

MOIR NOT GUILTY ON THE GROUND OF INSANITY MAY BE COMMITTED TO INSANE ASYLUM FOR LIFE

Jury Was Only Out for About Fifteen Minutes
When the Decision Was Arrived At—No Sensation in Court Room When Verdict Rendered.

CHIEF JUSTICE'S CHARGE TO THE JURY

Explained the Case as It Appeared From the Evidence—Recommends That He Be Sent to an Asylum—Points Out the Danger to the Community From Such Men—The Evidence Today.

"We find the prisoner not guilty, on the grounds of insanity."

After being out about fifteen minutes, the jury in the trial of William A. Moir, charged with the murder of Sergt. Lloyd, on the night of April 17 last, returned the verdict which saved Moir from the gallows.

In accepting the verdict, Chief Justice Meredith said that it was the only verdict possible, considering the nature of the evidence given. His honor thought that the medical testimony had shown the public to be in great and imminent danger from epileptic subjects, who, according to the evidence, might successfully hide the evidence of their condition from all observers. In his opinion, the only safety for the public depended on the life imprisonment of such dangerous subjects as the prisoner at the bar had proved himself to be. And, therefore, he found it his duty to order the confinement of the prisoner until the pleasure of the Lieutenant-Governor was known.

ALL EYES ON MOIR.

When the fateful words of the verdict were spoken, every eye turned upon Moir, who had sat cool and to all appearances uninterested during the trying minutes since the jury had left the court room.

When the words which saved him from the gallows, to send him, in all probability to a life of imprisonment in some asylum, were spoken, not a shadow of a change passed over the colorless face of the prisoner. He looked stonily in front of him, and only the nervous twitching of the mouth, and the long, slender hands prone to stray towards the weak, sensual mouth, gave evidence that he was even remotely interested in what was taking place.

NO STIR IN THE COURT.

Save for the strained eagerness with which the crowd leaned forward to catch some movement on the part of the prisoner, there was no stir in the court room. The evidence had been so manifestly in favor of the verdict given, that the actual verdict did not come as a surprise, and the only question was, how would the prisoner take it?

In that, the seekers for sensation were disappointed, as the sphinx-like stare which Moir has maintained throughout the trial never wavered for an instant. As he left the prisoner's box, closely guarded by two constables, to await in the jail the decision of the crown regarding his fate, he walked with his usual steady, soldierly bearing, and if he were feeling at all on the matter, his mask-like face gave no evidence of the fact to the curious eyes that followed him. Prolonged and profound medical testimony had hopelessly involved the lay observer, and the spectators at the scene had but a very vague idea of the rights and wrongs of the case. The consensus of opinion in the court room seemed to be that Moir had been very fortunate in the verdict.

Today's Session.

Some time before the court was expected to open every available inch of standing room had been taken up, and the constables were ordered to clear the building. Moir still maintained his quiet, though somewhat nervous demeanor. He sits always in one corner of the box, with his face resting on his hand. He is a little paler, and his mouth twitched a little more, otherwise he was unchanged. Sergt. Blair was first called. He said he was an instructor of musketry at Wolseley Barracks, and knew the Ross rifle.

"How much pressure would be required to discharge it?" "About four pounds." "What effect would a jar of the rifle cause?" "It would be possible for any sudden jolt to discharge it without pressure." Sergt. Lawrence was then called, and stated that Moir had at least two suits of civilians' clothes in his possession at the time of the tragedy. The hearing of this evidence tended to show another branch of the defence. The inference evidently being that if Moir had been rational at the time he would have changed from military into civilians' clothes.

Medical Expert.

Dr. W. J. Robinson, of the Asylum, here, was called to the stand. From the evidence given he had no doubt that the prisoner was an epileptic subject. "I attended the prisoner on Christ-

amounts have on others?"

"Oh, yes; some can stand more than others."

"Some men, says Dr. Berkeley, can take as much as a smart day?"

"Surely there are other authorities than Dr. Berkeley on this subject here today," remarked his honor.

"If I was sure a man reasoned out any action I would say that that man was not in the condition of epilepsy, though he might act in a fairly reasonable and reasoning manner. I consider it such acts as more instructive and automatic," said Dr. Robinson.

"Do patients ever conceal things?" "Yes, I have known such cases."

"Believes Moir Was Insane."

"Would you undertake to say from what you have heard in court that Moir was insane?"

"I firmly believe that he was entirely irresponsible."

"You are founding your opinion on his previous history?"

"On his previous history and my knowledge of the disease."

"Now, eliminating all this previous history from your mind, would you think that he was an epileptic patient?"

"The witness said he could not answer that question without it being placed more clearly. He was allowed to go."

Dr. Clark, of Toronto.

Dr. Clark, medical superintendent of the Toronto Hospital for the Insane, was next called. Mr. McEvoy examined him.

"You are here at the instance of the crown?"

"Yes."

"You have heard the accounts given of this prisoner's diseases? Could you say what the nature of the attacks were?"

"I reached the conclusion that he was an epileptic patient."

"Do the attacks, where the patient falls down, include the attacks where he has no convulsion?"

"Not at all. He may have both varieties of attacks."

"In these attacks do patients often do what looks rational?"

"Yes, in certain cases."

"Have you formed any opinion as to the mental condition of the prisoner at the time of the tragedy?"

"I think that he was suffering from an epileptic attack at the time, and was unconscious of what he did."

Mr. Smith asked: "Can you state this as a fact?"

"It is merely my opinion."

"How do you distinguish between a man merely irritable because of a seizure from a feeling of injustice, and an epileptic subject?" asked his honor.

"I would have to study all the facts of the case carefully with all his previous history to answer that."

A Nice Point.

"How would you draw the line between a conscious act of vengeance and an epileptic seizure?"

"It is difficult to say. An epileptic is the most irritable creature in the world, and is apt at any times to precipitate a tragedy."

"What makes you think he was irritable?"

"He did an apparently senseless thing, such as firing off the revolver."

"How does the fact that he told one witness that he had his trouble at the barracks fit in with this opinion?"

"It does not affect it at all. He would simply reason from the condition in which he found himself that such had been the case."

"Was there an entire absence of the knowledge of right and wrong in this case?"

"Does his running away with the rifle-point to any knowledge of what had taken place?"

"I do not think so. I believe that the whole tragedy was due to misjudged zeal. If they had left the man alone the whole matter would have passed off quietly."

This ended the case for the defence. In the rebuttal testimony a number of witnesses testified for the crown to the fact that Moir had no attacks while in the jail.

Simon Fagel, a bartender of the Abbot Hotel, Guelph, where Moir lived six months between 1906 and 1907. He took liquor but the witness had never seen him drunk. Had found him in a fit one day and had been compelled to hold the prisoner while in this fit. When he had let him go, the prisoner had been violent several times. He had been compelled to knock him down to save himself.

Dr. Bruce-Smith.

Dr. Bruce-Smith, inspector of prisons and asylums for Ontario, was next called. Mr. Smith conducted the examination.

"Are there any attacks arising out of alcoholic indulgence, like epilepsy?"

"Yes; alcoholic insanity may simulate epileptic attacks."

"From the evidence, merely of the night of the tragedy, could you form an opinion as to his mental state?"

"Most certainly not."

Mr. McEvoy then arose to cross-examine.

"Does your opinion differ from Dr. Clark's considering all the evidence?"

"Not at all."

"Would the fact that Moir might have worked six months without an attack, or that he has not had an attack while in jail, affect your opinion that he was an epileptic?"

"Not at all."

"Such patients go through very complicated actions at times, do they?"

(Continued on Page Two.)

Who Is the Owner?

A pair of ladies' boots and a muff were left at the water commissioners' office yesterday for which owners are being sought.

IN CLOSE CONFINEMENT

Chief Justice Meredith, addressing the Moir jury, said:

"No other verdict could have been given than the one that you have arrived at, and my duty is to direct him to be placed in close confinement. The evidence we have heard in this case indicates that the public are in a very great danger from persons who have been epileptic. It indicates that they may be moving about in the community without any knowledge by those with whom they come in contact, that they are epileptic, and that at any moment homicidal mania may be developed, and such a result as happened unfortunately in the case you have been investigating."

"I think that the medical evidence makes it clearly the duty of those who are responsible for the administration of the affairs of this Province, or of this Dominion, to see that persons epileptic, who have been acquitted of such crimes on the ground of insanity, are not permitted to go again at large."

"Practically the evidence in this case demonstrates that the safety of the community demands that epileptics be subjected to imprisonment for life."

"Until medical science has reached a stage—I do not think it has yet reached that stage—when persons who are afflicted with this form of disease can be cured, there is no safety for the community unless they are kept in confinement, so that homicidal tendencies can not affect those with whom these people come in contact."

"I direct that the prisoner be confined in the county jail to await the pleasure of the Lieutenant-Governor."

AGED LONDONER DIES AT PRAYER

Sudden Demise of Mr. David McRoberts, of Oxford Street.

Kneeling by his bedside, apparently in the act of completing his morning devotions, death came suddenly to Mr. David McRoberts, at the residence of his daughter, Mrs. Samuel B. Laird, 460 Oxford street, this morning.

Mr. McRoberts was 86 years old, and had resided in London for some time. He was apparently in his usual health last night, and when he did not come down to breakfast this morning Mrs. Laird wondered why.

She went up to his room and found him by the bed.

Dr. Thompson was at once called, but found that Mr. McRoberts had died a very short time before from apoplexy.

Two daughters, Mrs. Laird, of this city, and Mrs. Reynolds, of St. Jacobs, survive.

The funeral will be held on Saturday afternoon at Mount Pleasant cemetery, the services being conducted by Rev. F. E. Malott.

COUNTY JUDGE OF ESSEX

Mr. George Smith, ex-M. P. of Woodstock, Receives the Appointment.

Ottawa, Jan. 14.—The appointment was made yesterday of Mr. George Smith, ex-M. P. of Woodstock, to be county judge of Essex, in succession to Judge Mickle, who was appointed to the position last month, but who resigned to continue in practice after only a day's incumbency of the office. The judgeship has been vacant since the resignation of Judge Clements, last spring.

SECOND WELL DOWN THIRTY-FIVE FEET

Rapid Progress is Being Made With the Drilling.

The second well on Horton street is down about 35 feet, and rapid progress is being made with the drilling.

At present they are drilling through the hardpan. There is a strip of this hard substance about 30 feet in depth. When the drillers pass through this they reach the gravel bed, of about the same thickness. It is in this that the water is found.

"We are making good progress," said Mr. James Peat. "We are still in the hardpan, and as soon as we reach the gravel bed we will know how much water we will get. It will be probably quite a week when we strike the water."

The Postmaster's Office.

It was stated at the postoffice this morning that it is expected that Mr. R. C. Macfie will assume the position of postmaster this week. No official word of any appointment has as yet been received at the postoffice.

THE WEATHER.

TOMORROW—SNOW OR RAIN. FORECASTS.

Toronto, Jan. 14—8 a.m. Southeast winds; cloudy and comparatively mild today and Friday, with local falls of snow or rain.

TEMPERATURES.

Today. Yesterday.

Stations. 8 a.m. Min. Max.

London 31 -11 38

Calgary -28 -38 -10

Winnipeg -28 -38 -10

Port Arthur 28 -30 36

Perry Sound 18 -2 38

Toronto 30 -16 2

Ottawa 4 -2 8

Montreal -2 -12 2

Quebec -2 -12 2

Halifax -2 -12 2

Dawson -58 -56 -56

Victoria -22 -16 -16

Port Simpson 12 18 22

Edmonton -10 -14 -14

Kamloops -10 -14 -14

Prince Albert -22 -26 -26

Moos Jaw -16 -22 -22

Qu'Appelle -18 -24 -24

Regina -10 -14 -14

Minus (-) means below zero.

GREEK WAS FINED FOR SELLING CIGARS

To Local Chinaman on Sunday
—Chink Arrested.

In the police court this morning, Michael Fallis, a young Greek, employed in a local restaurant, was found guilty of selling cigars on Sunday, Jan. 3, to John Tom, a Chinese laundryman, and fined \$5.00. The charge was made by P. C. McNulty, who stated that while passing the store he had noticed the Chinaman at the cigar counter. On going in he saw Tom give the Greek a quarter, and he took two cigars. Tom told the clerk to keep the other for himself. McNulty remarked to Fallis, "I guess I have got you this time," and Fallis said, "I guess you have."

Fallis absolutely denied everything in court this morning, and said he had given the Chinaman the cigars.

Tom did not appear, notwithstanding that he had been served with a summons. He had to be arrested. Magistrate Love gave him a very severe lecture, and fined him \$2 for contempt of court.

Tom said he had worked until 1 o'clock this morning and intended coming to court as soon as he got up.

One drunk was remanded for a week to sober up.

IS JUDGED INSANE

Woodstock Lad Who Faked Hold-up Sent to Asylum.

Woodstock, Ont., Jan. 14.—Roy Ingles, the young man who put up a highway robbery game on himself and then sent threatening letters to Henry Craig, was before the magistrate yesterday afternoon. On the evidence of two doctors as to his mental capacity Ingles was sent to the Orillia asylum.

SPEAKER OF THE SENATE

Senator J. K. Kerr, of Toronto, to Succeed Speaker Dandurand.

Ottawa, Jan. 14.—At yesterday's meeting of the cabinet council Senator J. K. Kerr, of Toronto, was appointed speaker of the Senate in the new Parliament, in succession to Speaker Dandurand, who has held office during the past four years.

EX-AUDITOR ILL

The Doctors Say J. Lorne McDougall May Not Recover.

Ottawa, Jan. 14.—Mr. J. Lorne McDougall, ex-auditor-general of Canada, suffered a second paralytic stroke yesterday, and the doctors are doubtful of his recovery. He holds out little hope of his recovery. Mr. McDougall held the position of auditor-general for a quarter of a century, retiring on superannuation on the appointment of the present auditor-general, Mr. Fraser, some four years ago.

OBERNESSER IN TROUBLE AGAIN

Former London Hotelman Said to Have Hit Man on the Head With a Cue.

[Special to The Advertiser.]

Hamilton, Jan. 13.—Because he ignored a summons to the police court to answer a charge of aggravated assault, a warrant was issued by Magistrate Jelfs in the police court this morning for the arrest of Jacob Obernesser, proprietor of the Union Hotel, Hughson and Hunter streets, who is a former Londoner. He is accused by John A. Walker of having struck him over the head with a billiard cue in the poolroom of the hotel last night.

Walker's head was cut so that five stitches were required to close the wound. He complained to Constable Springer, who took him to Magistrate Jelfs' residence in a bloody condition.

Walker told his version of the affair, and his worship issued a summons for Obernesser's appearance in court this morning. Neither of the parties was on hand, and a warrant was issued.

Walker told the magistrate that he was playing pool and sat on the side of the table in order to make a shot. Obernesser asked him why he did not take the rest, and he asked the proprietor where it was. He claims that he struck him over the head with a cue which he had in his hand.

Local detectives sat side by side with constables from Arthur, Ont., where Moir was captured after his flight. County constables, with their red staffs of office, mingled with the intensely curious crowd in the seats at the rear, and others who stood up hour in and hour out to hear the evidence. Every lawyer connected with the case, wore his imposing gown. In front of his lordship sat Sheriff Cameron, his deputy and Clerk Weld, all wearing gowns. Imposing, indeed, is the law of Canada in a criminal court.

There is comedy in every tragedy for those not directly affected. Occasionally a witness said something which caused a low laugh in some section of the courtroom, but the constables instantly suppressed it.

A Strange Game.

And all the while Moir watched the moves on the checkerboard—the stake of which was his life. It was a game. Even the thought of the man hurried into eternity by a rifle bullet—a bullet propelled, Sergt. Gilmore swore by a gas pressure of 600 pounds to the square inch—could not overcome a wave of pity for the prisoner.

Continued on Page Eight.

MOIR WATCHED CHECKER GAME

The Stake of Which Was His Own Life.

A PEN PICTURE OF PRISONER

And the Scene in the Court Room Yesterday Afternoon.

Charles Dickens, in his "Oliver Twist," says that any two babes when born are on a level. They are just the same until the world begins with them or their actions mark them from the rest of mankind. Little Oliver, lying there, might have been the king of England, but the moment the garb of the poorhouse was placed upon him he was branded as a pauper.

It is the same with a man. Sitting in the felon's box at the court house William Alexander Moir was a prisoner—someone with a mark on him—someone charged with killing a fellow man. Had he been out in the audience he would not have been noticeable, unless it would be for the fact that he is much more intelligent in appearance, of a much finer mold than most other men. But there he sat in the prisoner's box, something to be looked at. All eyes turned toward him, as surely as the needle of a compass to the north.

Yesterday morning he was apparently unconcerned. He came in with a confident air, but nothing of a swag. As the day wore on, however, he grew restless. He was paler far in the afternoon.

The Prisoner's Box.

In the same old box in which many prisoners, charged with similar crimes have sat, he listened to the evidence against him and for him.

A man of close on to thirty, he did not look over thirty. Tall—he sat high and straight in the cage—and nattily dressed, there was nothing brutal in his appearance. His dark, thick hair was well combed and brushed. His high collar and white set off the neat-fitting black coat. Thin-faced, alert, and nervous, he noted the points for and against him, and his movements registered his feelings.

But it was not until the deposition of his mother-in-law, Mrs. Hunter, of Howick, Scotland—a widow, for the second time—was read, that he seemed to be melting. Even the cold legal verbiage of the document, read by Edmond Wells, clerk of the court, could not hide the tender, motherly solicitation for a child in trouble. "He was never a strong boy," she went on to say. "He had always been good and she had never seen him drink intoxicants." One of his old comrades of the Gordon Highlanders told of Moir having taken a fit in a public house "on the lea," at Cork, Ireland, while quartered there with his regiment.

Breaking the Defense.

