

Rowat's Teas

Our Special Blends Please People Who Are Particular. 70c, 80c, 90c, \$1.00, \$1.10 and \$2.00 a Pound.

T. A. Rowat & Co.

250 Dundas St. W. Phone 3051-3052.



DIAMONDS

A Diamond for an engagement ring. Beautiful Blue White Diamonds set in Platinum, white, green and yellow gold.

Rings from \$25 to \$1,250.

C. H. Ward & Co.

Diamond Merchants, Jewelers and Opticians.

386 Richmond St. Phone 1084.



HAVE YOUR EYES EXAMINED.

A. M. DAMBA, Optometrist.

Dominion Savings Building, Richmond Street, Phone 6180.



COAL

ANTHRACITE SIZES

Egg, Stove, Chestnut, Pea,

Scranton and Madeira Hill

BITUMINOUS COAL

Steam, Lump, Domestic,

Cannel, Pocahontas Egg,

No. 3 Vein

Blacksmith, George Creek

Chantler Bros.

263 BATHURST. 2XV PHONE 347.

ATTACKS PRESENT BANKING SYSTEM

Peter McArthur Charges Methods Turns Thrift of People Against Themselves.

ILLUSTRATES CLAIMS

That the present system of banking in Canada increases the cost of living for the average person was the declaration made by Peter McArthur, well-known author-farmer, in speaking before the Current Topic Club at their first fall meeting held in Smallman & Ingram's dining-room Saturday night.

In his talk on "Canadian Banking" Mr. McArthur claimed, illustrating his contentions with facts and incidents, that the banking system used today turns the thrift of the people against themselves. The more money they save and place on deposit in the branch banks, he said, the more money goes to the head offices in Montreal and Toronto to promote and finance industrial combinations.

In dealing with the history of the Canadian banking system, he declared that evidently it was the policy of the men who control Canadian finance to eliminate the smaller banks as rapidly as possible by merging with larger banking institutions. He ventured the opinion that further failures are not likely in the near future, though his reason tended to show that further mergers are quite possible.

Interesting Feature.

An interesting feature of his address was a review of the activities, and expressed opinions of H. C. McLeod, who, before his retirement in 1909, was general manager of the Bank of Nova Scotia for 12 years. Mr. McLeod, one Canadian banker who has steadily advocated government inspections of banks, published a pamphlet in 1909, in which he pointed out the dangers of secretive banking. This eminent banker's pamphlet and retiring address, the speaker asserted, foreshadowed many of the recent developments in Canadian banking. He resigned his position rather than keep up a fight against overwhelming odds. He thoroughly disapproved of the banking practices, that as he stated in a letter published in the public press of Dec. 9 last, must lead to a virtual monopoly of the savings of the Canadian people.

Varied Entertainment.

The entertainment part of the

At the Theatres

GRAND OPERA HOUSE.

Monday, Tuesday, Wednesday, 2:15 and 8:15 daily—Barney Gerard's "Follies of the Day," with Bozo Snyder, the comedian who never speaks.

Thursday, Friday, Saturday evenings 8:15, Saturday matinee 2:15—May Robson in "The Rejuvenation of Aunt Mary."

LOEW'S.

Monday, Tuesday and Wednesday—Clara Kimball Young in "Cordelia the Magnificent," vaudeville.

Thursday, Friday and Saturday—Buster Keaton in "The Three Ages," vaudeville.

meeting represented in all its aspects

a three-ring circus, and balloons

added to the joy of the affair. The first

event, a pea-blowing contest, con-

ducted by Prof. Bowman, was won

by Miss Grace Needham, A. E. Cow-

ley surprised all with his "zing" qual-

ities, when he successfully led

several sing-songs and other novelty

events.

The report read by Secretary J. W.

Cahill indicated that the club was in

a thriving condition. After the re-

tiring president, M. W. Althouse,

gave a vaudeville, acknowledging

the hearty support of all the members

during the past season.

President-Elect E. N. Hannah was

then called upon to assume office,

and after naming the program com-

mittee—George F. Copeland, Dr. J.

Thornely Bowman and J. W. P. Jones

—he introduced the honored guest of

the evening, Mr. McArthur.

