DIRECTORY FOR RETURNED MEN, APPLY For employment information.

For Land . Settlement, general matters, advise: Bunk of Toronto Bidg., cor. King and Brock Streets

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For Pensions: Bibby Block, Princess Street

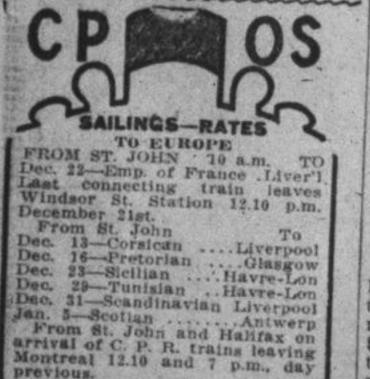
Golden Lion Block



provided prompt and proper performance proves promise. Beecham's Pills are used by people all over the globe" and have the largest sale. of any medicine in

AGENCY FOR ALL STEAMSHIP LINES

For information and rates apply Ry., Kingston, Ont.



GANADIAN PACIFIC OCEAN SERVICES

Rates and all information from

ANCHOR ANCHOR-DONALDSON

REGULAR SERVICES TO GLASGOW.

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SOUTHAMPTON New York Mauretania TO PLYMOUTH, HAVRE, LONDON New York......SaxoniaDec. 24 New York......SaxoniaJan. 31

for rates of passage, freight and further particulars apply to local agents or THE ROBERT REFORD CO., LTD. GENERAL AGENTS 50 KING STREET BAST TORONTO, ONT.

LIFE INSURANCE COMPANY

Consult G. HUNTER OGILVIE. 281 King Street, about taking out a Pelicy NOW.

Life Insurance is the one essential, the cost of which has not increased. Ask for particulars about the Monthly Income Bond.

G. HUNTER OGILVIE.



The greatest mistake the average aan makes is in allowing himself to nake so many fool mistakes."

Markets Reports

LIVE STOCK MARKETS,

Toronto.

.50; medium butcher, \$9.50 to \$10- Pork-Nominal. Lard-\$22.90. Ribs 50; common butcher, \$7 to \$8.50; -\$19 to \$20. light, common, \$5.75 to \$6; heifers. good to choice, \$11.50 to \$12.50; stockers, 800 to 900 lbs., \$9 to \$9.50; old May, \$4.73 bid. . feeders, 950 to 1,00 lbs., \$10 to \$11-| 50; do. light mixed, 630 to 750 lbs. \$7:50 to \$8; grass cows, \$13 to \$100; \$20; do. medium, \$9 to \$12; do. \$8.70; choice to fancy, \$8.75 to \$9; picked Ontario beans. watered, \$16.75; do, f.o.b., bid \$15- Hay steady; No. 1, \$1.70 to \$1.75;

50; medium, \$9.00 to \$10.25; com- 60 to 65c. mon, \$7.50 to \$9.00; butcher heifers,, good, \$9.50 to \$10.50; medium, \$8.25 to \$9.50; common, \$6.75 to \$8.60; butcher cows, good, \$8.50 to \$10; medium, \$6.50 to \$8.25; canners, \$5.00 to \$5.25; cutters, \$5.50 to \$6.00; butcher bulls, good, \$7.50 to \$8.75; common, \$5.75 to \$7.00. Common grass calves, \$7.00; veal, medium, \$9.00 to \$14.60.

Top lambs, \$14.50; sheep, \$8.50; pound. good yearling ewes, \$10. Market strong. Quotations: Ewes, \$7.00 to \$8.50; lambs, good, \$13.75 to \$14.-50 common, \$12.50 to \$13.25. Hog quotations: Off-car weights, Chatham, 80 to 90c; Hamilton, 84c; Creamery butter, 1b. . . . \$17; lights, \$15 to \$16.50; sows, Owen Sound, 68c; Port Hope, 70c; Butter, rolls

