

REAL GIFTS FOR MEN

PYJAMAS in Silk, Cotton and Flannelette.
 SCARFS in Silk and Wool.
 GLOVES, fur-lined, silk-lined, wool.
 House Coats and Dressing Gowns,
 Sweaters and Sweater Coats.

SEE OUR DOLLAR TREE.

George VanHorne's

Phone 362w. 213 Princess Street.

Motor Accidents

50% of these are caused through the drivers having defective vision. Do not endanger your life or the lives of others, but have your eyes examined at once.

Consult:—



Registered Optometrist
 140 Wellington St. Opp. Post

Now Is The Time

to decorate your Lawns and Cemetery lots with our Cement Flower Vases. Three varieties to choose from.

Kingston Cement Products
 H. F. NORMAN, Manager
 OFFICE: 60 Patrick Street
 Phone 780w.

On Dec. 1st, Mr. and Mrs. William Lindsay of Lockwood, celebrated the sixtieth anniversary of their marriage.

Make Our Store Your Gift Shop

We have innumerable things just suitable for Him—Cuff Links—gold and gold-filled. Stick Pins—Diamond and Pearl set. Signet Rings—fancy and plain. Emblem Rings—Stone, Enamel and plain tops. Umbrellas and Canes—silver and gold mounted. Eversharp Pencils and Pens. Wrist Watch—gold and silver. Thin Model Pocket Watch—gold and silver. Waldemar Pocket Chains—gold and gold-filled. Desk Set—Brass and Bronze. Smoking Sets and requirements. Pipes—plain and gold mounted. Leather Goods—Bill Folds, Card Cases, etc. Every purchase put in suitable box free of charge.

Kimneer & d'Esterre
 JEWELERS
 100 Princess Street, Kingston

Dr. Nash's DENTAL PARLORS

188 PRINCESS ST., KINGSTON
 We specialize on Painless Extraction, Latest Fyrorhea Treatment and X-Ray work.

Royal Bank of Canada Issues Strong Statement

Marked Improvement in Banking Conditions—Liquid Assets Equal to Close to 50 Per Cent. of Liabilities to Public—Large Business Handled—Savings Deposits Well Maintained.

The Royal Bank of Canada has forwarded to shareholders a particularly strong statement for the fiscal year to November 30th.

There will be satisfaction among business and mercantile interests to learn that outstanding features of the report show that trade generally has evidently improved to a considerable extent. The leading banks are now preparing to handle more business and as a result, the Royal, out of total assets of \$479,362,366, has liquid or immediate available assets of \$216,048,331, at which level they are equal to 49.37 per cent. of liabilities to the public. This must of necessity be gratifying to the shareholders and is bound to prove of special benefit to the business interests of the country.

Strong Cash Position.

Shareholders have also reason to be pleased at the manner in which the savings deposits are being maintained. During the past few years developments arising out of Victory Loan campaigns must have made very marked inroads into the deposits of the larger banks. In the case of the Royal this development has apparently been offset by the expansion of the branch system and the growth in many centres. The deposits amount to \$372,003,961, and of the total the savings deposits account for \$277,595,882.

The larger requirements of business and industry are reflected by total current loans of \$242,937,476.

The liquid assets of \$216,048,331, disclose within them a strong cash position, the total of current coin and Dominion notes being \$63,935,920 and there is a deposit in the central gold reserves of \$8,000,000,

while cheques on other banks stand at \$20,573,642.

Business Back to Normal.

Ever since the close of the war there has been a steady reduction of business undertaken on behalf of the government, and holdings of Dominion and provincial government securities are down to \$22,950,224, a reduction of over \$1,500,000. Canadian municipal securities total \$7,501,027; railway and other bonds, debentures and stocks \$13,462,063, and call loans not exceeding thirty days \$48,610,100.

The profit and loss account shows that earnings during the year have permitted of the payment to shareholders of the usual dividends and bonus. After making provision for Dominion government taxes and the write-off on bank premises, a little over \$100,000 was added to profit and loss account.