This witness and others told of Moir's having borne a good character in Scotland. Others, medical men of Ontario, were called to prove that he had been subject to fits, it being the evident desire of the defense to show that he was not responsible for his actions the night of the fatal shooting.

Not in a spirit of revenge but to uphold the safety of the people and punish the crime, if crime it was, committed the cold, unfeeling machinery of the law was set at work to break down this defense, and show that Moir was responsible—that if he was subject to "fits," they were brought on by alcohol; that he had passed several military examinations, the final one in London, and that if he had been physically and mentally affected he would not have been admitted to the British and Canadian armies. In short the crown endeavored to show that Moir was drunk when he suffered fits, or fell into a comatose condition, as witnesses swore he was in the habit of doing.

Majesty of the Law.

The law in all its majesty is on exhibition in trial for murder. On the bench sat Chief Justice Sir William Ralph Meredith, once a famous criminal lawyer himself. He, with the present Justice MacMahon, acted for the dozen or more men accused of the Donnelly murder in 1880. In the same court room these then eminent lawyers freed the prisoners. Acting for the defense of Moir was Mr. Edmund Meredith, K. C., brother of the presiding chief justice.

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Continued on Page Eight.

"IT'S NOW UP TO THE DOCTORS"

Moir's Lawyers Will Make No Move To Free Him.

MUST BE PRONOUNCED CURED

Mr. John M. McEvoy Admits That the Prisoner Would Be a Danger to Public at Large.

"What will be your next move in connection with this case?" was asked Mr. J. M. McEvoy, who was associated in the defence of Moir.

"It is now up to the doctors," said Mr. McEvoy. "There is no doubt that the man is a dangerous man to be at large in his present condition. He is liable to have these fits at any time, when he would be a menace to the public. We will make no move to have him freed under the present circumstances. Until the physicians state that he is entirely cured of the malady, I do not think any move will be made to free him. It would not be wise to do so. As soon as he is cured, so that there is not likely to be a recurrence of the disease, then it will be opportune to move for his discharge."

FIRE AT BRANTFORD

Hampel Paper Box Company Works Badly Gutted.

Brantford, Ont., Jan. 14.—At 5 o'clock this morning a fire broke out in the Hampel Paper Box Company's works, Centre street, corner West street, a substantial four-story brick building, erected by the William Buck Stone Company when they foundry was in that section. The firemen fought the fire two hours to get it extinguished. The machinery is badly damaged and the stock destroyed.

The fire started in the lower floor, which is pretty well gutted. The upper stories did not suffer so severely. Loss and insurance not known.

BESIEGED THE CITY HALL

Toronto Mob Hears Fiery Socialist and Clashes With Police.

Toronto, Jan. 14.—A socialist leader named Hall was the cause of something of a row here yesterday. Mounting a sleigh that was standing in front of the city hall, he made an impassioned address to a large gathering of the unemployed, it is said, and it is alleged that he urged the mob to make a raid on the city hall. Inspector Duddy and half a dozen policemen dispersed the gathering without much trouble.

FATAL WRECK IN WEST

One Freight Crashes Into Another, Causing Death of Two Trainmen.

Medicine Hat, Jan. 13.—Meagre details of a fatal rear-end collision at Slidmore recently received. C. P. R. fireman and brakeman Porter were killed. An eastbound freight on a siding was run into by another freight, destroying the caboose and six cars. The victim was in the engine of the second train.

Debate at Western.

The Western University Literary Society meets tonight at 8:30. The subject for debate is as follows: Resolved, that the recommendation of the simplified spelling committee be adopted

TRAVELERS' GUIDE

BRIDGE AND TORONTO.

Corrected to Jan. 10, 1909.

Arrive from the east—9:48 a.m.

10:15 a.m., 11:12 a.m., 11:28 a.m.,

12:30 p.m., 1:10 p.m., 1:20 p.m.,

2:55 a.m., 11:28 a.m., 1:10 p.m.,

4:10 p.m., 6:25 p.m.

Depart for the east—12:14 a.m.

2:40 a.m., 7:30 a.m., 9 a.m., 11:23

a.m., 2:05 p.m., 4:25 p.m., 6:53 p.m.

(Eastern Flyer).

The trains leaving at 7:30 a.m. and

2:05 p.m. stop at all stations.

Depart for the west—6:50 a.m.,

7:49 a.m., 11:13 a.m., 11:43 a.m.,

1:40 p.m., 8:18 p.m.

The 7:40 a.m. and the 1:40 p.m.

trains stop at all stations.

LONDON AND WINDSOR.

Arrive—10:25 a.m., 4 p.m., 6:50

p.m. (Eastern Flyer), 11 p.m.

Depart—6:25 a.m., 11:35 a.m., 2:20

p.m., 8:16 p.m. (International Lim-

ited).

STRATFORD BRANCH.

Arrive—9:25 a.m., 11:15 a.m., 1:33

p.m., 8:45 p.m., 11:25 p.m.

Depart—6:00 a.m., 10:26 a.m., 2:45

p.m., 4:55 p.m.

LONDON, HURON AND BRUCE.

Arrive—10:19 a.m., 6:10 p.m.

Depart—6:20 a.m., 4:50 p.m.

Trains marked thus * run daily.

Those not so marked run daily except

Sunday.

PERE MARQUETTE RAILWAY.

Depart—5:40 a.m., 7:10 a.m., 9:45

a.m., 2:30 p.m., 8:40 p.m., 1:50

p.m., 4:40 p.m., 8:20 p.m.

* To and from Walkerville without

change. Trains not "starred" to

Port Stanley.

CANADIAN PACIFIC RAILWAY.

Arrive—From the east—11:30 a.m.,

8 p.m., 10:52 p.m., 11:15 p.m.,

4:30 a.m., 8:35 a.m., 5:20 p.m.

Depart—For the east—4:40 a.m.,

8:43 a.m., 5:28 p.m. For the west—

11:38 a.m., 8:10 p.m., 11:00 p.m.

Trains marked thus * run daily.

Those not so marked run daily except

Sunday. **From Chatham only.

***Runs only to Chatham.

MICHIGAN CENTRAL RAILWAY.

Arrive—6:55 a.m., 11:10 a.m., 5:10

p.m., 9:50 p.m.

Depart—7:15 a.m., 2:30 p.m., 6:35

p.m., 10:25 p.m.

*Runs through to Waterford.

GRAND TRUNK RAILWAY SYSTEM

CALIFORNIA MEXICO FLORIDA

Round trip tourist tickets now on sale to all principal winter resorts.

Full information from E. De la Hooke, City Passenger and Ticket Agent, or E. Ruse, Depot Agent.

MICHIGAN CENTRAL

"The Niagara Falls Route."

ROUND TRIP WINTER TOURIST RATES

and excellent service now on to

Florida and the South

Through sleeping cars, tri-weekly service, Detroit to Jacksonville, Fla., and many other points in the South.

The close connections made at Detroit, with no delay, make this the quickest and most satisfactory route.

Call or write for rates and full particulars. City office, 48 Richmond street. Phone 285. THOS. EVANS, C. P. A., H. PALMER, D. P. A., St. Thomas; O. W. RUGGLES, G. P. A., Chicago.

INTERCOLONIAL RAILWAY

For Copy of "Notes By the Way" With Timetable of

Maritime Express

Canada's Train, noted for excellence of sleeping and dining-car service, between Montreal and Atlantic Ports.

Apply to Toronto Ticket Office, 51 King Street East, or General Passenger Department, Moncton, N. B.

WABASH

NOW IS THE TIME TO VISIT THE LANDS OF SUNSHINE AND FLOWERS

Round trip tickets are now on sale daily at lowest rates from all Wabash stations to the South and West, including TEXAS, OLD MEXICO and CALIFORNIA. The Wabash is the GREAT THROUGH CAR LINE between the East and West.

For rates, time of trains, apply to your nearest Wabash agent, or address J. A. EICKARSON, district passenger agent, at Yonge street (Traders' Bank building), Toronto, and St. Thomas, Ont.

BURKHOLDER MUST SERVE.

Hamilton, Jan. 13. — At the sessions last month, Wm. Burkholder, middle wing of the Tiger football club, was sent down for fifteen months for perjury committed at the police court in a gambling case. Friends immediately circulated a petition for his release. This morning Sheriff Middleton received word from Ottawa that the Governor-General did not see his way clear to pardon Burkholder, who must now serve his sentence.

"Don't Neglect a Cough or Cold."

It can have but one result. It leaves the throat or lungs, or both, affected.

Dr. Wood's Norway Pine Syrup is the medicine you need. It is without an equal as a remedy for Coughs, Colds, Bronchitis, Sore Throat, Pain in the Chest, Asthma, Whooping Cough, Quinsy and all affections of the Throat and Lungs.

A single dose of Dr. Wood's Norway Pine Syrup will stop a cough, soothe the throat, and if the cough or cold has become settled on the lungs, the healing properties of the Norway Pine Tree will proclaim its great virtue by promptly eradicating the bad effects, and a persistent use of the remedy cannot fail to bring about a complete cure.

Do not be humbugged into buying so-called Norway Pine Syrups, but be sure and insist on having Dr. Wood's. It is put up in a yellow wrapper, three pine trees the trade mark, and price 25 cents.

Mrs. A. Elles, Innisfail, Alta., writes: "Last spring I had Typhoid fever and Bronchitis, which left me with a terrible cough. I tried doctor's medicine but got no relief until my husband got me a bottle of Dr. Wood's Norway Pine Syrup, and before I had finished it my cough was cured. My husband also uses it whenever he has a cough. I would not be without it."

MARVEL Whirling Spray is the new and most effective remedy for Coughs, Colds, Bronchitis, Sore Throat, and all affections of the Throat and Lungs.

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MOIR NOT GUILTY

Continued From Page One.

not, while under such attacks?"

"Yes," Mr. McEvoy then read an authority which Dr. Bruce-Smith acknowledged as a famous one, who said that during the attack itself insanity cannot take place, save where the convulsions are lacking, and that when suffering from such attacks the patient were subject to suicidal, homicide and other violent manias.

"Do you agree with that?" he asked. "I believe that is correct."

A Toronto Specialist.

Another noted alienist, Dr. Arthur Jukes Johnston, chief coroner of Toronto, next took the stand.

"Is there anything in the evidence of the events of the night of the tragedy," asked Mr. Smith, "that would warrant you in giving an opinion as to the prisoner's condition at the time?"

"I could not give a positive opinion."

"In alcoholic mania do you have conditions resembling epilepsy?"

"To a certain extent; yes."

Mr. McEvoy, in cross-examination asked:

"Taking the whole case as it has been heard, do you agree with the opinions of the doctors given here that Moir was unconscious at the time of the act?"

"Yes, that would seem to be the case."

"That ends the case in rebuttal," said Mr. Smith.

Was He Insane?

"I submit," said Mr. Meredith, "that it has been conclusively proved that the man was insane."

"I think," replied Mr. Smith, "that the case should go to the jury, in that it has not been absolutely proved that the prisoner was insane at the time of the tragedy."

Both counsels agreed to waive their privilege of addressing the jury, and the judge began his address.

Judge's Address.

"Gentlemen of the jury," he said, "In the trial there has been no contesting the fact, that Sergt. Lloyd met his death at the hands of the prisoner at the bar. If he had been sane at the time this crime would have been murder. You must remember that the burden of proof that the prisoner was insane at the time of the act, rests with the defense. The law holds everyone sane until they are proved otherwise."

"In this case the evidence is not as complicated as in a case of partial insanity, for in such cases the patient has lucid intervals, in which he is perfectly responsible for his acts."

"According to the medical testimony given in this case, whether epilepsy takes the form of convulsions, or of a psychic, mental equivalent, the patient is absolutely unconscious of his acts, and hence not responsible at criminal law for the crime."

The Medical Evidence.

"The evidence," continued the chief justice, "in the case of the medical gentlemen who attended the prisoner while suffering from those attacks, save in the case of Dr. Walsh, agree that the attacks were of an epileptic nature, and Dr. Robinson all agree that the medical gentlemen who had attended the prisoner during these attacks had correctly diagnosed the case."

"Also, all these gentlemen agree that knowing the history of the case, at, before and after the time of the shooting, indicate that at the time of the act he was suffering from such an attack, and was absolutely unconscious of what he was doing."

"There has been, on the other hand, no evidence on the part of the prosecution, to offset this testimony."

"It rests with you to decide whether or not the prisoner was insane at the time he committed this act. If you accept the evidence given, and find that the prisoner was not responsible for his acts, you will find the prisoner, 'Not Guilty.'"

Jury Retires.

The jury left the court room about half-past eleven.

After about fifteen minutes had elapsed a stir was heard at the left doorway, and the jury filed into their places, and rendered their verdict.

Yesterday Afternoon's Session.

Yesterday afternoon's session of the trial of Pte. Moir brought out the real crux of the defense, who succeeded in establishing a line of evidence that it will be difficult for the prosecution to meet. A great deal of evidence was adduced regarding the behavior of patients suffering from epileptic seizures. The defense attempted to establish the fact that an epileptic patient sometimes committed violent acts while being wholly unconscious of such acts, and hence not responsible for their commission. Much effective evidence was recorded on this point.

Constitutionally Affected.

Following this a commission from Scotland was read, the general bearing of which was that there was a constitutional tendency towards such attacks in the Moir family.

The testimony of the prisoner's mother told of his continued ill health and weakness during youth, and many witnesses were called to establish certain definite cases of epileptic fits under which the prisoner had suffered. It is understood that a number of prominent doctors and alienists will be heard in rebuttal of this testimony.

Lieut. Morris Cross-Examined.

Under cross-examination, Mr. Meredith obtained from Lieut. Morris the statement that Lloyd might have got hold of the rifle, though Morris said he could not state that Lloyd had touched the gun.

Mr. Meredith then tried to show that Lloyd had jerked down the gun, causing it to go off.

"Moir was holding the rifle with the barrel up, wasn't he?" asked Mr. Meredith.

"Yes."

"Lloyd was hit low in the body, wasn't he?"

"I don't know as to that."

"Well, if he were, the muzzle would have had to be pulled down, wouldn't it?"

"I refuse the question," said his honor.

Charles White Testifies.

Charles White, one of the boys who were said to have seen Moir the day after the shooting, was then called.

"Where do you live?"

"About six miles east of London, and about a quarter of a mile from the track."

"Do you know Moir?"

"Yes; he's the man in the box."

"Does he look the same as when you last saw him?"

"He has changed somewhat."

"But you recognize him?"

"Yes."

"How was he dressed last spring?"

"In a khaki uniform," Mr. Skinner spoke first to him, said the witness.

"He said, 'Hello, chappie,' or something like that, and then went into the house, and later he went around the barn to get a drink. He got back before Skinner, and asked me if I could get him a coat and hat. I said I didn't have any hat but the one I had on. He said, 'That will do me,' and went away west, taking the rifle with him. Next day we found a lot of bags in the top of the barn in the straw and a little hole cut in the wall looking towards the road. Moir went straight down towards the railway."

Mr. McEvoy took the cross-examination.

"You never saw the man before that time?"

"No."

"When did you see him since then?"

"Not till this morning."

"He doesn't look the same, does he?"

"He had a moustache then."

"Are there any windows in the barn?"

"Where at the top."

"On the granary in the mow. There was just a little straw in the granary."

"What did you do on Good Friday? About the same as usual, wasn't it?"

"Yes."

"When did you first tell of this?"

"About Oct. 1."

"And you haven't heard of it since?"

"I saw his picture in the paper that night and heard them talking about him."

As To the Cap.

"Did you ever see this cap?" asked Mr. Smith.

"Yes. That is the cap I gave him that night."

Herbert Skinner.

Herbert Skinner then took the stand.

"You were living with Mr. White at that time?"

"Yes."

"You were working there then?"

"Yes, in the west of the town."

"Would you recognize the prisoner?"

"Yes."

"How was he dressed?"

"In a khaki suit. Moir came in and said, 'Will you do me a favor?' I'd like to know who I'm doing the favor for," said he. He had been out for a while and had a glass and had got into trouble at the Barracks. I went into the house and saw the people reading the paper, and it had his picture in it. I went across to a neighbor's and telephoned for the police."

Albert Martin.

Albert Martin, living about ten miles northeast of London, was next called.

"Do you recognize the prisoner in the box?"

"The man I saw had a moustache. I couldn't swear to the man, as it was dusk. He was about that build."

"How was he dressed?"

"He had on a khaki uniform."

Mr. Dawson's Evidence.

Mr. Dawson, living about one and one-half miles to the north of the previous witness, was then placed in the box.

"Did anyone come to your house?"

"Yes; a soldier."

"Was it the prisoner in the box?"

"Yes."

"Had he a cap on?"

"Yes. He asked me for a bite to eat."

"What time?"

"About 8:30 p.m."

"Did he ask for anything else?"

"Yes. He asked for a coat to cover his uniform."

"Yes, and he took it away with him."

Dr. Belton.

Dr. Belton, of London was the next witness.

"You are the medical officer of the corps here?"

"Yes sir. I have held the position for 11 years."

"Do you know the prisoner?"

"Yes."

"Did you attend him personally?"

"No, sir."

Condensed Advertisements.

No Advertisement Accepted Less Than
Fifteen Words.
Amusements—Ten cents per line each
insertion, or two cents per word if set
solid.
Meetings—When no admission is charged,
one cent per word each insertion.
Articles for Sale, to Let, Help Wanted,
Situations Wanted, Board and Lodgings,
Lost and Found, Rooms to Let, and all
similar condensed advertisements—First
insertions, one cent a word; each subse-
quent insertion, one-half cent per word.
No advertisement less than fifteen words.

Births, Marriages and Deaths.

