

Closes Op.m.

Coats for

OFFICES TO LET

5500 PER MONTH.

Office and Public Office. Ex-light steam heated elevator.

H. H. WILLIAMS & CO., 88 King Street East.

PROB—Mostly fair and slight

SENATE P O

Can Canada Take the Risk of Her Nickel Policy?

Editorial Toronto Telegram, Jan. 12. Ontario's monopoly of nickel is in the hands of a clever and powerful combination...

What is it Sir Edward Grey is fighting over with the Americans but the right to prevent American copper and CANADIAN NICKEL getting to Germany?

Mr. Cochrane, no matter what his devotion may be to nickel and Sudbury, has no right to force us into that position or to put the Conservative party in a humiliating position...

More Letters of Protest

Editor World: We are told that none of the output of the International Nickel Company is going to Germany...

Editor World: I beg to thank you for the publishing of my letter in the "Loyalty" column. I wish to clear myself from being considered officious in my suggestions...

Owen Sound Takes Action

From The Owen Sound Advertiser. The board of trade made a move to an important matter at its regular meeting...

Mr. Reeve addressed the board on the subject of his letter. He stated that about ninety per cent of the world's nickel is produced in Canada...

Let Canada Assert a Bold Policy

Editorial Owen Sound Advertiser. One of two newspapers started agitating for prohibition of the export of nickel...

There are some who object to prohibition of the export and who advocate action to induce the establishment of refineries in Canada...

Canada controls the situation. If she refused to allow the export of nickel the war would stop in a very short time...

There are likewise those who object to the move on the ground that the United States might consider it an unfriendly act...

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DIED SUDDENLY

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SPEEDY RELIEF OF RHEUMS IS AIM OF ALLIES

Heavy Attacks Menace German Positions North of Cathedral City.

OFFENSIVE DEVELOPING

Gains Also Made North of Soissons and on Aisne.

Canadian Press Despatch. LONDON, Jan. 12, 11.05 p.m.—The French attacked the north of Soissons, on the Aisne and near Perthes, west of Rheims, are developing into a serious offensive.

In the Argonne and on the heights of the Meuse the Germans are on the offensive and claim to have made further progress.

The French have found it impossible to take those positions from which the Germans are bombarding Rheims by frontal attacks, but advances on either side would envelop them and force a retirement, thus giving the cathedral city much desired relief from the German shells, from which it has suffered so much.

German Claims Progress. In the Argonne and on the heights of the Meuse the Germans are on the offensive and claim to have made further progress.

It is alleged that there is inefficiency in the camp postal service and that it is to be investigated, which will be presided over by Col. Currie of Toronto.

German Onslaught on Russians Near Bolimow Gains Little Ground.

AUSTRIANS RESISTING

Hard Struggle on Nida—Turks Battling for Their Lives.

Canadian Press Despatch. LONDON, Jan. 12.—Heavy storms prevail in the east and while they have not completely stopped the fighting they have called a halt over the greater part of the field of operations.

Inspector John A. Charlton of No. 11 police division of the City of Toronto was asked to resign by the police commissioners at the meeting yesterday afternoon.

Constable Dewhurst stole Whiskey and Was Not Reported.

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Beauty and the Brave—An Opera-Star-Nurse

W. H. ROWLEY DIED WHILE DRINKING TEA

President of E. B. Eddy Company Stricken in Downtown Hotel.

KNOWN THRU CANADA

Started Life as a Banker and Rose Rapidly in Business.

Stricken while drinking tea in the Alexandria room of the King Edward Hotel, William Rowley Rowley, J.P., one of Canada's well-known business men, and president of the E. B. Eddy Company of Hull, Que., died suddenly of heart disease yesterday afternoon.

Thru his connection as president of the E. B. Eddy Company, and as vice-president and afterwards president of the Canadian Manufacturers' Association, Mr. Rowley was very well-known to business men all over the continent, and was everywhere respected as a first-class business man and the controller of the largest industry of his kind in the British Empire.

Born in Yarmouth, N.S., 1851, Mr. Rowley was educated in the primary and secondary schools of his native town, and in 1866 graduated from the Royal Military School at Halifax, receiving his commission as lieutenant of artillery. He started his business career in the Bank of Yarmouth, and transferred to the Merchants' Bank a few years later. In the latter service he rose to the management of the Ottawa branch, occupying the position from 1880 till 1888. In the latter year he branched out into an industrial career in which he was eminently successful. Probably the biggest test in a career which was filled with herculean tasks was on the death of E. B. Eddy in 1905. Stepping from the position of secretary-treasurer to president of the E. B. Eddy Company, he had to conduct a situation which was enough to appal the average man.

Had Indomitable Courage. Rowley showed that he was not made of ordinary stuff, however, for he overcame obstacles that seemed day after day to be insurmountable. Day after day and far into the night he labored, and saved the company from the position in which it was placed as a result of the great fire. Little by little the difficulties vanished, but not until then did he rest from his task.

During last summer he took a well-earned rest, which he visited England and the continent, with all lines of communication severed behind him. A Prominent Layman. Mr. Rowley was one of the most prominent laymen of the Anglican Church in Canada, being a delegate to many conventions including the Pan-Anglican Congress in London, England, in 1908. He was a member of leading clubs of Ottawa and Montreal, as well as the York, Albany and National Clubs of Toronto.

It was in 1910 that the Canadian Manufacturers' Association made Mr. Rowley its president, after he had been vice-president in the preceding year. He was a delegate to the Commercial Congress of the Empire in Sydney, Australia, in 1909. Always in favor of British connection and of imperial federation, he urged a conservation of Canada's natural resources. Throughout his life he was a staunch Conservative, and was a bitter opponent of the reciprocity pact of 1911.

In 1876, Mr. Rowley married Theresa Ann Grace Richardson, a daughter of Johnstone Richardson of Windsor, Ont., who died in March, 1906. In 1911 he married Elsie Wildman Ritchie, a daughter of the late Chief Justice Ritchie of Ottawa. Besides his wife, Mr. Rowley leaves one son who was born in 1912.

While arrangements about the funeral have not yet been completed, the body was taken to Ottawa this morning by a special car and will be buried from his home, Stadacona Hotel, Warkfield.

The Dineen Fur Sensation. The display of the final shipment of the big \$200,000 fur purchase at 140 Yonge street has created a regular fur fever among the discriminating women of Toronto, and they have literally thronged Dineen's since the announcement appeared yesterday. Almost every visitor made a purchase. Half-price came with little intention of buying. Half-price and less on stylish up-to-the-minute ladies' furs have never previously been offered for sale in an unheard-of inducement. Don't be among those who have missed this wonderful saving opportunity, but come in today.

BRITAIN PROTESTS REGISTRY CHANGE

Subterfuge of German Ship Owners to Avoid Capture at Sea Exposed.

ACTION NOT BONA FIDE

New United States Shipping Law Believed to Be Evaded in Spirit.

Special to The Toronto World. WASHINGTON, Jan. 12.—Secretary of State Bryan tonight admitted that the British Government had called the attention of the United States to the transfer of registry of the steamship Decia. Formerly the vessel was of German registry, but since the beginning of hostilities she was transferred to the registry under the United States laws. It was learned tonight on excellent authority that it is considered that the transfer of registry did not indicate a bona fide change of ownership of the vessel and was merely a subterfuge to avoid capture by the British navy.

SYRIA MAY BECOME INDEPENDENT KINGDOM

Step Would Bring Nearer Realization of Big Railway Project.

Canadian Press Despatch. ROME, Jan. 12.—The Cairo correspondent of The Giornale d'Italia says that Great Britain is planning to transform Syria into an independent kingdom, with Prince Mohammed Fouad, a direct descendant of Mohammed Ali, who conquered Syria in 1831-32, but was compelled by the European powers to relinquish his control of the country in 1841, as sovereign under an English protectorate. This the correspondent states, will bring to a realization Great Britain's hope to build a railway from the Syrian coast thru Jerusalem, Basra and Delhi to Calcutta.

DEFEAT RUSSIANS FIRST, THEN TACKLE SERVIANS

Such is Sage Advice Given by Major Morhart.

Canadian Press Despatch. AMSTERDAM, Jan. 12, via London, Jan. 13, 1.30 a.m.—Major Morhart, military correspondent of The Berlin Tageblatt, says: "A new offensive against Serbia is needed. We most desire it on political grounds, but it should not be undertaken at the expense of the forces in Galicia. If progress cannot be made in the Balkans without diminishing the main army, it would be prudent first of all to await success in Poland."

NAVARRA ABANDONED.