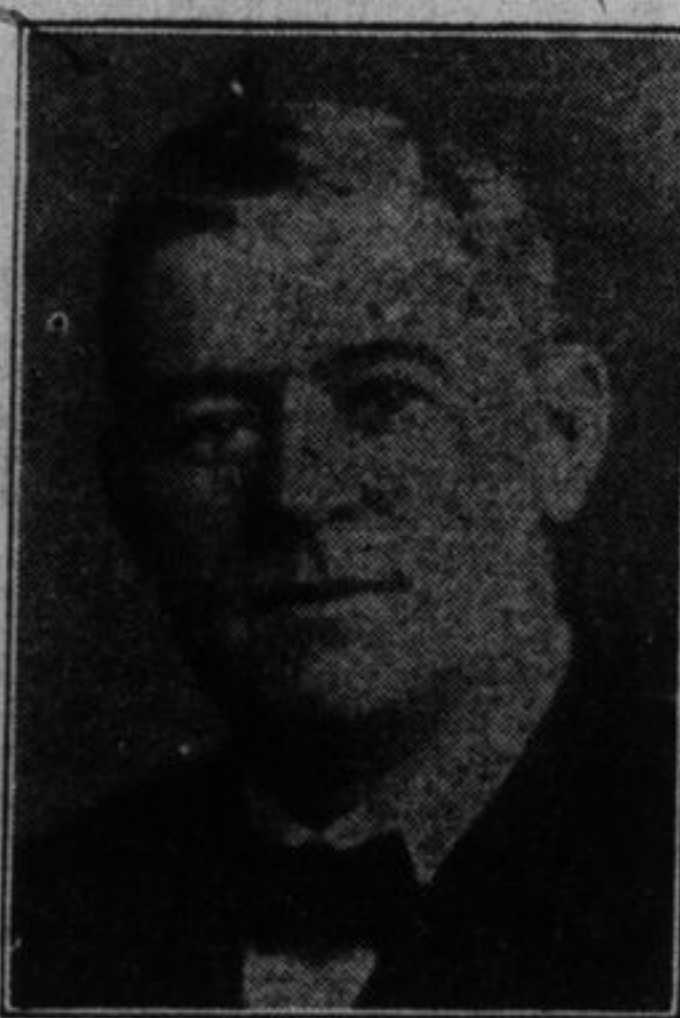
The profits for the year, after deducting charges of management, accrued interest on deposits and making full provision for all bad and doubtful debts, amounted to \$3,958,469. As the amount carried forward from the previous year was \$95,044

the total amount available for distribution was \$4,853,514. This was appropriated as follows: Dividends and bonuses \$2,856,000 Transferred to officers' pension fund 100,000 Appropriation for bank premises 400,000 Reserve for Dominion government taxes 500,000

Leaving balance to be carried forward into the new year of \$1,007,514

A BIG BUSINESS MAN IS JOHN F. SOWARDS

Who Secured a Good Coal Supply For Kingston—His Other Activities.



JOHN F. SOWARDS

John F. Sowards, proprietor of Sowards' Coal Company, has been a prominent figure this year in view of his success in securing for Kingston a large supply of anthracite coal in the very short space between the settlement of the American coal strike and the close of navigation to the coal-carrying vessels. This was due largely to his enterprise and business energy. Succeeding his father, the late James Sowards, in the business he gradually extended the work until now he owns and operates several steamers, including the Jeska, Jod, Brantford, Shanley, Lydon, and the Winnie Wing. This company has one of the largest and best equipped coal businesses between Toronto and Montreal. But Mr. Sowards has carried his activities into other companies, being controller of the Collingwood Shipbuilding Company; president of the Lake Ontario Browning Company, member of the executive of the Dominion Marine Association and president of the Kingston Conservative Association.

Mr. Sowards was born in Kingston on February 29th, 1876, and was educated at St. John's school, private schools of Kingston; Dr. Ryan's school and the Kingston business college. Mr. Sowards years ago initiated the system of paying his numerous carter by the load, and consequently the firm has never had a strike.

He carried his great energy into politics, and he is credited with much of the success of his party in recent years. In 1897 he married Kate Murray, daughter of Michael Murray, Biggin, and has two sons and one daughter. He is a member of the Kiwanis Club, Frontenac, Kingston Golf Club and the Kingston Yacht Club. He is also a Knight of Columbus.

Many Cars Out Again.

As a result of the mild weather on Thursday, the streets were filled with autos again. During the cold spell many cars were put away, and the streets appeared to be deserted. On Wednesday one local garage was filled to overflowing with cars.

THE CHRISTMAS CLOSINGS

In the Schools Were Greatly Enjoyed by the Young People.

