run over the T. R. from R. line to Port Burwell, this line crossing the Michigan Central near Aylmer, and then taking their line from Aylmer into St. Thomas? Nothing whatever.

M. C. R. Will Use Option. By the way, Mr. Editor, did you notice that nice little map on the front page of the Free Press each night entitled "What the L. and P. S. own, in London"? They lay claim to the

London, Ont., Oct. 20, 1913.

GERMANY RIGIGULES OFFER OF CHURCHILL

Proposition to Take Holiday on Battleship Building Not Well Received.

Berlin, Oct. 20.—The proposal that Germany and England take a holiday for a year in naval construction, which was put forward by Winston Churchill, first lord of the British admiralty, has met with a most ungracious reception by the newspapers, which almost unanimously greet it with a mixture of indignation, contempt and pity.

The Liberal papers, the Tageblatt and the Morning Post, are the prominent exceptions in this respect. The Tageblatt, however, does not see how the restriction of naval construction can be effected in view of the attitude of the Navy League.

The other newspapers treat the proposal of Mr. Churchill as an insidious attempt to cripple Germany, or as being too silly to discuss, or a cheap bid for popularity in England.

The naval authorities here consider the proposition that Germany should not build any warships while England is constructing or acquiring at least three cannot be discussed.

Reduced Crime by New Reform School

[Canadian Press.]

Boston, Oct. 21.—Crime has been reduced 75 per cent, in one district of India as a result of an experiment undertaken by missionaries at the request of the Colonial Government, according to word just received at the headquarters of the American Baptist Foreign Mission Society.

A new commandment turned over to one of the missions about 200 notorious criminals in an effort to find whether anything could be done toward their reformation. The mission treated the criminals by a method which was a combination of a labor colony and a new type of reform school. The adults were put to work on farm lands under careful supervision. The children were taken into the regular mission boarding school and permitted to associate with normal children. The report to the society indicates that the experiment was remarkably successful.

property now used by the Michigan Central. Any person knows this property will be taken up by the Michigan Central for \$75,000 on Dec. 31, 1913, when the option expires.

You hear a lot about cheap rates for the manufacturers when the city line is electrified. Do you suppose the city can operate at less than the other roads and expect to make any money? I notice by the experts' reports that the whole population of London is expected to rise many times to Port Stanley each year in order to make up the experts' figures.

Operate at Loss Seven Months. The Free Press is abusing the Traction Company. I have on good authority that the Traction Company operate seven months in the winter at a loss, and only make sufficient in the summer months to make a small surplus. I have taken pains to ascertain from the government at Ottawa that the electric lines send a sworn statement of revenue, etc., for each year, and that the Traction Company's figures for the year ending June 30, 1913, will appear in the government book as follows:

Gross earnings \$124,491 45 Operating expenses \$1,591 20 Fixed charges \$1,829 98 Surplus 1,060 27

A very small amount for a whole year's work. Competition by the city line would undoubtedly put this little radial line out of business.

Lose the Steam Lines. Why then kill one line by another when there is not sufficient passenger traffic for two lines, and allow great chances of losing the P. M. and M. C. R. as running rights? You must remember that the experts figure some \$20,000 as rental from these lines.

In conversation with the representative of a big hard coal company, he pointed out that his company already had a meeting, and that they would refuse to hand the new electrified road any of their hard coal. Why? Because they would have no coal cars to give the hard coal company in exchange for loaded cars. No doubt you have been held up at a G. T. R. crossing to allow a long train of 40 or 50 of those big G. T. R. steel coal cars to coast. Where were they going? To the hard coal roads to exchange for loaded cars.

How many big steel cars have the city included? Not one. Every road is going to be nice and give the city all the cars they want.

Ask a Coal Dealer. Does not Mr. Wm. Heaman belong to the Hard Coal Association in this city? Have they not tried every means to contend with this shortage of cars in handling the hard coal? He no doubt will tell you that the city line would stand little chance in securing any hard coal business when the city line did not own coal car equipment.

Now, these are all good reasons why electrification will not be good for London.

It seems preposterous to me that Mr. Graham and Mr. Beck can for a moment think they know anything about running a railroad. All these reasons against electrification should be carefully taken into consideration by those not sufficiently informed, and vote against the folly of electrifying a road that is performing the best work as a steam road. Yours truly, RAILROAD RATEPAYER, London, Ont., Oct. 20, 1913.