Canadian Press Despatch. YARMOUTH, N.S., Jan. 12.—The Halifax Wrecking Company, engaged in endeavoring to float the steamer Navarra, have abandoned the job and are now stripping the vessel of everything that can be saved.

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TACTICAL EXERCISE HELD AT MILTON

Colonel Logie's Staff and Officers Put in a Long Day.

VACCINATION SOON Precution to Be Taken Against Possible Outbreak of Smallpox.

Col. W. A. Logie, camp commandant, the officers of the directing staff and 34 of the officers of the second contingent, journeyed by train to a high plateau of ground just west of Milton yesterday, and took part in what is known as a "tactical day" or a "staff ride."

In the morning "defence" tactics were worked out, and in the afternoon "attack" manoeuvres were taken up. No troops were used, and an imaginary brigade was supposed to be moving out westward to repel an imaginary enemy.

MAJOR WILL FIGHT STREET RAILWAY

Application to Be Made to Legislature on Barnes' Report Basis.

Mayor Church said yesterday that he will make every effort to improve the street railway service. He will urge that an application be made to the Ontario Legislature and will use the Barnes report as a basis.

CHARACTER LOANS TO BE AUTHORIZED

Board of Control Sanctions Application of Municipal Loan Association.

Life is very miserable to those who suffer with indigestion, dyspepsia, sour stomach and biliousness. This letter from Captain Swan (one of the best known skippers on the Great Lakes) tells how to get quick relief from stomach trouble.

MAYOR PREDICTS LOSS

Board of Control to Aid Unemployed—Object to Wild Speeches.

When the 1915 board of control met yesterday morning for the first time, there was enough business before it almost to stagger that body.

KITCHENER KNOWS WHAT HE IS DOING

Li-Col. J. A. Currie Advises Friends Not to Get Downhearted Over War.

In a letter to a Toronto friend, Lieut.-Col. J. A. Currie, M. P., commander of the 48th Highlanders at Salisbury Plain, says: "I know what he is doing. Don't get downhearted over this war—cheer up. The retreat from Mons, the victories of Ypres and the battle of the Somme, all show that the British and their soldiers will hold their own against odds of four or five to one."

TAX ON TEA WOULD BE VERY UNPOPULAR

Thirty-Seven Million Pounds Were Imported into Canada Last Year.

YORK COUNTY AND SUBURBS OF TORONTO

COLLEGE DISPUTES MAN ARRESTED FOR PERSONAL CHARGE

BEST HIGH SCHOOL IN THE PROVINCE

STAFF COMPLIMENTED

Conservative Association to Meet in Town Hall This Evening.

HYDRO TO BE TURNED ON IN BOLTON THIS WEEK

W. TORONTO HOME GUARDS NOW HAVE COMPANY ROOM

NO SITE SELECTED YET FOR SILVERTHORN SCHOOL

TRUSTEES REQUESTED BY PETITION TO CALL SPECIAL MEETING OF RATEPAYERS

COOKS' LEAGUE'S FIRST REPORT

NEW TORONTO

WOMEN'S PATRIOTIC LEAGUE'S FIRST REPORT

BRAMPTON

MOUNT DENNIS

MALVERN

OTTAWA REFUSES TO RELEASE

MARKHAM TOWNSHIP

INDUSTRIAL FIRM

STREET CLEANING

TO MAKE NEW ATTEMPT TO CHANGE PLANT SITE

CITY COUNCIL TO STIR UP OPPOSITION TO DON ROAD PROPOSAL

TORONTO KEEPS MANY PROVINCIAL CONVICTS

ATTEMPT TO UNTANGLE UNEMPLOYMENT KNOT

FEARS HIGH TAX RATE

CITY GIFT FOR BELGIANS

GEN. LESSARD PRAISED

TWENTY MILLION PERMITS

NEW SMALLPOX CASE

TO CHANGE WIRING BYLAW

DETAILS OF OVERDRAFT

BIG EXPERT BILL

OPPOSES WORK NOT NEEDED

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Onto
SCHOOL
PROVINCE

in Inspector's
Boston High
ol.

Association to
Hall This
ag.

upon the Weston
Wetherill has
No other high
in Ontario,"
fully competent
ness will probably
lead to a com-
school studies,
middle school, and
of a fifth
of the upper Can-
the amount
carrying on a
5.42. The amount
actions and contri-
together with
lected at a pub-
the fund.

came between the
Onto and the sus-
day evening
resulted in a win
of the score of 4 to 2.
O.H.A. team
day next, Jan. 16,
the congregation
byterian Church.
Supper will be
at 7 o'clock in
and the meeting
the Weston Water
mission will hold
the year, when
will take place
Association will
tomorrow, Jan. 14,
at 7 o'clock, 30
New York, will be
held.

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GERMANS CHECKED
IN NIGHT ATTACKS

Russians Defeated Attempts
by Small Detachments at
Points Along Vistula.

SUFFER GRAVE LOSSES
Muscovite Scouts Harassed
Enemy by Means of
Hand Grenades.

(RUSSIAN OFFICIAL)

Canadian Press Despatch.
PETERSBURG, Jan. 12.—An official
statement issued tonight says:
"On the left bank of the Vistula on the
night of Jan. 11 and all the following
days the Germans continued the attempts
which have become customary of late
months by means of small detachments
at different points along our coast, but
nevertheless all these attempts were easily
repulsed by our troops, who by means of
hand grenades, which inflicted grave losses on
the enemy."
"The Germans showed a more obstinate
attitude which, however, failed in the
region of the Villages of Soutka, making
two separate attacks, and also near the
village of Maly, where they delivered two
attacks."
"At daybreak on Jan. 11, 1000 paria
of our front, our scouts approached very
near to the German trenches, and suc-
cessfully attacked them by means of
hand grenades, inflicting severe losses."
"According to supplementary informa-
tion, the Germans suffered considerable
losses in an attack on the night of Jan. 10
in the neighborhood of the Village of
Soutka, abandoning 500 killed on the
field. Our field searchlights were of
much service during this attack."
"On the other front there is no essen-
tial change."

SIR GEORGE FOSTER
TO SPEAK ON WAR

Minister of Trade and Commerce
to Address Two Toronto
Meetings.

Sir George E. Foster, minister of
trade and commerce, will deliver pub-
lic addresses on "Canada and the
War," at public meetings to be held
in Toronto, on Friday, Jan. 15, and
Saturday, Jan. 16.

The Friday night meeting will be
held in the Hillcrest Public School
and will be presided over by Mr.
Hodgson, chairman of the public
school board.

The meeting on Saturday evening
will be held in the auditorium of the
Oakwood Collegiate Institute, with
Mr. Miles Vokes of the Toronto School
Board as chairman.

Both meetings will commence
promptly at 8 o'clock. The public are
invited.

ST. THOMAS TO SUPPLY
BIG QUOTA OF RECRUITS

Thirty-Six Applicants Accepted
First Day—Many to Join
Mounted Rifles.

ST. THOMAS, Ont., Jan. 12.—The
recruiting in St. Thomas for the third
contingent opened with great enthusi-
asm, there being an enlistment of 45
men the first day. Out of this number
39 men passed their medical exami-
nation. In all 300 men are to be
recruited at this point for the infantry
when the recruits are to be encamped
and receive their preliminary training.

ONE OF PAT'S PETS
REPORTED WOUNDED

Private Walker, Who Enlisted at
Hamilton, Slightly
Injured.

OTTAWA, Jan. 12.—The intimation
that the Princess Patricia Regiment
has been under fire in France is con-
firmed by a casualty report that
Private John Walker of Hamilton, has been
slightly wounded while in action. He
is a Scotchman, and his next of kin is
W. Walker of Dunfermline.

MILITARY BOARD NAMED
TO INSPECT SOLDIERS

Fitness and Equipment of Second
Contingent to Be Investi-
gated.

By a Staff Reporter.
OTTAWA, Ont., Jan. 12.—An inspec-
tion board to visit every corps in-
cluded in the second contingent and
investigate the fitness of the offi-
cers, men, equipment, and supplies has
been appointed by Major-General Sam
Hughes, C.O.B. The board will be
headed by Lieut.-Col. George P.
Murphy of Ottawa, will comprise the
board besides the two inspectors are
general, Generals Lessard and Steele,
who will make an inspection in order
to see that the troops are equipped
to the fullest extent possible. General
Steele will inspect the
regimental troops and General Lessard
will inspect the western troops.

