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MONETARY COMMISSION NEEDED
TO PROBE BANKING CONDITIONS
RIGHTS OF PUBLICNOT PROTECTED

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Property Next Michie's Want ed by Financial House-
King and York Deal King and York
Under Way. $\overbrace{\text { goti }}^{\text {s }}$

W. F. Maclean, M.P., Urges That Bank Charters Be Extended For Two Years Only to Permit of Needed Reforms Being Instituted on the Commission's. Report Being Being Instituted on the Commission ss Report Being
Presented-Finance Minister White's Stand in Oppos-Presented-Finance Minister whites Stand in Oppos-
ing Public Inspection of Banks and More Elastic Plan of Issuing Dominion Notes Challenged by Major New Bill Dictated by Bankers' Association.
















Xerxes Whitney ealms the stormy waters by seourging them


## Next <br> Friday $\$ 1.98$ and Saturday

For the Complete Five Volume Set of Everybody's Cyclopedia $\$ 12.00$ is the Regular Selling Price

| History <br> Biography <br> Architecture <br> Science <br> Art <br> Agriculture |  |
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| The price of la so high, from $\$ 5$. publishers the in pedia" took adva and from a revis good cyclopedias that is good-all and merely elimin | large Sets is usually instalment plan. The "Everybody's Cyclo sion of all large and 1 they compliea al inated or condense d be of interest only |
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## FOR TORONTO WORLD READERS



## OUR GUARANTEE

The Most Useful Set of Books on Earth double-page monotone engraratings, and text Illustrations edocational charts.
historical chart THE SAVIMG OF $\$ 10.02$ OM THE WORLD FOR OVER THREE YEARS.


## Dineen's Furriers Establish

## Better still than something doing

 in Furs for Men at Dineen'sTHERE are just as good bargains for men as for ladies at Dineen's during this January sale, now in its second week
A man may buy stylish, wearable, and above all, warmly comfortable furs at Dineen's for less than it costs to be heavily tailored in cloth. For instance :-

Men's fur-lined coats from $\$ 37.50$ and upwards. That word "upwards" always has to be introduced into a
price schedule where there is a great variety of the price schedule where there is a great variety of the
sume article made of materials of a graduated value. sume article made of materiais of a graduated value, not expect to get a mink-lined overcoat for $\$ 37.50$, but you will get the exact exterior resemblance of a high-priced fur-lined overcoat, and all and the collar will be Otter-for this $\$ 37.50$, and ite regular value is fifty dollars, as you will decide your-
self, if you are any judge of furs taken in combination with first-clase tailoring.
Fur Coats, coats with the real pelt of the animal on the outside and quilted lining inside for double warmth. The real Canadian Coon Coat for $\$ 62.50$. Another variety of prices in these fur coats alsd, beginning at $\$ 18.50$
warmth, in various fur values.
Gauntlet and driving robes-automobile equipment for cold weather driving.
Everything at price reductions that are far beyond the ordinary bargains in furs.
W. Q D. Dincen Company 140 Yonge St. (Cor. Temperance)


| MOTOR PATROL AND AMBULA | HOT TEL ROYAL | \$1,000 |
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| AND AMBULANCE | - | REWARD |
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Drink Hàbit REMEMBER
tho GATLIN Troatmont in Three days
With no hypodermic injections, absolutely destroys and re
moves all craving and desire for liquor, ALL PATIENTS admitted for TREATMEN ALL contract that it has to be satisfactor TREATMENT under The Gatlin Treatment for the Liquor Habit is being strongly recommended by the medical profession, THE HOME
TREATMENT is just as effective if simple directions are fol
. tract. Strictly confidential.

THE GATLIN INSTITUTE, 428 JARVIS ST., TORONTO. | Phone NORTH 4538 . |
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CONSTRUCTION OF CENTRAL
RALWAY URGED BY ORILLIA
 The Methodist Mission Board Hon. Adam. Beck Joins in
 EIGHT NOW IN CANADA
 Others Already Appointed.