Miss Needham delighted the club

with her solos, while Misses Dorothy

and Gertrude Cahill rendered violin

duets which won immense applause.

Parnell Morris acted as accompanist.

The concluding feature was the visit

of a colored minstrel troupe, and their

many melodies and parodies, and

tales portraying the frailties of the

different members caused consider-

able glee among those whose names

were not mentioned.

DISCOVERED

The home of the Victrola, where

eight sound-proof, daylight, ground

floor demonstrating rooms permit in-

dividual attention in selecting your

new phonograph records. Whether

they are jazz, classical or sacred,

give us a call. Mason & Risch, Lim-

ited, 248 Dundas street.—Adv.

ROBINSON MEMORIAL HAS RALLY DAY SERVICE

F. Marshall Presides At Gathering—Arthur Kennedy Delivers Address.

Rally day services drew a good attendance of scholars and parents at Robinson Memorial Methodist Church on Sunday afternoon. The program arranged by the general board of religious education was used. F. Marshall, superintendent, presided, being assisted by the pastor, Rev. Mr. Hiles, and the assistant-superintendent, R. T. Harding. Recitations on the program were taken by Anne Walden, David Shales and Merle Francis. The primary department occupied the center seats, and during the course of the afternoon showed with what ceremony and care they marked the birthdays of the various members. The responsive reading selections on the program were entered into with a splendid, responsive spirit by the audience.

Arthur Kennedy spoke during the afternoon on the opportunity that was given to the teachers to reach the pupils during the early years of their life, when they were responsive to suggestions, and retained these influences permanently, although they might give very little evidence of it at the time.

The speaker quoted instances to show where boys had been so influenced, and where earnest men had even stopped the career of lads who went as far as the police courts, and had been instrumental in turning their steps to the ways of clean, wholesome citizenship.

Mr. Marshall, before the close of the session, announced plans for an active fall and winter work in the Sunday school. Mr. McAlpine, the organist and choirmaster, played a number of selections before the service, and also officiated for the congregational singing.

TWO MOTORS COLLIDE.

A large touring car owned by

George Keith of Windsor collided

with another car owned by Mr. Love

on Tecumseh avenue at 2:30 o'clock

yesterday afternoon. Three occupants

in Mr. Keith's car were badly shaken

up and received severe cuts about the

hands and face.

NEW TABLE DAMASKS AT LOWER PRICES

Just passed into stock is a particularly pleasing shipment of medium-priced Scotch Table Linens. These cover a very wide range of designs and qualities. The better numbers are finished in the new lustre finish, which is indeed a wonderful improvement on the older method. Absolutely pure, without a particle of filling, thus enabling you to see precisely the weight and quality you are handling. Ask to see these new lustre-finished cloths. They are delightful, yet not expensive. We briefly list the prices and sizes.

Cloths, 2x2, priced at, each.....
.....\$5.25, \$5.75, \$6.00, \$7.25, \$9.75
Cloths, 2x2½, priced at, each.....
.....\$6.50, \$7.25, \$7.75, \$9.00, \$12.25
Napkins to match Cloths, 22-inch..
\$6.25, \$7.25, \$7.50, \$9.00, \$12.00 doz.

Round Scalloped Cloths in new designs. These are very pretty in use and most popular.

2x2 yards Round Scalloped Cloths..
.....\$7.25, \$7.50, \$10.25

72-Inch All Linen Piece Damask, \$2.25 Yard

This quality in particular we can recommend as very serviceable, lovely soft all-linen flax yarns, woven so very evenly that wear is absolutely assured. The designs, too, are attractive. For an extra size banquet cloth this is admirably suited; full 2 yards wide. Special \$2.25 yard

Cream All Linen Damasks

Here are rare values in Heavy Damask that we can guarantee to give you service. The prices, too, are very much lower, the designs pleasing and the assortment at its best.

60-inch all pure linen, \$1.49; 66-inch, \$1.69; 70-inch, \$1.95 per yard.

Henshall's Paintings

A most interesting collection of this world-famed English artist's work will be exhibited on the west wall, Third Floor, all this week. Lovers of art are invited to view them. One week only.

Third Floor.