LIQUOR
and Tobacco Habits

Dr. McTaggart's Vegetable Remedies
for these habits are safe, inexpensive
home treatments. No hypodermic in-
jections, no loss of time from business
and positive cures. Recommended by
physicians and clergy. Enquiries treated
confidentially. Literature and medicine sent
in sealed packages. Address or
order to
DR. McTAGGART'S REMEDIES
Established 20 Years—
100 St. Clair Building, Toronto, Can. 37

SERVING IN THE NAVY

James True, A.B., on H. M. S. scout boat "Forward," writing to his
brother-in-law, S. M. Styles, 508 Main avenue, Earlscourt, states that the
witnessed the bombardment of Scarborough, on the Yorkshire coast, by the Ger-
man sea Huns, and, is thankful to say, came thru safely. The "forward"
was the first sea scout to sight the German war vessels.

J. True, chief stoker, petty officer on H. M. S. "Formidable," torpedoed
of the English coast on New Year's Day, has not up to the present been
reported among the saved.

His sister, Mrs. S. Styles, 209 N. Main avenue, Earlscourt, is most anxious
to ascertain if he is saved. She informed The World last evening that her
brother has been in the British navy over twenty years, and would have
served his full term of service in less than two years, and be entitled to his
full retiring pension.

He has served in His Majesty's ships all over the world, and is unmarried.
The family are natives of Chatham, England.

POINCARÉ HONORED
BRITISH GENERALS

Sir Douglas Haig and Smith-
Dorrien Were De-
corated.

HELD A CONFERENCE
President of France Had Con-
versation With Sir
John French.

Canadian Press Despatch.
PARIS, Jan. 12.—(12.55 p.m.)—Presi-
dent Poincaré, on his latest trip to the
front, from which he returned today, in
addition to presenting the colors to the
bluecoats there and visiting Haig's
headquarters, went to the British headquarters,
where he had a long conversation with
Field Marshal Sir John French and the
Princes of Wales, and invested the British
generals, Sir Douglas Haig and Smith-
Dorrien, with the insignia of grand offi-
cers of the Legion of Honor. These were
conferred at the special request of Gen.
Joffre, the French commander-in-chief.

From British headquarters President
Poincaré, undeterred by the serious risks
of a German shell, drove in an automo-
bile to Arras, accompanied by the
prince of Wales, the mayor and the bishop,
and a number of his staff. He was
desperately wounded in the chest by a
bullet which struck him in the chest
while he was standing in the street
with the British general staff in the
background. He was taken to the
hospital and died on the 12th.

DEFEAT IN CAUCASUS
IS DENIED BY TURKS

Russians Are Accused of Killing
Wounded Men in Turkish
Brigade.

Canadian Press Despatch.
LONDON, Jan. 12, 12:08 p.m.—Ac-
cording to an Amsterdam despatch to
Reuters' Telegram Company, Con-
stantinople advised, dated Jan. 10, by
standpoint of the Turkish version of
the battle at Sari Kamyah as fol-
lows:

"Main headquarters repudiate the
reports of the Russian press concern-
ing the alleged great defeat of the
Turkish army. A telegram from the
Turkish commander of the Caucasian
army, dated Jan. 9, states that the
Russian assertion that the command-
er of a Turkish division had been taken
prisoner is not true. But a Russian
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THE CANADIAN BANK OF COMMERCE

REPORT OF THE PROCEEDINGS OF THE ANNUAL MEETING OF SHAREHOLDERS

Tuesday, 12th January, 1915.

The forty-eighth Annual Meeting of the Shareholders of the Canadian Bank of Commerce was held in the banking house at Toronto, yesterday, at 12 o'clock.

The President, Sir Edmund Walker, having taken the chair, Mr. A. St. L. Triggs was appointed to act as Secretary, and Messrs. W. S. Hodgson and E. M. Saunders were appointed scrutineers.

The President called upon the Secretary to read the Annual Report of the Directors, as follows:

REPORT

The Directors beg to present to the Shareholders the forty-eighth Annual Report, for the year ending 30th November, 1914, together with a statement of Assets and Liabilities:

Table with 2 columns: Description and Amount. Includes items like 'The balance at credit of Profit and Loss', 'Dividends No. 108, 109, 110 and 111, at ten per cent per annum', etc.

The assets of the Bank have been carefully reviewed, and ample provision has been made for all bad and doubtful debts.

GENERAL STATEMENT

30th November, 1914.

Table with 2 columns: Description and Amount. Includes 'Notes of the Bank in circulation', 'Deposits bearing interest', 'Balances due to other Banks in Canada', etc.

Table with 2 columns: Description and Amount. Includes 'Current Coin', 'Dominion Notes', 'Notes of other Banks', etc.

Table with 2 columns: Description and Amount. Includes 'Other Current Loans and Discounts in Canada', 'Mortgages on Real Estate sold by the Bank', etc.

E. E. WALKER, President. ALEXANDER LAIRD, General Manager.

REPORT OF THE AUDITORS TO THE SHAREHOLDERS OF THE CANADIAN BANK OF COMMERCE.

In accordance with the provisions of sub-sections 19 and 20 of Section 56 of the Bank Act, 1913, we report as follows: We have audited the above Balance Sheet with the books and vouchers at Head Office and with the certified returns from the branches, and have obtained all the information and explanations that we have required, and we are of the opinion that the transactions of the Bank which have come under our notice have been within the powers of the Bank.

T. HARRY WEBB, C.A., of Webb, Reed, Hegan, Callingham & Co. JAMES MARWICK, C.A., of Marwick, Mitchell, Peak & Co.

Before moving the adoption of the report the President called upon the General Manager to address the shareholders.

General Manager's Address.

When we had the pleasure of addressing you on the occasion of our annual meeting for 1913, we had every reason to look forward with apparently well-founded expectations that the year just ended would prove not only a movement during the first months of the year so world-wide in its scope as to lead many to infer that the drift of financial affairs towards a moderate prosperity had become unmistakable. The unsuccess regarding the settlement of the Balkan question had almost disappeared, and with the gradual adjustment of our political and international difficulties there was an apparent readiness to return to normal conditions.

Your Directors record with regret the death of their late colleague, Hon. George A. Cox, during the past year. Mr. Cox had been a Director of this Bank for nearly 23 years, during 20 of which he filled the offices first of Vice-President and then of President. By his death the Bank lost a strong friend and adviser whose business judgment and all securities we have made a careful revaluation on a very strict basis; and having in the past been conservative and prudent in our investments, we were enabled to make all our adjustments without interfering with current projects. Our usual care in the selection of investments in providing for bad and doubtful debts, and with the return of more propitious times we should derive very important recoveries.

The net profits for the year were \$2,488,238.29, a decrease of \$24,717 from last year, and amounted to 9.36 per cent on the Canadian paid-up capital. We were enabled to pay dividends amounting to \$1,800,000, these being at the usual rate of 10 per cent per annum with an extra dividend of 2 per cent. The regular appropriation for the Pension Fund required \$30,000 and subscriptions to Patriotic Funds amounted to \$1,117,763.27, as against \$384,529.94 a year ago.

You will notice that no appropriation has been made in the Appropriation Account, which shows an increase over last year of \$406,510. This increase is mainly accounted for by the investments on some of our larger buildings and by the sums expended in purchasing sites for a number of the smaller offices. As indicated in the report presented to you in January, 1914, we have in the past endeavored to keep the growth of our business within the limit of 5 per cent per annum. This is a source of much gratification to us, emphasizing, as it does, the conservative estimate which we have made in this connection. We may add that the Bank owns and controls the stock of The Dominion Realty Co., Limited, by which Company smaller buildings are erected and owned. This stock is carried on our books at the nominal value of \$100,000. The annual dividend of this Company, bearing even of \$2,540,417.78.

The Bank's notes in circulation stood at \$1,942,557 at the close of our year, at this account showing important fluctuations during the period under review, from a minimum of \$1,577,958 to a maximum in October of \$1,676,958. Our deposits decreased \$1,304,995, accounted for by a general reduction in current account balances, which is not unusual under the circumstances; the ordinary deposits bearing interest have decreased only \$197,211, a remarkable exhibit when we consider the requirements of small depositors under existing conditions and the extraordinary opportunities which were offered for investing in first-class securities at remunerative rates. Bills Payable Account, representing our participation in the international exchange transactions, amounted to \$3,224,151, being a reduction of \$5,591,538 from the figure of our last year. It is worth placing on record that in accordance with an understanding entered into between the Canadian banks in London as at the Toronto meeting, we adopted the policy agreed upon by the clearing houses of the world, which, with a few exceptions, all our bills which matured in August, while during the holiday period we were carrying bank balances over for the purpose of meeting these commitments. At the expiration of the 30 days we resumed paying all our bills without exception. We did not take advantage of the moratorium in any other respect, and did so in respect of our bills merely to join in a united front to the public.