Buffalo, N. Y., Dec. 12. -Cattle: heifers, \$6.50 to \$11.50; cows, \$4 to Thomas, 30 to 35c per pound. \$10.50; bulls, \$6 to \$10.50; stockers and feeders, \$6 to \$10.25; fresh cows and Springers, \$65 to \$175. Calves: Belleville, \$2.25 per bag; Brant-\$7 lower; \$5 to \$22. Hogs: heavy, ford, \$3; Cobourg and Owen Sound, \$13.50 to \$13.75; mixed and york-ers, \$13.60 to \$13.65; light do., and \$2.75; Port Hope, \$2; and St. pigs, \$13.75 to \$14; roughs, \$12 to Thomas, \$2.75 to \$3 per bag. \$12.25; stags, \$8 to \$11. Lambs \$8.-50 to \$18.75; yearlings, \$12; wethmixed sheep, \$9 to \$9.50.

Chicago Live Stock. Hogs - Bulk, \$12.65 to \$13.00; per bushel. top, \$13.50; heavy, \$12.65 to \$13.00; medium, \$12.75 to \$13.00; light, \$12.65 to \$13.00; light light, \$12.25 choice and prime, \$18.50 to \$21.50; medium and good, \$11.25 to \$18.50; common, \$8.75 to \$11.25; light-\$20.75; common and medium \$8.00 to \$13.85; butcher cattle, heifers, \$6.50 to \$15.00; cows, \$6.35 to \$13.75; canners and cutters, \$5.35 to \$6.35; veal calves, \$16.50 to \$17.50; feeder steers, \$7.00 to \$12.25; stocker steers \$6.00 to \$10.75; Western range steers, \$7.50 to \$15.00; cows and heifers, \$6.50 to \$12.50. Sheep-Lambs, \$14.25 to +16.25; culls and common, \$10.00 to \$14.00; ewes, medium good and choice, \$7.75 to \$9.40; culls and common, \$4.00 to \$7.25; breeding, \$7.00 to \$11.20.

GRAIN QUOTATIONS.

Toronto. Toronto, Dec. 12-Manitoba wheat -No. 1, Northern, \$2.30; No. 2, \$2.27; No. 3, \$2.23; in store, Fort

-Manitoba oats-No. 2 C.W., 87 1/2 c No. 3, C.W., 83 1/2c; No. 1 feed, 87 1/4c No. 2 feed, 79 1/2c; extra No. 1 feed, 83c; Fort William, in store. American corn-No. 2 yellow, \$1 .-

70, track, Toronto, prompt shipment; No. 3 yellow, \$1.60, Canadian funds. Canadian corn-Feed, nominal. Manitoba barley, in store, Fort William-No. 3, C.W., \$1.581/2; No. 4, C.W., \$1.35 %; rejects, \$1.25 %;

feed, \$1.25 %. Ontario wheat-No. 1, \$2 to \$2.01 No. 2, \$1.97 to \$2.03 f.o.b., shipping points, according to freights; No. 3 \$1.93 to \$1.99; No. 1 spring, \$2.02 to \$2.082 No. 2, \$1.99 to \$2.05; No.

3 \$1.95 to \$2.01. Ontario cats-No. 3, 88c to 90c, according to freight outside. Barley-Malting, \$1.50 to \$1.53. Buckwheat-\$1.30 to \$1.32. Rye No. 2. nominal; No. 3, \$10.00. \$1.37 to \$1.40..

Peas-No. 2, \$2.60, according to ernment tags on. freight, outside. Ontario flour-Government stan- \$10.00. dard. Montreal, \$9.50 to \$9.60, in FISHER, dark silkey. \$65.00 to ute bags; Toronto, \$9.50 to \$9.60. \$15.00. Manitoba flour and Government standard, \$11, Toronto. Millfeed - Carloads, delivered SILVER FOX, up to \$700.00.

Montreal. Shorts, \$52; bran, \$45; ed flour, not quoted; middlings, et quoted; good feed flour, per bag, \$3.15 to \$3.50. Hay-Baled, track, Toronto, car

lots, No. 1, \$26; No. 2, mixed, \$21 to \$23 per ton; straw, car lots, \$11.50 to \$12.50.