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 LLAN PAPER $\xrightarrow{\text { ADELAIDE WEST: }}$
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Another Chance This Week To Get This
Five Volume $\$ 12$ Set for $\$ 1.98$

 Volumes, a handy everyday reference work for use at home or at
shool-and every teacher in our schools will commend the wise
cuil puplls that get this set.
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## ANGLICAN LAYMEN'S SUPPER

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CHEER UP, SPRING
WILL BE EARLY Peculiar Weather Is Due
Planets and Early Break Is Prophesied. MARS IS COMING NEARER Eleven Million Miles Closer
Earth Than Usual at
This Season.

Adams' Annual Sale of Office Furniture

## Todayweare Selling

## Quarter-Cut Oak Flat Top

 Desksat $\$ 34.00$Regularly priced at $\$ 42.00$

With 6 ox 34 inch top, made of selected quartered oak, 5 ply built up stock, double pedestal, left hand con- 5 ply bum up sock, dowber, peartitioned for stationery,

tains ismall storage drawer
large double drawer, divided for books, right hand ontains 3 small storage drawers, all have removable

Quarter-Cut Oak Roll Top
Desksat \$52.00
Regularly priced at $\$ 63.00$


THE RIGHT LIGHT WILL

YSAVE YOUR SIGHT OUR dotot vill tell joo that the emontal derelopi nccording mont of yourionider may bo sow of ripid

 a light will be yours atter you have had your house
wired and are using Toronto Electric Service. Without
charge, a representative will call at your request and talk charge, a representative will call at your request and talk
the matter over with you. Figzures will be supplied at
which the work will be done by any reliable contractas.
Write a note, or call be

The Toronto Electric Light Co., Linited

## Hockey ${ }_{\text {Sogace }}^{\text {Scores }} . \div$. Curling

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$\sqrt{\text { Hatet Rate }}$ T. R. \& A. A. Hand Paddlers
Good Beating in Senior Game-First at All



| WORLD'S RECORD BY ROCHESTER TEAM | EATON'S |
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| State League Game- <br> The Scores. | Men's Mufflers Special, 47c |
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|  | LAGERS |

What's Yours---Pilsener or Wuerzburger? If you like to tate the rich mellow flavor of BURGER.
For a stronger lager, smappy and invigorst: These two luerers have climbed to the pim.



All firot-last clubs, hotols, and liguor storee stranger to their
sampling them.

The Eerlin Lion Brewery, Limited BERLIN, ONT
Toronto Branch-9 Church Street-Phone Main 6929

GRAND OPERA AGAN WINS
ALSO MARGOT LEONARD



MISS K. L. WILKS

## PROPRIETRIX OF

THE GRUIKSTON STOCK FARM GALT, ONTARIO

OF 55 OF HER WORLD-FAMOUS STANDARD-BRED HORSES
At the Repository, on Thursday, January 30th

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LATE SLATER SHOE STORE 117 yonge street
Now for the Final Round-Up-What's Left of Three Great Stocks all Crowded into One Store--117 Yonge St.




 interest and new
whole Sele period
grade footwear.

Regularly $\mathbf{\$ 1 5}, \mathbf{\$ 1 6 . 5 0}$, $\$ 18$ and $\$ 20$. are now

## $\$ 10$

400 Men'sSuits $\stackrel{\substack{\text { Reglarly } \\ \text { and } \\ \$ 20, \text { are now } \\ \text { s. } \\ \text { s. }}}{ } \$ 12.75$


| Men's Furnishings |  |
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## HICKEY\&PASCOE



Here's the Latest, Greatest Most Appealing Sale Of the Season
to his bus iness insuinct.
ofers more than any sale has over before offered.
Hore in fine qualty and excellencere of sty
AND MORE IN VaLue.
 single word: Weather:

## 300 OVERCOATS

## 97 YONGE STREET

Mutt May Be Short on Courage, but He's Long on Judgment

Remember-At 117 Yonge Street Only

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LADIES' BOOTS
$=1.50$
Late Slater Shoe Store 117 Yonge St.