Call and Short Loans were \$27,877,386 and other Current Loans and Discounts \$14,538,976, as compared with \$25,764,919 and \$14,579,838 in our last report. The total being \$170,255,443, a decrease of \$10,716,337 for the year. Government and other securities were \$21,191,247, a decrease of \$2,766,771. The percentage of quick assets to liabilities to the public was 48.20. In this strengthening our position, the satisfaction of knowing that no credit was usually granted during this very trying year.

In accordance with the resolution passed at the annual meeting in January, 1913, for taking advantage of the provisions for the purpose of obtaining in the Revised Bank Act, the Directors passed a bylaw on April 17th last providing for the change of the par value of the shares of the Bank from \$50 to \$100 each. Steps were at once taken to notify the shareholders of the change, and to communicate with those who held an odd number of shares, offering to arrange the purchase or sale of one share for them on being notified of their wishes. At the same time, also approximately 1400 shareholders held an odd number of shares, only twenty-four of these being notified at the moment when the time limit set for the change expired on August 15th last. These twenty-four shares were subsequently

sold and the proceeds remitted to the former owners in accordance with the provisions of Section 35a of the Bank Act. It is interesting to note, as indicating the loyalty of our shareholders to this Bank, that out of the large total of two-thirds of the change effected by the new share, the number of the Bank's shareholders is now 6147, as against 6096 a year ago. The following table indicates how widely our shareholders are scattered, not only in Canada but abroad:

Table with 3 columns: Province/Country, No. of Shareholders, and Shares. Includes Ontario, Quebec, Maritime Provinces, Western Provinces, In Canada, Great Britain, United States, and Other Countries.

We have not thought it advisable to open many new branches, but are confining ourselves to districts giving promise of future development, and in several instances we have closed branches that had not proved profitable after a fair trial. We shall probably be able to do so in the future, and this endeavor to escape needless expense and loss. The net income of the department of foreign exchange, the geographical distribution being as follows:

Table with 2 columns: Location and Amount. Includes Alberta, British Columbia, Manitoba, Nova Scotia, Ontario, Prince Edward, Quebec, Saskatchewan, Yukon, and In Canada.

The members of the staff now number 6536, a slight decrease from the figures of last year, but with the decline of business, sufficient to supply the needs of the service. We include in this number those on our Honor Roll who have temporarily left our service on leave of absence to see to their families, and those who are on leave of absence to see to their families, and those who are on leave of absence to see to their families.

In reviewing the past year, we cannot but be impressed with the fact that Canada has had a remarkable escape from untoward disaster in financial matters, and that our position is one of comparative safety.

The President then said: The Board has changed all business conditions that it may seem unnecessary to describe those previously mentioned. It is difficult to estimate our present position. We had passed a period of trade expansion throughout the world, which was followed by a sharp contraction. The recovery of the world has been slow, and the securities and the shrinkage of trade have been a source of concern.

The more important of our public and private improvements are the fact that we must in any event pause to demonstrate, by increased production, the wisdom of the protection of our industry. The world had gone through the severer phases of this contraction, and had entered upon the recovery in many countries, notably in Canada. The great banks of Europe were able to increase their reserves for securities was improving, and, indeed, by February many issues, which had been suspended, were being successfully placed. In the United States the new tariff legislation and the new Bank Act were events of the highest importance, and the conditions were still somewhat uncertain, at least a great deal of painful doubt had been removed from the minds of our people and to turn our minds more to immediate production than to permanent improvements. Elsewhere, in France, in the Balkans, and in the Latin American republics, there was still much financial uncertainty, and the conditions in London continued steadily to improve, and with that improvement the power to sell our securities was being rapidly restored.

It is not my part today to speak of the future, but to refer to the moment of our lives, or on the happiness of our families. They speak of it only in its relation to the future, and to the material prosperity. As we know, the first effect on finance and trade was the closing of almost all the Stock and Exchange, and the suspension of the cessation of the enormous trade, not only between the countries now engaged in the war, but a very large degree between neutral countries, and those at war which were blockaded by the fleets of the allies, and the breaking down for the moment of all dealings in foreign exchange, letters of credit, and in the number of the banks in different countries throughout the world. This paralysis affecting the international trade of the world estimated at about forty billions of dollars annually and also disturbing the universal in its effect merely because London, the great power house of the world, had ceased to function for a few days in order to consider how the new conditions were to be faced. I need not tell you what was accomplished in the way of remedial measures by the wisdom of the British Government and the leading bankers, merchants and men of affairs generally, but the few words which make the sufficient defence of the Chancellor of the Exchequer are pregnant with a meaning which cannot be stated in a few words.

He said: "There is no doubt that we have I will not say, departed, but we have not, but that we have undertaken responsibilities which no Government has ever undertaken before. In the report of our London manager, which appears in our Review of Business Conditions, you will find a summary of the various events in London bearing on the finance and trade of the world. In our own country, while the issues were smaller, they were of the most profound importance to us, and we can never be too thankful for the high intelligence and courage of our Minister of Finance. Our gold supply is not important in amount as compared with that of the great nations, but its position is vitally important to us. To convince people that the hoarding of gold was unnecessary, and in any way to make it nearly impossible, was part of the task here, as it was in England. One of the most effective means of accomplishing this was, during the war, to curtail the business which was not necessary to the life of the country. The arrangements proposed by the Minister of Finance, approved by his Government and put into operation, are within twenty-four hours as follows:

(1) For the first time in the history of Canada banks were empowered to pay their debts in their own notes. The notes were issued in the clearing house, however, they were redeemed in Government legal tenders or in gold. The notes were not, as many people suppose, made on a legal tender as between individuals, and the main object of this arrangement was to prevent people from securing actual gold to Europe. If the war prevented the nation as a whole, although comforting to the individual, the gold would be necessary to the nation as a whole, although comforting to the individual, the gold would be necessary to the nation as a whole.

(2) The banks have been able under the Bank Act to issue the usual emergency circulation for crop-moving during the war ending in March, 1914, and we sold them goods to the value of \$178,282,000, so that with a net excess of imports from all countries of \$178,282,000, the excess of the United States was actually \$231,558,000. Part of this, of course, offset by the actual exports of Canadian goods to the United States, part by investments made here by Americans, and part by the purchase of our securities by the United States, part by investments made here by Americans, and part by the purchase of our securities by the United States.

(3) The Government raised somewhat the limit for that part of its legal tender which is not entirely based on gold. (4) The Government undertook to make loans to banks on approved security, and to purchase the clearing house, however, they were redeemed in Government legal tenders or in gold. The notes were not, as many people suppose, made on a legal tender as between individuals, and the main object of this arrangement was to prevent people from securing actual gold to Europe. If the war prevented the nation as a whole, although comforting to the individual, the gold would be necessary to the nation as a whole.

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\$4,500 of principal in default, and this temporary default had taken place since August and has no real significance. We have in each year remarked upon the condition of our foreign trade, partly because of the disparity between imports and exports, and partly because of our expansion in most easily found. We have to sell securities to settle this difference and we have to pay the interest. Frankly, with the balance against us at March, 1913, of \$398,711,000, already referred to, we had gone far enough. The contraction in our foreign trade, already begun helped to bring this deficit balance down to \$371,620,000 in March, 1914. It had fallen to \$371,620,000 in March, 1914. It had fallen to \$371,620,000 in March, 1914. It had fallen to \$371,620,000 in March, 1914.

Immigration has nearly stopped, and the time being, except from the United States and the Orient, but owing to the despatch of our own contingents, figures showing present conditions. We have, of course, lost for a time a large number of our best people by the despatch of our own contingents by the return of reservists, and other ways. The reports of our superintendents and others on the business conditions in the various areas in which the Bank is interested are, needless to say, of more than usual importance. They range from references to the greatest financial events in the history of the world to the price of the agricultural products of the world, and they give faithful representations of the various elements working together to give us a picture of the conditions as they are, and we have to consider the actual effects of the war, and the return of reservists, and other ways.

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We continue our struggle for the building permits of the four leading cities:

Table with 2 columns: City and Amount. Includes Montreal, Toronto, Winnipeg, Vancouver.

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(Continued on Page 5, Column 1)

ough it is perhaps a routine of it, we are sure that it is an aggressive and I know that throughout the year, their duty is to be done, and their duty is to be done, and their duty is to be done.

