

Cataragui Ludge No. 10, LO.O.F. The members of the above lodge are inded of the regular meeting, on enday, January 15th. First Degree. W. H. MALLORY, R. M. DOUGLAS,

S. Packer, A.T.C.M. Planist Teacher Composer Will give instruction to a limited numser of pupils in Plane and Theory. Adfrem 61 Arch Street. Phone 1337f.

NOTICE

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Public Library Bulletin NEW FICTION FOR JANUARY Love and the Philosopher-M. Corelli.

Riceyman Steps-A. Bennett Call of the Canyon-Z. Grey, Coast of Folly-C. Dawson Cattle-Onoto Watanna Long Path-F. E. Mills Yonge. Face in the Mirror-G. F. Bradley. Magpie-D. Durkin. Iron Door-O. Martin. Sable Cloud-H. V. Ogden. His Grace of Grub Street-G. V. Harden and Son-B. Whitlock.

Kingston Horticultura Society

The annual public meeting of the Kingston Horticultural Society will be held in the COMMITTEE ROOM. CITY BUILDINGS, on

Monday, Jan. 14th, 1924 at 8 p.m., for the election of direcors and general business. A. W. McLEAN, Sec.-Treas.

AUCTION SALE At the Residence of W. Rubble, Quebec Street, on uesday, Jan. 15th

Consisting of walnut parlor table, not a southern country in which the the system under the walnut music cabinet, walnut dressing Bank is established but what is in- branch is operated, as well as the table, rugs, carpets, quarter out oak creasing its trade with Canada by and a host of other articles.
BEDFORD, Auctioneer.

United States of States		DOWNSON TO WELL BOOK	halfad breflorthette
END	TUIC	WEEV	PAID
TUR	11112	WEEK	-END
Round			. 15c. 1b.
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DEPARTMENT OF NATIONAL

(Naval Service) NAVAL PRIZE FUND Supplementary Distribution Department of National Defence aval Service) is ready to make the pplementary or Third Distribution of the Poyal Canadian Navy and the oyal Naval Canadian Volunteer Reve who served in Canada or Overs during the War.
The qualifications required to partiate in this distribution are the same for the first and second distribu-

ags. No assignment of Prize capital, which are so essential to our G. J. DESBARATS,
Actg. Deputy Minister,
Dept. National Defence.

sed appointed accountant in the ink of Toronto branch.

wne has been purchased by Dr. ockhend, Kingston,

YEAR OF NOTABLE PROGRESS ENJOYED BY ROYAL BAN

Herbert Holt, President, Reviews Principal Developments in Canada's to the loyal support I have neceived Trade and Industry-Finds Dominion Has Much on Which to Be Congratulated-Draws Attention to Increase in Trade With Foreign Countries Where Branches of Royal Bank Are Established.

E. Neill, General Manager, Comments on Gain of \$50,000,000 in Deposits, Every District of Bank Showing Increase-Discusses Agricultural Credits and Government Bank Inspection-Points Out Great Public Service Being Rendered by Canadian Banks-Explains Thorough System by Which Losses Are Kept at Minimum.

Sir Herbert Holt, President of The the gain of approximately \$50,000,-Royal Bank of Canada, in the open- 000 in deposits, to the large increase ing remarks of his address to the in total assets, the readily realizshareholders at the annual meeting able character of the Bank's holdof the Bank. In these adjustments, ings of Government and municipal he was glad to add, the Bank has securities and the strong position, not been deeply concerned, except in- showing that liquid assets are 49.36 sofar as the country's general busiwas affected.

In the opening portion of address Sir Herbert dealt at some length with the situation in relation to the agricultural results of the past years' operations in Canada, referring more particularly to the Western wheat crop. "While the net return will not by any means suffice to place the farmers on their feet again, it will assist in reducing their obligations and is bound to result in larger purchases after years of restrictions in that respect," he said. While the expected increased business did not commercial failures during the past follow the harvest, there has been year were less than during the preconsiderable sectional improvement vious year, and on the whole the since the middle of December.