The junior classes in Central school had a jolly time on closing day when a splendid concert was given by the pupils, followed by a treat of candies and oranges. The programme comprised three songs entitled "Holly Leaves," "Santa Claus" and "How We Caught Santa," interspersed by a pretty march by Miss McTeer's class in charge of Miss Todd; the girls of Miss Compton's class executed a folk dance, the Danish Dance of Greeting with pleasing effect and Miss Allan's pupils gave a Christmas pantomime.

The second and junior third class united in the following programme. Carols, "Holy Night," "Good King Wenceslas" and "The First Nowell," with piano number by Mildred Hunt, Jack Bearance and George Bearance after which Miss Volume interested and amused the children by a lantern talk.

Miss Boyd's room was gaily decorated for the assembly of the senior third and fourth classes. The programme opened with the bright chorus "Strike Your Harps of Gold," then Nelson Routhard delighted all with a violin number accompanied by Harry Fields, followed by Marjorie Lyons, a talented little reciter. Mrs. Filson's class contributed a dialogue; Katie Ryan, Maud Walters and Vera Louing gave instrumental solos and Mildred Ferris and Gage Law rendered a piano duet.

Miss Ryder presented the medals won in the essays on "Fire Prevention" to Leona Joyner and Mildred Ferris and a happy afternoon was closed by the chorus, "Haste, O Shepherds."

The pupils are greatly indebted to Miss G. Harold, the talented pianist and to the Home and School Club, for the benefits derived from the piano and lantern provided by them.

Sydenham School.
 The closing exercises at Sydenham school will long be remembered by the children. Two separate entertainments were held and the parents, teachers and pupils, from the dignified fourth class-senior to the smallest wee tot in the primary were on hand for both events.

On Friday morning a Christmas tree was given to the youngsters in the primary class, on which there was a present for every child, Santa Claus having visited the school the evening before. In the afternoon, the older classes were treated to a concert, which included games of all kinds. Miss H. E. Conley, the principal, had her hands full looking after the two entertainments. In the afternoon, two of the pupils, Evelyn Horwitz and Gibson McLean, were given medals for their fire prevention essays, and the honor certificates were also presented.

Louise School.
 Miss C. Lovick, principal of Louise school, planned a very joyous Christmas closing at her school, and teachers and pupils co-operated to make the event very successful. On Friday afternoon the kiddies in the primary class were the guests of the senior fourth class at a Christmas tree and entertainment when gifts were given to all the children. At the same time the junior fourth were hosts to the



\$1.00 GIFTS

To make your Christmas Shopping easy we have arranged a table with Slippers at the low price of \$1.00. The lot consists of Ladies' Black Kid Slippers, also Colored Felt Cosy Slippers, which are really worth \$1.50, and some as high as \$2. LAST CALL \$1.00

35c GIFTS LADIES' SLIPPER TREES—covered with pretty shades of Blue, Pink and Red Silk Ribbons. A small lot Women's Cosy Slippers—odd sizes, etc.—slightly soiled—regular \$1.25 value.

LADIES' SPATS Just arrived. \$2.50. Grey, Fawn and Black—really worth \$3.50. Beautiful shades.

\$2.50, CHILD'S TRUNKS Only 12 left—to clear out to-morrow at \$2.50. Strongly made. No child can break them.

Abernethy's Shoe Store

GIFTS FOR THE HOME

DALY'S GOOD TEA
 You will find it deliciously refreshing morning, noon and night. Order from MAHOOD'S DRUG STORE

third and second classes in one of the upper class rooms and a splendid programme was staged for their benefit. The entertainments included Christmas carols, dialogues and dances. The parents of the children were welcomed by Miss Lovick, and the spirit of Old Santa prevailed throughout. The teachers gave presents of candy, dolls and toys to the youngsters.

Rideau School.
 The children attending Rideau school gave an excellent entertainment on Friday afternoon. A large Christmas tree had been arranged and was filled with beautiful presents. G. W. Leavoy acted as Santa Claus. The members of the Home and School club of the school were on hand and gave the children a dandy treat of oranges and candies. Miss E. Wilder, principal of the school, presided at the entertainment.

Macdonald School.
 The closing exercises at Macdonald school took the form of a Christmas tree from which each child received a gift. It had been arranged that every child would bring a present and place it on the tree. The different classes held individual concerts in their own class rooms but the main event took place in the room of the Principal, G. E. Scott. The mothers of the children sent cakes, and a real good treat was given to the children.