Winnipeg, Dec. 12-Oats, No. 2 C. W., 87 1/2c; No. 3 C: W., 83 1/2c; extra, No. 1 feed, 83 1/2c; No. 1 feed, 81 %c; No. 2 feed, 79 %c. Barley. No. 2 C.W., \$1.50 1/2; No. 4 C.W., \$1.35 %; rejected, \$1.25 %. Flax-No. 1 N. W.C., \$9.18; No. 2 C.W. \$5.11; No. 3 C.Wa. \$4.75. Rye. | \$3.50. No. 2 C.W., \$1.57.

Montreal, Dec. 12 .- Oats, extra No. 1 feed, \$1. Flour, new standard grade, \$11 to \$11.10. Rolled oats, bag 90 lbs., \$4.75 to \$4.85. Bran, \$45.25. Shorts, \$52.25. Hay, pound. No. 2, per ton. car lots, \$24 to \$25.

\$15 to \$15.75; choice butcher, \$12- \$11.50. Clover seed-\$30 to \$48. \$30, and loose \$26 to \$28 per ton.

canners and cutters, \$5.25 to \$6.50; ary, \$5.12, nominal; new May, \$4.77; United States.

New York. common, \$6 to \$8; hogs, fed and white corn flour firm, \$3.75 to \$4. .75; do. to the farmer, bid \$15.50. No. 2, \$1.60 to \$1.65; No. 3, \$1.50 to \$1.60; shipping, \$1.30 to \$1.40, quote red clover at \$28 to \$30 per a grimpe for girl, or a camisole, or Montreal, Dec. 12-Butcher steers, 1919, 75 to 85c; 1918, 60 to 65c; As will be observed, at Toledo prices woman's summer bat. choice, \$13.25; good, \$10.50 to \$11 .- Pacific coast, 1919, 84 to 90c; 1918, for red have been higher than for From worn night gowns, infant

GENTRAL TRADEE.

Butter. Belleville, 60 to 63c per pound; Brantford, 67 to 72c; Cobourg, 65c; Chatham and Hamilton, 65 to 70c; Owen Sound, 60 to 65c; Port Hope, 60c; St. Thomas, 65 to 67c per

Eggs. Belleville, 85 to 95c per dozen; Brantford, 80 to 95c; Cobourg, 90c; and St. Thomas, 80 to 85c per dozen. Whey butter

Chickens. Belleville and Hamilton, 25 to 30c to J. P. Hanley, C.P. & T.A., G.T. prime steers, \$16.50 to \$17; shipp- per pound; Brantford, 35 to 37c; Coing steers, \$15.50 to \$16; butchers, bourg and Port Hope, 25 to 28c; \$9 to \$15; yearlings, \$14 to \$15.50; Owen Sound, 23 to 26c; and St.

ers, \$9.50 to \$10; ewes. \$3 to \$9; Belleville, \$2.10 per bushel; Brantford and Hamilton, \$2; Cobourg, \$1.95 to \$2; Chatham, \$2.18; Owen Round steak, lb. ... 25 to 30 found. This is the gist of an article Sound, \$1.90 to \$1.98; Port Hope, Chicago, Illinois, December 12. - \$1.98; and St. Thomas, \$1.90 to \$2

Belleville, \$1.30 to \$1.40 per to \$12.75; heavy packing sows, bushel; Brantford, \$1.25; Cobourg smooth, \$12.25 to \$12.60; packing and Port Hope, \$1.35; Chatham, \$2sows, rough, \$11.75 to \$12.25; pigs. 75; Hamilton, \$1.35 to \$1.45; Owen \$11.75 to \$12.60. Cattle-Beef Sound, \$1.40 to \$1.50; and St. steers, medium and heavyweight, Thomas, \$1.25 to \$1.30 per bushel.

Belleville, \$1 per bushel; Brantweight, good and choice, \$13.85 to ford and Port Hope, 50c; Cobourg,

> FURS MUSKRAT, MINK WOLVES, ETC. HIDES AND SKINS. GINSENG

WE PAY HIGHEST CASH PRICES FOR THE ABOVE BUYERS & SHIPPERS WANTED EVERY WHER WRITE TO DAY FOR PRICE LISTS AND ALL INFORMATION.