Mixed Farming Necessary He emphasized the need for the farming in the West and less dependence on wheat . The reduction in winter wheat planting in the United Canada, and he eventually expected to see the United States producing only enough wheat to supply their own domestic needs, thus leaving Canada, already leading exporter in the world, as the sole exporter from North America. Before long, he anticipated better conditions in the West and, meantime, the farmers' troubles would have the full sympathetic consideration and assistance are committees of the Board of Dirof the Bank .

While conditions in the West had been responsible for many difficulties, and consider, with the senior local he referred to some favorable aspects. which included improvement in lumbering in British Columbia, pulp and paper in Ontario and Quebec, and mining developments in Northern six districts. These are Quebec, Ontario, while in the East lumbering Ontario, Maritime Provinces, Maniand coal and steel production have toba and Saskatchewan, Alberta and

worked into a better position. features of Canada's foreign trade experience, assisted by a staff of and some of the drawbacks of the competent inspectors. Credits are United States tariff, he trusted that submitted to the supervisors by local the British market would be exploited to the fullest extent. He stressed the need for a greater population and commented favorably on the adoption of a more aggressive immigra- warded to Montreal. All credits aution policy. In this connection he related the efforts which had adopted by The Royal Bank to assist prospective settlers with respect to information concerning the country, by distributing abroad 100,000 copies of a booklet prepared by the Bank with that object in view. He also pointed out that the services of the branches were being gratuitously offered to

intending settlers. Bank's Business Abroad Turning to foreign countries where the Bank is established, he referred to the improvement in the Cuban situation, resulting from the better results obtained from the 1923 sugar crop, that country's prosperity being assured as a low cost producer of one

of the world's prime necessities. The President pointed with pardonable pride to the fact that there is deboard, art pictures, beds, new mat-buying more goods here. He except- Corporation, both being run as con-improving. ed Porto Rico, a section of the United trolled companies, of which separate James Bullock was brought States, in that connection. Exports statements are given with the gen- the Portsmouth penitentiary on Sat- ing. have collectively increased 36 per eral balance sheet, as required by a urday from Simcoe, to serve five cent. in one year and with improv- new provision of the Bank Act. ed shipping facilities there is still The Globe Realty holds a number room for further expansion. "As an international bank," he added, "we with an appraised value of over have done our best to forward Canadian trade and we are now reaping bonded and floating indebtedness of Brockville hockey game. the benefits of this policy." As Can- \$9,352,000. On this basis the Bank's Rev. B. B. Brown, Sherbrooke, the countries in question, the development is well balanced and both sides profit.

After making some reference to the foreign political situation and referring specially to the improvement noticeable in Russia, which he regarded as a very favorable development, he referred to the satisfactory results obtained from the Paris and Barcelona branches as clearing houses for general business abroad.

Canada No Poor Country

Returning to the Canadian situation, Sir Herbert said he could not but feel that our people have good cause to congratulate themselves. While not unduly prosperous, it was no poor country which subscribed so generously to the recently highly successful Dominion Government loan. "We will," he added, "come into our own when the tide of immigration again turns strongly towards our shores, bringing with the long sought for country-wide development." He regarded this as the Middle West, he referred specially to solution of our railroad problem. "In the meantime," he remarked retrenchment is called for. As a country we have discounted our earn- requires investment of canital for ing capacity to the margin of safety long periods, pointing out that longaddressed to the "Chief Accountant, and it is to be hoped that the govern-artment of National Defence, (Navai) ment will bear in mind that the situa-vided by companies constituted for tion renders imperative a rigid ad- the purpose Hadge Certificates in the case of herence to spending on real neces tics alone, in order that our excessive he full value of one share in this taxes may be reasonably reduced in elementary Distribution earned by the near future. Ootherwise we will months qualifying service is 10

relopment and sconservation of our Dominion and that the average loan will great natural resources, the protect is only \$4,000. He added that he we shortly for Milton, where he tion of our industries, and reduction knew of no case of a well-managed rhubarb of our excessive taxes, will, within a bank-where the directors or officers ions, cauliflowers, etc., at Carnov- F. J. Knight, Belleville; treasurer, law years, bear fruit in prosperity have used the bank or its resources sky's.

General Manager's Address At the outset of his remarks, C. E.

