UNITED STATES WILL MAINTAIN GENERAL STAFF

War Secretary Baker Reports on Republic's War Activities.

TO REORGANIZE REGULARS

Pershing's Entire Strength of 28 Divisions Were in Line in October.

WASHINGTON, Dec. 4.—The question of permanent organization of the army has been deferred for consideration after the close of the peace conference. Secretary Baker, in his annual report made tonight, says this course is determined upon since "the military needs of the United States cannot be prudently assessed until that conference shall have determined the future international relations of the world."

For temporary purposes, however, Mr. Baker announces that he will lay before Congress a plan of reorganization for the regular army, "which shall continue as the nucleus of any future military establishment."

Will Keep the General Staff.

The secretary also indicates his intention to press for perpetuation by law of the strong general staff organization built up during the war.

"In any case," says Mr. Baker, "it is clear that the education of officers and a constant study of the science of warfare will be necessary, and it is my hope that the great military academy at West Point can be supplemented by an enlargement and broadening of the special schools which are at present organized, but should be made to take on more the character of post-graduate courses and to develop and train research specialists in the several arms. This subject, however, is one upon which casual comment is not helpful, and I refer to it only because it seems the one clear indication from our experience as to our future policy."

In his brief recital of the events of the war, Mr. Baker selects the battle of the Meuse as "from the viewpoint of military strategy, America's greatest contribution to the successful outcome of the war," since by that attack of the American armies the Sedan-Mezieres railway, the main artery of the German supply system, was cut.

German Line Broken.

The entire available strength of the American army in France, 28 divisions, were in line in the second week of October, he says, making yard by yard progress against desperate enemy resistance which finally was worn out, "and on November 1 the American troops broke through." The object of the drive, the strategic conception of which included the British drive at the northern end of the railway system and the French advance in the centre, was accomplished on November 7, when the Americans entered the outskirts of Sedan, to be joined there the next day by the French.

"The meeting of French and American troops on this historic spot," Mr. Baker says, "signalized the defeat of the German arms, a defeat as decisive and humiliating as that forced upon France 47 years before at the same spot. If there had been questions before as to the acceptance of the armistice terms, the Allied advance culminating in the meeting at Sedan left no choice in the matter."

LLOYD GEORGE MUST FIGHT TO HOLD HIS SEAT IN PARLIAMENT

Nomination Day in Britain Brings Some Surprises.

London, Dec. 4.—This was nomination day for candidates for parliament in the coming general election, and among the surprises was the appearance of an opponent to Premier Lloyd George at Carnarvon, from which district Lloyd George hold his seat. He is Austin Harrison, editor of the English Review, and is standing on the plank of a league of nations and the abolition of conscription.

Another striking feature of the nomination was the large number of unopposed returns.

Thus, out of 707 members to be elected to the new parliament, 104 have already been returned unopposed—41 coalition Unionists, 28 coalition Liberals, 11 Laborites, 22 Sin Feiners, 1 Nationalist and 1 Independent.

Among those elected are A. J. Balfour, William Brace, parliamentary undersecretary to the home department; John Robert Clynes, former food controller; J. Austen Chamberlain, James William Lowther, Speaker of the House of Commons, and Will Crooks, Laborite.

The Sinn Feiners elected include Professor Edward de Valera, for East Clare; Count Plunkett, for North Roscommon, and William Cosgrave, for Kilkenny. The success of the Sinn Feiners in securing 22 returns out of a total of 105 Irish seats, was another of the day's surprises. They had only six seats in the last parliament.

DISTRICT CASUALTIES

DIED

COLLINGWOOD.

643032 William Patterson.

DIED WHILE PRISONER

DUNNVILLE.

739355 Acting Corp. Raymond H. Clemo.

PRISONERS OF WAR RELEASED

MOUNTAIN.

113553 A. Smith.

HARRY HARBOR.

113325 L. Johnston.

QUEENSBOROUGH.

113438 C. McKie.

PARIS.

109508 R. Mullinder.

WOUNDED

LONDON.