JOHN MCKAY LIMITED KINGSTON ONTARIO

Raw Fur Department GOOSE DOWN, 75 cents per 1b. RED FOX, prime, \$35.00 to \$15. BEAVER, largesprime, \$35.00 to Beet

OTTER, large prime, \$35.00 to Celery, bunch Beaver and Otter must have Gov. Potatoes, bag

MARTIN, dark prime, \$65.00 to

CROSS FOX, large prime, \$150.00 to \$25.00.

SKUNK, prime black, \$6.00 to Flour, stendard (Gov't) \$1.00. Large prime, full-furred cwt. 5.75 to 5.90 skins, properly stretched and handled, bring the top prices quoted. Unprime, poorly handled stock, are graded according to quality and

We manufacture all the fine furs. This guarantees you top prices.

Hide Department

Horse Hides, No. 1, \$9,00 to \$7.00. Lamb Skins, fresh, \$3.25, \$3.00. Hides, trimmed, 2 lbs. tare, 25c.

to 20 cents per lb. TALLOW , rendered, 14 cents per GINSENG, wild dry root, \$15.00

Ship Furs by Express or Register-

95c to \$1; Chatham, 85c; Hamilton, 93 to 96e; Owen Sound, 96c to \$1; and St. Thomas, 90 to 98c per bushel.

Belleville, baled \$19 to \$21, loose \$21 to \$22; Brantford, baled \$30 to The old saying. "a stitch in time \$33, loose \$22 to \$24; Cobourg, bai- saves nine," is just as true with us to \$1.60. Oats-No. 2 white, 81% ed \$25, loose \$25 to \$28; Hamilton, as with our grandmothers. Any kind to 82% c; No. 3 white, 79 to 84% c. baled and loose \$25 to \$28; Owen Ma garment, whether for outside cr Rye-No. 2, not quoted; No. 1,\$1 .- Sound, baied \$30 to \$32, loose \$28 inside wear, for big or little people, Toronto, Dec. 12.—Heavy steers, 62 to \$1.621/2. Barley-\$1.35 to to \$30; Port Hope, baled \$30, loose will wear much longer if the thin choice, \$13.50 to \$16; baby heavies, \$1.60. Timothy seed-\$8.50 to \$25; and St. Thomas, baled \$28 to places and small holes are darned

butcher cows, choice, \$9 to \$10.50; Duluth, Minn., Dec. 12 .- Linseed Beets steady at \$1.25 per bag, and brice their neatness alone will comdo. medium, \$7 to \$8; bulls, choice, on track, \$5.37 to \$5.42; arrive, parsnips also steady at \$1.50; turn- mand respect. heavy, \$8.50 to \$10.50; do. good, \$5.32 to \$5.37; old December, \$5.32; hips, 50c. Considerable quantities Here are some suggestions for \$9 to \$9.75; do. light, \$7 to \$8; new December, \$5.33 asked; Janu- of these are being exported to the making over garments:

Beans at Toronto. New York, Dec. 12-Flour firmer; the bean market at Toronto this one-piece dress. spring lambs, \$13.75 to \$15.50; spring patents, \$13.50 to \$14.50; week, so far as Ontario stuff is Long coats can be made over for sheep, \$7 to \$8; heavy sheep and spring clears, \$13 to \$13.75. Rye concerned. Gunns quote a nominal one's self, or a top coat for young bucks, \$5.50 to \$6; calves, \$17 to flour firm; fair to good, \$8.50 to price of \$4 per bushel for hand- girl or boy.

The Seed Market. Hops firm; state, medium to choice, bushel, with alsike at \$23 to \$28. a baby's cap, or a covering for a alsike, but these figures show red \$2 dresses, children's petticoats or corhigher than alsike at Toronto. The set covers can be made. reason given for this is that the To- If the gowns are heavier, the worn ledo price is for cleaned stuff. Tim- yokes may be cut off. Sew up the othy is \$3 to \$6.50 per bushel.