MARRIAGES.
McCLARY-BRADFORD—At the resi-
dence of the bride's mother, 750 Maitland
street, on Tuesday afternoon, Jan. 12,
1909, by Rev. P. E. Malott, of Colborne
Street Methodist Church, Bertha L.
Bradford, daughter of Mrs. Elizabeth
and the late Amos Bradford, to Miss
F. McClary, of Bowden, Alta. 62u

DEATHS.

BOYD—At his late residence, 202 Rich-
mond street, on Monday, Jan. 11, 1909,
Harry J. Boyd, aged 65 years, service
at 2 o'clock. Funeral private. Inter-
ment at Woodland Cemetery. 62u

MEROBERTS—In this city, on Thursday,

Jan. 14, 1909, David Merobergs, aged 36
years. Funeral will leave the residence of his
son-in-law, Mr. Samuel J. Laird, 420
Oxford street, on Saturday, Jan. 16, at
2 p.m.; service at 2 o'clock. Friends and
acquaintances please accept this notice.
62u

McKENNA—Suddenly, in this city, on

Jan. 12, 1909, William G. McKenna, aged
60 years. Funeral from his late residence, 509
Wellington street, on Friday, Jan. 15, at
2:30 p.m.; service at 2 o'clock. Friends
and acquaintances please accept this notice.
Interment at Mount Pleasant
Cemetery. 62u

AMUSEMENTS, LECTURES

BENNETT'S
Today
Biggest Five Cent Show in Town

GRAND—Tonight!
Partello Under Two Flags
Stock Co. 10c, 20c, 30c, few 50c
Mat. Sat. 10c, 20c. 62u

PRINCESS—HOCKEY. RESERVED
seats plan at Gillies's open Thursday
morning for Friday night's champion-
ship game. 62u

WESTMINSTER RINK—CADET BAND
tonight, Friday and Saturday nights.
Real ice. Real music. Open afternoons.
62u

JUBILEE ROLLER RINK—PAST OR-
NATE roller rink tonight, Friday and
Saturday nights. Real ice. Real music.
Admission, with skates, 25c.
62u

SKATING AT NORTH END RINK.
Every evening and Sunday, 10c to 15c.
Admission, with skates, 25c.
62u

PRINCESS—SEVENTH BAND THURS-
DAY AND SATURDAY NIGHTS. Musical
skating matinee Saturday afternoon.
62u

E. De La Hooke

Agent for all ocean lines crossing to
England, Ireland, Scotland, Continental
and Mediterranean ports. Selling flats
and all information can be obtained from
him. Special facilities for booking out-
ward and prepaid. "CLOCK CORNER,"
LONDON. 62u

PRINCESS—CHAMPIONSHIP HOCKEY.
Friday, Jan. 15, London Juniors vs. St.
Mary's. Admission, 25c; children, 10c.
Gates, 5c; reserved seats, 25c extra.
Plan at Gillies's jewelry store. Games
called at 8:15. Doors open 7 p.m. 62u

DANCING PALACE AUDITORIUM—
Weekly ball Monday evening, 8 p.m.,
Glenelagh, Tuesday; ladies, Thursday;
advanced, Wednesday evening; children,
Saturday afternoon. Private lessons any
hour. Phone. Dayton & McCormick.
62u

Mineral Baths

OPEN DAILY, 1 p.m. to 6 p.m.
SATURDAY, 11 a.m. to 3 p.m.
SUNDAY, 7:30 a.m. to 1 p.m.
Phone 2198. ywt

LEARN TO DANCE—RAPID TEACH-
ING. Low rates. Special attention
given to waltz and two-step. R. B. Miller, 245
Princess avenue. 62u

MUSIC FURNISHED FOR PARTIES,
balls, banquets, etc. 1265, Tony Vita's
Italian Harpers, 122 Queen's avenue.
62u

PONY COURTESY, ORIGINAL LONDON
Harpers. Music furnished for all oc-
casions. 161 Maple, Phone 1570. 62u

Traction Company

Hourly Service
London to St. Thomas, 7 a.m. to 11 p.m.
Every two hours to Port Stanley, 8 a.m.
to 10 p.m. 62u

LOST AND FOUND.

LOST—CAMO BROOCH, ON WEDNES-
DAY. Reward at 24 Queen's avenue.
62u

LOST—BETWEEN WATERLOO AND
Adelaide, on north side of Princess
avenue—a flat sack, with chain, with
chain. Reward if returned to 586 Prin-
cess avenue or Advertiser office. 62u

LOST—THURSDAY NIGHT, JAN. 7, in
Grand Opera House, or on street London
car—Maple Leaf tiepin, set solid with
pearls. Reward at this office. 62u

LOST—FOXTERRIER PUP, WHITE,
with tan ears and eyes. Reward Central
Fish Market. 62u

LOST—SILVER CARDCASE WITH
initials, containing \$12, about Jan. 5.
Reward at Hamilton's, 417 Richmond
street. 62u

LOST—GOLD BRACELET, BETWEEN
King and Eglar streets. Reward. 62u

BUSINESS CHANCES.

SHOE BUSINESS FOR SALE—STOCK
and fixtures, about \$100,000, with
chance for young shoe clerk; owner go-
ing west. Box 14, Advertiser. 62u

MILLINERY BUSINESS FOR SALE in
an up-to-date, modern stock, with
good condition; will be sold cheap; good
reasons for selling. For particulars ap-
ply Box 28, Hamilton, Ontario. 62u

MEETINGS.

L. O. O. F.—MEMBERS OF DOMINION
Lodge, No. 48, are requested to meet
at the lodge room at 1:30 p.m., Friday,
for the purpose of attending the funeral
of our late brother, J. J. Boyd. Mem-
bers of sister lodges invited. W. G. R.
Bartrun, N. G.; T. D. Hastings, secre-
tary. 62u

LOYAL LONDON LODGE, MANCHESTER

7571 Unity Oddfellows, meets tonight,
8 o'clock, Albion block, Richmond
street. 62u

THE ANNUAL MEETING OF THE

Shareholders of the Canada Chemical
Manufacturing Company, Limited, will
be held at the office of the company,
250 Rectory street, London, Ont., on
Friday, Jan. 15, 1909, at 4 p.m., for the
election of directors and such other
business as may be brought before the
meeting. John Smallman, secretary. 62u

ANNUAL MEETING OF THE LONDON

District Agricultural Society will be held
at the Western Fair office, Wednesday
evening, Jan. 13, at 8 p.m. Member-
ship tickets may be obtained from the
secretary, R. A. Carothers, president;
A. M. Hunt, secretary-treasurer. 62u

REGULAR COMMUNICATION KING

Solomon Lodge, A. F. and A. M.,
Masonic Temple, this Thursday evening,
Jan. 14, 1909, at 4 p.m., for the
election of officers for 1909, and elect
officers for the ensuing year. Every-
body welcome. A. Bannatyne, president;
H. Poole, secretary-treasurer. 62u

THE ANNUAL MEETING OF THE

Westminster Agricultural Society will
be held in Union Hall, Lambeth, on
Monday, Jan. 18, at 1 p.m., to receive
the yearly financial statement of the
society. The meeting will be held at
11 o'clock in the forenoon. R. E. R.
Company, dated this 17th day of Decem-
ber, A. D. 1908. 62u

NOTICE

is hereby given that the annual gen-
eral meeting of the shareholders of the Lon-
don and Port Stanley Railway Company
will be held at the committee room in the
City of London, Ontario, on Monday, the
18th day of January, 1909, at the hour of
11 o'clock in the forenoon. R. E. R.
Company, dated this 17th day of Decem-
ber, A. D. 1908. 62u

FEMALE HELP WANTED.

A YOUNG LADY FOR OFFICE; MUST
have had some experience. Box 15, Ad-
vertiser. 62u

ELDERLY LADY WANTS A RE-
spectable woman for companion. Ad-
dress 627 Dundas street. 62u

GIRL WANTED TO DO HOUSEWORK.
Apply 284 Clarence street. 62u

YOUNG WOMEN FOR POSITIONS IN
freight and express offices of Canadian
railroads; day, evening or mail courses.
Railroad College, 179 Dundas, London.
62u

WANTED—COOK AND LAUNDRESS,
for House of Refuge, Apply on or be-
fore 10th inst., to T. E. Robinson, county
building, London; J. H. Holdings, 627
Strathroy. 62u

EXPERIENCED GENERAL MAID
wanted. Apply Mrs. M. M. Ferguson,
204 Oxford street. 62u

WANTED—AN EXPERIENCED COOK,
also housemaid. Apply Mrs. S. N. Ste-
ring, 414 Dufferin avenue. 62u

WANTED—A GOOD HOUSEMAID; ONE
willing to wait at table. Apply,
please, to Mrs. J. W. Anderson,
421 Richmond street. 62u

MALE HELP WANTED.

AGENTS—WE WANT A GOOD MAN OR
woman in every county in Canada to
sell our Medicines. Toilet Soap, Col-
lars, Remedies, in combination pack-
ages, and also our four coin silver
house. The greatest sellers ever offered.
Agents wanted for full particulars. Write
today for full particulars. R. E. R.
Company, Limited, corner
Queen and Victoria streets, Toronto.
62u

WANTED—LITHOGRAPHIC APPREN-
TICES for art department. Apply even-
ing, 7 to 9 p.m., to J. Knowles & Co.,
Weston street. 62u

LET ME REPAIR YOUR SHOES—The
job done quickly. Famous Shoe Repair
shop, 204 Dundas street. Phone 275. 62u

TEAMSTER WANTED AT ONCE—
Single man preferred. Apply F.
Hutchinson, 20 Argyle street. 62u

A TELEGRAPHER IS NEVER "OUT
of work." Because the demand
for you is always greater than the supply.
School of Telegraphy, Toronto. 62u

WANTED—EXPERIENCED FARM
hand, also experienced men to cut wood.
Apply to J. D. Waide, corner Adelaide
and Grosvenor. 62u

TELEGRAPHY QUICKLY AND THOR-
oughly taught on railroad main line
system. Railway school, 1000
Victoria street, London, before
closing your deal with any school. 42u

MISCELLANEOUS.

FRENCH BUSINESS LETTERS
taught. Strictest confidence. Miss
Wulpen, 129 Maple. 62u

WANTED.

GENERAL STORE, STOCK BETWEEN
loan at 10 to 15% on real estate securi-
ties. Box 15, Advertiser office. 62u

WANTED—CANADIAN NORTHWEST
lands to sell on commission; state se-
cure, township, range and lowest net
price. Box 10, Advertiser office. 62u

COUNTERS WANTED, 75 FEET, SEC-
OND-HAND, suitable for store. West-
on, 100 Dundas street. 62u

SOUTH AFRICAN VETERAN WILL
pay highest cash price for your war
trunk. D. S. Robb, 426 College street,
Toronto. 62u

REAL ESTATE FOR SALE.

EXECUTORS HAVE PLACED FOR IM-
MEDIATE sale, two-story brick dwell-
ing, modern, near market. Sutherland,
Market Lane. 62u

MONEY TO LOAN.

PRIVATE FUNDS AT LOWEST RATES
—M. P. McDonagh, barrister, 413 Tal-
bot. 62u

MONEY TO LOAN AT LOWEST RATES
—Knot & Sargent, real estate brokers,
Room 101, Masonic Temple. 62u

PRIVATE FUNDS TO LOAN ON MORT-
GAGES on real estate. Macpherson &
Perrin, 51 Dundas street. 62u

PRIVATE AND TRUST FUNDS WITH
initials to suit; no commission.
W. W. Scandrett, solicitor,
92 Dundas. 62u

PRIVATE FUNDS TO LOAN—LOWEST
rates. Buchner & Gunn, corner Talbot
and Carling. 62u

SIGNS.

SIGNS, BANNERS, WINDOW AND
price cards at reasonable rates. Jenkins
Sign Company, 288 Richmond, upstairs,
opposite City Hall. 62u

SITUATIONS WANTED.

EXPERIENCED, RELIABLE STEN-
OGRAPHER. Teaches work between 8
and 9 a.m. and evenings. Apply Box 8,
Advertiser. 62u

ARTICLES FOR SALE.

FOR SALE—NEW MILCH COW. HOL-
STEIN. Apply George Fitzgerald, lot
7, con. 6, London Township. 62u

FOR SALE BY TENDER—THE PLANT,
machinery and stock in trade of the
City and Door Factory, London, as
a going concern. Inventory can be seen
with Joseph Dudley, city, or with Ivey
& Drummond, barristers, Merchants
Bank. 62u

I CAN SAVE YOU \$2 TO \$4 PER 1,000
feet of lumber; good sawing and planing
done at \$20 per thousand, worth \$24.
Siding at \$20 per thousand, worth \$24.
Cheaper grade pine flooring, \$25, worth
\$28. Hardwood flooring, \$20, worth \$24.
All kinds of hardwood at low prices.
Maple, cherry and oak for flooring and
siding. 2000 maple wood for sale. W.
Noxell, lumber yard, Komoka, Ont. 62u

FOR SALE

Two bedroom suites, one roll-top desk
and bookcase combined, pictures, 100
yards Brussels carpet, etc. All goods
must be sold. Apply CENTRAL STOR-
AGE AND EXCHANGE COMPANY, 334
Clarence street, London. 62u

COLUMBIAN WYANDOTTE COCK-
ELS for sale; prize-winning stock. Dave
Baskett, 32 Cartwright street. 62u

FOR SALE, CHEAP—WHITE-FACED
bay mare. Apply Wright, Chelsea Green.
62u

RUBBER-TYRED BUGGY, ALSO SET
of bob-sleighs. Apply 194 Hamilton
road. 62u

FOR SALE—TEN LAYING WYAN-
DOTTE pullets. Apply after 4, 434 Queen's
avenue. 62u

FOR WEDDING CAKES OR SPECIAL
cooking try the Big Bell Restaurant, 123
King street. F. G. Myers, proprietor. 62u

WE COMMENCED OUR STOCK-TAK-
ING Jan. 2, and in meantime will offer
for sale seven pianos at \$100, payable \$3
per month. Each is guaranteed for five
years in every respect, and is a value
never offered. Heintzman & Co., 425
Dundas street. 62u

ON HAND—SALE OF UNPAID COR-
RECTS Canadian Lady Corset Company,
355 Clarence street. Agents wanted. 62u

EVER-READY TWELVE-BLADED
Safety Razor, \$1 guaranteed. Gurd's,
18 Dundas street. 62u

SEE OUR LINE OF COAL OIL AND
Gas Heaters before buying. H. H. Mar-
shall Hardware and Stoves, 311 Dundas.
62u

YOUR BICYCLE THOROUGHLY OVER-
HAULED, stored and insured for the
winter. \$1. Etienne and Sons, 42
Cunningham's, East London. 62u

BUY IT. TRY IT.
KING SHOE POLISH
PRICE, 10 CENTS; WORTH \$10.
KING DRESSING COMPANY
LONDON AND NEW YORK. ywt

SOME GOOD SECOND-HAND TOP
delivery wagons for sale. Abbott's
Carriage Works. 62u

WATCH Page Eight Saturday
FOR PARSONS' FAIR
East London. yw

OWING TO AMALGAMATION OF TWO
papers I have for sale, on easy terms,
complete printing plant, in good con-
dition. Would sell articles separately to
suit purchaser. Address Geo. H. New-
ton, North Bay, Ont. 62u

GRIT! GRIT! GRIT!

Your hens want lots of Grit, also Oyster
Shell, Bone, Meat Meal, Beef Scraps, Cut
Clover, Clover Hay, Corn Meal, Scratch-
ing Feed and Laying Food. Cheap
and best. Write today for catalogue.
J. A. Morgan, 112 Dundas street. ywt

COAL DOWN FOR A FEW DAYS—
Green & Co., 425 York street, will sell
free-burning anthracite Lanes and On-
ward, well-screened and clean, at \$6.25 per
ton. Other kinds of coal and wood at
lowest cash price. Telephone 1231. 62u

SOUTHWEST & KETTLE—HAIR and
soft coal and wood dealers. Phone 259.
Corner Maitland and G. T. R. Prompt
delivery. ywt

WHY BE OUT OF WORK? WE WANT
men and women to sell New Williams
sewing machines. Apply 247 Dundas
street. ywt

Cement Blocks all Sizes

Horse and Cutter for Sale
R. H. SMITH
15 BRIGHTON STREET. 4-tyw

THEY ALL SAY FISHER'S 83, 638 DUN-
DAS for furniture on easy terms. On
evenings. Also ladies' raincoats, skirts
and jackets. 62u

SALE OF BOOKS AT McEWEEN'S
Lending Library, 2014 Richmond street.
Some of the best authors at 5c and 10c.
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NICE GLASS PANELED PARTITION
for sale. Price, James Gleeson,
621 Dundas street. Phone 222. 62u

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LIME, CEMENT, TILE,
FIRE BRICK, SEWER PIPE, ETC.
WM. COPE
(Successor to E. E. Jones)
33 YORK STREET. PHONE 1044. 62u

THOMAS ORGAN, SIX OCTAVES
piano, with mirror, \$50. Doherty
organ, five octaves, splendid condition,
\$25. Both guaranteed. Nordheimers,
Limited, 138 Dundas street. 62u

FURNITURE OF ALL KINDS AT REA-
sonable prices for cash or on install-
ments. Store, 1000 Victoria street, before
closing your deal with any school. 42u

KEEP WARM AT SMALL COST—GOOD
hard coal, \$10.00 per ton, delivered.
Strict attention. Dominion Coal Com-
pany. Phone 1788. 62u

FOR SALE

ELECTRIC MOTOR, 10 H. P.,
250 VOLTS—74 FULLARTON
STREET. 62u

FRESH FISH NOW ON SALE—F. S.
Omn, Fish Market, Phone 1236. 62u

YOU CAN KEEP YOURSELF WARM
these nights by buying a good pair of
woolen blankets from Goldberg; \$5.50
for \$5; \$7.50 for \$8. We also have a
good stock of ladies' cloaks and furs.
Come and see your stock before you
purchase. Your credit is good. O.
Goldberg, 251 Wellington street. 62u

WEDDING STATIONERY IN ALL THE
latest styles and at low prices. The
Advertiser Job Department. 62u

WATCH REPAIRING—J. W. THOMAS
120 Dundas street, in Emerson's Drug
Store. 62u

SPECIAL SALE CARRIAGES FOR ONE
month. Stock must be reduced at
Smith's, Maple street. 62u

STOVES, RANGES AND REFRIGERA-
TORS at F. Keene's Furniture Store,
141 King street. 62u

CLEARING SALE OF STOVES AND
winter pipes. Langford's Hardware,
Hamilton road. 62u

IF YOU WANT HELP SITUATIONS,
insert an advertisement in real estate,
etc. Herald, the recognized want medium of
advertisements for 20 a word, cash
in advance. Rate, 10 a word, or 20 a
month. 22 yearly. Saturday edition. 10c
yearly. Sample copy sent on application.
62u

ARTICLES FOR SALE.