"Conveniences For the Cook"



hearts and spades. These shapes, combined with a star and crescent, complete a set shapes for 15c each.—Basement.

RESTAURANT
GRILL SERVICE—
Continuous.SMALLMAN & JERMAN
LIMES

ESCAPE BY MIRACLE AS ENGINE HITS CAR

Two Thrown From Wrecked Auto At C. N. R. William Street Crossing.

Wellington Holman, 461 Dorinda street, and Neil McConnell, miraculously escaped death when they were thrown clear of their auto which was completely demolished by a C. N. R. yard engine at William street crossing, at 5:30 o'clock Saturday night.

Holman stated he did not hear the engine coming or hear the whistle. He claims the car spun around several times after it was struck by the engine, and as it spun he and his friend were catapulted from it. The car finally struck a telegraph pole.

Dr. P. R. Clegg was called and attended the two motorists who were suffering from superficial wounds.

CLAIMS HUSBAND INCAPABLE SO WIFE STARTS LAWSUIT

On behalf of her husband, Donald Henderson, whom she terms a person incapable of managing his own affairs, and through her solicitors, Cronyn, Betts & Black, Amelia Henderson of Niagara Falls, Ontario, has issued a writ in the county court against John Alexander Henderson and Malcolm Grant Henderson of Delaware Township, for the return of a broad mare alleged to have been loaned to them by her husband in 1915, and for one-half of colts born since that time. It was agreed, she said, that her husband under the agreement was to receive half the colts bred from the mare. If the mare and colts cannot be produced, she seeks alternative damages.

SEPTEMBER OF LAST YEAR HOTTER THAN LAST MONTH

According to figures prepared by the local weather bureau, September, 1922, is one jump ahead of last month for having the hottest day. The mercury soared up to 92 on the 5th, a year ago, while this year the hottest day was Sept. 26, when the highest temperature was 88. The lowest temperature for both years was 51. The thermometer read at that figure on the 16th this year, and on the 25th last year.

The rainfall for September, 1922, was 5.06 inches, while last year it was 5.33 inches.

Day Books, Ledgers and Journals

Reasonable Prices.

Red Star News Co.

10 MARKET LANE.

SKILLED OPTICAL SERVICE

In eye examination and the furnishing of glasses has grown to be an exact science. Our constant aim has been to impress upon the public the necessity of having their eyes properly cared for, and we feel sure that our patrons fully appreciate the fact that we hold their eyes and our profession above selfish interests.

The Brown Optical Co.

223 Dundas St. Phone 1877

Branches at Hamilton, Montreal, Windsor.

2XV

Smithing COAL

Prompt delivery to all parts of the city.

Orchard's

45 York St. Phone 394

2XV

Want To Know Her Better?

"Say it with Flowers"

DICKS FLOWER SHOP

WEGNER'S

Wholesale and Retail Dealer in Overalls, Sweaters, Coats, Gloves, Mittens and Raincoats.

LONDON'S LARGEST HIGH-CLASS WORKINGMEN'S OUTFITTERS.

Exclusive Manufacturers' Agent for the Best Canadian Make of Overalls.

WEGNER, The Heart of London.

371 Talbot St. Phone 13431.

OPEN EVENINGS. 2X

WHEN YOU Buy a WRAY DIAMOND

You know you have the best, 1-2 off present price.

THE STORE WITH THE STOCK.



At Your Service—

Your Personal Shopper

This morning I have been thinking of a little couplet which expresses the carefree philosophy of Rebecca of Sunnybrook Farm. It was Rebecca, you will remember, who said:

"When Joy and Duty clash,

Let Duty go to smash!"

And the soul-searching special writers would inquire, all in capital letters, "What would YOU do? Some day this problem may be 'YOU'RS!" Fortunately, it isn't mine! For my work as your shopper here is so pleasant and interesting that I feel as if Joy and Duty were pretty much the same thing! Of course it is fun to poke around the fascinating receiving room, and to tell you about new furs and rugs and china and dresses.

But most of all, I enjoy hearing from you. There have been so many prompt acceptances of the little invitation to write to "Judith" when you are too busy or too far away to go shopping yourself.