Mr. G. F. Beer then moved: That the thanks of the meeting be due and are hereby tendered to the President, Vice-President and the Directors for their careful attention to the interests of the Bank during the past twelve months.

It is with unusual pleasure that I move this resolution. For some months the shareholders have been looking forward with great interest to the financial statement just presented, and not only much more favorable than had anticipated, but equal to that of the previous year, and the conditions resulting from the war, more than ever the great services rendered by the Bank, and the success of this statement possible.

Mr. Alex. Bruce, K.C. I have much pleasure in seconding the resolution, and in doing so, I wish to express my appreciation to the Board and the full explanations that have been given by the President and the General Manager, and to the fact that the Bank's affairs have received very close attention at the hands of the Board and the General Manager, and to the fact that the Bank's affairs have received very close attention at the hands of the Board and the General Manager.

The President, on behalf of the Board, thanked you for your expression of confidence in him. It would be absurd not to admit that this is the hardest year we have ever known, and that any of us have ever gone through, no matter what the position may be. As regards the result, we have to be satisfied with the reflection that thus far we are a deal better off than we dreamed of in August and September last, and we are a deal better off than we dreamed of in August and September last, and we are a deal better off than we dreamed of in August and September last.

Mr. E. M. Saunders then moved: That the thanks of the meeting be tendered to the General Manager, and to the Assistant General Manager, and to the Secretary, and to the various departments of the Bank, and to the various departments of the Bank, and to the various departments of the Bank.

Mr. A. H. I. I am sure, Mr. Chairman, that the staff will feel doubly gratified if, after making your resolution, the Executive have not been able, owing to the depression in the market, to perform their duties as well as they should have done, and that they have performed their duties as well as they should have done, and that they have performed their duties as well as they should have done.

Mr. H. B. Walker: I am very pleased to see the figures for 1914. In 1913 there was still a gain, but one of only 1.27 per cent, and there was a decline in most of the western cities. This year there is a decline in every city except one, the total for Canada being \$3,076,139,000, a reduction of 12.57 per cent. It will be seen, however, that the figures for 1914 are still well in advance of those for 1913.

Hockey Intermediate and Junior Results

NEWMARKET LANDS GAME AT BRADFORD

Where Intermediates Open the O. H. A. Season—The Junior Champions Win.

BRADFORD, Jan. 12.—Newmarket and Bradford played hockey here this evening, being the first home game in the intermediate O.H.A. series, resulting in a 3 to 2 win for Bradford.

On account of Riverside not being able to get their scheduled game with Victoria on Jan. 15 at the arena, they are going to take Harvey Brown's team down to Riverside Arena. The game will be played on Monday night of next week.

The O.H.A. registrations are: Simcoe—Norfolk—Quincy—Laurence Kelly.

Upper Canada College will play their first game of the season at 8 o'clock.

Toronto, Canadiens and Quebec are said to be after Freddie Lake, late of the Ottawa, as the world's best player.

The Moss Park Junior hockey team play their first game tonight at 8 o'clock.

An Ottawa despatch says: Traveling by day proved beneficial on the Quebec trip and will be tried to Toronto.

The Aberdeen Hockey Club have arranged to play a series of four games away from home.

A man may have been shaving himself for years, to his own entire satisfaction, but he has something to learn to his own comfort.

There was no intermediate O.H.A. game at Collingwood last night between Newmarket and Collingwood.

HOCKEY SCORES

Table with 2 columns: Team, Score. Includes Ontario Hockey Association, Niagara Falls, etc.

HOCKEY GAMES TODAY

The hockey games today are: Ottawa at Ontario, Toronto at Wanderers, etc.

OTTAWA SENATORS AT ARENA TONIGHT

Play Ontario in Important N. H. A. Fixture—Varsity Juniors at Ravina.

Tonight's N.H.A. fixture at the arena is important, Ontario are within striking distance of the leaders.

The North Broadview hockey team of the Junior Presbytery League will play Riverside in its last game.

The Moss Park Junior hockey team play their first game tonight at 8 o'clock.

INTERMEDIATES BEAT JUNIORS

AYR, Ont., Jan. 12.—In an exhibition game of hockey played here tonight, between the Galt juniors and the local intermediates, the latter were victorious.

WINGHAM BEAT LUCKNOW

LUCKNOW, Jan. 12.—The first hockey game in the Northern League series, played here tonight, resulted in another victory for Wingham from the home team.

PILGREGMS PLAY AT COLLINGWOOD

Aberdeens Win and Lose on Opening Day of the Bonspiel of the North.

COLLINGWOOD, Jan. 12.—The bonspiel of the north by the Collingwood Curling Club opened here this afternoon with about a score rinks in attendance.

ORILLIA JUNIORS WIN

ORILLIA, Jan. 12.—In the Junior O.H.A. game here tonight Orillia won from Victoria Harbor by 5 to 4.

VICTORY FOR THE FALLS

NIAGARA FALLS, Ont., Jan. 12.—The game in the O.H.A. intermediate series here tonight between Niagara Falls and Port Colborne resulted in a victory for Niagara Falls.

STRAFORD BEAT LONDON

STRAFORD, Ont., Jan. 12.—Western University, London, and Stratford seniors met here tonight in an intermediate series championship game.

VICTORIA AND PORTLAND

VICTORIA, B.C., Jan. 12.—Victoria and Portland lined up here tonight for their Pacific Coast League game.

FOR THE DISTRICT CUP

LONDON, Jan. 12.—District Cup No. 5 curling clubs have been notified by Umpire Tom Gillon of this city to play here tonight.

TRENT VALLEY LEAGUE

MADOC, Ont., Jan. 12.—The Trent Valley Hockey League game played here last night between Tweed and Madoc resulted in a score of 3 to 2 in favor of Tweed.

JOHNNY ENZMANN BACK TO SMITH'S MARK TEAM

NEW YORK, Jan. 12.—Charles H. Ebbets, president of the Brooklyn National League club, today announced the release of two pitchers to Newark of the International League.

HEAVYWEIGHTS HURT THEMSELVES

NEW YORK, Jan. 12.—Jim Flynn the Pueblo fireman, broke his left wrist, and Al Reich, former national amateur heavyweight champion, sprained his right wrist in their ten-round bout in Brooklyn tonight.

INMAN AND HOPPE

ST. LOUIS, Jan. 12.—Melbourne Inman, English billiard champion, defeated Willie Hoppe, world's best billiard player, here this afternoon at English billiards.

SOCCER PLAYERS DRAW SUSPENSION

St. Louis Tourists Are Put Under Life Ban by the T. and D. Association.

The T. and D. council last night dealt with the cases of the players who took in the recent trip to St. Louis, and eleven suspensions were handed out.

DONOVAN IS BUSY AFTER TIGER MEN

Wants Pipp and High for His New York Yankees—That Baltimore Switch.

R. C. B. C. Officers Elected at Annual

The annual meeting of the Royal Canadian Bicycle Club was held last night in the rooms on Broadview avenue.

WEST END JUNIOR LEAGUE WINNERS

The junior division of the West End Y.M.C.A. has just closed the first round of their basketball and athletic events.

ATHLETIC LEAGUE

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WORLD'S RECORD FOR ENDURANCE BOWLING

Vancouver Sun, Jan. 6: A new world's endurance record was established at one of the local bowling alleys yesterday.

CHALLENGE TO ICE BOATS

Joe Goodwin has his ice flyer, Zoraya, tuned up right now for a match with any of the runners on the bay.

WORLD'S RECORD FOR ENDURANCE BOWLING

Vancouver Sun, Jan. 6: A new world's endurance record was established at one of the local bowling alleys yesterday.

FOR SALE

Hupp Yeatts electric coupe. Just the thing for lady or doctor.

RIVERDALE HOCKEY TONIGHT

Two Games by Beaches League, Western Section.

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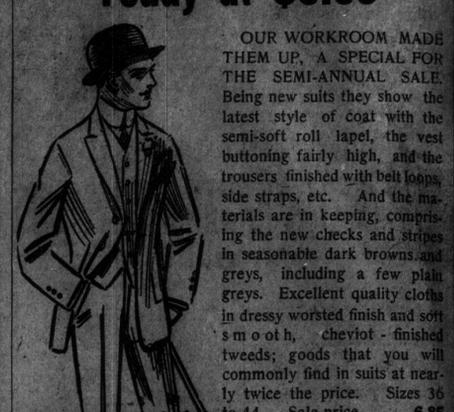
Two Games by Beaches League, Western Section.

FOR SALE

Hupp Yeatts electric coupe. Just the thing for lady or doctor.