A QUANTITY OF CUT STOVE WOOD,
in Westminister, near Chelsea, Green;
good specification for teaister to peddle
in the city. W. L. Spettigue, 239 Hill
street. 62u

LEGAL CARDS.

BUCHNER & GUNN, BARRISTERS,
solicitors, etc., corner Talbot and Car-
ling. Phone 39. Money to loan. U. A.
Buchner, J. M. Gunn, B.A. 62u

JARVIS & VINING, BARRISTERS,
solicitors, etc., 101 Dundas. G. G. Jarvis,
Vining, B.A. 62u

McKILLOP & MURPHY, BARRISTERS,
solicitors, etc., corner Richmond and
Dundas. J. B. McKillop,
Thomas J. Murphy. 62u

MACPHERSON & PERRIN, BARRIS-
TERS, solicitors. Money to loan. Rob-
inson Hall Chambers. 62u

J. M. McEVOY, BARRISTER, SOLIC-
ITOR, Robinson Hall Chambers. Money
to loan. 62u

J. F. PAULDS, BARRISTER, ETC.,
Robinson Hall Chambers. 62u

PURDUM & PURDUM, BARRISTERS,
solicitors, etc., Masonic Temple build-
ing, corner Richmond and King. Thos.
H. Purdum, K.C.; Alexander Purdum. 62u

TENNENT & CAMPBELL, BARRIS-
TERS, solicitors, notaries, etc., Money
to loan. 100 Jarvis street. 62u

A. GREENLEES, BARRISTER, ETC.,
Carling block, Richmond street. Private
funds to loan. 62u

J. W. G. WINNETT, BARRISTER, ETC.,
100 Jarvis street. Money to loan.
Marriage Licenses. 62u

FITZGERALD & FITZGERALD, BARRIS-
TERS, solicitors. Money to loan. Masonic
Temple, London. 62u

CRONIN & BETTS & COLEBRIDGE,
solicitors, etc., notaries, etc., 434
Carling street. G. N. Cronin, H. S.
Carling. Private funds to loan, lowest
rates. 62u

BLACKBURN & WEEKES, BARRIS-
TERS, solicitors, notaries, etc., 434
Carling street. G. N. Cronin, H. S.
Carling. 62u

T. H. LUSCOMBE, BARRISTER, SOLI-
CITOR, 100 Dundas, near Rich-
mond. Money at lowest rates. 62u

GRAYDON & GRAYDON, BARRIS-
TERS, solicitors, notaries, 419 Talbot
street. Parke Graydon; A. J. Mar-
shall Graydon. 62u

STUART & SCANDRETT, BARRIS-
TERS, etc., 88 Dundas. Money to loan.
Alex. Stuart, K.C.; T. W. Scandrett. 62u

GIBBONS, HARPER & GIBBONS, BAR-
RISTERS, solicitors, corner Richmond and
Carling. George C. Gibbons, K.C.;
Fred F. Harper; George S. Gibbons. 62u

W. H. BARTRAM, BARRISTER, SOLI-
CITOR, etc., Office, 99 Dundas street. 62u

INSURANCE.

THE ARCHIBALD McPHERSON
INSURANCE AGENCY
P. M. MILLAN,
Fire, Accident and Plate Glass. 105
Masonic Temple, Phone 745. 62u

E. J. MACROBERT

SAM LOYD'S PUZZLES.

[Copyright by Sam Loyd, New York.]



The Chinese revel in mathematics, and every merchant is an expert juggler in figures, as well as weights and measures. Here is a puzzle in mixed tea which a Hong Kong shopkeeper sprung on a member of the Taft party, during its sojourn in the Flower Kingdom. It seems that the "Chink" sold a popular mixture of two kinds of tea, one of which cost him "five bits" the pound, and the other "three bits." He mixed forty pounds, which he sold for "six bits" per pound, gaining a profit of 33 1/3 per cent. Now, can you tell how many pounds of the "five-bit" tea he used in the mixture?

ANSWER TO ELEVATOR BOYS' PUZZLE, PRINTED WEDNESDAY: Billy Blinck's schedule showed that 12 men, women and children were in the ratio of 3, 4 and 5, and that the elevator could accommodate twelve men, fifteen women or twenty children.

To prove Billy's figures, let us assume that a "kid" weighed 60 pounds, a woman 80 and a "gent" 100 pounds.

He stated that he could carry "five ladies and eight gents"—1,200 pounds; or "six ladies and twelve kids"—1,200 pounds, or "ten kids and six gents"—1,200 pounds.

The answer to the problem is that fifteen ladies were carried on the first trip.

THE LOST MILLIONAIRE

BY L. CAMPBELL DAVIDSON.

So Suter, to his own wonder, found himself telling her about Dr. Violet at her life at the hospital. And then for goodness sake why do you wandering round the world, and carrying her?" was the direct question. Suter colored faintly.

"It's a long story, but some time I'll tell you; I can't say."

"Very well, all right. A confidence man is a thing to look forward to, try to live up to it. See, there's a house—that gray thing on the top of the hill. Rather nice, isn't it? Now, put your paper down; we are on our own threshold! And Tom dropped his paper with a look of innocence that would have made an angel believe he had not been listening to any word they had said. His wife's pink delighted him still as much as on

the day she married him, and he never allowed himself to lose any of it. A dogcart was waiting at the station and they got into it. The luggage came on in a station cart, and the groom and Suter were behind, for Tom drove. They went on through pretty country and between fields and woods. The house lay back from the road down a longish drive and there was a little lodge at the gate. It was evident that the Brays had retired from China with a pleasant income. The house was gray stucco, and the roses on it were just swelling their buds. Tea was in the cosy study, where a fire of pine cones was burning, and Suter felt his lines cast in a pleasant place after all those years of wandering.

CHAPTER XXI.

The Orphan Boy.

His room looked over orchard and meadow. There was a vine with a Chinaman's head on it over the door. He dressed and came down to dinner feeling at peace with himself and all the world. He slept as he had not done for months, and woke with a raging appetite for breakfast. It seemed as if the shadow of good things was coming over him and he stirred his pulses with expectation.

Breakfast was in a little side room, where the sun fell full and the primrose in the beds that skirted a little plot of grass were like a stream of yellow. Mrs. Bray did great things with a coffee pot, in which she herself brewed the coffee, and Mr. Bray wandered round the table and sideboard with a carving knife and fork, slicing cold ham and beef. To Suter it was all so glad and pleasant that he could not realize it was real. Mrs. Bray talked on ceaselessly, and her husband listened. She was not content to let Suter be silent as well.

"Now, what do you want to do this morning? Tom will drag you to the farm and the stables, and show you the dogs. He never lets any wretched visitor escape that! I'm going to be busy with letters and the cook. Will you have a cigarette or a pipe or something in the garden, and I will come out to you. And oh, are you going to be very amiable and offer yourself up as a sacrifice? I've got to drive into the town this afternoon and attend a function at a pet place of mine—the orphan asylum. I'm one of the patronesses, and I'm expected to be there today. A new wing's being opened—the duchess is doing it. Tom won't come if I went down on my knees to him. Will you do escort?"

Suter, unthinking of the web of fate that had spun about him, answered, "Certainly, I'll be delighted."

The morning passed like other mornings in a country house. The stables were inspected and the model dairy farm was walked over with Maxwell's host, both men puffing at their cigars. Max knew no more of the working of a farm or a dairy than the babe unborn. But he was interested in anything that was new to him, and his host set him down as a most intelligent person, wanting to ask questions about everything. They strolled back to the house by and by, and when Mr. Bray went to speak to the gardener Max went on through fragrant beds of flowers, in between the high red garden walls with the fruit trees pinned on them. He came to a pretty thatched summer house at

the end of a bleached walk and sat down there to finish his smoke. By and by he saw his hostess' matronly form loom through the trees. She had a gardening basket and scissors and was snipping off the heads of roses as she walked. She came up to meet her, and for another hour they sauntered round the gardens, she pointing out her alterations and talking so constantly that he did not think when they came in to lunch, he had said one word.

The carriage was at the door when they had finished their coffee, and they drove off to the town, some three miles away. There was every sign of a function impending as they drove through the quiet, crooked streets and crossed the market place with its handsome Georgian market hall. Before the door of a big building, with rows of windows, carriages stood, and more were waiting their turn to come up the crooked streets and crossed the market place with its handsome Georgian market hall.

There was a crowd in the building. The duchess had just arrived in a motor and a gorgeous frock. The ceremony of declaring the new wing open was carried through in such a swarming throng that Suter could not catch one word. When the important business was over, the crowds flocked through the place to inspect it. Suter, followed in the train of Mrs. Bray, who rustled along, smiling and chattering. They came into the girls' part first, and stood to see rows of little orphans in their best frocks stand with their hands primly behind them and sing "God Save the King." The duchess, in the front row of the spectators, asked a question or two and patted the prize girl on the cheek.

Then everybody trooped on to the boys' quarters. The straight-backed little orphan boys, crooked-necked and black-jacketed, excited far less interest than the girls. People yawned slightly while they were being put through their paces. The local duchess did not get any nearer. Mrs. Bray talked hard in an undertone to her next neighbor. Then little boys, looking as if they had been cut out of the same pattern, opened their mouths and in their turn piped "God Save the King." The audience stood patiently and politely till they had heard, but no one showed much interest.

Maxwell, standing dutifully behind his hostess, watched the rows of solid little faces with a kind of pang. If Violet had had the charge these little prim chaps they would have learned to laugh and romp and talk. They were like criminals in straight-jackets in those ridiculous tight black jackets of theirs. His wandering eye roved down one row and up another. Big boys, little boys, medium-sized boys—they were all well-behaved and dull and stupid.

Suddenly, as he eyed the long rows with a mixture of scoffing and compassion, his gaze was arrested with a strange thrill. He realized that the boy in the second row, with the freckled face and the wide mouth—what did he remind one of? He had glanced up at the master, standing in front with his back to the duchess, to the loyal train. He had squinted slightly. His eyes dropped and the look had gone, but Maxwell stood dazed.

The squint! The red hair! The age! He was overwhelmed. Had his hostess years come to an end now and here—in this orphan home—this more than unexpected place? Was he really looking down from his man's height at the little figure of his lost cousin? Incredible, unbelievable. Yet the child's face seemed to him slowly to grow into the baby lines of the one he had tried to keep in his memory with a strained exertion.

The anthem came to an end. The visitors clapped enthusiastically and with open relief turned to go away. The duchess was bending a gracious ear to the chairman's intimation that there was a tea in the committee room. One or two of the ladies who had little boys at home were eyeing the stolid boys.

"He's just about the size of my Hugh," Suter heard near him from a young, pretty woman; "but, goodness gracious, isn't the poor little wretch that!" And with a graceful shrug she, too, floated off after the rest.

Mrs. Bray turned for her escort. "Poa, Mr. Suter! And if you've any proper feeling you'll hail it with the joy that I do. What is it?" For Suter did not move. He turned and saw him stand with eyes fixed on the orphans as if he had been nailed to the spot.

"Mr. Suter!" She touched him on the shoulder. He turned with a violent start. His eyes were white and his eyes blank as he looked toward her. She recoiled in consternation. "Mr. Suter, are you ill?"

With an effort he recovered himself. "No, thanks," he stammered. "But I was struck with one of the children here. There is the most extraordinary likeness to someone I know. Can you tell me who he is and where he came from?" His manner was almost supplicating.

"Which boy? Oh, that poor little ugly person?" as Suter pointed out the boy. The children were breaking their rows to march out in file. Suter felt as if he must have gripped the little chap and held him back. "Oh, I don't know! I'm on the committee and pass on all the children, but I don't recognize him. He must have come some time when I was abroad or somewhere. I'll ask the master about him."

She smiled her ample handsome skirts over to the master, who stood, cane in hand, ready to give the order to go. She tapped him sharply on the arm, and he turned as sharply. She bent her head and said something in his ear.

Suter saw the nods and looks exchanged and the glances cast at the red-haired boy. He was so stunned with his own discovery, the certainty that had come with it, that he stood where Mrs. Bray had left him and could not utter a word. Only he stared and stared at the red-haired boy. Could he be the baby he had last seen in his cradle—his millionaire cousin? The flash of conviction that had illuminated him still blinded his glance. Yet two children surely, surely, never had that queer trick of the eyes? The age, the hair, the squint! And then he remembered the other sign that had been given him. Was there a mole

on the boy's neck, a finger's itched to tear aside the straight black jacket and red tie to open the shirt. He stood in a maddened bewilderment, hope, amazement, a cold not make his lips move.

GYPSY SMITH'S ARMY

Marches Through Itsburg as a Protest Against Evil.

Pittsburg, Jan. 12.—Gypsy Smith, the evangelist, marched an army of 8,000 persons, enthralled with the spirit of Christianity against evil, in downtown Pittsburg tonight.

Over the snow-dusted streets of several of the most picturesque districts, including the tondino, the army, heterogeneous in composition, marched for two hours, the parade disbanded shortly before midnight, when a monster revelling was conducted by the revellers at the Bijou Theatre.

There were also many women as men among the marchers, and in the early morning theatre meeting.

When the strange procession moved over the downtown streets the onlookers massed at the curbs till the sidewalks were impassable.

It was the biggest night, perhaps, religion ever had in Pittsburg.

The march began after a mass meeting at which the gypsy evangelist held 4,000 persons seilbush for more than two hours. The marchers commanded respect.

Among the many thousands of onlookers who lined the streets there was no jeering and no rough talk, while hymns were sung all along the route, led by the Salvation Army band.

Pastors of fashionable congregations and their parishioners fell in line with the Salvation Army band, and worked, and marched along the streets, and uncouth picked up along the streets.

At the theatre meeting hundreds arose for prayers that they might lead better lives.

JOHN D. ON ELECTION

Agrees With Georgia Negro Who Thought Each Man Elected Himself.

Atlanta, Jan. 13.—The views of John D. Rockefeller on the theological doctrines of election and predestination were related to the Baptist ministers of Atlanta today as a result of a discussion of those doctrines at their weekly meeting.

The Rockefeller views were presented by Rev. John White, of Atlanta, who preached at Rockefeller's church in Cleveland last summer.

"While riding with Mr. Rockefeller in his automobile," said Dr. White, "we began to discuss election and the theology taught at the University of Chicago. I related to Mr. Rockefeller the plan of the Georgia negro and his explanation of election means and he said: 'Well, you see, the Lord and the devil are always voting for you, and whichever way you vote you get elected accordingly.' Mr. Rockefeller laughed at the story and then declared that his view on the doctrine of election coincided with that of the negro. Mr. Rockefeller further declared that the same view dominated the theology being taught at the University of Chicago."

Dr. White said that Mr. Rockefeller was so impressed with the story of the negro's views on election that he had the story taken down by a stenographer when they returned from the automobile ride.

A SCIENTIFIC WONDER

The Secret of a Famous Healing-Balm.

The re-discovery of a secret that has lain hidden in the dust of twenty centuries is an event full of fascinating interest, and the story of Zam-Buk, the ideal first-aid and skin-cure, will always enlist attention. Zam-Buk is the virtual descendant of those wonderful and mysterious herbal balms, by the use of which the many athletes of Ancient Greece and the stalwart warriors of Rome insured the health and readiness of their skin.

Many are the attempts that have been made to produce a perfect balm for the skin, but only in Zam-Buk has the ideal been realized. Since its discovery Zam-Buk has been a welcome in man's life, and the people of two hemispheres realized that they have been placed in possession of an absolutely unique cure for skin complaints. The secret of this triumph of science are simple and common. Taking a lesson from the ancients, the proprietors of Zam-Buk first of all wisely decided that the ideal balm must be purely herbal and contain not the slightest trace of animal fats or poisonous minerals. This is the reason why Zam-Buk is so rich and pure in essence, and is obtained from certain rare medicinal herbs. These juices and extracts are prepared and refined by ingenious scientific processes, and then so skillfully blended that a unique, effective and perfectly natural preparation for dispelling skin disease is secured.

Zam-Buk has an affinity for the human skin such as no ordinary ointment or liniment can possibly possess. Besides soothing pain and allaying irritation, it possesses unique antiseptic and germicidal qualities which virtually chase disease germs out of their hiding-places in the skin tissues; at the same time it purifies the pores and invigorates the natural functions of the skin in a way that no other preparations can.

Zam-Buk solves in a perfect manner the problem of skin disease, whether at home or on one's work, cuts, burns, scalds, bruises, lacerations, scratches, etc. Zam-Buk is without equal for eczema, ulcers, piles, bad leg, ringworm, scalp sores, festering sores, sprains, stiffness, poisoned wounds of all kinds, face sores, chafing, chapped hands, cold-sores, frost-bites, sore feet, diseased ankles, and all itching, irritation and inflammation.