3043 G. F. Slyford, 781 Nelson street.

Canada Food Board License No. 2-058

ALLIES JUSTIFIED IN WATCHING EX-KAISER SAYS GERMAN PAPER

Former Emperor Is in Close Communication With Berlin—Crown Prince's Abdication Is Expected—Will Not Renounce Claim of Successor.

LONDON, Dec. 4.—The abdication of the German crown prince wes expected to be published today, according to the North German Gazette, the former semi-official German organ. The abdication will not concern his successor, it is added.

LOOKS SIGNIFICANT.

LONDON, Dec. 4.—British Wireless Service.—The correspondent at Amsterdam of the Daily Express calls attention to the fact that former Emperor William's act of renunciation was dated at Amerongen on November 28, and was published in Berlin on November 29, and adds:

"It is obvious that telegraphic communication between Amerongen and Berlin is neither cut—as might be expected in the case of communication between an exiled monarch and revolutionists—nor is it subject to delay that all messages sent by ordinary mortals meet with.

"Many persons consider that both the document and the manner of its publication more than ever justify the Allies in keeping a watchful eye on William, even if he pretends to be slumbering."

SIR ADAM HATES ST. THOMAS WORSE THAN KAISER HATES ENGLAND, DECLARES SPEAKER

Monster Meeting at Railroad City To Send Second Deputation To Toronto Re Highway — Pays Respects To London.

ST. THOMAS, Dec. 4.—"We have got to show that czar of all Western Ontario that we intend to make ourselves heard and that we are going to demand our rights in future. I myself question whether Sir Adam Beck is in his right mind, judging by the statement that he made at that meeting in London the other night."

Thus spoke A. E. Ponsford, president of the local board of trade at one of the biggest meetings of that body on record held tonight for the purpose of discussing what was termed "London's rank injustice to the city of St. Thomas." The council chamber was packed to the doors, many of the late comers being glad to stand on their toes and listen just inside the entrance.

Terms Were Shocking.

The speakers were many and vehement. Sir Adam Beck must have felt his ears tingle for the language used in describing him was simply shocking.

J. Dowler, of Dowler's, Limited, declared that Sir Adam had his knife into St. Thomas and he hated this city worse even than the kaiser ever hated England.

Another man declared that "our boys have been fighting to do away with such men as he, yet we here at home allow him to go ahead and rule the destinies of the whole Canadian people, and then tell him he's a good fellow."

G. W. Durkee said that if St. Thomas woke up and began a systematic boycottt of London, she would soon be wondering what had happened.

R. N. Price thought that Sir Adam Beck must keep a pocketful of engineers handy to shoot at any time. He said that whenever anything happened Beck shot out an engineer or two and from their report he would advise whichever way suited him best.

After Hon. Finlay.

H. P. MacMahon wanted to send a deputation down to Toronto to tell Hon. F. G. McDiarmid that if he did not bring home the goods for St. Thomas, then he had better pack his grip and come home himself. "He'll come across," said Mr. MacMahon.

A. E. Ponsford would not have this. He thought that a cabinet minister should be given fair play.

R. M. Anderson was not in favor of boycotting, but it had come down to meeting an animal with his own weapons, he said.

A. A. Ingram wanted a resolution passed calling on the merchants to boycott London merchants in all lines, but J. Dowler said that it was not the businessmen of London who wanted to do St. Thomas harm; it was that almighty Sir Adam Beck. He said this is a free country, and as such the people should buy where they please. He could compete with the merchants of any town.

Barrister W. K. Cameron said that London was merely doing what St. Thomas ought to do, and while he did not blame the city of London, he thought they were going a little too far.

The final decision of the meeting was to send a deputation of as many as would be willing to go, and when volunteers were called on somewhere in the neighborhood of a hundred men stood up to go to Toronto.

Ask London Boycott.

A committee was also appointed to increase the membership of the board of trade, and a resolution was brought in at the close of the meeting asking all merchants to do all in their power to buy their goods elsewhere and boycott London. The citizens themselves were called on to do all they could toward shopping at home, and the resolution especially mentioned that citizens cut out the London newspapers and have a Toronto publication delivered if they desire a morning newspaper. The resolution will be sent to the London Chamber of Commerce.