EATON'S ON SALE TODAY

See These Stylish Suits Today at \$6.85



OUR WORKROOM MADE THEM UP, A SPECIAL FOR THE SEMI-ANNUAL SALE. Being new suits they show the latest style of coat with the semi-soft roll lapel, the vest buttoning fairly high, and the trousers finished with belt loops, side straps, etc.

Men's Dressing Gowns or Lounging Robes, many at about half-price. Clearance of odd lots. Colors are browns, greys, greens and wine shade.

Men's Bath Robes Half Price and Less \$1.98

HEAVY BLANKET CLOTH BATHROBES, in light and dark grey, brown and maroon, conventional patterns.

MEN'S SWEATER COATS, in plain cardigan stitch, high military style collar and two pockets.

MEN'S HIGH-GRADE UNDERWEAR, \$1.69

"PENANGLE" BRAND UNDERWEAR, made from pure Australian wool; shirts double back and front; drawers double across back.

Men's Gloves, Some Half-Price .75

MEN'S UNLINED GRAY SUEDE AND TAN CHEVRETTE GLOVES, also silk-lined tan cape; have one dome clasp, prizm and plique sewn seams.

Rubbers and Overshoes To Keep the Feet Dry and Warm

Plain Style, full vamp Rubbers, best for the stormy weather, and best wearing quality.

Men's Special High-Grade Light-Weight Rubbers, all popular styles; the very low, medium or full vamp; sizes 5 to 11.

Men's One-buckle Heavy Rubbers, for workmen; sizes 6 to 11.

Men's Two-buckle Heavy Rubbers, for workmen; sizes 6 to 11.

Men's Heavy Overshoes, for motorizing, Manitoba style, fastened with two straps and buckle.

Men's Pure Gum Long Rubber Boots, extra well made.

Men's One-buckle Overshoes, extra heavy fleece lining.

Men's Snagproof Heavy Rubbers, laced style, three eyelets.

Men's Heavy Overshoes, for motorizing, Manitoba style, fastened with two straps and buckle.

Men's Two-buckle Overshoes, snow excluder style, extra thick rubber soles and heels.

Russell Motor Car Co. Limited. Used Car Department, 100 RICHMOND ST. WEST, TORONTO.

The is an SWO

Count some notice for sh the lo Count Price Price a 50 per And wh Price h your clw these ba not tem DON'T AN SUITS OVER

Shirts, in fact, winter cent off

Ontario Bas Asso

At the annual Amateur Basketball tournament the various prizes were arranged as follows:

There were in total 30 more than senior group, three junior groups. All one group were scheduled meetings.

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Store Opens at 8.30 a.m.

The Robert Simpson Company, Limited

Store Closes at 5.30 p.m.

NEWS OF TODAY'S SELLING

WIDE CHOICE FOR LITTLE MONEY
 IN COATS, DRESSES AND SUITS.
 Model Coats for women, sizes 34 to 38, at \$10.00. Dresses at \$5.95, values to \$19.95.

SEE MID-WINTER MILLINERY
 CLEARANCE CONTINUES.
 CLEARANCE OF FUR-LINED GLOVES.
 Men's, to \$1.50, for \$1.00; women's, to \$2.50, for \$1.50.

WHAT MEN REQUIRE
 Underwear, values \$1.25 to \$2.00, for 50c.
 Pyjamas, values to \$2.00, for 80c.
 25 Winter Overcoats, big bargains at \$7.95.

HOME NEEDS LOW PRICED.
 14.99 Bed Springs, sizes 4 and 3, for \$14.99.
 12.99 Mattresses, \$1.95.
 Nottingham Lace Curtains, pair, 69c. New shipment of English Bone China priced to clear at once.

90c DAY IN WHITEWEAR, including Corset Covers, 11.50 Nightdresses, Embroidered Petticoats, Princess Slips, \$2.00 A 12 Grosgrain Corsets, \$1.00 Wool Vests, \$1.75 Baby Dresses.

A SALE OF NEW EMBROIDERIES, Swiss Flouncings, 24-48 inch, 40c 17-1/2 inch, 25c 17-inch Corset Cover Embroidered, 10c 10c.

A NEW BLACK SECTION IN THE WASH GOODS DEPARTMENT.

WELL-SELECTED ITEMS IN LINENS AND STAPLES.

DISPLAY AND SALE OF DRESS GOODS AND SILKS, with special reference to the new wide-skirted styles and new drapery demands. Particular attention is due the Black Silk Sale, with its extraordinary special values.

OTHER ITEMS ANNOUNCED IN DETAIL HEREWITH ARE FOR TOMORROW'S SELLING.

Reap the Benefits of This White Sale

No such chances to buy whitewear would now be available if months of careful preparation and planning had not preceded this sale. We who have achieved these prices know how real these benefits are, and are eager that every woman in Toronto should share in this distribution.

- \$3.00 NIGHTDRESSES, WHITE SALE PRICE, THURSDAY \$1.69.**
A very beautiful gown, in finest nainsook; slip-over; short sleeves; combination lace, embroidery and ribbon trim; sizes 32 to 42 bust.
- \$2.25 NIGHTDRESSES, WHITE SALE PRICE, THURSDAY \$1.25.**
A charming garment, in fine nainsook; slip-over neck; elbow sleeves; adorned with tucks and very fine embroidery yoke, run with 1/2-inch silk ribbon; sleeves, edged with dainty embroidery; all sizes.
- \$2.50 PETTICOATS, WHITE SALE PRICE, THURSDAY \$1.69.**
Fine nainsook; trimmed in beautiful taste, with a flourish of shadow lace insertion and full, wide ribbon-run insertion between; lengths 35, 40, 42 in.
- \$1.85 PETTICOATS, WHITE SALE PRICE, THURSDAY \$1.19.**
Fine nainsook, trimmed with beautifully fine embroidery insertions and deep embroidery; lengths 35, 40, 42 in.
- \$1.00 DRAWERS, WHITE SALE PRICE, THURSDAY 99c PAIR.**
A very fine nainsook garment; trimmed with extra quality Swiss embroidery insertion and ruffle; cluster of small tucks; sizes 23, 25, 27 inches.
- \$1.59 DRAWERS, WHITE SALE PRICE, THURSDAY \$1.19 PAIR.**
An exquisite design, in nainsook, trimmed with ribbon-run wide embroidery, heading and insertion; finished with wide Maltese lace; sizes 23, 25, 27 inches.
- \$3.35 COMBINATIONS, WHITE SALE PRICE, THURSDAY \$1.63.**
A magnificent garment, made almost entirely of wide floral embroidery, run with silk ribbon around neck; sizes 34 to 42 bust.
- \$1.00 AND \$1.25 CORSET COVERS, WHITE SALE PRICE, THURSDAY 75c.**
Four exquisite styles, in fine lace trims or all-over embroidery; silk ribbons, in headings and other adornments; full or tight-fitting; sizes 34 to 44 bust.
- 75c AND 80c CORSET COVERS, WHITE SALE PRICE, THURSDAY 50c.**
Six dainty styles, in fine nainsook; adorned with fine Val or linen laces, or beautiful embroidery; sizes 34 to 44 bust.
- \$4.00 Rengo Belt Corset, White Sale Price, Thursday for \$2.25 a pair.**
One of the best bargains of the sale; 300 pairs Rengo Belt Corsets; made in fine white brocade, in latest model, medium bust; long skirt; finest double wadding; steels throughout; guaranteed not to rust; six fine strong garters; graduated clasp; wide elastic section in back; deep lace and ribbon trim; a splendid figure-revealing corset; sizes 21 to 30 inches.