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THE WEATHER ROBERT MANTELL RAPID GROWTH BIGVALUES

## Woman's Realm---the Household, Fashions and Society



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|  | CORRECT PROVERB ANSWERS |
|  | Sixty-three to Seventy-five |
|  | ent |
|  | 64. Keep your own connsel. Pg. 35. |
|  | 65. An ide brain is the devi's worlshop. Pg. 45. |
|  | 66. $A_{s}$ long as there is life, there is hope. |
|  | 67. No question is settled until it is settled $r$ |
|  | The right man in the right place. |
|  | 69. A little earning is, dang' rous thing. Pg. 52. |
|  |  |
|  | 70. Don't cry out till you are out of the woods. |
|  | 71. Better go about than be drowned. |
|  | 72. To take one a peg lower. Pg. 47. |
|  | 73. Don't count your chickens before they are hatccied. |
|  | 74. Examine well the counsels that favor your de- |
|  | sires. |
|  |  |
| Contestants Must Watch The World Closely For Exact Date of Announcement of The Winners. |  |

THE TORONTO worLD
LIPTON
He's the man that TI Tin Toronto
put the capital

Public Safety Demands Government Inspection of Banks MONETARY COMMISSION NEEDED

TO PROBE BANKING CONDITIONS

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## SENATOR ROOT HOTLY ATTACKS POLLCY OF U. S. IN PANAMA

Canal Zone Is Merely Held in Trust and Discrimination in Favor of American Coast wise Shipping Will Mean That Nation Is Dead to All Sense of Honor, He Declares in Senate.
C. N. R. HOTEL FOR PRIINCE ALBERT

TORONTO AT NEW YORK TRAVEL SHOW City May Be Displayed in Minia City May Be Displayed in Mini
ture-Other Canadian Cities













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| gend you my with price list, prepaid, free. gether waice and consultation free. Call Ad you |  |
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## JUST THE PLACE WHERE HOUSES WILL SELL

on the gerrard car line
The Spring Prices will be $\$ 10$ higher Than Our Prices Today, $\$ 35$ to $\$ 40$ a foot Beautiful Wooded Lots
Splendid Street Car Service
Water and Sidewalk Completed
SOLID BRICK RESTRICTION
Just The Place For An Investment
Take our cars or the city's cars owners and devyliopars
W. N. McEACHREN \& SONS

63 VICTORIA ST. - -ADELAIDE 42

IF YOU
BUY A COUPLE

## OF LOTS IN

 SWALWELLOfficial Grand Trunk Pacific Town on the Tofiedd-Calgeny Branch Your PROFTI YOU O BUY A FULLY PAD Protect your family at a small cost. The security is gilt edged. Get maps, informa

121 BAY, STREET, CORNER ADELADE, ,TORONTO HUBALTA Phone Adelaide 658

GRÂND TRUNK GETS
ITS BILLS PASSED
Power to Issue Debentures
Large Amounts Granted Tho H. H. Stevens Pro$\frac{\text { tested. }}{\text { ortawa, }}$ the opening meeting of the rall
complte or the house of comm
todalty the Grand Trunk bill was
proved.
The bill authorizes the Issue
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SWALWEL

| Securities Limited 202 Ient Bldg. Main 6571 MARKET GARDEN, land for sale near city. TWO FARMS for sale at rea- sonable prices, close to ToHOUSES TO RENT in North Toronto, well situated, rent reasonable. |
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| MORE PAY FOR KINGSTON FIRE KINGSTON, Jan. 21.-(Special.) The city, councll has set a new sca of wages for the city fire departme granting the request of members |
| DODD'S KIDNEY 1, PILLS |


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| mortgages snapFOR SALE |  |
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| About 510,000 in Seco | carpenters ano jomers. |
| Mortgages, at 30 per cent. |  |
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# Bank of Hamilton Annual Meeting 



## Hamilton, 16th December, $1912 . \quad$ WM. GIBson,

 LIABILITIES TO THE PUBLIC| Depobits bearing interest, including interest accrued to date ...................... $\$ 30,376,456.60$ |
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|  |  | Deposits not bearing interest $\ldots \ldots \ldots \ldots .$.