A. E. Ponsford said that he would start the ball rolling by cutting out the Free Press, which has been the bone of contention for some time. Mr. Ponsford's office is rented at the present time to the Free Press agent. "It will go out through the front door tomorrow," he said at the close of tonight's meeting.

The deputation will be called together tomorrow for the purpose of learning a few pointers on the advantages of the southern route. They are to be warned before they go to Toronto.

"If London can get a second hearing, then we are entitled to one, too," was the way the chairman put it.

OFFICIAL CIRCLES IN CHILE DO NOT ANTICIPATE A WAR

Bolivia Offers Service of Her Consuls.

SANTIAGO, Chile, Dec. 4.—The Bolivian Government has offered to Chile the service of its consuls in Peru if Chile desires.

In official circles it is declared the Chilean Government is working on plans for a peaceful solution of the difficulties with Peru. Commercial and official circles believe that there is no danger of war.

BRITAIN IS GRATEFUL TO CANADIAN DAIRYMEN

OTTAWA, Dec. 4.—The dairy industry throughout Canada will rejoice to learn, says a food board statement, that their patriotic service, rendered in the recent supply of butter for export to Great Britain to meet pressing emergency there, has met with the most cordial appreciation from the British authorities and the people generally.

It is entirely due to Canada that the British butter ration, small though it was, was maintained in the last two months of war. The information is conveyed in a cablegram addressed to the Canada food board from James W. Robertson of Ottawa, who is now in London.

Russia Will Pay Her Liabilities

Washington Is Officially Informed by All-Russian Government.

WASHINGTON, Dec. 14. — All liabilities contracted by the Russian Government, except those made by the Bolshevik regime, are recognized by the All-Russian Government at Omsk, and will be executed by it, according to a statement authorized by the ministry of foreign affairs and received today in Washington.

TWO TRAWLERS WITH 60 HANDS LOST IN LAKE?

All Hopes for French Craft Missing in Superior Are Abandoned.

The mine sweeper Sebastopol, referred to in the article below, sought refuge in Port Stanley harbor on Saturday afternoon from the terrific gale that swept Lake Erie then. The members of the crew told of the gale through which they had passed in Lake Superior, but all appeared confident that the two remaining mine sweepers would come through safely.

SAULT STE. MARIE, Mich., Dec. 4.—Overdue eleven days and without even a call from their wireless to give hint of their fate, it now seems certain that the two French mine trawlers Cerisoles and Inkerman, which left Fort William November 23 bound for the Atlantic coast, have gone down in Lake Superior with all hands, each vessel carrying a crew of thirty.

Besides the two boats mentioned, the Sebastopol, with Captain LeClerc, a French naval officer in command, moved ahead of the little squadron and acted as pilot ship. Twenty-four hours out from Fort William heavy weather, accompanied by thick snow, was encountered, and the Sebastopol lost sight of the Inkerman and Cerisoles in the heavy seas.

Sebastopol Is Safe.

Two days later, on November 26, the Sebastopol arrived here and locked through the Canadian Canal, expecting her two consorts to follow a few hours behind. There are several islands behind which the boats might have taken shelter, but with the passing of days and the arrival of smoother water the failure of the trawlers to turn up has compelled marine men to admit that there is now little chance of the craft having lived through the storm. The boats carried 4-inch guns mounted fore and aft.

A rumor is in circulation here to the effect that the Sebastopol carried a registered pilot and that the arrangement was for the other two to follow her closely. With this presumption the disappearance of the flagship in the snowstorm would mean that the consorts' skippers were without guidance on the great uncharted sea, the heavy clouds of snow precluding the possibility of taking an observation even were they equipped to do so.

EX-KAISER DECIDES TO KEEP HIS "YAP" CLOSED FOR A TIME

Fears Violence If He Talks Too Much.

AMERONGEN, Holland, Tuesday, Dec. 3.—(By the Associated Press.)—"I am a private citizen, and while in Holland will not make any statement for publication.

This was the former German emperor's message to the Associated Press correspondent when he called at Count von Bentinck's castle again today.