Rush Centres Among Linens and Staples

- 40c Bleached Sheeting, Clearing at 29c Yard—Made in Canada, close, even weave, free from dressing, two yards wide. Regularly 40c yard. Sale price Thursday, yard 29
- Big Mill Clearance of Blankets—White Union Wool Blankets, thoroughly scoured and shrunk, weight 7 lbs.; size 64 x 84 inches. Regularly \$4.25 pair. Sale price Thursday, pair 3.58
- Madapolam or Spanish Longcloth, for women's and children's undergarments, etc., width 45 inches. Regularly 25c yard. Sale price Thursday, yard 19
- Nainsook, sheer finish, width 40 inches. Sale price Thursday, yard 13
- Bleached Sheets, linen finish, deep spoke-hemstitched hems, size 70 x 90 inches. Regularly \$2.00 pair. Sale price Thursday 1.68
- Bleached Canton Flannel, Clearing Thursday, yard 10
- Horrocks' White Saxony Flannelette, 32 inches wide. Sale price Thursday, yard 14

Late Season's Prices on Women's Winter Coats

Fancy Brocade, Flush Caracul, Plain Silk Seal-ette Corduroys and Combinations of Broadcloth and Velvet. Price 11.50

Some of the coats are of corduroy velvet, in two models, a long full flaring style with little fur collars and cuffs and linings to match, and a belted style with flaring skirts. Both come in navy, brown, Copenhagen and wine, and have gray pretty linings. Others are of plain silk plush, brocade and caracul, in new ripple back style with flaring skirt and belts, lined with silks, satins and Farmer's satin. Some are fur trimmed. Colors black, gray, Copenhagen, brown and rose. Each 11.50

WOMEN'S SERVICEABLE WINTER COATS, \$6.75.
 In Fancy Tweeds, Zibelines, Chinchillas, Double Faced Coatings and Plain Weaves. Newest winter designs in Russian, Military, Balmainian, and Ulster models; three-quarter and full lengths. Range of colors includes nigger brown, grays, navy and black. All sizes. Thursday 6.75

SKIRTS FOR MISSES, \$2.89.
 Three distinctly new styles with tight-fitting yokes and wide side or box pleats. Trimmed with buttons. Splendid serge in black or navy. Sizes 23 to 35-inch waist bands, 33 to 37-inch lengths. Regularly \$4.00. Thursday 2.89

NEW IMPORTED SUITS.
 Some of the latest novelty suits are in putty and sand shades; also king's blue, navy and black gabardines, and fine black and white stripes. Prices \$25.00 to \$55.00.

A Very Stylish Suit in Putty Shade, blouse front coat with belt, fastened to the neck, brown, velvet collar and large fancy pockets, yoke skirt with flare and large fancy pocket. Price 29.50

A Smart Style in the Sand Shade, blouse front coat, roll collar, sleeves buttoned to elbow, beautifully lined with flowered silk, skirt plain flare with pocket. Price 35.00

These Fur Prices Have Struck Bottom!

Make sure of getting them before the rebound! Our fur prices this season have appealed to discriminating women—these that are advertised for Thursday are unusual enough to cause a sensation in the fur trade. Don't miss this opportunity.

Electric or Near Seal Coats, from best imported French dyed skins, very newest models, 52 inches long, regularly \$80.00, Thursday \$59.00. 46 inches long, regularly \$75.00, Thursday \$55.00.

Hudson Seal Coats, travelers' samples, 50 inches long Regularly \$140.00. Thursday 95.00

Natural Black Jersey Muskrat Coat, 50 inches long, a handsome motor coat. Regularly \$175.00. Thursday 95.00

Black Fox Furs at greatly reduced prices, one of the most popular furs worn, suitable alike for young or elderly people.

Large Two-Skin Stoles and Scarfs, with head and brush. Regularly \$60.00, for \$45.00, and \$47.50 for \$35.00.

Large Single-Skin Scarfs, with head and brush. Regularly \$25.00 and \$21.00, for 17.50

Large Pillow Shape and Fancy Rug Muffs, regularly \$60.00, for \$40.00. Medium size, \$45.00 and \$40.00 for \$30.00.

Russian Fitch Furs, a fur resembling genuine Russian sable that is ultra stylish and gives excellent wear. Stoles that were \$25.00, for \$15.00. Muffs that were \$22.50, for \$15.00.

10 Sets only, Tiger Coney and Leopard Coney, large pillow muffs and shawl scarfs, 92 inches long, 8 inches wide. Regularly per set \$20.00. On sale Thursday for 13.50



Sensible Gloves and Hose

That meet weather conditions, and at the same time are correct and well finished.

Clearing Women's Fine Winter Dress Gloves; tan cape leather and tan suede; pure wool lined; seam; extra soft, pliable stock; two dome fasteners; neat sewn; rich tan shades. Regularly \$1.25 and \$1.50. Thursday 90c

Women's Tan Suede Gloves, wool lined; one dome fastener, and strap wrist; pure wool lined; soft, pliable dressing; best finish. Regularly \$1.25. Thursday 85c

Women's Plain Black Heavy Weight Ribbed Worsted Hose; seamless; extra fine yarn; double heel and toe; sizes 9 1/2 to 11. Extra value. Thursday 25c

Women's Shot Silk Black Cashmere Hose; accordion pleat, red, white and blue; fine English cashmere; sizes 9 1/2 to 10. Regularly 50c. Thursday 39c, 3 pairs \$1.10.

Women's Plain Black Cashmere Hose; seamless, winter weight; extra fine yarn; spliced heel and toe; sizes 9 1/2 to 10. 25c value. Thursday 19c, 3 pairs 55c.

75c Dressing Sacques for 49c

Women's Dressing Sacques, of heavy flannelette, floral patterns, on sky or blue ground; tucked front, belt of self, mercerized trimming; sizes 34 to 44. Thursday 49c

Dinnerware at 5c

Good quality English porcelain dinnerware, various decorations, breakfast plates, soup plates, tea plates, bread and butter plates, pickle trays, cream jugs, sugar bowls, fruit saucers, oatmeal. Regularly 7c, 10c and 15c. Thursday, 5c a.m., each 5

ODD TOILETWARE.
 Floral and conventional designs, various shapes, some have gold traced edges and handles. Regular values up to \$1.25. Thursday:

- Large Water Jug, each 59
- Wash Basin, each 59
- Chambers, each 29 and 39
- Soap Dishes, each 19 and 25
- Small Water Jugs 10 and 15

\$2.25, 21-PIECE TEA SET, \$1.50.
 Fine quality thin translucent china, with pretty pink rose spray decoration, gold traced edges and handles, set consists of six cups and saucers, six tea plates, six bowls, cream jug and cake plates, 21 pieces in all 1.59

COIN GOLD BAND.
 \$2.75 Dinner Service, \$17.95.
 12 sets only of the much desired plain 1/2-inch gold band decoration on the quality clear white china, perfectly shaped with Kerma shape cups, 97-piece composition. Regularly \$28.75. Thursday 17.95

Just 53 Black Cheviot Overcoats Thursday, \$5.95

N.B.—An order for such coats as these, even if it were a very large one, could not be placed with any manufacturer today for within a dollar of our Thursday price.

We consider this the star overcoat attraction of the season—only trouble is there are but fifty-three of them. But isn't it worth while trying to be one of the lucky ones at 5.30 a.m. Thursday?

53 ONLY MEN'S BLACK CHEVIOT OVERCOATS.

They are made up in a smart Chesterfield style, three-quarter length, finished with double-stitched raised seams, lined with good quality twilled mohair and well tailored. Sizes 35 to 44. Regularly \$8.50 and \$10.00. To clear Thursday at 5.95

Men's Winter Caps

In golf shape, fine overcoatings, fleece, Anzora and plain finish tweeds, earbands, fur lined. Regularly \$1.00 and \$1.50. Thursday 59c

Boys' Tweed Caps, medium peak, golf shape, ear bands, warmly lined. Regularly 45c. Thursday 25c

Children's Wool Toques, short or long plain stitch, in dark colors only, 25c, 29c and 39c values. Thursday 15c

2000 Neckties at Half Price

Men's Silk Neckties, in extra large shapes, splendid assortment of designs and colorings, strong interlinings, guaranteed to last. Regularly \$1.00, \$1.25, \$1.50, \$2.00, \$2.50, \$3.00, \$3.50, \$4.00, \$4.50, \$5.00, \$5.50, \$6.00, \$6.50, \$7.00, \$7.50, \$8.00, \$8.50, \$9.00, \$9.50, \$10.00. Thursday 50c

Men's Military Gray Flannel Shirts, Government weight, reversible collar, also several designs of plain gray twill flannel shirts, double sewn throughout, extra large, sizes 14 to 18. Regularly \$1.50 and \$2.00. Thursday 1.29

Men's Nightrobes, in gray, blue, pink or helle striped flannelette, extra large and long, strongly made, all sizes 15 to 30. Regularly \$1.00. Thursday 49c

Staple Boots With Low Prices

BOOTS FOR MEN, \$2.63.
 600 pairs in box calf, waterproofed military tan calf, polished English kip and gunmetal tan calf, Blucher, with bellows tongue, and lace styles; double and triple thick reinforced viscolized soles of solid leather; military and low heels; sizes in the lot 5 1/2 to 11. Regularly \$3.50 to \$4.75. Thursday 2.69

WOMEN'S \$3.00 TO \$3.50 BOOTS AT \$1.69.
 800 pairs winter lace and button boots, gunmetal calf, vici kid and patent calf leathers, with dull matt calf tops; flexible, noiseless, solid leather soles and heels; very new and conservative shapes; sizes 2 1/2 to 7. Regularly \$3.00 to \$3.50. Thursday 1.69

BOYS' BOOTS, SIZES 11 TO 13 AND 1 TO 5. AT \$1.49.
 About 300 pairs Blucher and button boots, gunmetal, blue calf, vici kid and patent leathers; all sizes in the lot. Regularly \$2.00 to \$3.00. Thursday 1.49

BIG GIRLS' BOOTS, SIZES 11 TO 2, AT 99c.
 350 pairs Blucher and button styles; vici kid and gunmetal calf leathers; low and spring heels; sizes 11 to 2. Regularly \$1.50 to \$2.00. Thursday 99c

RUBBERS AT LESS THAN WHOLESALE PRICES.
 Men's Plain Rubbers; city weight; sizes 6 to 11 59c
 Boys' Plain Rubbers; heavy corrugated soles; sizes 1 to 5 55c
 Youth's Plain Rubbers; heavy corrugated soles; sizes 1 to 5 49c
 Women's, city weight, to fit all heels; sizes 2 1/2 to 7 49c
 Children's, city weight, sizes 3 to 10 1/2 35c
 *Phone your order. No Mail Orders filled.