Kingston, Dec. 12th. Dairy Produce. Begs, fresh, doz. Oleomargarine 38 to 40c

Cheese Chickens, dressed, lb. .. Chickens, live, lb. ... Hens, dressed, lb. Hens, live, lb. Geese 28 to 30 machine, hemming down the raw Ducks 30 to 35

Porterhouse steak, lb. . . Sirloin steak, lb Rib roast lb. West'n carcase, cwt. West'n hinds, cwt. Local carcase, cwt. Pork-Loin roasts, lb Leg roasts, lb. ... Chops, 1b. Hogs, live cwt..... Hogs, dressed, cwt.... Fronts

Loins 30 to 35 own eyes. His purpose was practical Mutton, 1b. 25 to 30 ing back to those days when Mom-

Flounders, Ib. Finnsh haddie, lb. ... Haddock, fresh, lb. ... Herring, fresh, lb. .. 80 to 1.00 strangely Steak, cod, lb. . . . 121/2 to 15 Would be Trout, salmon the Trout, salmon, lb. .. 20 to 25. Tom cods Whitefish, fresh, 1b. .

Apples, peck 50 to 1.00 Bananas, doz 40 to 50 Cocoahats, each 15 to 20 Grape | 1b. doz 40 to 45 A short to 10%. 50 to 60 (Mass.)

Cabl te, head 10 to 15 5 to 10 production Barley Bran, ton Buckwheat, bush. 2.00 Cornmeal, cwt. . . 5.50 to 6.00

Hay, baled, ton . . 3. . 20.00 to 25.00 Hay, loose, ton . 5. 23.00 to 24.00 RACCOON, prime, \$12.00 to \$2.00. bush 2.25 Oats, Man., bush 1.12 1/2 Shorts, ton 55.00 to 57.00 Straw, baled, ton .. 15.00 to 18.00 Straw, loose, ton .. 15.00 to 17.00 Wheat, local, bush. . . 2.20 to 2.30

Hide Market. Beef hides, No. 1, per lb...... .25 Bulls, over 60 ibs., per Ib.20 Kips, per lb.20 Horse hides\$5.00 to \$7.00

Raw Furs. No. 1 skunk \$2.00 to \$3.00 Mink \$3.00 to \$7.00 Red Fox \$5:00 to \$25.00 Muskrat, out of season. BEESWAX, No. 1, 35c. to 27c. per Beeswax, per 1b. Ginseng, per lb. \$12.00

Value of Quick Temper. Hides, Skins and Tallow by A quick temper is highly undesir-Minneapolis, Dec. 12.—Wheat spot, freight. Send us invoice same day, able, but fortune sometimes is no No. 1 northern, \$2.95 to \$3.10. Flour | We send you Statement and Bank moralist. An Indian prospector in the unchanged. Bran, \$41.00. Corn, cheque or Express Order, the day Copper Lake region of the Canadian No. 3 yellow, \$1.48 to \$1.49. Oats, goods are received and checked. Northwest who stumbled over a rusty spur of quartz turned in rage

and several feet deep.

ECONOMY.

some Things That Can Be Done With Old Clothes.

or strengthened as soon as discovered. Nothing gives; one more selfrespect than to be meat and clean. Vegetables are still in good demand Even if the garments are not of the at Toronto. Carrots are \$1.per bag, latest cut or the most expensive fa-

A lady's coat and skirt suit can be made into a very serviceable onepiece dress. A separate skirt com-There is little buying to note in bined with a remnant makes a pretty

A short coat can be remodeled for

combination. At Toronto George Keith & Sons | Waists can be finted and recut for

end, run a tape through the hen and you have a slip cover for fine dress or coat, when hung in the closet. From men's worn shirts, children's dresses, combined with remnants, can be made blouse waists for a boy,

work comfort tops or couch covers. unraveled, re-knit for women's or

Keep all scraps of silk or velvet, for patch work quilts, couch covers, shopping or work bags.

Stocking tops or old underwear may be used for bloomers, or petticoats for babies or little girls, bed socks, dust rags or wash rags or for miscellaneous mending.

