

WHISKARD'S

THREE BUSY STORES,
228, 230, 232 Dundas Street, London.

Effect of Stock-Taking on Prices

And prices are lower here than elsewhere.
Lowest here all the year round.
But now lowest by reason of our Stock-Taking Sale.

See our large window for our display of White Cottons, Sheetings, Pillow Cottons, White Quilts, Factory Cottons, and see our sale prices.

Cottons.

2 yards wide, White Cotton Sheetings, regular 25c, sale price 15c each.
24 yards wide, White Cotton Sheetings, regular 30c, sale price 20c each.
46-inch Circular Pillow Cotton, regular 15c, sale price 10c each.
SEE OUR HEAVY FACTORY COTTON, clean make, 20 yards for \$1.
Special lines in Marseilles and Honeycomb WHITE BED-Spreads, regular \$1.00 and \$1.25, for 75c each.
Fine Large White Quilts, beautiful embossed work, regular \$2.50, sale price \$1.50. These are goods you need; no use paying more for them. Get them now.

Embroidery Sale.

The largest, prettiest and most temptingly priced assortment we have ever shown. Don't fail to get your share of these excellent bargains—1c, 2c, 3c, 4c, 5c, 7c, 8c, 10c yard, special for this sale.

House Furnishings Department.

Rope Mats, 3 dozen to clear at 10c each.
China Matting, 15c, sale price 10c yard.
Tapestry Carpet, 50c, sale price 30c.
Floor Oil Cloth, yard wide, 20c yard.
Floor Oil Cloth 2 yards wide, 40c yard.

Fancy Silk Dept.

Our Silk Sale Prices Reduced.

Just ask to see our 75c Plain Silks we have reduced to 39c a yard.

Look at all our Fancy Silks that we have reduced to 20c a yard.

Ask to see our Black Taffeta Silk, worth 75c, wide width, selling at 50c a yard.

Ask to see our line of Black Silk, regular 75c, we reduced to 39c a yard.

One line of \$1 Quilted Skirts we are clearing at 50c each.

Among the most recent additions to our stock-taking sale are about 150 dozen of Black Cotton Hose.

Black Cotton Hose with babbigan soles. These Hose are worth from 20c to 40c per pair.

Fine Hermsdorf Dye Black Cotton Hose, regular 15c, for 12 1/2c per pair.

Fine Black Cotton Hose, regular 20c, sale price 15c per pair.

Fine Black Cotton Hose, babbigan soles, regular 25c, sale price 18c per pair.

Fine Black Lisle Thread Hose, special at 39c, sale price 25c per pair.

It will pay you to buy your Cotton Hose now. Sizes 8 1/2, 9, 9 1/2 and 10.

Corset Department.

Odd Sizes at Give Away Prices.

Ladies' Corsets, in sizes 19, 24, 25, 26, 27, 28, 29. Give-away prices, 15c a pair.

The N. C. Corset, sizes 18, 23, 24, 25, 26, regular 75c, sale price 30c per pair.

Special Corset, regular 60c, sizes 19, 23, 24, 25, 26. Sale price 25c per pair.

Children's White Pinafores, embroidered front, regular 25c, sale price 15c. Only a few left.

Children's Check Muslin Pinafores, trimmed with lace, regular 15c and 20c, sale price 12 1/2c and 15c per yard.

Special line of Double-Fold French Art Muslin, regular 20c, reduced for this sale to 10c yard.

Special line of American Art Denims, regular 20c and 25c, sale price 12 1/2c and 15c per yard.

Fancy Figured Art Satens, regular 15c and 20c, sale price 12 1/2c and 15c per yard.

Upholstery Dept.

Sale Prices. All Goods Reduced.

Double-fold Tapestry Furniture Covering, regular \$1.50, sale price 75c yard.

Double-fold Tapestry Covering, regular \$1.00, sale price 75c yard.

Double-fold Tapestry Covering, regular 75c, sale price 50c yard.