"The past year has been marked by referred to the outstanding features what I hope are the final adjustments of the fifty-fourth annual financial of the period of depression," stated statement of the bank pointing to per cent. and cash holdings 27.87

per cent of liabilities to the public. In connection with general conditions appertaining to the operations of the Bank, he foreshadowed issuance of detailed information regard. ing conditions in various parts of the country, and in other countries, where the Bank is represented. Speaking generally of Canada, he stated that conditions on the whole have been reasonably/ satisfactory. After referring to some details of these, he pointed to the fact that

Improvement in Cuba. He then went on to refer to conadoption of mixed and more scientific ditions in other countries in which the Bank is represented, speaking of the profitable sugar crop in Cuba and the West Indian Islands, where States he considered favorable to the general improvement looked for has been fully realized. He was pleased to report a substantial gain in deposits there. Other connections, established have also proved satis-

Mr. Neill then went into a detailed explanation of the system of supervision of the Bank's widely distributed business, explaining that there ectors at Toronto, Halifax, Winnipeg and Quebec which meet regularly executive officers, credits and other matters appertaining to the district. He pointed out that for purposes of supervision, Canada is divided into British Columbia. Each of these After referring to the favorable supervised by an executive officer of managers, and after proper investigation by the former are either authorized by the local directors, or, if in excess of a specified amount, forthorized by local directors are submitted to Montreal for confirmation.

A similar explanation was also given of how the foreign business of the Bank is supervised at different points. He went on to explain that at Head Office the General Credit Department is divided into sections to correspond with the supervisors' disricts. Before submission to the directors, every credit recommended by the supervisors is carefully investigated by the credit officials at Head Office and when finally passed upon. the directors and senior executive Kingston General Hospital, officials have the benefit of the views of the local manager, the district supervisor and the Head Office Credit Department.

System of Supervision. An explanation was also given of

of the Bank's properties in Canada \$17,000,000, and the company has a added that while it is quite impos- the vacancy occurs in June. sible to estimate the realizable value of this equity, from the standpoint of the Bank as a going concern, it is a

most valuable asset. Mr. Neill defended the Bank against charges which had been made generally as regards Canadian banks of being extravagant in the character of their buildings. "I can say." he said, "without fear of contradiction, that we have not been extravagant in our buildings."

He referred at some length to the criticisms of the banks and their methods, and remarked that it is difficult to understand what the critics hope to accomplish by their attacks. "The record of banking in Canada," he added, "as compared with other countries, is undoubtedly satisfactory."

As much of the criticism at Ottawa came from representatives of the credit conditions in that area and pointed out that the imperative duty of the banks to their depositors is to avoid the class of business which

Agricultural Loans.

He went on to say: "The funds which Canadian banks have available al prizes with his fancy pourtry for agricultural and commercial at the Smith's Fall poultry fair. loans are distributed to the best pos- He won first prize for the best colsible advantage in the general interest. To indicate how widely the loaning funds of this Bank are distributed, I may say that we have no cup, pair of boots, a ham, etc. less than 65,000 borrowers in the Dr. Campbell, Lansdowne, is compast few years as experiences to guide tage. Directors give their time and past few years as experiences to guide tage. Directors give their time and our steps in the future." eration or gain. After referring to the demands for Neill, the General Manager, briefly Government inspection of banks, Mr. | many an unblackened eye.

Neill closed with a warm tribute to the staff of the Bank. "As the EASTERN ONTARIO DAIRY wish for a more efficient staff and I desire further to place on record the statement that if I, as executive head, have achieved any measure of success in furthering your interests, it is due William Newman, Lorneville, from all ranks of the staff, especially those senior officers with whom I come in daily contact."

PRODUCE MARKETS.

Toronto.

Jan. 12. Eggs: First, 36c to 37c. Seconds, 28c and 30c. Extras, 43c to 44c. Cartons, 45c to 46c. Cartons, fresh, 60c to 61c. Eggs delivered Toronto: Extras, 50c to 42c. First, 33c to 34c. Storage firsts, 31c to 32c. Seconds, 25c to 26c. Splits, 23c to 24c. Butter to retail trade: Creamery, extra fancy, 46c to 4 No. 1, 45c to 46c. No. 2, 42c to 43c. Dairy, 37c. Delivered Toronto: Creamery, special, 42c to 43c. No. 1, 41c to 42c.