The German general acting as orderly, former governor of Metz, brought the message direct from William Hohenzollern, who last evening was inclined to make a public declaration, but today changed his mind.

Threatened With Charges.

"You must fully realize my position. I am threatened on all sides with criminal charges which, if brought, I must face. Therefore, I must reserve any statement until charges are actually brought.

"Also, I owe a certain loyalty to the present German Government and cannot make a declaration which might compromise others."

The correspondent requested the general to ask the former emperor whether he would confirm the crown prince's assertion, regarding the Kruger telegram and the general brought back the answer:

"The crown prince is absolutely correct in his facts. The telegram already written was laid before me for signature.

Forced to Sign It.

"I refused to sign it for three days, but finally did so under pressure of the German diplomats and my political advisers, who advanced many reasons for sending the dispatch. Of course, having signed it, I take full responsibility."

The former emperor and empress are leading a very quiet life. Their table is of the simplest; in fact, they have submitted to regulations requiring them to be rationed for bread and butter and other edibles, just as the ordinary country folk. Occasionally they walk in the surrounding woods, but recent days have been so wet that it has been almost impossible for them to go out except for a carriage drive.

GOVERNMENT IS MEMORIALIZED TO GET ACTIVE FOR CANADA'S WEAL

Labor, Technical Organization and Manufacturers Act in Concert.

MANY RECOMMENDATIONS

Bureau of Public Welfare and Optimistic Publicity Campaign Among Ideas.

OTTAWA, Dec. 4. — Organized labor and manufacturing interest joined this afternoon in a joint memorial to the Government. Tom Moore, president of the Dominion Trades and Labor Congress, was there to represent organized labor; G. M. Murray, general secretary of the Canadian Manufacturers' Association, represented the manufacturers, and C. W. McLachlan represented the joint committee of technical organizations.

The memorial advocates, among other things, the appointment of a bureau of public welfare; establishment of a bureau to take a survey of imports; refining and manufacture of Canadian raw materials in Canada; scientific and industrial research; establishment of a central empire authority on emigration; prompt commencement of necessary public works; co-operation between Dominion and provinces in regard to technical education; a forward land settlement policy; creation of employment bureaus by the provinces in co-operation with the Federal Government; adoption by the Dominion Government of a comprehensive scheme for the development of water power. Further, that the Government publicity department should begin an enthusiastic campaign.

Signers of Memorial.

The Government assured the delegatior of full consideration of the recommendations made.

The memorial is signed by:

Labor Representatives—T. Moore, president of the Trades and Labor Congress of Canada, Ottawa; A. Martel, vice-president of the Trades and Labor Congress of Canada, Montreal; D. Rees, vice-president of the Trades and Labor Congress of Canada, Vancouver; R. Baxter, vice-president of the Trades and Labor Congress of Canada, Glace Bay, N. S.; J. A. Flett, Canadian organizer of the American Federation of Labor, Hamilton; T. A. Stevenson, labor representative, department of soldiers' civil re-establishment, Toronto; E. W. A. O'Dell, general representative, Boot and Shoe Workers' Union, Hamilton; C. Lawrence, legislative representative, Brotherhood of Locomotive Engineers, Ottawa.

Joint Committee of Technical Organizations—Will S. MacLachlin, Toronto; H. G. Acres, hydro-electric power commission, Toronto; F. R. Ewart, Ewart & Jacobs, Toronto; A. A. Doin, Ottawa Electric Company, Ottawa.

Canadian Manufacturers' Association—H. J. Daly, Ottawa; J. Howard Smith, Montreal branch, C. M. A., Montreal; Major L. L. Anthes, chairman Toronto branch, C. M. A., Toronto; E. R. Jamieson, Canadian Consolidated Rubber Company, Limited, Montreal; George A. Slater, Montreal; S. J. Williams, Kitchener; G. M. Murray, Toronto, and W. P. Hughes, Montreal.

LEST WIDOW LOSE ON APPEAL, JUDGE DECIDES FOR CO.'Y

Unique War Insurance Case at Sarnia—No Costs Allowed.