Fine Fancy Roman Stripe Canvas for curtains or furniture covering, regular 75c and \$1.00, sale price 39c and 49c yard.

Fine Velvet Velour, for cushions or covering, regular \$1.25, sale price 90c yard.

MANAGERS' STATEMENT

Board at St. Andrew's Church
Present Annual Report.

Record for the Year Shows Truly
Gratifying Progress.

Pastor and People Delighted With
Success Shown—Church's Revenue Totaled \$18,000.

The congregation of St. Andrew's Presbyterian Church held its annual meeting last night, when the yearly statement of the board of managers was submitted to a large gathering of the members. It is now customary with St. Andrew's, so voluminous has the annual business become, to divide their annual meeting in two—the first to receive the managers' statement and elect managers and auditors, and the second for consideration of the remaining portions of the congregational work. This latter meeting will be held next Wednesday. That of last night was well attended and differed somewhat noticeably from some that have been held in the past, in that there was a striking absence of lengthy discussions—even of the pleasant variety. The members of the church present seemed possessed of the belief that their managers had presented to them, in their statement, something good, something gratifying, with which fault could not be found. Pastor and people alike expressed commendation for the board's work and earnest thanks for the means and the desire to do the work of the congregation as successfully as it had been done. The church, it was shown, had carried on a very important work during the past year, and the harmony which the authorized last night's meeting was the natural ending of a year spent in united efforts for the church's upbuilding. How successful these efforts have been may be inferred from the fact that in the twelve months just ended the receipts at St. Andrew's amounted to within a very small sum of \$18,000. The statement does not show this, but it does not include some \$3,000 that went to church benevolences and \$5,500 set apart for the century fund. As was pointed out by Dr. Johnston, in the course of a short speech in which he declared how much the work of the congregation and the managers had delighted him, St. Andrew's Church has the largest paying list in Canada—larger than any church in Montreal or Toronto—and he hoped that the year to be entered upon would show increased liberality, with real aggression and advancement in well-doing.

Dr. Johnston, in referring to the object of the meeting, said that he was glad to be able to say that the annual report was truly gratifying.

The report of the managers, almost as follows, was read by Mr. J. Gordon McIntosh, treasurer.

REPORT OF THE MANAGERS.

To the Members and Adherents of St. Andrew's Presbyterian Church, London: The managers, in submitting to the congregation their fifty-first annual report and treasurer's statement, would offer thanks to a gracious God for another year of prosperity, of goodwill and hearty co-operation among the members of the board. The total revenue received from all sources during the year was \$3,115.54. The ordinary expenses of the church decreased from that of 1901, as follows:

Contributions by envelopes for 1901.....\$3,797.32
Plate collections.....1,027.39

Total.....\$4,824.71

Contributions by envelope for 1902.....\$3,825.21
Plate collections.....\$6,838.58

Plate collections.....1,149.12

Total.....\$11,812.91

Decrease for 1901.....\$157.49

The decrease in the collections during the first quarter of the year was \$340. The report of the managers, almost as follows, was read by Mr. J. Gordon McIntosh, treasurer.

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lections were taken for three Sundays at the reopening of the church, and these collections were far in excess of ordinary ones. Owing to the collection of the century fund the contributions by envelope were not passed as in some years, and there is a small decrease, but in spite of these decreases a bank overdraft of \$488.42 from last year has been paid, all the accounts for the year have also been paid, and there is a small balance in the bank. At the first of the year the mortgage against the church property was \$5,500; this has been reduced to \$3,000 by paying \$1,500 from the century fund, \$5,000 at 4 per cent is not a heavy burden, and if special collections were taken in November of each year (when the interest is due), proceeds of such collections to be paid on the principal sum only (the interest being paid out of the ordinary revenue), there is no doubt but that the whole sum could be paid off in a few years. During the year a special grant of \$100 was made to the Sunday school library to replace books worn out and lost, and generally to put the library in good shape. A small sum was expended on the cemetery and the grounds are in better condition than for some years. At the last annual meeting of the congregation a grant of \$300 was made to St. George's Church, London Junction. That church is doing a good work and is prospering, and is not yet self-sustaining. The managers would recommend a grant of \$200 for the year 1902. Next year the outside of the manse in particular will need renovating; the verandas are in very bad condition, and the woodwork needs painting. The estimated expenses for the year 1902 are as follows:

Salaries.....\$4,400.00
Interest.....425.00
Light, water and fuel.....550.00
Printing and advertising.....300.00
Sabbath school expenses.....250.00
Taxes and insurance.....325.00
Music and service of praise.....400.00
Grants.....200.00
Church.....200.00
Sundries.....500.00
Repairs to manse.....500.00

Total.....\$7,500.00

The managers join with the congregation in thanking the flower committee of the Christian Endeavor Society, the choir, the stewards and the auditors for services rendered during the year. All of which is respectfully submitted.

J. GORDON MCINTOSH, Secretary-Treasurer.

J. A. CAIRNCROSS, Chairman.

FINANCIAL STATEMENT.

Receipts: Contributions by envelope, \$3,797.32; plate collections, \$1,027.39; interest on deposits, \$124.44; service of praise, \$37.39; service of praise, Nov. 4, \$75.50; transferred from century fund, \$2,470.75; total, \$10,586.29.

Payments: Salaries, etc., \$9,474.76; balance in the bank, \$111.53; total, \$10,586.29.

Assets: Church property and manse, cash in bank, \$111.53; cash in bank, \$1.70; \$218.45.

Liabilities: Mortgage to Toronto General Trusts, \$5,000; an annuity for life of \$105 to Miss McChery, for which we received in 1901, \$1,838.22.

Century Fund: Subscriptions paid to date, \$14,007.21; subscriptions paid through Sunday school, \$190; total, \$14,197.21. It was divided as follows: Common fund, \$8,056.72; debt fund, \$6,140.49.

Payments: Rev. Dr. Warden, common fund, \$7,866.72; Rev. Dr. Warden, retired by Sunday school, \$190; building fund, \$2,951.00; Toronto General Trusts, on mortgages, \$2,000; John McNe, note, \$970.75; balance in bank for debt fund, \$218.45; total, \$14,197.21.

J. G. MCINTOSH, Secretary-Treasurer.

Audited and found correct.

C. R. SOMERVILLE,
T. H. PURDOM, Auditors.

Jan. 16, 1902.

The report was taken up clause by clause, and when the first was read, its adoption was moved for by Mr. Alex. Fraser, and seconded by Mr. Charles Somerville, each of whom spoke in felicitous terms of the work of the managers during the year.

Mr. Fraser said that plainly the spirit of economy must have controlled the members during the year, as they had started with a deficit, and in spite of increased revenues, had ended with a balance. Such also was the tenor of Mr. Somerville's remarks. He thought that the spirit of liberality as well as economy must have marked the work of the year.

As will be seen by the report, the managers' statement that special collections be taken in November for the purpose of paying off the mortgage against the church property. This suggestion was adopted, and an amendment presented by Aid. Stevely, to refer the matter back to the board, empowering it to say how large a sum would be required for this purpose, was negatived.

The meeting adopted the recommendation to grant \$100 to the library of the Sunday school, and when the expenditure upon the cemetery was mentioned, it was moved that \$100 be set aside for this account, so that the cemetery might be kept in a proper state of repair. Some of those present thought that it could be looked after for much less than this, but Mr. Alex. Tyler said they should keep the cemetery just as well as the church, and the managers would be specially requested to maintain the cemetery in a satisfactory state of repair.