Zam-Buk is a daily need in every household, and is sold by all druggists and stores at 50 cents a box. Refuse harmful and dangerous substitutes sometimes "pushed" as being "just as good."

HARRIMAN HOLDS STOCK CONTROL

A List of Railroad Ownerships Shows Also Vanderbilts Have Millions in N. Y. C.

New York, Jan. 13.—A compilation of the largest stockholdings in the leading railroads of the country was published by the Wall Street Journal today.

The Journal says that in some respects the list may be misleading, for the reason that many large holders customarily carry their stocks in the names of others, and points out that this is particularly true of Union Pacific's holdings in New York Central and many other roads which are not carried on the stock books in Union Pacific's name. It is declared that the stock lists have been carefully scrutinized, however, and that the list is approximately correct.

E. H. Harriman's name appears as the owner of \$75,000,000 Southern Pacific common and \$20,000,000 preferred. In the Union Pacific, Harriman appears as the owner of \$10,000,000 common and his bankers, Kuhn, Loeb & Co., as the owners of \$29,000,000 common and \$20,000,000 preferred. In addition to those blocks many millions are carried in the names of bankers and brokers with Harriman and Kuhn, Loeb & Co., as trustees here and abroad, and it appears that the aggregate of their holdings is not far from \$100,000,000 of both common and preferred.

The most interesting fact in connection with the Central list is the stock interest of the Vanderbilt family. W. K. Vanderbilt is shown for \$10,000,000, through other members of the family have \$4,000,000 more, so that the impression that the Vanderbilts had sold most of their Central stock is erroneous.

MR. ROOSEVELT THE STRENUOUS

U. S. President, Without Training, Lets Away With a Remarkable Feat.

Washington, Jan. 14.—President Roosevelt rode 88 miles on horseback today, and when he dismounted tonight at the White House rode, more than seventeen hours after having descended therefrom, he did not show any marked signs of weariness.

The object of his long ride in the saddle, he explained to a representative of the Associated Press after his return, was to "prove to the country that a man could ride with the recent order requiring all army and navy officers to take a physical test, that if a president, who is not in training, can ride 80 miles plus in one day without being laid up in bed thereby, it should not be too much to ask the men who are supposed to be in the best of physical training all the time, to ride 80 miles in three days."

Mounting his faithful steed, Roosevelt, in front of the White House door, at 3:30 o'clock this morning, he dismounted at the same place at 8:40 o'clock tonight. The journey was to Warrenton, Va., and back.

"And Virginia roads in the winter time," said the President, "are not usually in the best condition."

With the President were Dr. Roxey, surgeon-general of the navy, Dr. Carl Grayson, and Capt. Archibald Butt, one of the President's aides.

On the return trip the last 30 miles of the journey were made in sleet and rain, while the last fifteen miles were in almost total darkness. Arriving at the Aqueduct bridge across the Potomac, the President refused to take the carriage which was waiting there for him. When he dismounted his coat and face were frozen stiff with sleet and ice. There were four relays of horses.

As the four horseback riders, followed by two policemen on wheels and the empty carriage, drove into the grounds surrounding the executive mansion, the President, in front of a broad-brimmed black slouch hat drawn down over his face, presented a striking picture.

Both the outward and the return trip lay through Fairfax courthouse to start. Arriving at Warrenton the President was greeted by a gathering of citizens and school children, to whom he spoke a few words of greeting. They took lunch at the Warrenton Hotel and, after a short rest started returning to the White House. The President had changed his ice-coated clothing for evening dress, and appeared in the dining-room ready for a hearty meal as he has eaten for a long time.

DUE TO THE COLD

Drop in the Temperature Cause of Fatal Explosion in Virginia.

Bluefield, W. Va., Jan. 14.—Thirty-five bodies have been taken from the mine at Lick Branch. Three rescue crews of forty men each are at work. They report the most ghastly sights within the mine, and a fire-swept corridor and workings of the mine, where bodies were found mangled and mutilated beyond recognition. It is difficult, they declare, to distinguish between white and black, because they are so frightfully burned. Experienced mine men are authority for the statement that this is the first case on record where two explosions took place in the same mine in such a short space of time, and are unable to explain its cause. Some of them point to the fact that the thermometer fell nineteen degrees within several hours on the morning of the catastrophe, and hold that such rapid changes in the weather have considerable influence on the conditions that produce mine disasters.

The first attempt to steer a balloon was made in Paris in 1783.

SEVENTY-SEVENTH ANNUAL REPORT BANK OF NOVA SCOTIA

[INCORPORATED 1833.]

Capital, \$3,000,000. Reserve Fund, \$5,400,000.

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Manitoba—Winnipeg.
Saskatchewan—Regina, Saskatoon.
Alberta—Calgary, Edmonton.
British Columbia—Vancouver.
West Indies—Cienfuegos, Cuba; Havana, Cuba; Kingston, Jamaica; Mandeville, Jamaica; Montego Bay, Jamaica; Port Antonio, Jamaica; Port Maria, Jamaica; Savannah-la-Mar, Jamaica, United States—Boston, Chicago, New York Agency.

CORRESPONDENTS.

Great Britain—Royal Bank of Scotland.
France—Credit Lyonnais and Branches.
Germany—Dresdner Bank and Branches.
UNITED STATES.
New York—Bank of New York, N.B.A.
Boston—Merchants National Bank.
Chicago—First National Bank.
Philadelphia—Fourth Street National Bank.
Baltimore—Citizens National Bank.
San Francisco—Canadian Bank of Commerce.
Minneapolis—First National Bank.

PROFIT AND LOSS.

1907. Dec. 31. By Balance	\$71,164 20
1908. Dec. 31. Net profits for current year; losses by bad debts estimated and provided for	559,577 58
	\$630,741 78
1908. Mar. 31. To Dividend No. 153, at 12% per annum, payable 1st April, 1908	90,000 00
June 30. " Dividend No. 154, at 12% per annum, payable 2nd July, 1908	90,000 00
Sept. 30. " Dividend No. 155, at 12% per annum, payable 1st October, 1908	90,000 00
Dec. 31. " Dividend No. 156, at 12% per annum, payable and January, 1909	90,000 00
" Contributed to Office Pension Fund	15,000 00
" Written off Bank Premises Account	100,000 00
" Provision for anticipated loss through guarantee of \$200,000 in connection with liquidation of the Ontario Bank	50,000 00
" Provision for anticipated loss through liquidation of Sovereign Bank of Canada	50,000 00
" Balance carried forward	55,741 78
	\$630,741 78

GENERAL STATEMENT AS AT DECEMBER 31st, 1908.

LIABILITIES.	
Deposits not bearing Interest	\$6,418,908 81
Deposits bearing Interest	24,607,959 43
Interest accrued on Deposits	131,339 93
	31,218,098 97
Deposits by other Banks in Canada	242,339 96
Deposits by other Banks in United Kingdom	21,804 57
Deposits by other Banks in Foreign Countries	691,155 88
	955,300 41
Notes in Circulation	2,888,974 80
Drafts drawn between Branches outstanding	923,476 26
	3,812,451 15
Capital paid up	3,000,000 00
Reserve Fund	5,400,000 00
Reserve for loss in liquidating insolvent banks	100,000 00
Profit and loss, balance carried to 1909	55,741 78
Rebate of Interest @ 6% on Time Loans	114,500 72
Dividend Warrants outstanding	435 00
Dividend No. 156, payable 2nd Jan., 1909	90,000 00
	8,760,737 59
	\$44,746,648 03
ASSETS.	
Specie	\$2,399,623 44
Dominion Notes—Legal Tenders	2,598,022 25
Notes and Cheques on other Banks	1,865,707 69
Due from other Banks in Canada	574 94
Due from other Banks in Foreign Countries	1,953,009 11
Sterling Exchange	1,218,349 73
	10,035,284 16
Investments, (Provincial, Municipal and other Bonds)	10,620,000 00
Call Loans, secured by Bonds, Debentures and Stocks	6,391,511 01
Call Loans, secured by Grain and other Staple Commodities	3,675,727 67
	26,802,481 79
Deposits with Dominion Government for security of Note Circulation	151,236 81
Loans to Provinces and Municipalities	338,341 13
Current Loans, secured by Bonds, Debentures and Stocks	1,099,509 41
Current Loans, secured by Grain and other Staple Commodities	1,183,780 25
Overdrafts, secured	150,295 63
Overdrafts, authorized but not specially secured	88,738 37
Notes and Bills discounted and current	1,343,612 15
Notes and Bills overdue	714 35
Advances to the Sovereign Bank of Canada in connection with its liquidation	613,860 18
Bank Premises	850,499 48
Stationery Department	22,159 48
	17,944,166 24
	\$44,746,648 03

Notes: A contingent liability of \$200,000, in conjunction with several other banks in connection with the liquidation of the Ontario Bank is not fully expressed in the above statement. The latest return from Mandeville, Jamaica, is dated December 31st, 1908, and the figures thereof are incorporated herein.

H. C. MCLEOD, General Manager.

AUDITORS' REPORT.

We hereby certify that we have personally checked the cash on hand at Halifax, St. John, Montreal and Toronto. We have also verified the securities held as investments, personally examining those held by the Canadian branches of the Bank, and procuring certificates by responsible business men, not in the employ of the Bank, certifying to the existence of the remainder of these securities.

We have further to report that having examined the foregoing Balance Sheet, and having compared the same with the books of the Head Office, and the certified returns from the branches, we are of the opinion that it is a full and fair Balance Sheet, exhibiting a true and correct view of the Bank's affairs as at 31st December, 1908.

J. MAXTONE GRAHAM, C. A., Edinburgh. D. H. HUIE, C. A., Edinburgh.

Canada Trust Co.

LONDON, ONTARIO.

Chartered to act as:	Advantages:
Executor	Life is Perpetual
Administrator	Cannot become Insolvent
Trustee	Never becomes Sick
Guardian of Infants' Estates	Never takes a Holiday
Committee for the Insane	Does not Speculate
Financial Agent for Individuals and Corporations	Financially Responsible
Assignee	Years of Experience
Receiver, etc., and as	Conservative and Efficient Management
Agent for any person holding any of these offices.	Charges no Greater, often Less, than allowed Individuals.

F. G. MEREDITH, K. C., President. J. W. LITTLE, Vice-President.
HUME CRONIN, Managing Director.

Advertiser Patterns

DESIGNED BY MARTHA DEAN.



8311

DAINTY MODE FOR A LITTLE GIRL.

No. 8311—Girls' Dress.—Cut in sizes 10, 12 years. The 10-year size will require 3 1/2 yards of material. This simple and attractive little dress could be exquisite in figured organdy or china silk, worn over a gump of sheer white material. It is also adaptable for challis and albatross. Fine ruffles in front and back give a becoming fullness. Full length and elbow sleeves are both provided for in the pattern. The full, straight skirt is simply gathered and attached to the waist.

A pattern of this illustration will be mailed to any address on receipt of 10 cents in silver or stamps.

PATTERN DEPARTMENT OF THE ADVERTISER.

Please send above-mentioned pattern, as per directions given below, to:

Name

Street Address

Town

Province

Measurements: Bust Waist

The Canadian Bank of Commerce

Report of Proceedings of the Annual Meeting of Shareholders, Tuesday, 12th January, 1909.

The forty-second annual meeting of the shareholders of The Canadian Bank of Commerce was held in the banking house on Tuesday, 12th January, 1909, at 12 o'clock. A large number of shareholders and others were present.

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-second annual report, covering the year ending 30th November, 1908, together with the usual statement of assets and liabilities:

The balance at credit of profit and loss account brought forward from last year was.....	\$55,912.19
The net profit for the year ending 30th November, after providing for all bad and doubtful debts, amounted to.....	1,627,332.73
\$2,083,244.93	

Which has been appropriated as follows:

Dividends Nos. 84, 85, 86 and 87, at 8 per cent per annum.....	\$300,000.00
Written off bank premises.....	200,000.00
Transferred to pension fund (annual subscription).....	30,000.00
Subscriptions to Quebec Battlefields and Famine funds, and other objects.....	12,000.00
Transferred to rest account.....	1,000,000.00
Balance carried forward.....	161,244.88
\$2,083,244.93	

All the assets of the bank have been, as usual, carefully re-valued and all bad and doubtful debts amply provided for.

Your directors have the pleasure of reporting earnings amounting to \$1,627,332.73, which, in view of the disturbed financial conditions of the year, we consider very satisfactory. After providing for the dividends and for the usual contribution to the Pension Fund, we have been able to write \$300,000 off bank premises account, to add \$1,000,000 to the rest, making that account \$6,000,000, and to carry forward \$161,244.88 to the credit of profit and loss account.

During the year the bank has opened new branches at the following places: In Ontario, at Crediton, Exeter, Forest and Theodora, the first two and the last named being branches taken over from the Sovereign Bank of Canada; in Manitoba, at Rivers; in Saskatchewan, at Delisle, Elbow, Melville, Outlook, Tugueask and Watrous; in Alberta, at Monarch; and in British Columbia, at Revelstoke and Park Drive, Vancouver. The branches at Kenilworth, Man., Kilmistone, Sask., Norwood, Man., and Ross avenue, Winnipeg, have been closed. Since the close of the bank's year a branch has been opened at Provost, Alta.

In accordance with our usual practice the branches and agencies of the bank in Canada, the United States and Great Britain, and the various departments of the head office have all been thoroughly inspected during the year.

The directors again have pleasure in recording their appreciation of the efficiency and zeal with which the officers of the bank have performed their respective duties.

B. E. WALKER,

Toronto, 12th January, 1909.

GENERAL STATEMENT.

30th November, 1908.

Notes of the bank in circulation.....	\$5,640,846.68
Deposits not bearing interest.....	\$22,231,129.05
Deposits bearing interest, including interest accrued to date.....	72,905,060.97
90,877,036.70	

Balances due to other banks in Canada..... 165,408.88 |

Balances due to other banks in foreign countries..... 1,131,286.64 |

Dividends unpaid..... 1,522.69 |

Dividends No. 87, payable December..... 200,000.00 |

Capital paid up..... \$10,000,000.00 |

Reserve fund..... 6,000,000.00 |

Balance of profit and loss account carried forward..... 161,244.88 |

\$22,288,214.27

ASSETS.

Cash and bullion..... \$4,049.06 |

Domestic notes..... \$5,636,292.25 |

\$9,685,341.31

Balances due by other banks in Canada..... 11,550.55 |

Balances due by agents of the bank in the United Kingdom..... 6,750,089.13 |

Balances due by agents of the bank in foreign countries..... \$19,178.88 |

Notes of and cheques on other banks..... 4,244,762.50 |

Call and short loans in Canada..... 14,283,561.11 |

Call and short loans in the United States..... 7,314,181.58 |

Government bonds, municipal and other securities..... 10,622,702.14 |

Deposits with Dominion Government for security of note circulation..... 4,673,309.71 |

\$50,416,178.80

Loans to other banks in Canada, secured..... 1,061,552.00 |

Other current loans and discounts..... 98,844,549.07 |

Overdue debts (loss fully provided for)..... 143,616.74 |

Real estate (other than bank premises)..... 36,325.44 |

Mortgages..... 27,300.81 |

Bank premises..... 1,727,444.32 |

Other assets..... 201,612.20 |

\$122,388,214.27

ALEXANDER LAIRD,

General Manager.

The general manager then said in part:

General Manager's Address.

In our last report we took occasion

to say that, after a period of unusual financial stringency, we must expect diminished banking profits; and the year now closed has shown a general disposition to liquidate old obligations rather than to create new ones. A feeling of confidence is usually accompanied by a desire to accumulate funds, and this means unwillingness to risk investment in enterprises which are attractive and desirable. Our statement gives every indication of the great change in our financial position during the year. We are still feeling the effects of the general liquidation already referred to, and this must be reflected in our earning power. Confidence, however, is returning, and we have every reason to believe that the coming year will bring a fair measure of prosperity.

The net profits for the year show a decrease of \$125,016.83 as compared with the figures of the previous year, but they are slightly in excess of 16 1/2 per cent on the paid-up capital, and under the circumstances we feel that this result is a very satisfactory one. Had it not been that the volume of our loans was well maintained during the early part of the year, the decrease would have been much greater.

We have paid the usual dividends at the rate of 8 per cent per annum, and after providing for customary payment to the pension fund and for some special subscriptions, and adding \$1,000,000 to the rest, we have been able to set aside \$200,000 for bank premises account, and to carry forward undistributed profits of \$161,244.88. This emphasizes the position this bank is in as regards the maintenance of its present rate of dividend, and, while some of the shareholders may feel that they are entitled to a larger distribution of the profits of the bank, we believe that the majority will agree with us that at the present moment, when we are facing a period of diminished demand and consequent lower rates for money, is hardly opportune for the consideration of this question, and that policy of your executive has followed in strengthening the foundations of the bank is that which will tend most surely, in the not distant future, to the realization of the hopes of those who look for increased returns. It is possible that some shareholders may have been disappointed by the extension of bank premises, but we believe that the rapid extension of the bank in the newer parts of this country, and the remarkable growth exhibited by these new districts, are constantly making demands upon us for accommodation which we find it difficult, indeed, well nigh impossible, to obtain in any other way than by erecting our own buildings.

During the year our deposits have increased by \$7,945,738, or almost eight million dollars, of which about six million dollars is in deposits bearing interest. It may be interesting to note that, starting last year with deposits of \$47,041,057, some of which were of a temporary character, being balances of large accounts in process of adjustment, there was a decrease until April, when we reached the lowest point, \$32,257,018. The past six months showed a steady increase, culminating in our record of \$55,912,190. On the other side of the balance sheet, our loans stand at \$7,692,785, as compared with \$38,768,829 in our last report, the decrease being mainly under the heading of "Current Loans and Discounts" which represents almost entirely our share of the commercial loans of the country. In this item the decrease is \$7,378,622; while, on the other hand, our Call and Short Loans have increased \$5,413,327.