Stock Clearings in the Basement January Sale

At substantial reductions, all perfect goods, hardened steel, heavily nickel-plated:

- \$2.00 Victor Skates, special for 1.39
- \$2.00 Queen Skates, special for 1.49
- \$1.50 Empire Skates, special for 1.25

CLEARING SNOWSHOES.
 \$3.50 regularly, size 22 x 42, for 2.50
 \$3.00 regularly, size 22 x 42, for 2.25
 \$1.50 regularly, size 9 x 30, for 1.00

STOVE PRICES MUCH REDUCED.
 Oak Heaters, large size, 15-inch cast iron frep; heavily nickel trimmed. Regularly \$8.19. A snap for 6.75

KITCHENWARE SNAPS.
 40c Round Black Roasters, double for 25c
 35c Sets of Mrs. Potter's Polished Irons, 3 irons, stand and handle complete 24c
 75c Stable Lanterns, strong and protected 59c

\$1.35 NICKEL-PLATED KETTLES, 98c.
 165 Only, Tea Kettles, sizes 7, 8, 9; all heavily nickel-plated on copper. Regularly sold for \$1.25, \$1.55, \$1.45. Special for 98c

Trousers

The general predicament of all men, with the possible exception of South Sea Islanders and Highlanders, is as follows: "Trousers wearing out, but coat still good." So when we had a chance to buy up an A1 stock of separate trousers at a low figure, we jumped at it. Result: We can offer many of these trousers on Thursday for less than half the regular price.

350 PAIRS OF MEN'S WORSTED TROUSERS, \$2.49.

The materials are all fancy English striped worsteds, in well selected patterns; well cut and perfectly tailored; sizes 31 to 42. Regularly \$3.00, \$3.50, \$4.00, \$4.50 and \$5.00. On sale Thursday at 2.49

Boys' Mackinaw Russian Overcoats \$3.49
 75 Blue and Black and Gray and Black Mackinaw Overcoats, double breasted style, with collar to button up close to chin; slightly fitting in back, with all-round belt; red flannel linings; sizes 2 1/2 to 9 years. Regularly \$5.00. On sale Thursday at 3.49

If Ever You Thought of Buying a Fur-Lined Coat, Don't Let This Chance Slip!

You can save more than you spend on some of these coats Thursday.

14 only, English heavy, lined with prime turred medium dark muskrat skins; carefully matched, and well finished; shawl collars of Persian lamb and Oriental extra skins; sizes 34 to 44 chest, and 50 in. long. Regularly \$15.00 and \$16.00. Thursday's special price 8.95

Home Furnishings Make Attractive Quotations
IMPORTED WOOL AND FIBRE RUGS.
 Closely woven, seamless rug, a variety of mixed blues, green and tan coloring. 3 1/2 x 10.6 and 3 1/2 x 12.0, reduced to \$6.25. 1 1/2 x 10.4, extra quality, reduced to \$7.00.

Heavy Wool Back English Axminster Hearth Rugs, Oriental and floral designs, in many different colors. A splendid, hard-wearing Axminster, 25 x 57 inches, \$3.50; 30 x 63 inches, \$4.25; 36 x 61 inches, \$5.75.

Scotch Inlaid Linoleums at 85c—A serviceable quality, with colors inlaid. Per square yard 85c
 Low Prices on Scotch Tapestry Squares—3 1/2 x 9.0, special \$7.25; 9.0 x 10.6, special \$8.25; 9.0 x 12.0, special \$9.45; 10.6 x 12.0, special \$11.45.

DRAPERY FABRICS.
 Sunproof Assyrian Cloth at 99c Per Yard—A new portiere fabric in green, red, brown, blue or natural colors; 50 inches wide. Per yard 99c
 Casement Silks, 50 inches wide. Per yard 1.25
 Combination Opaque Window Shades, 49c—Of good quality all finished cloth, size 27 x 70 inches, in green and white or cream and green. Harborside rollers. Regularly \$5.95. Thursday 4.95

Scotch Madras Curtain Muslin—A number of rich designs, 48 inches wide, in white or cream. Per yard 49c

LOW PRICES IN FURNITURE.
 Infants' Adjustable Crib, white enamel finish, can be raised and lowered to desired height, fitted with strong safety net; springs of steel link wire. Regularly \$15.00. Special \$10.00.
 Child's Iron Crib, white enamel, rolls close together, high end and drop sides, in two sizes, 2 1/2 x 4 1/2 and 3 1/2 x 4 1/2. Regularly \$12.50. Special \$8.95.
 Kitchen Cupboard, of selected elm, golden finish. Special \$10.95.
 Kitchen Tables, of hardwood, with drawer and white baseboard top, sizes 48 inches. Regularly \$5.95. Special \$4.95.
 Kitchen Chairs, hardwood, golden finish, strongly made. Special, each 49c

FOR SEMI-INDIRECT LIGHTING.
 Alabaster Glass Bowl, 14 inches across, suspended on 3-chain hanger, old brass finish, wired complete. Regularly \$10.00. Thursday 8.50
 Marble Glass Bowl, 14 inches across, beautiful diffusing quality, suspended on 3-chain hanger, old brass finish, wired complete. Regularly \$15.00. Thursday 12.50
 Not installed at these prices. No 'phone orders.

Club Bags at \$4.95
 Club Bags—Clearing cowhide leather club bags of various makes, colors russet, brown and black; single and double handles, all leather lined, and pockets, slide catches and brass locks; sizes 16, 17 and 18 inches. Regularly \$5.50 to \$8.25. Thursday 4.95
 No 'Phone or Mail Orders.

The Grocery List

- TELEPHONE DIRECT TO DEPARTMENT, ABELEIDE 6100.**
- 4000 lbs. Finest Canned Corn, only 6 lbs to a customer. 1 tin 25c
 - 200 lbs. Fresh Creamery Butter, in 10 lb. packages. Per lb. 15c
 - Finest Sugar-Cured Ham, half or whole. Per lb. 15c
 - Pure Lard, Silver Leaf Brand, 20-lb. pail 25c
 - Choice French Beans, Harlow, Vers. Reg. 15c 3 lbs 25c
 - Choice Red Salmon, 3 lbs 25c
 - Finest Evaporated Apples, per lb. 15c
 - French Macaroni, 3 packages 25c
 - Edwardburg or Beehive Table Syrup, 5-lb. pail 25c
 - Finest Featherbed Cocosnut, Per lb. 15c
 - Salt in Bags, 3 bags 25c
 - Upton's Marmalade, 3 packages 25c
 - Robt Hood Oats, Large package 25c
 - Finest Pot Barley, 5 lbs. 25c
 - Ozo Cubes, 4 lbs 25c
 - 100 lbs. Deep Sea Codfish Steaks, Reg. 15c, 2 tins 25c
 - Choice Corned Beef, large size, Reg. 15c, 4 for 25c
 - Finest Canned Lombard Plums, in syrup, 3 tins 25c
 - Choice Corned Corned, 3 packages 25c
 - Peanut Butter, in bulk. Per lb. 15c
 - 100 lbs. Fresh Ginger Snaps, 3 lbs 25c
 - Blue Ball Tea, 100 lbs 25c
 - 40c ASSAM TEA FOR 25c—100 lbs. Fine Full-bodied Assam Tea of quality and the flavor; 100 lbs. tea anywhere. Thursday, per lb. 25c