$\begin{gathered}\text { Balances due to } \\ \text { gritain }\end{gathered}$ gents of the Bank in creat



| ASSETS. |  |
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| Dominion Government Notes .. b, | 6,384,270.06 |
| Deposit with Dominion Government as Se. | 150,000.00 |
| Notes of and Cheques on other Banks. | 2,906,658.12 |
| United States $+\ldots . . . . . .$. | 1,888.50 |
| Dominion and Provinctal Government Securities | 297,482,52 |
| Canadian Munleipal Seciríties, and Britioh or Foreign, or Colonial Public Securities | 3,006,251.88 |
| Railiway and other Bonds, Debentures and | 657,109.14 |
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 all come directly from the business of the banks, but largely from the mon
Which your, the shareholders, have put into it, in the shape of premiums
new stock.


 yeant to year, that the Bank of Hamilton has the confdence of the public
and ot theasiors, and that 1 i is well managet.,



BETTER WEATHER IS CATTLE PLENTIFUL NEEDED IN EUROPE PRICES GO LOWER

## Buoyant Tone in All Stock Markets--Brazillian Rises to 99



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 $99_{2}^{1}$ C.P.R. Up Four Points-Mining Stocks Show Firmer Tone

## ron




## THE STOCK MARKETS

TORONTO STOCKS

THE CANADIAN BANK OF COMMERCE

## Paid-Up Capital

 Paid-Rest

Drafts on Foreign Countries Every branch of the Canalian Bank of Cormmerce is
equipped toi sisue, on application, drafts on the principal
cities and towns of the world drawn in the currency of the cities and towns of the world, drawn in the currency of the
Country in which the drafts are payyable.
This Bank has unexcelled facilities for handling every, description of banking business throughout the world. 136 .

AN INVESTMENT CHANCE


 and



## The Robert Simpson Company, Limited

## Late Season Prices on Splendid Furs for Men

The fact that the figures on the price tags have been lowered does not reflect upon the quality of these coats. It merely emphasizes the fact that now is the best time of all the year to buy, both from the standpoint of comfort and of economy.

18 Men's Choice Fur-Lined Coats, lining of No. 1 Canadian spring muskrat, collars of prime Canadian otter, best grade black beaver cloth shells. Regular $\$ 75$. Thursday

Men's Fur Collars in Canadian raccoon, As trachan lamb.
beaver, nicely lined. Regular $\$ 4.50$ and $\$ 5.00$. Thursday
. Reguar $\$ 4.50$ asd $\uparrow 5.00$. Thurshay ... .. .. ..... ...... ....... 83.50

## Other Values for Men

## PRICE REDUCTION II SHEEP-LINED COATS

Men's warm, long, sheep-lined ulsters, made from heavy brown duck, double-breasted style, with a storm collar of beaverette fur, 50 inches long, sheep-lined throughout, wind wristlets in sleeve leather shields, some with patent fasteners, and some with loops and buttons, leather-bound pocket Strongly tailored coats that will keep you warm in the most severe weather. Reduced to . . . . $\$ 10,50$

The Short Sheep-Lined Work Coat, made from a drab moleskin, noted for its service-giving qualities, sheep lined, with beaverette collar, patent fasteners, and leather stayed pockets. Rieduced

MEN'S TWEED SUITS
Made from English Tweeds, in light grey and brown mixed colors, cut single-breasted, threebutton style, with single-breasted, five-button vest and fashionable trousers. The linings are strong and the tailoring is good. A very serviceable suit

BOYS' ROUGH BLUE SERGE SUITS.
Stylish, double breasted, two-piece suits, made from an imported all-wool English blue serge in the rough mill finish. A splendid wearing fabric, neat shaped lapels, and well fitting shoulders. Full cut bloomer pants, strong twill linings. Sizes 26 to 30. Thursday


Second Day's Selling of Black Dress Silks and Satins Inviting values in the
higher rades. Two faver
ite weaves at....... $\$ 1.34$ A Buack, Soft-Finished qualiess in Y black pairm, evente widths are 38 and 39 inche
This is much below regule Black Duchesse Mousse line, very fine iiso texture and
brieght in finish, drapes $n$ ice
 Regular \$o Duchesse Sat in, 40-inch, for per yd $\$ 1.6$
 for spring waear in a
fectly finished black About 2oo yards more of
our "Special
Ouality Suit our "Special Quality Suit
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 and coats this is to be. on
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ries.