No. 2, 40c to 41c. Cheese: New large, 221/2 c to 231/2 c. New twins, 23c to 23 1/2 c. Cattle, \$6.25 to \$7. Lambs, \$12.56 to \$13. Hogs, \$7.50 to \$8.25. Hens, 22c to 24c. Chickens, 16c. Turkeys, 30c to 35c.

Manitoba wheat, No. 1 northern ay ports, \$1.10 %. Manitoba oats: No. 2 C.W., not quoted No. 2, 44% c. No. 1 feed, 43 %c.

Ontario wheat, nominal: 92c 4c, outside. Oats, Ontario No. 2, white, 38 Hay:

Extra No. 2 timothy, per ton, \$15 rack, Toronto. No. 2, \$14.50. No. 3, \$12.50. Mediums, \$11 to \$12.

LOCAL NEWS.

Brief Items of Interest Picked Up by the Whig Reporters.

Don't forget Hotel Dieu entertain ment, Jan. 14th and 15th. Retiring, photos, frames, everything cheap, cheap. Weese must close

Miss Jean Ramsay, Newburgh, has come to Kingston to take a business Mr. Swain, plano tuner. received at 100 Clergy street west

phone 564w.

Sir Henry Thornton will speak at Board of Trade banquet in Brockville on Monday night. Major F. Walsh, Kingston, was in

Tweed purchasing horses for the Royal Military College. Mrs. D. P. Boles, Picton, is going special treatment.

From 25 to 50 per cent, off suits and overcoats at Waggoner's forcedto-move sale, 188 Wellington

E. Wilde, son of William Wilde, Selby, was operated on for appendi- dairying as the chief industry creasing its trade with Canada by functioning of the Globe Realty citis in the General hospital and is Frontenac county and complimented

years for burglary. Brockville hockey fans will run building up their herds.

a special train to Kingston on Friday next, to witness the Queen's-

equity is over \$7,800,000, which is Que., has accepted a call to Wesley Council, gave an account of the accarried on the books at \$1.00. He Methodist church, Montreal, when

BLUNDERS



The answer will be found among of \$185,000 per year. o-day's want ads.

Perth Winner in Poultry, S. J. Kirkland, Perth, won severlection of light birds in the show, Other prizes won gained him a silver

"That's the Stuff for Nellie."

ife tack ammunition. Silent contempt is responsible for Brinston; W. G. Godkin, Carsonby;

CONVENTION CONCLUDES

Re-Elected President-Meeting a Great Success.

to the importation, manufacture and ton. sale of oleomargarine in Canada, and that a copy of this resolution be George Leggatt, Newboro. forwarded to the minister of agriculture at Ottawa.

night in the Dairy School.

Darcy Scott, of Ottawa, secretary- in many years. treasurer of National Dairy Council, which is putting up a big fight to keep out oleomargarine, addressed the meeting, telling of the action taken by the council and calling upon the members to do all in their power to keep the campaign against

The final session was well attended, and at the close a meeting of the directors was held, when the election of officers and members of executive took place.

Pre ident Newman Re-Elected President William Newman, Lorneville, had the honor of being re-elected president.

It was expected that Hon. E. Motherwell, dominion minister of agriculture or Dr. J. H. Griesdale, its founding. Mr. Savage was a deputy minister of agriculture, would be present to address the meeting, out they were unable to be pres-

Addresses were given by Darcy Scott, Ottawa; G. A. Putnam, director of dairying, Toronto; Dr. A. E. Ross, M.P.; Anthony Rankin, M.P. P. and Prof. H. H. Dean, of the durry department of the Agricultural Cotege, Guelph

At the opening of the final session, the secretary, T. A. Thomp-on, presented the prizes won by William Newman and Benson Avery in competitions held at the convention.

The auditor, J. J. Payne presented a report showing the financial conditions of the as ociation. with expenditures, \$5,750 80, showing a deficit of \$2,880.02. This de- Cataraqui cemetery. ficit was caused principally through the exhibits but the assets of the cheese would bring the deficit down to \$800.

