

New Ford Service

If you own a Ford car bring it to the Ford Garage for repair.

We will tell you exactly what it will cost and guarantee satisfaction.

You are also assured of getting genuine Ford parts.

Do not take your Ford to some slow mechanic and let him fool away his time at your expense.

OUR SERVICE IS COMPLETE.

VanLuven Bros.

Sales and Service

Phone 1609. 34-38 Princess Street.

Retiring From Business Sale

Boys' Boots from \$2.50 up

Youths' Boots from \$2.00 up

Children's Boots \$1.00 and \$1.50

Children's Moccasins 50c. up

Boys' Gauntlet Gloves 90c.

Men's Overshoes—buckled or laced \$1.50

Women's Rubbers from 50c. up

(Open in evenings this week)

H. JENNINGS

KING STREET

Markets Reports

GRAIN QUOTATIONS.

Toronto.
 Toronto, Dec. 21.—Manitoba oats—No. 2 C.W., 52½c; No. 3 C.W., 49½c; extra No. 1 feed, 49½c; all in store, Fort William.
 Northern wheat, new crop—No. 1 northern, \$1.88½; No. 2 northern, \$1.85½; No. 3 northern, \$1.81½; No. 4 northern, \$1.64½; all in store, Fort William.
 American corn—No. 2 yellow, \$1.15; nominal, track, Toronto, prompt shipment.
 Canadian corn—Feed, nominal.
 Manitoba barley in store, Fort William—No. 3 C.W., 90c; No. 4 C.W., 80c; rejects, 67c; No. 1 feed, 67c.
 Barley—Ontario malting, 85c to 90c; outside.
 Ontario wheat—No. 2, \$1.85 to \$1.90, f.o.b. shipping points, according to freight; No. 2 spring, \$1.80 to \$1.85.
 Ontario oats—No. 2 white, nominal, 50c to 53c, according to freight outside.
 Peas—No. 2, \$1.75 to \$1.80, according to freight.
 Buckwheat—Nominal, \$1 to \$1.05.
 Rye—No. 3, \$1.50 to \$1.55.
 Ontario flour—in jute bags, government standard, prompt shipment, delivered at Montreal, nominal, \$7.75.
 Manitoba flour—Track, Toronto, cash prices: First patents, \$11.10; second patents, \$10.60.
 Millfeed—Carloads, delivered, Montreal, freight, bag included.
 Bran, per ton, \$38 to \$40; shorts, per ton, \$42; feed flour, \$2.75 to \$3.
 Hay—Loose, No. 1, per ton, \$38 to \$39; baled, track, Toronto, \$30 to \$32.

New York.
 New York, Dec. 21.—Flour unsettled; Spring patents and Kansas straight, \$9.00 to \$9.50; spring clear, \$7.50 to \$8.00; winter straight, \$5.50 to \$6.00; hay, quiet, No. 1, \$1.90 to \$2.00; No. 2, \$1.80 to \$1.90; No. 3, \$1.65 to \$1.75; shipping, \$1.45 to \$1.65; hops quiet; state 1920, 41 to 45c; 1919, 33 to 35c; Pacific Coast, 1920, 35 to 38c; 1919, 33 to 35c.

Minneapolis.
 Minneapolis, Dec. 21.—Flour unchanged; shipment, 56961 barrels.
 Bran, \$26.00 to \$28.00; cash wheat, No. 1 Northern, \$1.68 to \$1.71; Dec. \$1.58½; March, \$1.62; May, \$1.60½; corn, No. 3 yellow, 60 to 66c; oats, No. 3, 43 to 44c; flax, No. 1, \$1 to \$1.97.

Chicago.
 Chicago, Dec. 21.—Wheat—No. 2 red, \$2.00; No. 2 hard, \$1.75½ to \$1.75½.
 Corn—No. 3 mixed, 68 to 69½c; No. 2 yellow, 77 to 77½c.