SARNIA, Dec. 4.—The case of Mrs. Bessie Chapman, widow of Sergt. W. H. Chapman of Sarnia, who was killed in France, against the Excelsior Life Insurance Company, was ended here last night. The courtroom was packed by returned soldiers and relatives. The case was referred to in The Advertiser last Thursday. Sergt. Chapman held a policy in the Excelsior Company for $1,000, and had paid for five years a premium of $51 annually, a total of $255.

The policy contained a clause that if the assured engaged in military service he should notify the company within 90 days of such service, and "pay such extra premium as the company might impose." He notified the company, but was not informed by it that he would be required to pay any extra premium. In the meantime a number of life companies' managers met at Toronto, and decided that on all policies then in force no extra premiums would be charged, irrespective of policy conditions to the contrary.

Sergt. Chapman's policy was in this category. The Excelsior continued, after Chapman notified it of his enlistment, to accept the original premiums, thus apparently convincing the assured that the resolution passed by the managers released him from paying an extra premium.

The manager of the Excelsior admitted receiving the notice from Chapman, but maintained that he should have paid an extra premium of $300 a year, or $351 a year in all. Judge Meredith, who tried the case, remarked that such a premium would "confiscate the policy." However, when Chapman was killed, the Excelsior averred it was liable only for the "reserve" of the policy, or $179, although $255 had been paid in premiums.

The solicitor for the widow and her seven little children was the late D. S. McMillan of Sarnia, and he, not knowing at the time of the resolution, to which the Excelsior was a signatory, advised her to accept the $179, and did not charge her a cent for his services.

He later learned all the facts, and then entered suit to set aside the settlement, and claimed the balance on behalf of the widow. His associate counsel was Charles M. Garvey, of Price, Garvey & Co., of Toronto, who conducted the case yesterday, Mr. McMillan having died.

Judge Meredith said: "I am going to give judgment for the company. Otherwise the widow might lose on appeal, and she will likely win in the appellate court. But, owing to the peculiar conditions of the case, I will not allow the company any costs."

The Great War Veterans' Associations of London and Sarnia are backing the widow, and will carry the case to appeal.

W. G. R. Eartram of London was also present, watching the proceedings on behalf of Mrs. Atchison, mother of Pte. Atchison of Alvinston, who was also killed in France, as he held a policy in the Excelsior, and a writ has been issued against the company. The case comes to trial at London next term.

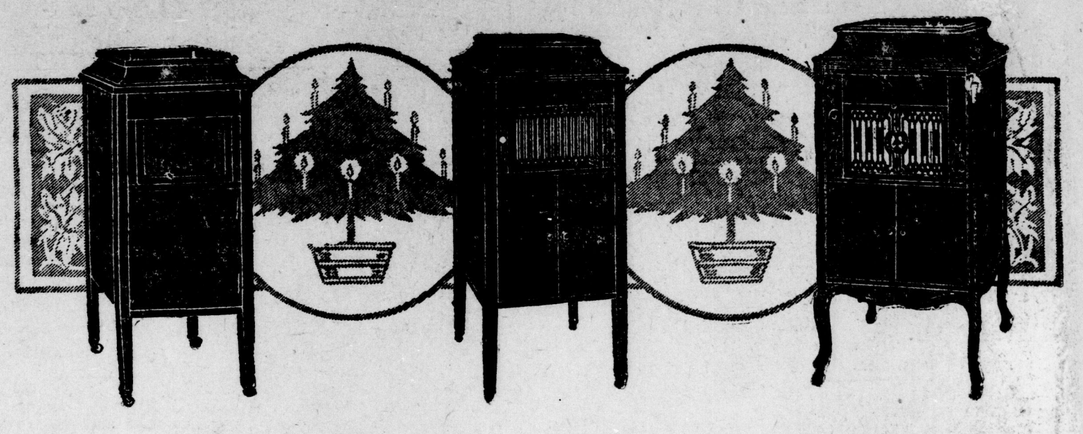
FUNERAL OF OTTO LOWES.