Rich Fabrics for Draperies, Wall Hangings, or Furniture Covering





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Semi-Porcelain<br>Dinner Sets, $\$ 9.50$

97 pieces, good clear ware, tastefully de.
corated with turguoise enamel, jewel effets
in the edde and in the edge and brown lace border. Regular
ly $\$ 12.50$. Thursday . . .. .. .. . . . $\$ 9.5$ Bisque Ornaments, with 1913 calendar at
ched. Regular price 25c. Thursday\% . 15 Hand Decorated Nut Comforts of delica Japanese China. Regularly 98 c. Thursday 490 Biscuit Jars, with all handwork decor ans. Regularly \$1.98. Thursday. Another Lot of 21 -Piece Carlsbad Chir Tea Services for six persons. Regularly $\$ 2.5 \mathrm{e}$
Thursday, per set

Genuine Pastel Pictures
$\qquad$ for drawing-rooms. Subjects are moonlightits
marines, mid-summer and autumn fortent marines, mid-summer and autumn fores
scenes, etc. The execution and color scheme are remarkably effective. All are handoom
ly framed with wide gold in relief heavily burnished, and are set in deep shadow
boxes. Regularly $\$ 77.50$. Thursday $\$ 11.00$


Artistic and Hardwearing Imported Art Wool Bedroom Rugs

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| Big Valtues in Excellent Brussels Squares-Rugs for dining-room, parlor, bedroom, in every color, at attractive |  |
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| + 12.0 <br> $\times 12.0$ |  |
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| Inexpensive Imported Axminster Rugge Wiil, give goodsatisationfive thandsome appearance, and there are |  |
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| 9.0 x ro. 6. . . . . $\$ 21.75$ 9.0 $\times$ 12.0 . . . $\$ 24.75$ |  |
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| English Velvet Rugs, woven in one piece, in good rich designs. This rug gives a splendid appedrance at a very small |  |
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## A Complete List of

House Shoes and Slippers
 WOMEVS DAINTY SATIN AND FRENCH BoIDOIR SLIPPRRS, 7 TSe


## Misses house shippers

300 pairs Misses Black Felt slippers, with nois.
style, red. pom-pom on
Sizes 8 to 11 to 2 , Thursad
Shursay
f felt soles, ankle
11. Thursday

> Thursday womens hovse stippers

Warm, Comfortable House slifpers, of fancy plaid material, turn-
down colliar, sillk pom-pom on vamp. sizes 3 to 8 . Regularis 75 c . Thurs
day Fleecy and womswr camiel hair surpers

 Made of warm mpons Hovse boors, pe.
Muckles


## The January Sale in the Basement

## COOK STOVES REGULARLY $\$ 15.50$ FOR $\$ 13.49$

 Pioneer Rational Cook Stove, good roomy oven, speciallyconstructed. Fire box has sectional metal. lining and Duples grate. Body of heavy steel plates. Top of a fine quality of
cast iron with 4 No. 9 covers. Feet and mountings cast ivn. cast iron with 4 No. 9 covers. Feet and mountings cast invn,
Trimmings nickel plated. A compact, well made stove, and Trimmings nickel plated. A compact, well made -stoye, and
one we can recommend. Regularly selling for $\$ 55.50$, special 300 only, Gas Water Heaters, reliable water coil, made . . . . $\$ 13.48$ per throughout and will not rust. Outer casing proted with asbestos lining, burner is of the best quality, equipped egularly for $\$ 8.75$.Thursday, eacb ....... .. ... $\$ 6.99$ 3-Burner Gas Plate, the "Classic" pattern, with best quality burners and nickel-plated tap, regularly $\$ 2.50$. Thurso
Htay . . . . . . . . . . . ..................... . . . 2.23 Mrs Potts' Laundry Irons, nickel-plated, of high-grade, set .......... ... and stand. Regularly \$.15. Thurscay, pe


Furnishings That Appeal by Quality and Price
350 Men's Heavy Plain Rib Sweater Coats, with Varsity shape collar, gray with green or cardinal trimmings, sizes 36 to 40 . Regularly $\$ 1.50$, Thursday 98
200 Suits of Men's Heavy Winter Weight Balbriggan Velvet Rib Combinations, buttoned to crotch, beautifully made and finished, as soft as silk, to wear next the skin. All sizes, 34 to 44 . Regularly $\$ 1.50$, Thursday 150 only English Flannel Shirts, medium weight, of 1.50, Thursday 200 garments of Boys' Heapy and Light Weth Inglish Natural Wools, some "Wolsey" brand in the ight weight natural shade, soft and guaranteed un shrinkable. All sizes, 22 to 32 . Reg' ularly $\$ 1.00, \$ 1.25$ and $\$ 1.50$, to clear Thursday