We have not had a recurrence of the difficulties attending the marketing of our crops, and perhaps a word on this question will not be out of place. There was little or no apprehension of stringency during the crop season. Our easier financial position, the wise provision for an emergency circulation, and the fact that a large portion of the crop was moved with exceptional rapidity before the close of navigation, all tended to obviate these difficulties, still there is much need to consider the seriously permanent measures for financing a crop movement of such large proportions. It is manifestly necessary that there should be a larger amount of bank capital available as a basis for our circulation, but, even with a considerable augmentation of bank capital and the thoughtful interposition of Government measures of relief, we shall still be brought face to face with the difficult problem of taking care of immense stores of grain after the close of navigation, when the interior movement is over and the grain is warehoused at terminal points.

A year ago we were experiencing a world-wide financial disturbance, with a money stringency of almost unprecedented severity. A policy of extreme conservatism was forced upon Canadian banks, and, as a consequence, they were subjected to much criticism for the tardiness of their carrying loans at call in New York. It being argued that these moneys ought to have been wholly employed in meeting the needs of the manufacturing and mercantile interests of Canada.

The fact that the banks have money lent outside Canada, at a time when there is a strong demand for accommodation on the part of the business community here, not unnaturally attracts open criticism to persons who are not possessed of all the facts, and as the subject is one which seems likely to continue to come under discussion from time to time, we think it well to add to what has already been said by other bankers in reply to this criticism.

In November, 1907, when the foreign loans of Canadian banks were at their low point, \$4,774,000—less Canadian banks held deposits elsewhere than in Canada amounting to \$5,419,000, so that not more than \$10,000,000 of Canadian funds were being lent outside Canada. Moreover, the larger portion of these loans is carried in New York at 24 hours' call—practically as readily available as cash. Except at rare intervals, New York call loans bear a much lower rate of interest than Canadian mercantile loans; consequently the banks aim to carry only such amount at call in New York as, with the cash carried here, will constitute a reasonable reserve of cash and immediately realizable funds. Notwithstanding all that financial critics have written about the Canadian banks sending to New York moneys needed in Canada, in order to take advantage of the high rates occasionally prevailing there, such a thing as a bank curtailing its commercial loans in Canada for a purpose of this kind is absurdly improbable. Only occasionally during the past fourteen years have excessive rates for call money in New York been for more than a few days in the year, and no sane banker would think of sacrificing permanent business connections in Canada, or even the smallest kind, for a temporary advantage. Self-interest will at times sum up the client's weighty force to prevent the banks from lending Canadian funds outside of Canada, except to the extent that is necessary for the purposes of their Canadian business.

From the figures quoted above it will be seen that, so far from the business interests of Canada being prejudiced by the policy of the Canadian banks in this matter, they are actually benefited by the character of the measure, since the deposits gathered abroad supply a large part of their cash reserves. Had the banks at the date mentioned had no deposits and no loans outside of Canada, only \$10,000,000 would have been available to them as resources at home, and this would not have been lent for commercial purposes. On the contrary, in order to bring the total reserves up to the normal level at that time, it would have been necessary to add this sum to the cash reserves carried here, but also to withdraw a further large sum from mercantile loans.

During the panic in the United States of some of the newspapers, and leading articles to the effect that the funds lent by Canadian banks in New York were tied up and could not be got back to Canada. Notwithstanding the severity of a panic of this kind, there was not a day during which moneys lent to New York brokers or call could not have been got in, and while it is true that, if it had been desired to ship money to Canada direct from New York, it would have cost 5 per cent more would have been paid, on the other hand, New York funds could at any time have been exchanged for drafts on London, and the gold brought back here, indeed, this procedure was followed in considerable extent by the New York agencies of some Canadian banks. No more convincing evidence could be had of the availability of call loans in New York than was afforded by the experience of last year.

On the general subject of the money lent in the United States, it may properly be argued that these funds are not used in a time of emergency, but on this score it can be shown that the course of the Canadian banks last autumn was not at all open to criticism. In the month of September, 1907, the total loans of Canadian banks outside Canada amounted to \$38,958,000, while at the end of November, when the stringency was most severe, they had been reduced to \$64,774,000 from which it will be seen that the banks had drawn upon their outside resources to the extent of \$25,166,000 to meet the necessities of the mercantile community in Canada. We may be permitted to express our opinion that, with very few exceptions, indeed, the Canadian banks last year faced a very trying situation with courage and a proper sense of their obligations to the business community. As far as this bank is concerned, we are proud to say that no line of credit for customers was cancelled, and no customer was refused accommodation for his legitimate requirements.

In moving the adoption of the report the president said:

President's Address.

It is hardly necessary to say that the conditions of business are very different from those of a year ago. We were then required to meet the serious lessening of our purchasing power because of poor crops in Canada, and our share of the result of the diminution of a world-wide demand for general expenditure, and particularly in the fixing of capital in public and private improvements. We have now had a year in which the pace of expenditure throughout the world has been sufficiently checked to ease the money markets, and in Canada we have gathered an excellent harvest. Better class securities almost everywhere have recovered in price to such an extent as almost to wipe out the apparent losses which seemed so serious a year ago, and which were, of course, real to those who were forced to sell. The lessening of our power and disposition to purchase goods has naturally lessened the profits of manufacturers and merchants; but all this was inevitable, and I think those who consider sufficiently must conclude, as a year ago we suggested would be the case, that we have suffered far less than most other countries. Whether we have suffered enough for our own good is another matter.

The total of the bank clearings for 1907 in thirteen Canadian cities was \$4,235,000,000, while in 1908 it was \$4,122,000,000, so that the falling off is only 4 1/2 per cent. Owing to the change in the fiscal year of the Dominion Government, which now ends 31st March, we cannot make a comparison between the years ending at that time in 1907 and 1908, but it is evident that up to the end of March, 1908, no decrease in the volume of imports and exports had taken place. But by comparing the half-year, April to September inclusive, we obtain very suggestive figures. For this half year in 1907 the imports were \$202,700,000 against \$149,500,000 in 1908, and the exports were \$138,200,000 against \$118,700,000 in 1908. So that an excess of imports amounting to \$54,500,000 for the half year in 1907

had been lessened \$29,800,000 in 1908. The balance of the lessening of the difference between exports and imports is concerned in this fairly satisfactory. During the ensuing half-year—October to March inclusive—both exports and imports will doubtless show large increases, but it will be very interesting to see whether we have maintained improved the relation between what we sell abroad and what we buy. So long as we are only selling large numbers of immigrants in other provinces, but spending what necessary to prepare for still larger immigration, we must expect to be abroad more than we sell, but final safety lies in preserving reasonable proportions between our purchases and sales. The great differences the last few years have—except during temporary periods of stringency—been adjusted with comparative ease, the sale of our securities, mainly in Great Britain, but also to a small extent in the United States. This comparative ease, it is well to remember, due to the high state of our credit in London and unimpairedly elsewhere, and the maintenance of a high credit in Canada in recent years, and it depends upon ourselves. Some idea of the growth in our financial transactions abroad may be gathered from the following facts: During 1908 the total value of Canadian securities in the shape of \$196,357,000, of which about \$770,000 were in Government issues, \$450,000 in municipal issues, and \$1,300,000 in bonds and railway and industrial corporations. These figures are in contrast with \$1,300,000 in Great Britain about \$165,000,000 in Canada about 25,000,000 in the United States.

About \$6,000,000. The most satisfactory feature is the generally high character of these securities. Without undertaking to express an opinion about any particular issue, it is safe to say that few securities have produced better results, as a whole, than those issued by Canada in recent years. Our high credit clearly depends upon a continuance of high quality in our securities and moderation in the quantity offered at any one time.

Ontario and Quebec.

While the result of the year's farming operations has been a fair average in Ontario, they have been the average in Quebec. Spring conditions were favorable in most parts of Ontario, but the season was late in Quebec and in Eastern Ontario. In 1907, the total value of silver produced at Cobalt was \$11,200,000; and of this about \$6,000,000 was shipped in 1907, the average value being about 65 cents per ounce. The quantity of ore shipped in 1908 was about double that of 1907, but the average value having fallen to approximately 52 cents per ounce the money result is only about \$9,500,000. Had the price of silver remained as in 1907 the value of the product of 1908 would have been about \$12,000,000. The result is in any event very gratifying and is still due largely to development work. The most notable new areas are in the Montreal River district about 75 miles north-west of Cobalt, where the general opinion seems to be practically similar to those at Cobalt. It is too early as yet to guess whether Cobalt is to be repeated. The shipments from Cobalt have been made by about 40 companies, and the number of ships, 15, and 15 are paying dividends. Unfortunately these 15 dividend payers are the examples upon which numerous companies are being created, most of which will not reach the dividend-paying stage. The total capital of the companies listed on the exchange is about \$55,000,000 and their shares are quoted as worth about \$58,000,000. In addition to these there are many companies whose shares are not listed. It is, of course, possible that this rich camp may as a whole justify these figures, but, if so, it will almost surely mean that a few have made large sums while the very large number of exceedingly foolish people have lost all that they had invested. While Cobalt can produce silver cheaper than any mining area in the world except those where it is a by-product, the fall in the value of silver is disappointing. If the low price continues many mines in other countries must close down, and this would tend to a movement upward.

The total value of all minerals produced in Canada in 1907 was \$36,000,000, against \$55,000,000 five years ago, and \$10,000,000 twenty years ago. While the smaller number of immigrants and other travellers, and the lessened imports, have been unfavorable factors, Montreal as a port has done well during the past year. It occupies the fifth place in North America, being surpassed by New York, Galveston, Boston and New Orleans. The value of incoming and outgoing merchandise for 1907 was \$12,900,000, and to meet the requirements of this great trade the harbor commissioners have made important improvements of the most modern character. The marine and fisheries department have also during the past year been steadily improving the lighting of the St. Lawrence, and it is claimed that during the last eight years the decline in insurance rates has been such as to make a saving to freight and vessel owners combined of about \$5,000,000.

Manitoba, Saskatchewan and Alberta.

There is little to say this year about the prairie provinces that is not pleasant to hear. So far as agriculture is concerned the work of seeding has been done under very good conditions, and with ideal weather in June, the sanguine hopes of early July, which went as high as 125,000,000 bushels for wheat, were not without justification. But July was too hot, and in August there was some frost. The total yield did not come up to the calculations of the most optimistic, but it is the largest ever secured in all kinds of produce. Both yield and grade, when the grain was not frost-damaged, were good, and with prevailing prices the money return is, of course, larger than in any previous year. Our estimate of the total quantity of cereals is as follows: wheat, 106,040,000 bushels; oats, 108,000,000 bushels; barley, 23,830,000 bushels or in all, 235,620,000 bushels, against 160,000,000 in 1907, and 32,000,000 in 1900. The West has seldom had a season more favorable for the threshing and movement of the crop, and also for the preparation of the land for the following year. As a consequence it is estimated that the acreage for 1909 will exceed that of 1908 by 15 to 20 per cent, making a total acreage of 1,500,000, of which about 1,250,000 will be in wheat. With this bountiful crop for 1908 and the handsome promise for 1909 it is well not to forget such years as 1907. There

are many avenues of economy and profit open to the Western farmer which, because of the ease with which he acquires wealth, he is apt to neglect. This is unfortunate for the country as a whole, and some day it may be unfortunate for him. Apparently he does not always prepare in the fall as large an acreage as possible for early seeding in the spring, nor is he always careful to use good seed; he does not use fertilizers to any reasonable extent, nor destroy noxious weeds with sufficient vigor, nor does he prepare for a proper rotation of crops; and it is regrettable that the highest branches of farming, such as dairying, the breeding of good cattle, horses, hogs and sheep, and the raising of poultry, are not being more rapidly developed. However, the Manitoba Government is doing good educational work of this kind in its Agricultural College, and the Governments of Alberta and Saskatchewan have shown in many ways that they are alive to these most important questions.

From the best information we can get this year, just closed, is regarded as an exceptionally good one in the cattle trade. Prices have been satisfactory and the European markets have been steadier than at any time since 1892. The prospects for a continuance of good prices are particularly bright owing to the general shortage of cattle in all exporting countries, and especially in the United States. Canadian herds from the Atlantic to the Pacific are now reported by Government experts to be entirely free from disease, and a most careful quarantine against foreign countries as to cattle, cattle products and horses, is being maintained. On the Western range the grass is excellent and well-cured, and animals intended for next year's market should come through the winter in good condition. While it is difficult to obtain reliable records of the number and total movement of cattle in the West, the following figures will be of interest. The shipments for export for the last four years have been as follows:

1905.....	64,287
1906.....	86,575
1907.....	100,454
1908 (to 5th December).....	100,454

These figures indicate clearly the severity of the winter of 1906-7, and also the recovery from its effects. The total number of cattle, horses, and sheep in the three provinces is estimated as follows:

Cattle.....	942,825	340,329	182,616
Horses.....	1,944,398	632,919	304,351
Sheep.....	2,973,846	737,849	201,883

Now that the sight check to the growth of the West, caused by the world-wide stringency in money, the poor crops of cereals and the bad winter for cattle, is passing, it may be said that the figures are not very encouraging, to give some of the evidence afforded by statistics of the rapid growth of the prairie provinces. We have already dealt with grain and cattle. In lumber the cut for the country between Lake Superior and the Rocky Mountains—a district not very important in timber areas compared with other parts of Canada—has grown from 119,000,000 feet in 1899 to 286,000,000 feet in 1907. In coal from 20,000,000 bushels in 1899 to 61,000,000 bushels in 1908. The milling capacity, of which we have no records for 1899, has grown from under 20,000 barrels per day in 1903 to over 40,000 barrels per day in 1908.

The railway mileage in the three provinces has grown from 2,000 miles in 1900 to 8,560 miles in 1908, and the demand for branch lines is still as pressing as ever. The premier of Alberta has stated his views to the necessity for greater transportation facilities in his province so urgently, that we cannot doubt that his people and those of Saskatchewan are keenly alive to the advantage and necessity of being able to reach the coast speedily to the seaboard. The movement of cars will illustrate the poor state of the crop of 1906 and 1908, and also the improved capacity of the railroads. For the twelve months ending 31st August, 1907, the number of cars carrying grain was 80,507; for the corresponding period in 1908, 63,918, while for only three months of 1908, from September to November inclusive, the number was 43,807. In southern Alberta and at scattered points elsewhere there have been strong complaints of car shortage, but as a whole the service of the railroads has been better than in previous years. The number of settlers coming into the three provinces during the past year is estimated at 105,000, of whom about 40 per cent were from the United States.

The population of the three provinces has grown from 414,000 in 1901 to 975,000 in 1908; the value of goods entered at the customs department from \$40,000,000 in 1899 to \$26,000,000 in 1907; the number of bank clearings from \$107,786,000 in 1899 to \$717,423,000 in 1908.

These figures abundantly illustrate the prosperity of the West, and we may fairly expect that Eastern business dependent on the West will not improve. Still it must be remembered that, owing to the poor crop and the cattle losses of 1907, the West, so far as its immediate buying power is concerned, is not very much ahead of where it was at the end of 1906. It is sincerely to be hoped that the desire to spend freely and to incur debt will not immediately return, and that some of the lessons in economy may remain

permanently impressed upon the people. The financial events of the early part of the last year in the United States have excited too keen attention to demand much comment on our part. During most of the year trade was restricted, not merely as an effect of the panic, but because of the presidential election. Recently the tendency of trade, as a whole, has been towards improvement, but not to the extent hoped for a month or two ago. The inevitable shrinkage in imports, combined with goods exports, has caused the excess of exports, which for the ten months ending 31st October, 1907, had been \$22,000,000, to grow to the very large sum of \$502,000,000. Deposits in New York banks, taking a day early in December as an example, have grown from about \$1,000,000,000 in 1906 and 1907 to \$1,400,000,000 and cash reserves from \$250,000,000 in 1906 to \$385,000,000 in 1908. One of the most interesting features of the present contraction is that, while the prices of iron, copper, lead, tin and cotton have all fallen sharply to meet the lessened demand, beef, lard, wheat, flour, Indian corn, and sugar are all higher than in 1906 and 1907, because of the short supply of foodstuffs throughout the world.

There should be nothing in connection with the business position of the United States so disconcerting to the European world and to Canada as the possibility of reform in the banking and currency systems. This has been discussed with fluctuating interest during so many years, that it does not seem likely that it will be with these extremely difficult and complex problems naturally arises. The fact, however, remains that we are at present liable to periodic disturbances of the world's finances to a large degree quite unnecessary, because in that great country, notwithstanding its wonderful organization for other industrial purposes, the machinery does not exist for managing credit transactions of the people without periodical panics. Let us hope that the present currency commission will really produce results.

The motion for the adoption of the report was then put and carried. The revised by-laws of the bank were read to the meeting and endorsed by the shareholders. The usual resolutions expressing the thanks of the general manager, superintending officers, and other officers of the bank, were unanimously carried. Upon motion the meeting proceeded to elect directors for the coming year and the adjourned.

The scrutineers subsequently reported the following gentlemen to be elected as directors for the ensuing year: B. E. Walker, C. V. O., LL.D.; Robert Kilgour, Hon. George A. Cox, M. L. C.; James Graham, John Hoskin, C. L.L.D.; J. W. Flavell, LL.D.; A. Kingman, Hon. L. Melvin-Jones, Fred. H. Nicholls, H. D. Warren, Hon. C. Edwards, Z. A. Lash, K. C., E. R. Wood.

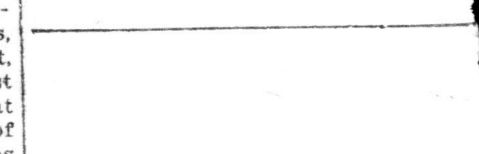
At a meeting of the newly-elected board of directors held subsequently Mr. B. E. Walker was elected president and Mr. Robert Kilgour, vice-president.