THAMESFORD, Dec. 4.—The funeral of Otto Lowes, who died in Edmonton, Alta., on November 2, at the age of 34, from an attack of pneumonia, following influenza, took place to Mount Pleasant Cemetery, Thamesville, where the body was brought for interment. Besides a mother, four sisters and two brothers survive him.

DORCHESTER ANNIVERSARY.

DORCHESTER, Dec. 4.—The anniversary services of the Presbyterian Church will be held here on Sunday, December 8. Through an error it was stated previously that the services took place December 1.

The Aeolian-Vocalion



The Greater Phonograph---A Christmas Gift of Good Music---A Gift of Lasting Joy For All The Family.

NEVER in the history of the world has there been such a definite **need for good music as now.** And never in the history of music has there been an instrument of such universal scope as the Vocalion—that could grant so freely and completely, music's comfort, music's inspiration to young and old.

On Christmas morning in many homes the Vocalion will bring, for the first time, the transforming influence of great music. That will mean new inspiration, new vital beauty in the lives of many men and women—an enduring, growing happiness in the eager hearts of children.

Few are the gifts than can fulfill so wonderful a promise—that are so certain in their mission of joy!

Hear the Vocalion tomorrow, you who are searching for the greatest richness of beauty and sentiment. Try upon this wonderful phonograph your favorite record. After the first phrases of music-splendor you will hold no real doubts. And the fine, sweet voice of the Vocalion will quickly prove to logical reason what it has been slow to believe—that at last a phonograph of true musical perfection has been achieved.

The Graduola tone control device, with its wonderful lesson of expression in music, will create for you a vision of the unsounded possibilities of the phonograph.

As you play a fine tonal record, shading, varying, expressing each measure as you choose, you will understand the world-wide popularity of the Vocalion—that this magnificent musical instrument is the greatest gift for this Christmas.

Vocalion Advantages

TONE QUALITY of unequalled naturalness and beauty.

THE GRADUOLA—a simple and wholly artistic means for imparting additional expression to records.

ABILITY TO PLAY ALL RECORDS without additional attachments or adjustment.

APPEARANCE—Case designs and workmanship of unquestioned superiority.

AUXILIARY FEATURES—such as Automatic Stop, convenient filing devices, etc.

VOCALION PRICES—CONVENTIONAL STYLES—$69 to $525. BEAUTIFUL PERIOD STYLES—$360 to $2,000

Nordheimer Piano and Music Co., Limited

CANADIAN DISTRIBUTORS FOR THE AEOLIAN-VOCALION.

227 DUNDAS STREET, LONDON.

U. S. HAD 2,053,347 MEN IN FRANCE WHEN ARMISTICE WAS SIGNED, SAYS PERSHING REPORT TO WASHINGTON

Army Figured in First Real Battle on May 28—Biggest Success Was at St. Mihiel, Starting on Septem ber 12.

[The Associated Press.]

WASHINGTON, Dec. 4.—General John J. Pershing's account of his stewardship as commander of the American expeditionary forces was given to the public today by Secretary Baker. It is in the form of a preliminary report to the secretary, covering operations up to November 20, after the German collapse.

The report begins with General Pershing's departure for France. Its striking feature is the section devoted to "combat operations." The general views the encounters before March 21 of this year in which American troops participated as a part of their training and dismisses them briefly. On that date, however, the great German offensive was launched and a crucial situation quickly developed in the Allied lines which called for prompt use of the four American divisions that were at that time "equal to any demands of battle action."

The first crisis of the German drive had been reached in Picardy.

"The crisis which this offensive developed was such," Gen. Pershing says, "that our occupation of an American sector must be postponed. On March 28 i placed at the disposal of Marshal Foch, who had been agreed upon as commander-in-chief of the Allied armies, all of our forces, to be used as he might decide. At his request the first division was transferred from the Toul sector to a position in reserve at Chaumont en Vexin. As German superiority in numbers required prompt action, an agreement was reached at the Abbeville conference of the Allied premiers and commanders and myself on May 2, by which British shipping was to transport ten American divisions to the British army area, where they were to be trained and equipped, and additional British shipping was to be provided for as many divisions as possible for use elsewhere.

First Real Battle.