Co-Operation Wanted. Dr. A. E. Ross, M.P., appealed for organization and co-operation in the dairying industry in a splendid address. He spoke of the competi- raqui cemetery, Rev. T. W. Savary oftion the Canadian farmers had to ficiating. meet with and called upon all engaged in the business to do all in their power to promote their interests. Dairying was regarded as the best industry in this country. dairymen had it in their power keep up the Canadian standards and also to increase these scanwards. The success depended entirely on the amount of hard work put into it. Touching on the question of immigration, he stated that this was a matter that should receive very

careful consideration and undertaken in an organized way. Athony Rankin, M.P.P., spoke or the county on the laurels it had to achieved in cheese and butter may

Mr. Rankin also put forth an appeal to the dairymen to keep

Darcy Scott's Address. Darcy Scott, of Ottawa, secretarytivities of the council and the steps taken to fight against the importation, manufacture or sale of oleomargarine in Canada. He pointed out that the manufacturers and distributors would stage a fight to have oleomargarine come in again, but the speaker held that there was no reason why it should be allowed to come in. He claimed that the demand for it came from those financially interested. There was no desire for it from those who wanted to eat oleomargarine. The speaker claimed that it was unfair to allow oleomargarine to be put on rate market. It was not a question of protection but one of giving a fair deal. Objection was being taken on the grounds of unfair competition. No objection would be taken to a fair competition. No effort had been made to get rid of butter from New Zealand The speaker also told of the good work accomplished by the council

in having the express rates cream reduced, resulting in a saving

Following the address of Prof. Dean the ressions were brought to a close with the singing of the National Anthem, after which the board of directors held a meeting for the election of officers and the executive. Th officers elected are as follows: Honorary president, J. R. Dargray-

el, M.P.P. Elgin; President, William Newman, Lorneville; First Strawberries 30c box, chestnuts Vice-President, W. Holmestead Bearbrooke; Second Vice-President, secretary, T. A. Thompson, Almonte: Executive-J. A. Sanderson, Oxford Station; Alexander McGrpes.

J. F. Gibbons, Rentrew; W. H.

HOCKEY-TO-NIGHT

POINT ANNE vs. KINGSTON HARTY ARENA AT 8 P.M.

- 25 CENTS

The above resolution was passed Kingston the permanent home for liam. with much enthusiasm, at the final the holding of all conventions in session of the 47th annual conven- view of the facilities of the local tion of the Eastern Ontario Dairy- dairy school for the holding of these men's Association, held on Triday meetings. This year's convention Quite a Number of People Are on was voted the most successful held



The Late W. J. Savage. William J. Savage, painter, 192 Bagot street, died on Saturday morning after a prolonged illness. ceased was clever at his work and won favor He was promment as or a Liberal worker, enthusiastic an active in the promotion of the party's principles. He was a Methodist, member of Queen Street Methodist church, which he had attended since genial, happy citizen, widely known and respected. He is survived by widow and one daughter, Mrs. W. D. Hart, New York, fortunately here visiting her mother; also three sisters, Mrs. James Massie, Toronto; Mrs. John Mills, Chicago, and Mrs.

Death of An Infant.

Richardson, Indianapolis.

The death occurred at the General Hospital on Friday of John Lawrence, infant son of Mr. and Mrs. Joseph Smith, Pine street. The little fellow was only fifteen months old and during his illness had won the hearts of the whole staff of the hospital who, with many other friends, will offer the sincerest of sympathy total receipts amounted to \$2,870.85 to the bereaved parents. The funeral took place Saturday afternoon

> The Late Mrs. Fearne. Mrs. Charles Fearne passed away this morning at the Hotel Dieu hospital at the age of sixty-one years. Although she had been ill for some time the death came as a shock to many friends. The funeral will be held on Monday afternoon to Cata-

The Late Gus Edgar. There passed away in the General Hospital on January 10th, Gus Edgar, of Fredericksburgh, at the age of eighty-four years. Deceased had been in ailing health for some time. The funeral was held on Friday to

The Late Mrs. Toole. One of the most widely esteemed and best loved ladies of Gananoque eral Hospital on Friday in the per- for an indefinite period. Mrs. E. widow of the late Augustus Toole,

Cataraqui cemetery.