If possible, mend knit underwear with knit underwear patches, basting Turkeys, dressed, lb. ... 40 to 48 the patch over the hole. Stifeh with

Copals of East Africa. In what was lately German East Africa lie great tracts where some of 27 to 20 the finest resins in the world may be 25 in the Cornhill Magazine which in a Shoulder roast, lb. 20 to 25 few pages lifts a corner of the weil Boiling cuts 15 to 17 from the romance of the world's co-18.00 pal trade from far Cathay to the 19.00 Fiji Islands. But the writer's atten-15.00 tion is fixed on the east coast of Local hinds, cwt. . . 18.00 to 19.00 Africa, to the resins carried by Arabs from Africa to India for sale in the 40 markets of Bombay and Calcutta. In 40 Sir Richard Burton's day, as cen-45 turies before, Mombassa traded in 14.50 Ivory, in hippopotamus teeth, in cat-20.00 | tle, in cereals, in slaves from the interior, and in resin. It was the pos-25 sibilities of the resin trade which Sir 30 Richard wished to investigate. He 35 desired to see the copal tree with his 49 but he could not refrain from harkbassa, the desolate, was, as spoken of by Cameons, a home of ancient grandeur. Burton's optimistic forecast for

12% trade did not lead to its development. 10 to 12% For years copals have mainly come from Angola, Benguela, Congo, Gaboon, and Loanga. Now it would seem as ! with the passing of Gerica, a fresh opportunity man East 12 had arise r the collection of those 15 "tree-pro which link us so the past."

e Fathead.

Whale larger scal which are Grape fruit 10 to 15 as the swor ash heads-i.e., cooked 40 to a pulp doz. 40 to 75 gallons of a l Boston and Gloucester

a dress for a girl, using remnant for

bibs for the baby, or apron for the Old neckties make beautiful patch

children's sweaters, scarfs, caps or

10 to 1234 the immediate future of the resin

turely be imprudent to It won ! address that formidable creature the Fathead, yet the term swordfish is of 100 average swordfish will y sixty-five gallons of an oll that he ligh market value. Refined and -bleached, it is indistinguishab from whale oil, and me price. In fact, commercially.

from halibut heads, in steam and pressed. them will yield forty nally produce 12,000 gallons of fined whale oil from halibut he Away be

In the seventies somered that salmon heads oil, and since then the it has been a considerin connection with the a fishery. By 1895 the it had risen to 50,000

G. B. McKAY,

Manager



Your Best Friend

What about the future? Are you preparing for it? Are you saving and thus laying the foundstion for an independent old age free from financial worries ?

A savings account is your best friend; if the unforeseen happens you are prepared and when your earning power is gone it protects you. Start to save now.

THE

STANDARD BANK OF CANADA

Head Office TORONTO

KINGSTON BRANCH, J. F. ROWLAND,

Manages

VALUABLE PAPERS

The Safety Deposit Boxes of this Bank offer security for valuable papers, documents and other effects.

The rental of one of these boxes is very moderate and protects you against loss by fire or theft.

THE CANADIAN BANK OF COMMERCE PAID-UP CAPITAL

KINGSTON BRANCH, F. M. Gibson, Manager.

The Key To All Wealth

RESERVE FUND

"Money makes money, and the money that money makes, makes more money

--- FRANKLIN No matter how large or small your accumulated savings may be, it can be put to work to make more money for you. Your savings can be made to work for you while you are busy at your own vocation; itc an b e earning interest while you are sleeping.

The best method of accomplishing this fact is by investing it in GOOD, SOUND CANADIAN SECURITIES. And what securities are better secured than those offered by the provinces and municipalities of our own Dominion or by the

Send for our list of securities. We can put you in touch with the best securities on the market. Thornton Davidson & Co.

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ESTABLISHED 1859

WANTED SKUNKS-FOXES-MINKS All Raw Furs in Season Highest Cash Prices Paid

JOHN McKAY, Limited KINGSTON'S RELIABLE

149 to 157 B ROCK STREET

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of The Bank of Toronto for the successful handling of business accounts include:

Current Accounts, which are operated on liberal and convenient lines and upon modern methods; Advances to assist in the operation of mercantile and manufacturing accounts and for the healthy expansion of all industrial and commercial enter-

Letters of Credit for the use of importers of foreign

products, available in all civilized countries; Drafts, Money Orders and foreign exchange sold

Travellers' Cheques and Letters of Credit issued. on which cash can be secured at stopping places on all lines of travel.

Your banking business inoited.

THEBANKOFTORONTO