"On April 26 the first division had gone into the line in the Montdidier salient on the Picardy battlefront. Tactics had been suddenly revolutionized to those of open warfare. On the morning of May 28 this division attacked the commanding German position in its front, taking with splendid dash the town of Cantigny and all other objectives, which were organized and held steadfastly against vicious counter-attacks and galling artillery fire. Although local, this brilliant action had an electrical effect, as it demonstrated our fighting qualities under extreme battle conditions, and also that the enemy's troops were not altogether invincible."

There followed immediately the German thrust across the Aisne toward Paris, and after reviewing the actions which broke this up he proceeds:

Thus was the stage set for the counter-offensive which, beginning with the smashing of the enemy's Marne salient, brought overwhelming victory to the Allies and the United States in the eventful months that have followed.

"The great force of the German Chateau Thierry offensive established the deep Marne salient, but the enemy was taking chances, and the vulnerability of this pocket to attack might be turned to his disadvantage.

"Without the usual brief warning of a preliminary bombardment, the massed French and American artillery, firing by the map, laid down its rolling barrage at dawn, while the infantry began its charge. The enemy brought up large numbers of reserves and made a stubborn defence both with machine guns and artillery. The report describes in some detail the work of completing the reduction of the salient.

With the situation on the Marne front thus relieved, General Pershing writes, he could turn to the organization of the First American Army and the reduction of the St. Mihiel salient, long planned as the initial purely American enterprise. A troop concentration, aided by generous contributions of artillery and air units by the French, began, involving the movement, mostly at night, of 600,000 men. A sector, reaching from Port-sur-Seille, east of the Moselle, westward through St. Mihiel to Verdun, and later enlarged to carry it to the edge of the forest of Argonne, was taken over, the Second Colonial French holding the tip of the salient opposite St. Mihiel, and the French Seventeenth Corps on the heights above Verdun being being transferred to General Pershing's command.

The combined French, British and American air forces mobilized for the battle, the report says, was the largest aviation assembly ever engaged on the western front up to that time in a single operation.

St. Mihiel Victory.

Of the reduction of the St. Mihiel salient, General Pershing says:

"After four hours' artillery preparation the seven American divisions in the front line advanced at 5 a.m., on September 12, assisted by a limited number of tanks manned partly by Americans and partly by the French. These divisions, accompanied by groups of wire cutters and others armed with bangalore torpedoes, went through the successive bands of barbed wire that protected the enemy's front line and support trenches, in irresistible waves on schedule time, breaking down all defence of an enemy demoralized by the great volume of our artillery fire and our sudden approach out of the fog.

"At the cost of only 7,000 casualties, mostly light, we took 16,000 prisoners and 443 guns, a great quantity of material, released the inhabitants of many villages from enemy domination, and established our lines in a position to threaten Metz.

"The signal success of the American first army in its first offensive was of prime importance. The Allies found they had a formidable army to aid them, and the enemy learned finally that he had one to reckon with."

The general tells a dramatic story of the mighty battle of the Meuse, in three distinct phases, beginning on the night of September 27, when Americans quickly took the places of the French on the thinly-held line of this long quiet sector, to November 6, when they reached a point on the Meuse opposite Sedan. We had cut the enemy's main line of communications, and nothing but surrender or an armistice could save his army from complete disaster.

"In all 40 enemy division had been used against us in the Meuse-Argonne battle. We took 26,059 prisoners and 468 guns on this front."

Of the total strength of the expeditionary forces, Gen. Pershing reports:

"There are in Europe, altogether, including a regiment and some sanitary units with the Italian army, and the organizations at Murmansk, also including those en route from the States, approximately 2,053,347 men, less our losses. Of this total there are in France 1,338,169 combatant troops. Forty divisions have arrived, of which the infantry personnel of ten have been used as replacements, leaving thirty divisions now in France, organized into three armies of three corps each."

Helped By France.