Palpitation of the Heart.

One of the first danger signals that announce something wrong with the heart is the irregular beat or violent throb. Often there is only a fluttering sensation, or an "all gone" sinking feeling; or again, there may be a most violent beating, with palpitations of the skin and visible pulsations of the arteries. The person may experience a smothering sensation, gasp for breath and feel as though about to die. In cases the action of Milburn's Heart and Nerve Pills in quieting the heart, restoring its normal beat and imparting tone to the nerve centres, is beyond all question marvellous. They give prompt relief that no one need suffer.

Mr. Sylvester Smith, Hampton, N.B., writes:—"I was troubled with palpitation of the heart and tried doctor's medicines but they only gave me temporary relief. I heard of your Heart and Nerve Pills and bought two boxes and before I had used them I was completely cured and would recommend them to all similarly affected."

Price, 50 cents per box, or 3 boxes for \$1.25 at all dealers or mailed direct on receipt of price by The T. Milburn Co., Limited, Toronto, Ont.



Are you a success as a bread-maker? Is your cake and pastry complimented by your friends? If not, whose fault is it—yours or the miller's. If you are successful in other lines, your reputation as a cook is vindicated, and it is plainly the fault of the flour.

Look up the good bread and pastry makers of your acquaintance and get their flour experience. You will find that most of them are using

Royal Household Flour gladly paying a little more per barrel for it and getting for that extra cost a purer, better flour. For bread or pastry, it has no equal.

Ogilvie's Royal Household—repeat the name to your grocer. Ogilvie Flour Mills Co., Ltd. Montreal.

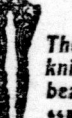
153

ST. MIKE FOLEY, Mgr.

197-199 DUNDAS ST. MIKE FOLEY. M



That your irritable disposition is due to kidney trouble? You get no rest by night and your work by day is too much for you. Those dull backaches nearly distract you. No wonder then you feel irritable and out of sorts. No one whose kidneys and blood are clogged with uric acid poison could be comfortable. That remedy is DR. ROOT'S KIDNEY AND LIVER PILLS. They will put your rightness in a short time. The price is within your reach, namely 25c, although worth a dollar. Put up in a dainty tin box, they are sold by all druggists or postpaid from DR. ROOT CO., Spadina Ave., Toronto. 6 boxes for \$1.25. Send for free sample.



Correct Silver Plate
 The beautiful patterns in spoons, knives, forks and serving pieces bearing the famous trade mark
"1847 ROGERS BROS."
 represent the requirements of correct table service—the kind of "Silver Plate that Wears"—the kind that adds grace to your table.

SOLD BY LEADING DEALERS
 Butter dishes, tea trays, pitchers, bowls, etc.,—beautiful, durable—are made by the
MERIDEN BRITS CO.



OAK 15
Dun

OAK Str

LON

BOWLING is good
good recreation

CIGARS—Our store has pipes and

BILLIARDS—F
tables.

197-199 DUNDAS

THE FREE TRIP TO EUROPE

The details of the "Trip to Europe" will be announced this week.

Already The Advertiser is besieged with requests for the particulars, and there is no doubt that when the contest opens it will prove to be one of the most exciting ever held in the city.

The opportunity for a trip such as this will be in-spiring, and comes but seldom.

Eight young ladies will be sent, at no expense whatever to themselves, on a trip that will be the envy of every person in Western Ontario.

The itinerary proposed embraces all the most important parts of England, Ireland and Scotland, as well as Paris, France.

The party will travel in the best, and no expense will be spared to make their trip the most pleasant possible.

While London has not been requested in the apportionment of the number from this city to make the trip, the districts round about this city have been given a splendid opportunity to send their most popular young ladies on a trip of a life time.

Already there are several ladies in the Western Peninsula who have announced their intentions of entering the contest.

Watch The Advertiser for the details of the trip. They will be made known very shortly, within a day or two, and will be most generous.

Keep this trip in mind. Tell your friends about it. No such offer has ever been made in Western Ontario.

The chance comes but once. Don't lose the opportunity.



REV. MR. WOODBURN IN EGERTON ST. CHURCH

Addressed the Woman's Missionary Circle Last Evening.

Rev. Arthur Woodburn, M.D., an East Indian mission on (fourth), who is at present residing at the missionary's home in Toronto, addressed the members of the Woman's Missionary Circle at the Egerton Street Baptist Church last evening, dealing with the necessities of the missionaries, and with his experience among the Telegus, where he was until a few months ago in charge of a district comprising over 200 villages, some of which he was unable to visit but once a year.

Dr. Woodburn was in the city for a time during the summer, and lectured at the Adelaide Street Baptist Church. At last night's meeting the speaker dealt at some length with the missionaries, and with his experience among the Telegus, where he was until a few months ago in charge of a district comprising over 200 villages, some of which he was unable to visit but once a year.

He stated that the medical missionary is doing much toward removing the natural prejudice of the people. In many cases it is practically impossible to do anything with the natives, if the missionary has no knowledge of medicine, whereas they will go to the hospitals, and come in contact with the missionaries of their own volition.

Dr. Woodburn had charge of a district composed of over 200 villages, some of which he was unable to visit more frequently than once a year. He was the only white missionary in the district.

Dr. Woodburn states that the missionaries are watching the laymen's missionary movement with great interest, as it is hoped that the districts of such countries as India will be more thoroughly covered.

A PARTY IN HONOR OF ELLISON BUTCHER

At the Home of Mrs. J. Nash, 757 King Street East.

The home of Mr. J. Nash, 757 King street, was the scene of a very enjoyable party on Tuesday evening, given in honor of Mr. Ellison Butcher, who is leaving London shortly for Detroit. Mr. Butcher is head watchmaker in the east end branch of W. G. Young's store, and the staffs of both the downtown and east end stores were present at the party. The evening was spent in a social manner, and was brought to a close by a dainty supper. General regret was expressed at Mr. Butcher's departure, but all joined in the best wishes for his success in his new position.

KING ST. CHURCH REPORTS SATISFACTORY

First Session of the Annual Meeting Was Held Last Night.

The first session of the annual business meeting of the King Street Presbyterian Church was held last evening in the lecture room of the church, the pastor, Rev. James Rollins, occupying the chair.

At the conclusion of the devotional

ROSY AND PLUMP GOOD HEALTH FROM RIGHT FOOD

"It's not a new food to me," remarked a Virginia man, in speaking of Grape-Nuts.

"About twelve months ago my wife was in very bad health, could not keep anything on her stomach. The doctor recommended milk, half-water, but it was not sufficiently nourishing.

"A friend of mine told me one day to try Grape-Nuts and cream. The result was really marvellous. My wife soon regained her usual strength and today is as rosy and plump as when a girl of 16."

"These are plain facts, and nothing I could say in praise of Grape-Nuts would exaggerate in the least, the value of this great food."

Name given by Postum Company, Battle Creek, Mich. Read "The Road to Wellville" in packages. "There's a Reason."

Ever read the above letter? A new one appears from time to time. They are genuine, true, and full of human interest.

ST. ANDREW'S IS PROSPERING

Preliminary Meeting of Members Held Last Night.

A preliminary meeting of the members of St. Andrew's Church was held in the school room last evening and was well attended. With the exception of the report of the board of managers, which will be handed in at the annual meeting to be held on Wednesday evening, Jan. 29, all the reports were received and adopted, and indicate that on the whole the church has had a most prosperous year, and is in a very flourishing condition. Mr. R. A. Little, vice-president of the board, was in the chair.

The message from the session was read by Rev. Dr. Ross, and he gave a general outline of the work done during the year. From the standpoint of missionary giving, the members of St. Andrew's last year broke all previous records, raising a total of \$5,000. This is \$1,300 more than was raised the previous year, and is looked upon as a most satisfactory increase, due in a large measure to the efforts of the laymen's missionary movement. A full report of this work was presented by Mr. A. G. Calder.

Mrs. W. O. Carson, in presenting the report of the Women's Foreign Missionary Society, showed that at present it has 81 members. The amount raised during the year did not quite equal that of the previous year. The King's Messenger Foreign Mission Band, an auxiliary to the W. F. M. S., has 17 members, and during the year collected \$71. Its report was read by Miss Eliza Douglas.

The Outlook Mission Band, the members of which are small children, raised \$141. It has 61 members.

Mrs. C. A. Whitman presented the report of the John Scott Woman's Home Missionary Society, which has 56 members and collected \$185.

Sunday School Report.

In the absence of Mr. S. Macgregor, superintendent of the Sunday school, the report was read by Mrs. Alex. Fraser. The absence of pupils during the summer holidays caused a decrease in the average attendance. A new Sunday school library is being contemplated. During the year, the Sunday school collected \$476.

The report of the Pastor's Aid Society, which administers the benevolent fund, was read by Mrs. W. J. Carson, and it showed that during the year \$265 was administered.

The men's Bible class now has 42 members on its roll with an average attendance of 29. In the three months it has been formed \$28 has been collected. At present the members are studying the life of Christ. This report was presented by Mr. H. A. Graninger, B. A., president of the society.

The report of the choir indicated that everything is in splendid shape. The services of praise held during the year were largely attended.

During the year the Ladies' Aid Society collected \$141.

These reports were a source of much gratification to all the members, and show that the church is growing steadily.

Local Items

Off for Florida.

Local ticket agents report that a great many Londoners during the last few days have been buying tickets for trips through Florida, and the Southern States. The railways are offering special rates on these trips, and apparently, many Londoners are availing themselves of them.

Bright Girl Suddenly Called.

Mr. and Mrs. Archie Taylor, of con. 8, Westminster, will have the sympathy of a large circle of friends in the death of their daughter Mabel Louise, which occurred last night after a very short illness. The girl was taken ill on Saturday with appendicitis, and was operated on yesterday morning. Deceased was a very bright little girl and was greatly liked by all who knew her. The funeral will be held on Friday morning at 10 o'clock.

Pioneer Called.

Mrs. Isabella Murrell, widow of the late William Murrell died on the 10th inst. at her home in London. She was 84 years of age.

Thomas Stanton, of East Nisour, seven sons and three daughters, Richard, William, James, John, Robert, Albert, Henry, all residing in West Nisour, Mrs. James Thompson, of this city, Mrs. Robert Thompson, of East Nisour, and Miss Mary, at home. The deceased was one of the pioneer settlers. She came from England in 1844, and settled on the farm, where she lived until the time of her marriage over 60 years ago.

Jarvis Street Baptist Choir, Toronto.

Two years ago Dr. Broome was appointed on the recommendation of Dr. Vogt to the position of organist. A letter to the music committee a few days after Mr. Vogt said: "The Jarvis Street Church may well congratulate themselves upon having secured the services of Dr. Broome, whom I consider beyond all doubt one of the strongest men in the sphere of church music upon the continent. Dr. Broome, beside being a very clever organist, is a composer of well-known ability, and is the author of nearly 100 published compositions. One of the most popular of these is his setting of 'Daybreak,' a dramatic parting depicting the varying moods of 'the wind that blows from the sea,' and is said to be quite realistic in its conception. This work is to be sung by his choir at Dundas Church next Monday. It is to be hoped that London people will give the visitors a great and enthusiastic welcome."

MAN AND WIFE ON INDIAN LIST

Inspector Galpin Has Issued a Revised List of the Red Fraternity.

Inspector Galpin issued a revised issue of the Indian list this morning, and there are at present on it 158 persons. The list includes persons of every walk in life, and the last list was issued in that a man and wife have been placed on it.

It is not often that both a man and his wife are worshippers at the shrine of Bacchus, but a case has been found where both are, and both are now forbidden under penalty of a heavy fine to indulge in vinous stimulants, or chase the jolly bowl about.

A FULL STAFF ON FULL TIME

London's Leading Industry at High Pressure—Col. Gathshore Likes the Outlook.

"The outlook for 1909 is most encouraging, so far as our business is concerned," said Col. Gathshore, manager of McCleary's, in reply to a question put by The Advertiser today.

"In our foundry," he added, "the full staff of 450 men has been at work on full time since the first of January. Conditions were never better in the stove industry."

HEAD OFFICE OF BIG INSURANCE CO.

Prudential is Said To Be About to Establish Headquarters Here.

It is stated that the Prudential Life Insurance Company will establish their head office here in this city.

A representative of the company was in the city looking the ground over, and from what can be learned, he was most favorably impressed with the location.

A considerable staff of employees would be engaged, and it would mean not an inconsiderable addition to the population of the city.

PRESCRIPTION PROTECTION

We throw every safeguard around the dispensing of prescriptions.

Our care begins with the selection of superior drugs, and continues until these drugs are compounded for you. In filling prescriptions the work of each pharmacist is checked by another—a double and perhaps unnecessary precaution against error. There are other precautions taken that cannot be detailed here. The end we seek is perfect service, and many physicians believe we have reached it.

These special features cost us something, but cost you nothing.

Strong's Drug Store

184 DUNDAS STREET.

LETTER CAUSED OFFICIALS TROUBLE

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LATEST STOCK MARKET REPORTS

COBALT STOCKS.

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[Special to The Advertiser.]

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Elevator Service, Steam Heat, Vault Accommodation. Apply ACCOUNTANT, BANK OF TORONTO

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The Dominion Bank

Gives special attention to
SAVINGS ACCOUNTS.

London Branch, Cor. Dundas & Talbot Sts.

G. A. ROSS, - Manager.

COBALT MARKETS WERE STRONGER

La Rose, Nancy Helen, Reserve,
Trettheway and Others Ad-
vanced Yesterday.

Toronto, Jan. 13.—The annual meeting of the Cobalt Reserve Mining Company, after threatening at one time to be a very troublesome affair, developed into a regular love feast, the shareholders unanimously approving all actions of the board of directors and adopting the annual statement. For a mining company the meeting was one of the largest ever held in Montreal, there being considerably over 200 shareholders present.

The feature of the annual statement that met with most approval was that the company, even after the payment of the dividend due on Jan. 15, of \$283,210, would carry forward a surplus of \$347,117. During the year, the company had taken out one to the value of \$310,350. The president, John Carson, stated that the outlook for 1909 was that the company would take out ore to the value of \$1,200,000, and that, allowing \$200,000 for all operating expenses, there would be \$1,000,000 available for dividends. It was the intention of the directors to pay quarterly dividends at the rate of 24 per cent per annum, and such bonuses as would be identified by the earnings. During the meeting by-laws 25, which gave the directors power to buy other mines, was cancelled.

Toronto, Jan. 13.—The closing quotations on the Standard Mining Exchange today were:

Asked.	Bid.
Amalgamated	13 1/2
Beaver Consolidated	3 1/2
Buffalo	3 1/2
Chambers-Perland	80 7/8
City of Cobalt	2 1/2
Cobalt Central	17 1/2
Cobalt Lake	2 1/2
Coniagos	6 1/2
Crown Reserve	2 1/2
Foster	21 1/2
Gifford	21 1/2
Giesen-Moehan	21 1/2
Hudson Bay	21 1/2
Key Lake	21 1/2
Le Rose	6 1/2
Laurie	6 1/2
McKinley-Darling	1 1/2
Nancy Helen	80 7/8
Nipissing	9 1/2
Nova Scotia	47 1/2
Onondaga	47 1/2
Peterborough	21 1/2
Right of Way	3 1/2
Rochester	14 1/2
Silver Lake	50 1/2
Silver Star	50 1/2
Silver Star	50 1/2
Tanikuma	1 1/2
Trettheway	1 1/2
Watts	51 1/2
North Star	7 1/2
O. G. F. S.	7 1/2
Diamond-Vale	16 1/2

Send for our Circular Letter
A106 regarding Temiskaming
Mining Company, Limited.
Frank S. Evans & Co.
BANKERS AND BROKERS,
25 JORDAN STREET, TORONTO.
Phone M5286.

LIVE STOCK MARKET.

Toronto, Jan. 13.—Prices firm and trade active is the way today's cattle market may be characterized. The market was not heavy, but some good cattle were offered, and everything was cleared out early.

A few good loads of export stock were offered, and the demand for these was brisk. The prices were good and strong, at \$5 to \$5.50. The demand for choice export stuff seems to be improving.

Domestic cattle of medium quality are also in good demand, especially heifers and cows. Cattle coming into the country from Chicago and Winnipeg. A better inquiry is coming for good No. 2 barley for malting. Oats are strong, with 40c bid at points of shipment. Local dealers' quotations:

Wheat—Ontario No. 2 white, 94c to 95c; No. 2 red, 92c to 93c; No. 2 mixed, 90c to 91c; Manitoba wheat, spot, No. 1 northern, 10c; No. 2 northern, 10c; all-rail, No. 1 northern, 11c to 11 1/2c; No. 2 northern, 11c to 11 1/2c; delivered at Ontario points.

Barley—No. 2, 55c to 56c; No. 3 extra, 53c to 54c; No. 3, 52c outside.

Oats—Ontario No. 2 white, 28c to 30c; No. 2 mixed, 28c to 30c; on track at lake ports.

Corn—No. 2 yellow, 67c to 68c; Toronto freight, No. 3 yellow, 67c to 68c; Canada No. 2, 66c to 67c.

Buckwheat—No. 2, 55c to 56c outside.

Potatoes—No. 2, 8c to 8 1/2c outside.

Flour—Manitoba first patents, 55c; second, 54c; coming into the country from Egypt, and for many months the weekly supply arriving from the mines, as France has been a persistent buyer of the metal, presumably in preparation for the new Russian loan. With the bank's reserve fund such a low bid for the rate is necessary to attract gold imports as well as check continental demands.

BANK OF ENGLAND BOOSTS DISCOUNT

London, Jan. 14.—The rate of discount of the Bank of England was raised from 2 1/2 to 3 per cent. This is the first change since May 28 of last year.