Chicago.
 Chicago, Dec. 21.—Cattle, top, \$12.50; few others, \$11.00 to \$12.00; fat cows steady to 2c higher; heifers mostly 2c higher; bulk she stock \$4.50 to \$6.00; inners steady, mostly \$3.00; bulk, 25c lower; good and choice, \$5.50 to \$5.90; calves, steady to 50c lower; quality poor; bulk vealers, \$3.50 to \$9.00; stockers and feeders steady. Hogs, top \$9.25 for 160 to 170 pound averages; practical top, \$9.30; bulk, \$8.95 to \$9.15; pigs steady to 10c lower; bulk desirable, 90 to 130 top yearlings, \$8.10; bulk, \$7.25 pound pigs, \$9.35 to \$9.50. Lambs top, \$10.75; bulk, \$9.50 to \$12.00; to \$8.00; bulk ewes, \$3.50 to \$4.00; no sales feeder lambs; feeder yearling wethers, \$6.00; choice breeding ewes, \$5.50.

Montreal.
 Montreal, Dec. 21.—Cattle—Butcher steers, good, \$9 to \$11; medium, \$8.25 to \$9.00; common, \$7 to \$8.25; butcher heifers, choice, \$9 to \$11; medium, \$7.50 to \$9; common, \$6 to \$7.50; butcher cows, choice, \$8.00 to \$8.75; medium, \$5 to \$7.50; canners, \$3 to \$3.25; cutters, \$3.50 to \$4.75; butcher bulls, good, \$6 to \$7.25; common, \$4.75 to \$6.00. Good veal, \$12.00 to \$13.00; medium, \$9 to \$12; grass, \$4.50 to \$5.50. Ewes, \$4.00 to \$5.50; lambs, good, \$12.50 to \$13.00; common, \$10.50 to \$12.00. Hogs, (off-car weights): Selects, \$17.00 to \$17.50; sows, \$13.00 to \$13.50.

Winnipeg.
 Winnipeg, Dec. 21.—There was little activity displayed on the cattle market this morning. Bidding on most classes and grades was generally in line with the close of Saturday, although handy weight female butchers were inclined to be a shade stronger.
 Buyers on the sheep and lamb market are holding off for lower prices. A few early sales showed mutton sheep to be fifty cents to \$1.00 lower, while lambs were fully \$1.00 to \$1.50 lower.
 Hogs unchanged at \$13.75 for selects.

GENERAL TRADE.
 Toronto.
 Toronto, Dec. 21.—Butter, choice, dairy, 55 to 70c; do., creamery, 58 to 62c; margarine, lb., 37 to 40c; eggs, fresh, dozen, \$1.15 to \$1.35; cheese, pound, 40 to 50c; chickens, spring, pound, 38 to 41c; fowl, lb., 22 to 30c; geese, 40c ducks, spring, lb., 28 to 42c; turkeys, lb., 55 to 68c; apples, barrel, \$3.50 to \$7; oranges, dozen, 40c to \$1; pears, 11-cents, 40¢ to \$1; lemons, dozen, 10 to 25¢; artichokes, small measure, 20c; beets, bag, \$1.25; carrots, bag, \$1; cabbage, each, 5 to 10c; cauliflower, each, 30 to 60c; pumpkins, 10 to 20c; celery, two bunches, 25c; onions, 100-lb. bag, \$2 to \$2.25; potatoes, bag, \$2 to \$2.50; do., pack, 25 to 45c; parsley, bunch, 5 to 10; peppers, green, basket, 65c to \$1; turnips, bag, 30c to \$1.

Montreal.
 Montreal, Dec. 21.—Cheese—Finest easterns, 19 to 21c. Butter—Choice creamery, 49½ to 50c. Eggs—Fresh, 52c. Potatoes—Per bag, car lots, \$1.60 to \$1.70.

Oats—No. 2 white, 48½ to 48¾c; No. 3 white, 47½ to 48¼c.
Rye, No. 2, \$1.56. Barley, 72 to 92c. Timothy seed, \$5.50 to \$6.50. Clover seed, \$15.00 to \$20.00. Pork nominal; lard, \$11.37; ribs, \$10.75 to \$12.00.

Montreal.
 Montreal, Dec. 21.—Oats—Canadian western, No. 3, 63½c. Flour—Manitoba spring wheat patents, firsts, \$11.10. Rolled oats—Bags, 90 lbs., \$2.80. Bran, \$40.25. Shorts, \$42.25. Hay—No. 2, per ton, car lots, \$29 to \$30.