Gen. Pershing continues:

"Among our most important deficiencies in material were artillery, aviation and tanks. In order to meet our requirements as rapidly as possible, we accepted the offer of the French Government to provide us with the necessary artillery equipment, of 75s, one 55-millimetre howitzer, and one 55-G.P.F. gun, from their own factories, for 30 divisions. The wisdom of this course is fully demonstrated by the fact that, although we soon began the manufacture of these classes of guns at home, there were no guns of the calibre mentioned manufactured in America on our front at the date the armistice was signed. The only guns of these types produced at home thus far received in France are 109 75-millimetre guns.

"In aviation we were in the same situation, and here again the French Government came to our aid until our own aviation program should be under way. We obtained from the French the necessary planes for training our personnel, and they have provided us with a total of 2,676 pursuit, observation and bombing planes. The first airplanes received from home arrived in May, and altogether we have received 1,379. As to tanks, we were also compelled to rely upon the French. Here, however, we were less fortunate, for the reason that the French production could barely meet the requirements of their own armies."

MERCHANTS BANK MAKES NEW RECORD; SHOWS GOOD GAINS

The statement just issued by the Merchants Bank covers the twelve months ended October 31, 1918. The returns in comparison with the figures as of October 31, 1917, show that remarkable progress has been made in all departments of the bank's activities. Gains have been made in current loans, in savings deposits, quickly convertible assets and total assets, the whole indicating an extremely healthy condition.

The gains in current loans of $18,000,000 brings the present figures to over $86,000,000, and indicates in the clearest possible manner the large part the Merchants Bank is playing in catering to the business needs of the nation. The liquid assets now amount to over $72,000,000, a gain of nearly $17,000,000 in the period under review, which is a further evidence of conservative banking as it illustrates the Bank's policy of keeping an increasingly large proportion of its resources in a quickly convertible form.

Perhaps one of the most satisfactory gains made wes that in connection with savings deposits, the gain being from $69,900,000 to $105,600,000, an increase of 50 per cent, and is a striking tribute to the confidence placed by the public in the Merchants Bank. Total assets now amount to $165,900,000 as compared with $120,500,000 a year ago. Altogether the showing is a most creditable one, and the management have every reason to be congratulated on the records they have made.

CAWTHRA MULOCK'S ESTATE WILLED TO HIS FOUR CHILDREN

TORONTO, Dec. 4.—The last will and testament of the late Cawthra Mulock, shortly to be filed for probate, was made on May 7, 1917, with a short confirmatory codicil dated October 30, 1918.

The executors are Hon. F. H. Phippen, E. H. Laschinger and Malcolm Stobie.

Subject to some dispositions or tokens of remembrance to E. H. Laschinger and Malcolm Stobie, former partners of the testator, and to Kenneth Ross, a friend, now overseas, and subject to a legacy of ten thousand dollars to Mrs. Kirkpatrick, sister of the testator, the entire estate of several million dollars is divided into five shares, one share to go to each of the three daughters of the testator, and two shares to go to the son of the testator, with the usual gifts over. Provision is made for allowances in the discretion of the executors for the education and maintenance of the children during minority. The shares vest on majority or marriage, the income only being payable to the daughters during life, but the son receiving half of his principal at the age of 25, and the other half at the age of 30.

REPORT SOON DUE ON TANK UNIT "SCANDAL"

Charges That Influenza Patients Were Not Properly Treated.

OTTAWA, Dec. 4.—The militia department is expecting a report in a few days from the court of inquiry which was constituted last week to inquire into the charge made that owing to lack of proper treatment and sufficient medicine, many soldiers died of influenza on board the transport which carried the Second Tank Battalion to England.

General Ashton stated today that the court was established as soon as he heard of the complaints. It is composed of Lieut.-Col. John McLaren, formerly of the 19th Battalion, as chairman; Major M. Young, First Depot Battalion, C. O. R., and Major J. M. Foster, M.C., of the C. A. M. C.

NEWSPRINT RESTRICTIONS ARE WITHDRAWN IN U. S.

WASHINGTON, Dec. 4.—All restrictions on the use of newsprint paper were withdrawn today by the war industries board, effective December 15. In making this announcement Chairman Baruch urged the adoption of permanent rules by publishers, prohibiting wasteful practices, and continued voluntary conservation of reading matter space for a time.

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