The increase in the rate was generally anticipated, and was due to the small gold reserve, which last week stood about \$100,000,000, being further depleted of nearly \$5,000,000 by withdrawals during the past few days for shipment to South America. Only small amounts of gold have been coming into the country from Egypt, and for many months the weekly supply arriving from the mines, as France has been a persistent buyer of the metal, presumably in preparation for the new Russian loan. With the bank's reserve fund such a low bid for the rate is necessary to attract gold imports as well as check continental demands.

DOMINION BANK SHOWS 16 PER CENT

Deposits Now Highest in the History of Bank.

The annual statement of the Dominion Bank was out today, showing net profits for the year of \$64,318, being 16 1/2 per cent on the average paid-up capital.

After paying dividends at the rate of 12 per cent, \$473,462, writing \$100,000 of bank premises account, and transferring to reserve fund \$148,274.75 (premium on new capital stock), a balance of \$302,396.08 has been carried forward to profit and loss.

The reserve fund is now \$4,981,731.62, or \$1,000,000 more than the paid-up capital.

Total deposits by the public are nearly \$28,000,000, and have increased \$3,700,000 during the past twelve months.

The deposits have now reached the highest point in the history of the bank.

Cash assets amount to over \$18,000,000, and the immediately available assets \$17,866,000, or 43 per cent of total liabilities to the public, which is a particularly strong showing.

Toronto, Jan. 14.—Trade good and prices firm; 112 loads in today, including 1,670 cattle, 1,400 sheep and lambs, 220 hogs and calves. Quotations:

Export cattle, choice, each, 45 to 45 1/2
Export cattle, medium, 43 to 44
Export cattle, light, 41 to 42
Export cattle, common, 39 to 40
Export cows, 40 to 41
Butcher's cattle, choice, 40 to 41
Butcher's cattle, medium, 38 to 39
Butcher's cattle, common, 36 to 37
Butcher's cows, 38 to 39
Butcher's bulls, 35 to 36

LONDON MARKET RATHER QUIET

The Attendance of Buyers and Sellers Was Small.

OATS SOLD AT \$1.25 A CWT

But They Were First-Class—Dressed Hogs \$8.50 to \$8.75 a Cwt.

Today's market was a very small one, the bad condition of the roads still keeping the farmers away. Purchasers were not numerous, either, and sales were inclined to be draggy.

All grain, with the exception of oats, is stagnant. First-class oats sold on the market this morning at \$1.25 a hundredweight. Very little inferior grain was offered.

A number of loads of dressed pork were offered, sales being fairly brisk. Butchers' meats in all other lines were very quiet. A large number of loads of hay and straw were on the stand. They were picked up very rapidly.

DAIRY MARKETS CHICAGO.

Chicago, Ill., Jan. 13.—Butter—Steady; creameries, 22c to 23c; dairies, 21 1/2c to 22c.

Cheese—Firm, 14c to 15c.

NEW YORK.

New York, Jan. 13.—Butter—Steady and unchanged; receipts, 4,334 packages.

Cheese—Firm and unchanged; receipts, 1,233 boxes.

COTTON MARKET.

New York, Jan. 13.—Cotton—Futures opened steady, January, 9.23c; February, 9.21c to 9.22c; March, 9.23c; May, 9.22c; June, 9.21c; August, 9.15c; October, 8.92c; December, 8.82c to 8.83c.

NEW YORK.

New York, Jan. 13.—Cotton—Futures closed very steady. Closing bids: January, 9.23c; February, 9.21c; March, 9.23c; April, 9.14c; May, 9.17c; June and July, 9.23c; October, 8.82c; November, 8.82c; December, 8.82c.

SUGAR MARKET.

Toronto, Jan. 13.—Sugar—Firm; Montreal granulated, per cwt. in barrels, \$4.50; do, yellow, \$4.10; Paris lumps, 100-lb boxes, \$5.45; do, 50-lb boxes, \$5.55; do, 25-lb boxes, \$5.65; do, 10-lb boxes, \$5.75; do, 5-lb boxes, \$5.85; do, 2 1/2-lb boxes, \$5.95; do, 1 1/2-lb boxes, \$6.05; do, 3/4-lb boxes, \$6.15; do, 1/2-lb boxes, \$6.25; do, 1/4-lb boxes, \$6.35; do, 1/8-lb boxes, \$6.45; do, 1/16-lb boxes, \$6.55; do, 1/32-lb boxes, \$6.65; do, 1/64-lb boxes, \$6.75; do, 1/128-lb boxes, \$6.85; do, 1/256-lb boxes, \$6.95; do, 1/512-lb boxes, \$7.05; do, 1/1024-lb boxes, \$7.15; do, 1/2048-lb boxes, \$7.25; do, 1/4096-lb boxes, \$7.35; do, 1/8192-lb boxes, \$7.45; do, 1/16384-lb boxes, \$7.55; do, 1/32768-lb boxes, \$7.65; do, 1/65536-lb boxes, \$7.75; do, 1/131072-lb boxes, \$7.85; do, 1/262144-lb boxes, \$7.95; do, 1/524288-lb boxes, \$8.05; do, 1/1048576-lb boxes, \$8.15; do, 1/2097152-lb boxes, \$8.25; do, 1/4194304-lb boxes, \$8.35; do, 1/8388608-lb boxes, \$8.45; do, 1/16777216-lb boxes, \$8.55; do, 1/33554432-lb boxes, \$8.65; do, 1/67108864-lb boxes, \$8.75; do, 1/134217728-lb boxes, \$8.85; do, 1/268435456-lb boxes, \$8.95; do, 1/536870912-lb boxes, \$9.05; do, 1/1073741824-lb boxes, \$9.15; do, 1/2147483648-lb boxes, \$9.25; do, 1/4294967296-lb boxes, \$9.35; do, 1/8589934592-lb boxes, \$9.45; do, 1/17179869184-lb boxes, \$9.55; do, 1/34359738368-lb boxes, \$9.65; do, 1/68719476736-lb boxes, \$9.75; do, 1/137438953472-lb boxes, \$9.85; do, 1/274877906944-lb boxes, \$9.95; do, 1/549755813888-lb boxes, \$10.05; do, 1/1099511627776-lb boxes, \$10.15; do, 1/2199023255552-lb boxes, \$10.25; do, 1/4398046511104-lb boxes, \$10.35; do, 1/8796093022208-lb boxes, \$10.45; do, 1/17592186044416-lb boxes, \$10.55; do, 1/35184372088832-lb boxes, \$10.65; do, 1/70368744177664-lb boxes, \$10.75; do, 1/140737488355328-lb boxes, \$10.85; do, 1/281474976710656-lb boxes, \$10.95; do, 1/562949953421312-lb boxes, \$11.05; do, 1/1125899906842624-lb boxes, \$11.15; do, 1/2251799813685248-lb boxes, \$11.25; 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do, 1/47890485652059026823698339503105976224424552448-lb boxes, \$23.65; do, 1/95780971304118053647396679006211952448849104896-lb boxes, \$23.75; do, 1/19156194260823610729479338001242390489779819792-lb boxes, \$23.85; do, 1/38312388521647221458958676002484780979559639584-lb boxes, \$23.95; do, 1/76624777043294442917917352004969561959119279168-lb boxes, \$24.05; do,

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THE LONDON LOAN AND SAVINGS COMPANY OF CANADA

DIVIDEND NO. 63

Notice is hereby given that a dividend at the rate of 6 per cent per annum, for the current half-year, has been declared, and is payable after the 31st day of December, 1968.

M. J. KENT, Manager.

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Hamilton's Porter is fully aged. It is the best. Ask for Hamilton's when you are buying.

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the greatest heat-producing, comfort-creating

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Patterns are true to good taste and inspired by original genius in designing.

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Manicure Scissors 50c
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Manicure Powder 15c to 35c
Emery Boards 10c package
Nail Polishers 10c to 60c
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Orange Wood Sticks.
It keeps the hands white, soft and smooth.

25 CENTS A BOTTLE.

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JOINT INSTALLATION OF LOCAL FORESTERS

Four Courts Now Have a New Set of Officers.

At a largely attended meeting of members of the Independent Order of Foresters, held on Tuesday evening, the installation of the recently-elected officers of Court Hope, No. 1, Court Dufferin, No. 4, Court Victoria, No. 10, and Companion Court Forest City took place. The installation ceremonies were in charge of P. C. R. Harrington, of Chatham, who was assisted by Very Rev. Dean Davis as high marshal and Thomas Ball as high conductor.

A Presentation.
During the evening Bro. Tripp, who is now past chief ranger of Court Dufferin, was presented by P. C. R. Harrington with a chief ranger's jewel. Bro. Tripp replied suitably. Fraternal addresses were then given by Bros. Harrington, Pratt, Ball and Dean Davis.

The evening was brought to a close by a dainty supper, served by the ladies of Companion Court Forest City.

The officers installed were:

Court Hope, No. 1.
C. D. H. C. R. Wm. Tackaberry; P. C. R. Bro. Insley; C. R. James Tilley; V. C. R. F. K. Anstie; F. S. J. Hamby; R. S. Bro. Stewart; physician, Dr. Davis.

Court Dufferin, No. 4.
C. D. H. C. R. A. Evans; P. C. R. B. Tripp; C. R. James Haymer; V. C. R. C. Carty; R. S. J. F. Hicks; P. S. J. Lewis; treasurer, H. Pratt; orator, Wm. Hardy; physician, Dr. Drake.

Court Victoria, No. 10.
C. D. H. C. R. W. C. R. W. J. Legg; C. R. B. Foulkes; V. C. R. W. J. Legg; C. R. B. Mason; P. S. W. Hunter; treasurer, J. Craig; physician, Dr. J. B. Campbell.

Companion Court, Forest City.
C. D. H. C. R. Mrs. Wilkins; P. C. R. Mrs. Ascott; C. R. Mrs. Horon; V. C. R. Miss Courney; F. S. Mrs. Anstie; R. S. Mrs. Poole; treasurer, Miss B. Poole; orator, Mrs. Bullis; physician, Dr. Shoenbottom.

The soil of Ceylon is of volcanic origin, containing phosphorus and minerals in a large degree. This imparts to "Salada" (the well-known packet Ceylon tea) a delicacy and fragrance that is incomparable.

It is such a great comfort to a man to think how kindly he is letting his wife have her own way.

It's only a Matter of Time
But it means a great deal to you if you are always behind time.
Buy a genuine time-keeping Watch from us and keep on time.

SUMNER
THE JEWELER,
380 Richmond Street.

Chief Wants Another Fire Engine

More Horses and Men for Central

The City Is Growing at Such a Rapid Rate That the Brigade Must Be Increased.

The annual report of the London fire department was read by Chief Aitken at the meeting of No. 3 committee last night, and contains considerable information regarding the working of the department for the year.

The past year was the 35th of the department as a paid organization. During the year the brigade responded to 135 alarms. Of this number 29 came from street signal boxes, 92 were telephone calls, 4 were private calls, and 10 were verbal calls. There were 100 fires, 13 chimney fires, 19 false alarms, 1 test run and 2 emergency calls.

Serious Fires.
The most serious fires during the year were the Hobbs glass works fire on April 2, the City Hotel on May 31, and the Western fire of Aug. 18.

The total loss by fire during the year amounted to \$71,105, which is considered not a heavy loss.

The insurance on buildings amounted to \$157,850, with a loss of \$24,715. The insurance on contents amounted to \$214,605 and the loss \$46,290.

In extinguishing the above fires 22,800 feet of hydrant hose were laid, and 4,050 feet of chemical hose. There were 1,039 feet of ladder raised. The distance traveled during the year was 635 miles. Between midnight and noon 40 alarms were received, and between noon and midnight 95.

The Equipment.
At present there are 5 fire stations, 13 horses, 1 steam fire engine, 1 aerial truck, 1 hook and ladder truck, 1 hose wagon, 2 combination hose and chemical wagons, and 3 hose wagons, loaded in reserve; also 2 new combination wagons in course of construction for the new fire stations.

There are 39 officers and men in connection with the brigade. During the year Robinson, Little & Co. and the McCormick Manufacturing Company installed a private fire alarm system from their warehouses and factory to the Central station.

Chief Aitken referred to the action of the council in building two new halls in the north and southeast end, which would prove of great value in protecting the property of the citizens in these rapidly growing districts. He suggested that as the halls were about completed that six men be put on probation at the Central station, so that the new halls could be equipped with men conversant with the working of the department.

A Recommendation.
While the year had not seen any great conflagrations, Chief Aitken suggested that there were needed improvements in the department. He pointed out that the city was growing at a fast rate, and it was necessary to afford the factories and manufacturing the best possible protection. He recommended that another fire engine of larger capacity than the present one be purchased and placed in the Central station, and the present engine be sent to East London. The lack of water pressure in that section was serious, and a serious fire could only be avoided by an engine.

He recommended further that six more men and two more teams be added to the Central station so that the aerial truck and the engine could respond to every fire.

He also suggested that a new aerial truck be purchased at once.

Accidents.
"The matter of accidents of a fatal character last year was the most disastrous of any in the history of the department. One of our most efficient and respected members, Lieut. W. H. Secombe, of No. 3 Company, was killed at the City Hotel fire on May 31, and at the Western fire on Aug. 18, two others, our late Chief Clark and Fireman H. Wein, of Chemical Company, No. 1, also Sgt. Cockburn, of the Municipal fire, were killed by falling floors. The many expressions and tributes of sympathy received by the department, not only from citizens, but from fire departments and others all over the world, were a great consolation in the history of any department, and the funeral on the Friday

following to Mount Pleasant Cemetery, with the two hearses, bearing the remains of the late Chief Clark and Sgt. Cockburn, preceded by the Band of the Seventh Regiment, followed by hundreds of citizens, bore unmistakable evidence that the city lost two true firemen and a brave citizen in the person of Sgt. Cockburn. Fireman W. Cole, who was so seriously injured at the same time was off duty 96 days."

He also testified to the loyal support of the men in the department, and the co-operation and assistance of the members of No. 3 committee and the council during the year.

Meeting of No. 3.
The members of No. 3 committee discussed the chief's recommendations, and acted on some of them. Here is a list of what he asked for:

One fire engine, of larger capacity than the present engine. The one now in use to be transferred to No. 2 station.

Six more men and four more horses for the central station.

Four thousand feet of new hose, of which 3,500 feet are for the new halls. New aerial truck.

Six men and five horses for the new halls.

These, he pointed out, are imperative needs to bring the brigade to the efficiency required.

It will be seen from a casual glance at this programme that considerable money must be spent to carry out these recommendations.

Six New Men.
It was decided to recommend the purchase of the hose, and the employment of six probationers for the new halls, which will be ready very shortly.

There was some discussion regarding the disposal of the aerial truck. Ald. Garratt declared that the present truck was not fitted for modern use, being hard to handle, a regular horse and man-killer as he stated.

However, it was decided to advertise the present truck for sale, and if a fair price were received it should be disposed of and a new one purchased.

It was estimated that a modern truck would cost from \$4,000 to \$5,000. The truck now in use cost \$2,950 when purchased.

Ald. Moorhead counseled the committee to go slow. It was evident from the reports received that the expenditure was going to be heavy, and he thought that great care should be exercised in the spending department of the committee.

Chief Speaks.
Chief Aitken insisted on the improvements, stating that a new truck and a new engine, together with the necessary horses to man them, were ordered by the underwriters, and should be purchased.

Chief Aitken was instructed also to have the applicants for positions on the department examined by a physician as to their physical fitness.

The salary of Assistant Chief Scott was fixed at \$550.

Benefit Fund.
There was some discussion regarding a benefit fund for the firemen. Ald. Stewart pointed out that the city paid out \$1,500 in grants last year, and this would go a considerable distance in getting the fund started.

Mayor Stewart pointed out that the Toronto fund was commenced by a \$50,000 grant by the city, augmented by a grant of \$30,000 from the citizens. He was informed last year that it would take at least \$30,000 to commence the local fund.

Ald. Stewart and City Clerk Baker were instructed to obtain all the information possible on the subject and report to the committee.

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What Might Have Been.
"If the council had given Chief Clark horses to have worked this apparatus, he would have been alive today," said Chief Aitken. "They would have been at the fire early then and would have been put in use at once. Instead of that two teams had to be sent back for them."

The matter was referred to Chairman Garratt. Fire Chief Aitken and Dr. Tarnham.

The question of a new engine was left over.

CANADIAN BANK OF COMMERCE REPORT

President Walker's Address Was Very Optimistic.

There are no more encouraging signs of the times for Canadians than the annual reports of the banking institutions of this country. In a most remarkable way they felt the pulse of this country, and when the inevitable depression came they were all prepared to meet it, at not a little sacrifice to themselves, and protect the best interests of the public. That they were successful beyond even the hopes of the most optimistic, there is no doubt, and the policy pursued by the banking institutions has made for the betterment of the financial standing of this country.

The 42nd annual report of the Canadian Bank of Commerce is a most encouraging one. The institution has enjoyed a year of great prosperity. During the year the net profits amounted to \$1,627,322.78, which, with the sum of \$675,912.10, the balance to the credit of the profit and loss account of last year, makes the total profits for the year \$2,303,234.88. Of this amount the sum of \$800,000 was paid out in dividends, and \$1,000,000 was transferred to the reserve account. The sum of \$300,000 was also written off bank premises, while \$30,000 was contributed to the pension fund, and a contribution of \$12,000 was made to the Quebec battlefields fund. This was considered most satisfac-

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tory in view of the financial conditions prevailing.

The address of the president, Mr. Byron E. Walker, was a most comprehensive one, showing a remarkable grasp of Canadian conditions. It was optimistic in tone and most hopeful of the future. He relieved at considerable length the movement of trade, and the condition of crops, both in the east and the west. As for the west, he expressed himself as highly pleased with the prospects.