Winnipeg.
 Winnipeg, Dec. 21.—Wheat—No. 1 Northern, \$1.88½; No. 2 Northern, \$1.85½; No. 3 Northern, \$1.81½; No. 4 Northern, \$1.64½; No. 5 Northern, \$1.51½; No. 6 Northern, \$1.41½; track, Manitoba, Saskatchewan and Alberta, \$1.76½. Oats—No. 2 C.W., 52½c; No. 3 C.W., 49½c; No. 1 feed, 47½c; No. 2 feed, 44½c; track, 52½c. Barley—No. 3 C.W., 90c; No. 4 C.W., 80c; feed, 67c; track, 82c. Flax—No. 1 N.W.C., \$1.98; No. 2 C.W., \$1.92; No. 3 C.W., \$1.61; condemned, \$1.56; track, \$1.96. Rye—No. 2 C.W., \$1.58.

LIVE STOCK MARKETS.
 Toronto.
 Toronto, Dec. 21.—Heifers, good to choice, \$8 to \$9.50; baby beef steers, \$10.50 to \$14; heavy steers, choice, \$10 to \$11; good do., \$9 to \$9.50; choice butcher, \$9.50 to \$11.25; common butcher, \$4.50 to \$8; light, common, \$4.50 to \$5.50; do., medium, \$7.50 to \$8; stockers, 700 to 800 pounds, \$8 to \$8.50; feeders, 500 pounds, \$9 to \$9.25; light stockers, \$6.50 to \$7.50; heavy sheep, \$5 to \$5.50; light sheep, \$4 to \$4.75; do. culls, \$3 to \$4; butcher, \$2.25; choice, \$7 to \$8; do., medium, \$6.50 to \$7.50; do., good, \$6 to \$6.50; do., light, \$4.50 to \$5.50; canners and cutters, \$3.25 to \$4.50; bulls, choice, heavy, \$7 to \$8.50; do., common, \$4 to \$5; spring lambs, \$12 to \$13.50; calves, \$15 to \$18; do., medium, \$10 to \$11.50; hogs, fed and watered, \$15.75 to \$18; do., off cars, \$16 to \$16.25; do., to farmer, \$14.50 to \$14.75; do., f.o.b., \$14.75 to \$15.

Buffalo.
 Buffalo, Dec. 21.—Cattle: prime steers and shipping steers, \$11.25 to \$13.00; butchers, \$7.00 to \$11.00; yearlings \$12.50 to \$13.50; heifers, \$5.50 to \$9.50; cows, \$2.50 to \$7.50; but, \$5.00 to \$7.50; stockers and feeders, \$5.50 to \$5.50; fresh cows and springers, \$5.00 to \$5.00 lower; \$4.00 to \$15.50. Hogs, receipts, 19,200; pigs 25c higher, heavy, \$9.60 to \$9.75; mixed, \$9.75 to \$10.00; yorkers, \$10.00; light yorkers, \$10.25 to \$10.50; pigs, \$10.50; roughs, \$8.00; stags, \$5.50 to \$7.00. Sheep and lambs, receipts, 20,000; slow, 50c to \$1.25 lower; lambs, \$8.00 to \$10.75; yearlings, \$8.00 to \$8.00; wethers, \$5.00 to \$5.50; ewes, \$2.00 to \$4.50, mixed sheep, \$4.75 to \$5.00.

Chicago.
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The Royal Bank of Canada

GENERAL STATEMENT

30th NOVEMBER, 1920

LIABILITIES

TO THE PUBLIC:

Deposits not bearing interest	\$123,329,306.42
Deposits bearing interest, including interest accrued to date of statement	331,688,078.60
Notes of the Bank in Circulation	8455,017,387.08
Balance due to Dominion Government	41,672,972.74
Balance due to other Banks in Canada	19,972,801.38
Balance due to Banks and Banking Correspondents in the United Kingdom and foreign countries	14,959,003.06
Bills Payable	14,965,810.47
Acceptances under Letters of Credit	3,997,678.28
	17,228,647.29
	8552,855,206.18

TO THE SHAREHOLDERS:

Capital Stock Paid up	20,134,010.00
Reserve Fund	546,928.20
Balance of Profits carried forward	20,680,988.20
Dividends Unclaimed	11,107.37
Dividend No. 133 (at 12 per cent. per annum), payable December 1st, 1920	585,979.48
Bonus of 2%, payable December 15th, 1920	402,680.30
	999,767.05
	\$294,670,013.43