And in addition to the pleasure of serving you, I like to hear about the warm new coat you are having made, the labor-saving devices you are installing in your kitchen, the distinctive color combination of your new evening gown, as well as the garments you are planning to make for the children, the rugs and draperies you will need for the room you are redecorating, and the new blouse or bag for your fall suit.

So the very next time you want samples or information please write to

Judith

MARTHA JANE,
Home-Made Chocolates,
60c Box.Hudson Seal Coats
The Most Coveted Garment To-Day

This rich, soft, lightweight fur, having all the appearance and wearing properties of Alaska Seal, which today is prohibitive in price, is reproduced in these Hudson Seal models in all the newest and most sumptuous garments, as well as in the modest, conventional styles beloved by ladies of quiet, yet rich, good dress.

THE STANDARD HUDSON SEAL COAT is made in straight line box style with ample sleeves, large cuffs and deep shawl roll collar; these garments are lined with richly flowered canton crepe. The price of these excellent coats range from\$325.00 to \$350.00

OTHER VERY NEW AND MUCH AD-MIRED MODELS IN 44-INCH LENGTHS are made in plain Hudson Seal. It has the new shirred collar which is gathered on to the gorge and stands up around the neck, having the cosy, puffy appearance which gives the garment an entirely distinctive style; it is also lapped over in the front and the sleeves are flared at the wrists and have the inside silk windshields. Price.....\$325.00

THE SAME MODEL as above is also made with Viatka Squirrel collar and cuffs in 44-inch lengths. Price\$345.00

AN EXCEEDINGLY NEW MODEL IS MADE IN 45-INCH LENGTHS, with a pronounced silhouette outline having an 18-inch deep skirt border of reversed Hudson Seal in bands of 2 inches wide. This model is made in plain seal or as now shown with rich ermine band on the outside border of the new square choker collar and also around the flared cuffs; it also has the lap-over front fastened with a large, round Oriental button ornament. This garment is lined with exceedingly rich canton crepe in green design. Price\$395.00



Favorite Winter Coats

STROOKS CAMEL HAIR AND DAK-KA FABRICS are made in the conventional English All-Weather Wear Style Coats. But some new modes are slight departures from these excellent garments in order to meet the needs of our climate and habits.

SEVERAL OF THESE DISTINCTIVE MODELS ARE NOW IN OUR SHOWROOMS, showing the straight lines now so popular in all good dress. Many of this variety have the wrap-around front fastenings with convertible collars, while others have the latest reversible block fabric checks with large button string side fastenings looping at the ends. Some are in all plain fabrics while others are richly finished with fur trimmings. Prices\$36.00 to \$63.00

OUR UTILITY COAT

THE GREAT FAVORITE COAT FOR WINTER WEAR which meets the needs of business, street or motor wear and which such a number of our patrons consider the most satisfactory garment for fall and winter is our Heavy English All-Wool Cloth in heather and other mixtures.

This All-Weather Utility Coat

is unsurpassed for service and is the best value in the trade; sizes range from 34 to 44. Prices\$25.00 to \$32.00

Ross' Limited Label

We desire to emphasize the fact that our label is an absolute guarantee of satisfaction to purchasers of our merchandise.

Our method is to manufacture and sell direct to the wearer reliable goods at the lowest possible price, which, of course, we are able to do by purchasing all materials used direct, in the case of furs from the trappers and in the case of our fabric garments direct from manufacturers.

ROSS' LIMITED

PHONE 1319.

MANUFACTURERS.

106 DUNDAS STREET.

"MILLBANK"



THE QUALITY CIGARETTE

Rooms For Students

The annual demand for accommodation in London by out-of-town students is even heavier than usual this year. But as in the past, the London Advertiser's heading "Rooms To Let" is solving this home-finding problem with a minimum of trouble.

Every day it is being read—

Every day it is bringing results.

PHONE 3670

WANT AD DEPT.

The London Advertiser



Our fitters are experts, \$1.50 to \$3.00. We have frames to fit all needs.

ANDERSON & NEILLES.

268 Dundas St.

GORDON L. FERGUSON

FUNERAL SERVICE.

Private Funeral Apartments,

350 William Street.

Personal attendance; lady assistant. Phone 656J. Day or Night.