The late Mrs. Toole was born at Castlebar, County Mayo, Ireland, noque. After the death of the head automatically dropped through the of the house, John Kirkpatrick, the roof. From a full face view at the family moved to Gananoque and 'Plate glass artists' they all hold the there Mrs. Toole resided until her regular positions the same as they

ed her thirty-four years ago. She is survived by three children, night is any indication." Mrs. D. J. Lloyd, Gananoque; Mrs. James Halliday, Brighton, and Mrs. J. Nelson, of Calgary, Alta. The funeral will be held from the family residence, Gananoque, on Monday afternoop to Christ church and thence to Willowbank cometery. The Rev. L. Barber will conduct the services. The passing of Mrs. Toole will be mourned by all the people of the

Late Miss Catherine Johnston The death occurred on Saturday

cord as reaffirming their resolution Olmstead, Leonard; A. J. Robertson, Francis Johnston, formerly of Loughparsed last year, as being opposed Martintown; T. Campsall, Harting- boro. The deceased was a faithful mefber of the League of the Sacred Auditors-J. J. Payne, Briston; Heart and of St. Mary's cathedral. She is survived by two sisters, Miss The board of directors are consid- Julia and Mrs. Patrick Walsh, and ering the advisability of making three brothers, David, John and Wil-

NEWS FROM PITTSFERRY.

Sick List. Pittsferry, Jan. 9 .- Owing to the heavy snow storm and high winds which prevailed here Sunday and during the night, the main roads were in a bad condition and the side roads were completely blocked for a short time on Monday forenoon but were soon made passable to the different polling stations.

We are glad to hear that the mem. bers of this council of 1923 were reelected for another year.

Kenneth and Howard McLean have returned home from Ottawa after spending some time with their uncle. The Ladies of the Community Aid of the St. Lawrence church met, at the home of Rev. Dr. and Mrs. Cooper, Gananoque, east parsonage, on Wednesday afternoon. A number in this vicinity are on the sick list. Those being Mrs. H. Brash, Miss Helen Brash, Miss Mabel Spence Mrs. R. Ranous, Mrs. T. Payne, Miss Jean Simpson and Mrs. A. Simpson, but we hope for a

speedy recovery. Miss Bessie Lane, Kingston, spent the week-end with her parents here. The Epworth League was held at the home of Mrs. Robert Barclay on Friday evening. The many friends of Rev. T. Lancaster are glad to hear that he is able to be out again after his recent illness.

Mountain Grove Tidings. Mountain Grove, Jan. 11 .- A number of men and teams are engaged drawing gravel on the roads. J. Dow had a bee on Tuesday, cutting wood, and his little son met with an accident which might have terminated fatally. Unnoticed he ran behind one of the men who was chopping, and the axe struck him on the forehead inflicting a very painful wound. He is doing nicely now, however. Mrs. H. Hardwick has returned from Kingston General Hospital after undergoing an opera-

A cheese meeting was held in the hall on Wednesday evening. Mrs. D. J. Cronk entertained the members of the Women's Institute on Wednesday afternoon. One of our most popular young ladies, Miss Rosa Card, was united in marriage to A. Haggerty, Tamworth, on Jan. 2nd. The marriage took place at Peterboro, Rev. W. Buckler, a former pastor of this place, but now of Peterboro, performed the ceremony. The best wishes of a host of friends will follow them to their new home

at Tamworth. Mrs. T. Flynn, Saskatchewan, has arrived to visit relatives here. The passed to rest at the Kingston Gen- C.P.R. bridgemen are again laid of

son of Mrs. Eliza Kirkpatrick, Fox is visiting friends at Napance. "Dropped Through the Roof" Of the opening of the curling seaeighty-seven years ago and came to son in Smith's Falls, the Record this country with her parents when News said: "It was amusing to note

she was but five years old. The fam- on the first hour of curling to see ily settled on a farm on the river. 75 or 100 men appear at the usual side about four miles east of Gana- point of observation as if they had marriage to her late husband sixty- lent last March, and the high class eight years ago. Mr. Toole predeceas- criticism of former years will be put to shame if the commencing

> Long Time in Possession, At Bishop's Mills, the Cochrane farm, recently sold by J. G. Course rane, to Mr. Crawford, Heckston. has been owned by members of the Cochrane family for the past seventy-four years

Whatever career you embrace, propose to yourself an elevated aim and put in its service an unalterable constancy.

The silence often of pure inno-

FOR ONE WEEK ONLY

will be reduced

Good selection. Cash on delivery