When the clause referring to the grant to the London Junction Church was reached, Dr. Johnston said that Rev. Mr. Gilmore, the pastor, had asked the presbytery to appoint a committee to look into the church's finances, and he, with Mr. John Cameron, had done this. They had been supplied with a detailed statement, which showed the church had just met its obligations in the past year, and would this year be practically in the same state, and would again need what assistance St. Andrew's could give. Therefore, the report of the managers was adopted. By it, the young congregation to the east will receive \$200, which is \$100 less than was given last year.

The estimated expenditures for the year included \$500 to be devoted to renovating the exterior of the manse—an amount that several of those in attendance considered too little for the work proposed. The estimates, however, were adopted as originally proposed.

BOARD OF MANAGERS.

At present the board of managers comprises Messrs. J. W. McIntosh, W. E. Gillespie, G. Calder, H. G. Hopkirk, F. G. Rumball, James Houston, James McQueen, Alex. Gillean, M. H. Rowland, James Smith, J. Cairncross, and R. Ironside. The last six retired, and Messrs. Hopkirk and Gillespie desired that they also should be released this year of their managerial duties.

There was some discussion as to the method to be followed in nominating candidates for the positions thus vacated, and the mode finally decided upon was that the board itself should be represented by two members on the committee of nomination and the congregation by three. Those chosen were Messrs. J. G. McIntosh, and James Houston for the former, and Messrs. D. Fraser, James Carrick and John Stevely for the latter.

Their nominees were Messrs. A. T. McQueen, Thomas Evans, John

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A One-Hour Sale!

From 8:30 to 9:30 Friday morning we will sell

GOOD LARGE ORANGES, and
FINE JUICY LEMONS for..... 1c Each

THIS ADVERTISEMENT CHANGES EVERY DAY.

176-178 Dundas Street, London,
Thursday, Jan. 23rd, 1902.



Friday Attractions.

If you've not yet taken advantage of the several sales going on at this store, tomorrow would be a good time to come and share in the bargains. Our January Sales are business bringers. The bargains are in desirable, practical, every-day goods—just the things people are needing at this time of the year. Special attractions for tomorrow in the items below.

Children's Wool Hoods, 16c.

Children's Wool Hoods, in cream only, silk and wool trimmed, wool lined, baby ribbon on top, cord and tassels, only seven in stock; regular 25c and 35c each, Friday, to clear, at..... 16c

Children's Red Gloves, Friday, 16c Pair.

Children's Wool Cashmere Gloves, in red only, pure wool fleeces lining, black stitched backs, good long wrists, very warm, sizes 2, 4, 5 and 6, regular price 25c per pair, Friday..... 16c

Ladies' Hose, Regular 35c, for 18c.

Ladies' Fleece-Lined Hose, very heavy fleece, extra heavy sole, high spliced heel, absolutely fast dye, all sizes, every-day price 35c per pair, Friday..... 18c

A Special in Torchon Laces.

A good assortment of laces, including some real linen torchon pieces, all pretty patterns, remnants in fact, of specially good sellers, widely suitable for trimming white and flannelette underwear; regular prices range from 2 1/2c, 4c, 6c, 10c to 15c yard; Friday..... 1 1/2c, 2c, 4c, 8c and 10c to clear at yard.

FANCY GOODS DEPARTMENT.

The Second Last Day of the Graniteware Sale

8:30 sharp, Friday Morning.

4 dozen Pie Plates, 7, 8, and 9 inches, sizes for No. 8 or 9 stove, regular price 15c each. Friday, 2 for 5c

8:30 to 10 o'clock..... 5c

5 dozen Mugs, regular 12c each, at 8:30 sharp..... 5c

2 dozen Chambers, regular 35c, at 8:30 sharp..... 15c

51 only, Tea Steepers, seamless, 1 1/2 and 2 pint sizes, regular 25c and 30c each, at 8:30 sharp..... 10c

32 only, Straight Pots or Stewing Kettles, with covers, 10-quart size, regular \$1, at 8:30 sharp..... 59c

78 only, Wash Bowls, large size, 13-inch, regular 30c and 35c, at 8:30 sharp..... 18c