ASSETS

Current Coin	\$17,910,122.50
Dominion Notes	28,727,403.00
United States Currency	27,181,658.00
Other Foreign Money	6,723,995.37
Deposit in the Central Gold Reserves	\$80,548,188.87
Notes of other Banks	23,500,000.00
Cheques on other Banks	3,431,180.21
Balance due by Banks and Banking Correspondents elsewhere than in Canada	26,499,706.01
Balance due by Banks and Banking Correspondents elsewhere than in Canada	291.51
Dominion and Provincial Government Securities, not exceeding market value	37,044,819.59
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value	12,806,173.80
Railway and other Bonds, Debentures and Stocks, not exceeding market value	21,400,126.90
Call Loans in Canada, on Bonds, Debentures and Stocks	16,117,459.49
Call and Short (not exceeding thirty days) Loans elsewhere than in Canada	12,899,573.85
Other Current Loans and Discounts in Canada (less rebate of interest)	44,962,994.23
Other Current Loans and Discounts in Canada (less rebate of interest)	\$279,197,713.46
Other Current Loans and Discounts elsewhere than in Canada (less rebate of interest)	\$183,747,409.41
Overdue Debts (estimated loss provided for)	102,674,210.39
	430,381.04
Real Estate other than Bank Premises	\$286,842,000.84
Bank Premises, at net market cost, less amounts written off	966,349.43
Liabilities of Customers under Letters of Credit, as per contracts	9,498,425.46
Deposit with the Minister for the purposes of the Circulation Fund	17,228,647.29
Other Assets not included in the foregoing	860,000.00
	76,876.95
	\$294,670,013.43

H. S. HOLT, President. EDSON L. PEASE, Managing Director. C. E. NEILL, General Manager.

AUDITORS' CERTIFICATE

WE REPORT TO THE SHAREHOLDERS OF THE ROYAL BANK OF CANADA: That in our opinion the statements of the Bank which have come under our notice have been within the powers of the Bank. That we have checked the cash and verified the securities of the Bank at the Chief Office at 30th November, 1920, as well as at another time, as required by Section 56 of the Bank Act and that we found them agreed with the entries in the books in regard thereto. We also during the year checked the cash and verified the securities at the principal branches. That the above Balance Sheet has been compared by us with the books at the Chief Office and with the verified returns from the Branches, and in our opinion is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and the explanations given to us and as shown by the books of the Bank. That we have obtained all the information and explanations required by us.

JAMES MARWICK, C.A., Auditor.
 ROGER MITCHELL, C.A., Auditor.
 JAMES G. ROSS, C.A., of P. S. Ross & Sons, Auditor.

Montreal, Canada, 18th December, 1920.

PROFIT AND LOSS ACCOUNT

Balance of Profit and Loss Account, 29th November, 1919	\$ 1,096,418.74
Profits for the year, after deducting charges of management and all other expenses, accrued interest on deposits, full provision for all bad and doubtful debts and rebate of interest on unmatured bills	4,253,649.24
	\$ 5,350,067.98

APPROPRIATED AS FOLLOWS:

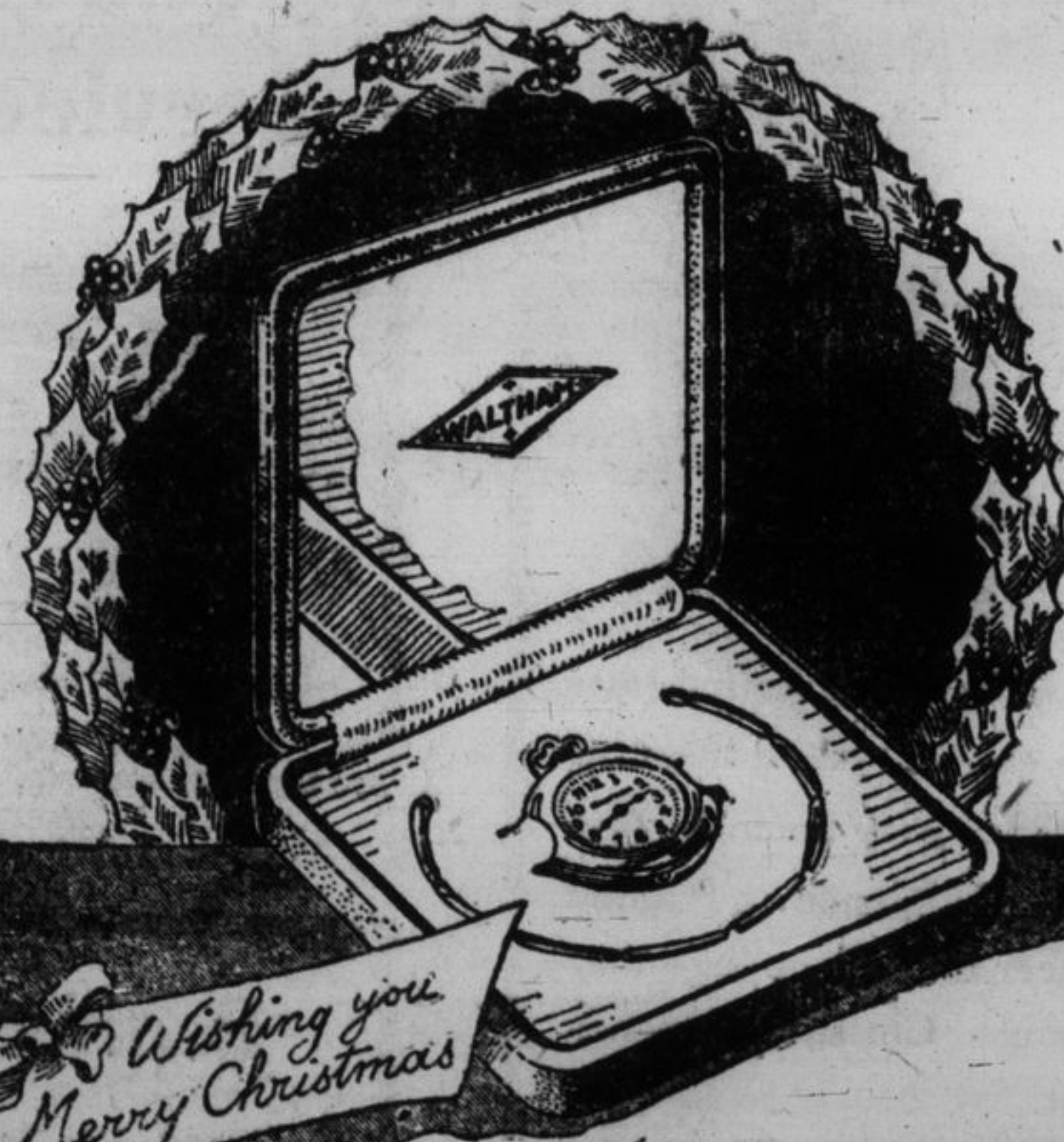
Dividends Nos. 130, 131, 132 and 133 at 12 per cent. per annum	\$ 2,153,159.11
Bonus of 2 per cent. to Shareholders	402,680.30
Transferred to Officers' Pension Fund	100,000.00
Written off Bank Premises Account	400,000.00
War Tax on Bank Note Circulation	180,295.47
Transferred to Reserve Fund	1,567,005.00
Balance of Profit and Loss carried forward	546,928.20
	\$ 5,350,067.98

RESERVE FUND

Balance at Credit, 29th November, 1919	\$ 17,000,000.00
Premium on New Capital Stock	1,567,005.00
Transferred from Profit and Loss Account	1,567,005.00
	\$ 20,134,010.00

H. S. HOLT, President. EDSON L. PEASE, Managing Director. C. E. NEILL, General Manager.

Montreal, 18th December, 1920.



Wishing you a Merry Christmas

The Distinctive Christmas Gift

WHEN you give a Waltham your gift will be sure of enduring appreciation. It is both beautiful and useful. The recipient will get many years of good service from your gift and will have the satisfaction of owning a watch which everywhere commands respect. Since 1854 the name "Waltham" has signified all that is best in watch mechanism. Visit your jeweller early, while his stock of Waltham Models is complete, so that you can be sure of selecting just the right watch that will be most highly appreciated.

WALTHAM

THE WORLD'S WATCH OVER TIME

WALTHAM WATCH COMPANY, LIMITED, MONTREAL
Makers and Distributors of Waltham Products in Canada
Factories: Montreal, Canada. Waltham, U.S.A.

Consult our Samples of
Xmas Greeting Cards
Ask representative to call or
Phone 292

BRITISH WHIG
Job Dept.

We have neither time nor room to devote to
READY-MADE OVERCOATS
and intend to get rid of our stock. These will be sold at cost price. High class goods which we guarantee. Come in and see them.

CRAWFORD & WALSH
Bagot and Brock Streets.