Spoke At Lindsay.
 Speaking at a meeting of the Eastern Ontario Dairyman's Association at Lindsay, Prof. L. A. Zuleit stated that the Kingston Dairy school would not be open for January 8th, as had been advertised, but would probably start at the end of the month. It is Prof. Zuleit's ambition to get the Kingston dairy school the centre of instruction for eastern Ontario, and to that end, Queen's University has provided him with a bacteriologist as well as a dairy chemist.

Tweddell's sale \$19.00 overcoats. John Wood, ex-creeve of Dunganon township, and the other members of the family have taken up residence in H&E township.

Silk scarfs for ladies and gentlemen at J. P. Forrest's, King St., Gents' Furnisher.

Deseronto School Board has set the salaries of teachers in the Public Schools at \$900 per year.

At the residence of J. Martin Foster, Picton, a pretty wedding was solemnized when Miss Rose Duesbury, Picton, became the bride of W. J. Capston, Oswego, N.Y.

Tweddell's sale \$19.00 overcoats. J. P. Forrest, the King street gent's furnisher, sells Tooke Bros. and Arrow Brand collars and shirts. Mrs. Harry Hill, Belleville, had the misfortune to fall on the sidewalk on Wednesday and fracture her ankle.

Flashlights are useful presents he wants too. Treadgold's Sporting Goods Co.



A PAIR OF CANDLESTICKS in Polychrome perhaps with Candles to match. There are lots of little things to cheer up the home for Christmas!

JAMES REID

Phone 147 for Service. The Large Store with the Christmas Spirit.

In For Shelter.
 The police station is "a shelter in a time of storm," for many an unfortunate. It has ever been so. If a person is down and out the police station door is always open to give a night's lodging. The stormy weather of Wednesday night brought two knights of the road to the police station, and they were given protection. The men stated that they were gentlemen, and were looking for work. They came from the east and were working their way west.

Costs of Two Elections.
 This year the city council has had to pay the costs of two municipal elections owing to the date being changed from the first Monday in January to the first Monday in December. The cost of the recent elections and bylaws will be in the vicinity of \$750. Even with this added expense, the city treasurer figures that the council will finish the year with a "wee bit" surplus.

Twelve Dogs Corralled.
 On Thursday afternoon there were twelve dogs in the "pound" at the fair grounds, as a result of the work of the official dog catcher. There were several more in custody earlier in the day, but the owners came so and after paying for their keep and securing a tag, were allowed to take their pets home. Some prominent citizens have been among the number neglecting to pay a tax.

Good Weather For Shopping.
 The mild weather of Thursday was gladly welcomed by the Christmas shoppers, following the rough weather of Wednesday. The weather was so disagreeable on Wednesday that women shoppers did not venture out. The weather has a great deal to do with the business in the stores.

The Renfrew council of 1923 will appoint the clerk-treasurer for that municipality.

Dominion Meat Store

Opp. Y.M.C.A. Phone 1266w.

Special for Saturday
 A Carload of Fresh Pork At Prices Lower Than Ever

Compliments of the Season To All.

Made A Progression.
 A very pleasant affair took place at Louise public school on Tuesday, when the teachers and ex-pupils of the school gathered and made a presentation to Miss Myretta McWaters, formerly of Louise school, on the occasion of her approaching marriage. Edward Fitzgerald read an address and Miss Jean Hunt presented Miss McWaters with a pyrex plate in a silver frame. The address expressed the love and esteem in which Miss McWaters is held by those presenting the gift.

Many Snow Drifts.
 There are many heavy snow-drifts in certain parts of the city as a result of the storm early in the week. Sleighing is uniformly good throughout.

CHRISTMAS SHOPPERS

Don't forget to come and look over our specially arranged ONE PRICE TABLES.

We have a \$1.00 Table
 \$2.00 Table 75c. Table
 \$1.50 Table 25c. Table

Each has many attractive and useful gifts on it, and this plan makes SHOPPING EASY. OUR PRICES ARE LOWER and OUR STOCK IS LARGER THAN EVER.

FANCY CHINA—SILVERWARE—GLASSWARE.

ROBERTSON'S Limited

73 Princess St.

Christmas Offerings

BUY USEFUL GIFTS

Why not give good, sensible gifts of Footwear this Christmas? Lasting gifts will be appreciated. Make your selection from the following offerings, all reasonably priced:—

- Felt House Shoes.
- Moccasins.
- Evening Shoes.
- Rubber Boots.
- Cavalier Boots.
- Hockey Boots.
- Overtainers.
- Overshoes.
- Dress Footwear.
- Skating Boots.

Allan M. Reid SHOE STORE