Millions Depend on Court Decision

[Canadian Press.]

Washington, Oct. 21.—Millions of dollars for the Federal Government depend upon the outcome of the corporation tax cases up for argument today before the supreme court.

In the case of Strattons Independence, Limited, of Colorado, the court was called upon to decide whether the sale price of mineral taken from a mine is income subject to the corporation tax or whether it is to be considered as invested capital, convertible into cash.

The court was ready to hear argument also in the New York street railway receivership cases, in which it involved the question of whether the Government may collect the tax from the income of insolvent corporations in the hands of receivers.

FOR 'ST.

Forest, Oct. 21.—Miss Fern Ross, of Strathroy, accompanied by her friend, Miss Lettbridge, is visiting at William Ross's.

Bert Culley is home for a few days from Guilford.

William Parker, wife and two children.

A HAPPY CHILD IN JUST A FEW HOURS

If Cross, Feverish, Constipated Give "California Syrup of Figs."

Mothers can rest easy after giving "California Syrup of Figs," because in a few hours the clogged-up waste, sour bile and fermenting food is gently moved out of the bowels, and you have a well, playful child again. Children simply will not take the time from play to empty their bowels, and they become tightly packed, liver gets sluggish and stomach disordered.

When cross, feverish, restless, see if tongue is coated, then give this delicious "fruit laxative." Children love it, and it cannot cause injury. No difference what age your little one is, full of cold, or a sore throat, diarrhoea, stomach-ache, bad breath—remember, a gentle "inside cleansing" should always be the first treatment given. Full directions for babies, children of all ages and grown-ups are printed on each bottle.

Beware of counterfeit fig syrups. Ask your druggist for a 50-cent bottle of "California Syrup of Figs," then look carefully and see that it is made by the "California Fig Syrup Company." We make no smaller size. Hand back with contempt any other fig syrup.

THIS WEEK Free Demonstration of Aubry's Sisters' Beautifier And Other Preparations at STRONG'S DRUG STORE

of Sarnia, are visiting Mrs. Parker's mother, Mrs. J. Deegan, Prince street, Stanley Farrell, of the Molsons Bank, St. Thomas, is visiting his father, Samuel Farrell. Mrs. Mitchellson and son Dave spent Saturday and Sunday in Camanche. Fred Carr and family, of Petrolia, are visiting Mrs. Carr's parents, Mr. and Mrs. Walden. Douglas Lawrie, of the Standard Bank, Petrolia, is visiting his parents, Mr. and Mrs. A. Lawrie. Harry Elliot, principal of Listowel high school, with Mrs. Elliot, are spending the holidays with the former's parents, Mr. and Mrs. E. Elliot. Ned McIntosh, of Parkhill, is a visitor here.

Sole Agents for GURNEY OXFORD RANGES Smallman & Ingram

GREASE, PAINTS AND POWDERS Peel's, Richmond Street.

LONDON READY-TO-WEAR

This Store Gets Greater and Greater Visit Our Millinery Department. EIG VALUES. Ladies' Suits from \$12.50 to \$35.00. Ladies' Coats from \$8.50 to \$40.00. Silk Dresses from \$8.50 to \$35.00. Cloth Dresses from \$3.75 to \$20.00. Visit our store and be convinced.

LONDON READY-TO-WEAR

256 DUNDAS STREET. "The Store That Always Pleases."

YWT

SATISFACTION

Satisfied customers are the greatest asset any store can wish to attain. Without this asset, no matter how much capital one may have invested, his success can only be temporary. It's with the full realization of this fact that this store has set out to build up a successful business. We are adding to it every day, as the number of people who come in contact with this store is growing larger and larger. It will pay to investigate the methods of this live furniture store, and some day we may hope to win you over as a customer.

Deming House Furnishing Co. 258 DUNDAS STREET. YWT

Decrease Your Coal Worries

By using our Screened Scranton Coal

Carefully screened, uniform in size. Best heating coal we can find.

Let Us Have Your First Order

WEBSTER-HARVEY, LIMITED.

Phone 1383. YWT

DELAWARE, LACKAWANNA AND WESTERN COAL COMPANY'S

Scranton Coal

Full heat value, dollar for dollar, in every ton of genuine Scranton coal.

JOHN M. DALY

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