

Christmas Suggestions in Men's Neckwear



Neckties

The standard Christmas gift for Men. No man ever has too many. To make his pleasure absolutely sure select his Tie from our very varied assortment. Christmas Ties in appropriate looking gift boxes.

George Van Horne 213 Princess Street. Phone 362-w.

A Useful Christmas Gift

Would be a pair of Glasses with the latest style of frame. Should you have a relative or friend whom you wish to remember in this way, call here and arrange for an examination and glasses, and we will give you an order which you can give to this relative or friend at Christmas. He may then call at his convenience and we will supply him with the glasses.

W. D. GRAHAM Registered Optometrist, 140 Wellington Street Telephone 699.

THOMAS COPLEY Carpenter Phone 987 See us for all kinds of Carpentry work. Estimates given on-site. Have your hardwood floors cleaned with our new floor cleaning machine.

CHRISTMAS

The Glamour of CANDLES

From beautifully decorated Candles at \$1.50, \$1.25, \$1.00 a pair to the plainer styles at 35c., we can give you a very choice selection.

CANDLESTICKS

In Sterling Silver, Silver Plate, Dutch Silver and China. These come from \$30.00 a pair down to \$3.00 a pair.

Kinnear & d'Esterre JEWELLERS 168 PRINCESS ST.

YOU BUY WHEN! The exceptional tone quality in the Weber Piano appeals to the most aesthetic taste. HEAR FOR YOURSELF AND BE CONVINCED. AT C. W. LINDSAY'S Warerooms, Princess Street

"Where style is a factor and good workmanship a principle."

FUR COATS

that appeal to the most discriminating clientele.

W.F. GOURDIER 78 BROCK STREET



Table with 2 columns: Coal type and Price per ton. Includes Virginia Lump, Large Pea Coal, Welsh Anthracite, etc.

SOWARDS COAL CO. TELEPHONE 155 UPTOWN OFFICE: McGALL'S CIGAR STORE. Phone 311.

BAGGAGE

AND TRAVELLING GOODS

Newest styles of the season in Club Bags, Dressing Cases, Boston Bags, Ladies' Hat Boxes, etc., in Cowhide, Enamel and Walrus, with beautiful linings and attractive patterns.

The quality and prices are right.

We invite your inspection.

ALLAN M. REID SHOE STORE

Trade Outlook Improved Say Leading Officials at Bank of Montreal Meeting

Sir Vincent Meredith, President, Sounds Optimistic Note in Dealing With General Outlook in Canada—Urgency For Dealing With Problem of National Railways and Immigration. Sir Frederick Williams-Taylor, General Manager, Says Country Justified in Looking For Better Business Conditions—States That Canada Has Immense Potentialities and That Mistakes of Past Are Repairable.

The 108th annual meeting of the shareholders of the Bank of Montreal was marked by addresses of special interest to the business interests of Canada by Sir Vincent Meredith, President, and Sir Frederick Williams-Taylor, General Manager.

In addressing the meeting, Sir Vincent Meredith carefully reviewed a number of the most important developments in the situation in Canada. After doing so Sir Vincent took the view that business had already shown an improvement and indications were that the general trend is in an upward direction. Sir Vincent touched on the urgency for the country with the problem of the National Railways and Immigration.

Also the necessity, Sir Vincent pointed out, of bringing taxes down to the level of those of the United States. Sir Frederick Williams-Taylor, General Manager, gave the shareholders an analysis of some of the principal features of the annual statement. The Bank is doing a larger business and Sir Frederick stated that it had never been in a better or stronger position to undertake new business.

As to the outlook in the country, Sir Frederick pointed out that Canada has immense potentialities and that the mistakes of the past are repairable. President's Address. Sir Vincent Meredith in his address, said in part: In reviewing the business of the past year, our Balance Sheet indicates the general trend of events. Our deposits, as compared with two years ago, show a large increase, while our loans during the same period are considerably reduced.

Our profits are in consequence somewhat adversely affected, but we are left in an unusually strong position to meet any calls which increased activity in trade may make upon us. Notwithstanding these conditions, our dividend on shares has been earned and taxes paid, and we have a balance to carry forward.

There is no question but that the trend of business is slowly but surely upward. As an evidence of this, car loadings are the largest on record, while wholesale and retail business shows a fair degree of increased activity. Textile industries are well employed, and there is more demand in the leather and allied trades. Improvement is also shown in other lines of business, although profits are curtailed in the grocery trade. There is little improvement in the lumber market in Eastern Canada, but western shipments by way of the Panama Canal have substantially increased.

Agriculture is our leading industry and on its profitable outcome the prosperity of the country, largely depends. While unfavorable conditions restricted harvesting to some extent, the crop that was garnered this year is a very large one and, at present prices, will prove profitable to the farmer. The marketing of the crop will bring at least \$500,000,000 of new money into Canada and will undoubtedly effect a liquidation in farmers' liabilities. This new money will flow into all channels of trade and be reflected in improved business conditions generally throughout the country.

Need for Public Economy. The pressing necessity of restricting, so far as may be legitimately possible, all national expenditures is generally recognized, but unless it is followed by appropriate action which results in reduction of taxes, we cannot regard it as other than an ineffective gesture. If our expenditures should be so controlled that within a reasonable time Canadian taxes should not exceed those imposed in the United States, it would provide an important stimulus to industry and also an effective aid to immigration and colonization, the need for which is apparent. When I urge as strongly as I can that this measure of prudence and economy should be exercised, I do not do so with any feeling that lack of confidence in the country itself is warranted. In fact, I am more convinced than ever that the country, actually and potentially, possesses such wealth and opportunity that its

future cannot be denied, and I deprecate most strongly expressions of opinion based upon local conditions and individual business which are perverted into pessimism as to the country's future when no real foundation for such a sentiment exists.

General Manager Reviews Situation.

In his review of the situation, Sir Frederick Williams-Taylor said in part:—

As you know, the good name we possess was never better than it is to-day. It is an asset which we value as we do our material resources, and which it is our duty as well as our determination to preserve.

We have gone through another year of business depression and this is reflected in the disadvantage of banking profits. Fortunately our great earning power continues, though obviously our profits would have been larger had the industrial situation permitted us to put out more money to the trade and commerce of Canada rather than to loan on call in London and New York, or to buy high-class investments with a lesser yield.

As to the future, my special message to our shareholders at distant points and abroad is that for several reasons, including a bountiful harvest, there has come about a better and more helpful feeling throughout Canada. In consequence, there is ground for thinking that we have passed through the worst of our bad times and that we can look for better general conditions, in which, naturally, our Bank must share, especially as we have never been in a better or stronger position to undertake new business.

Conditions in the year under review were neither so good nor so bad as extremists on either side have stated. As to the outlook, it is true that, taking the national railways into account, we are not balancing our national budget. This must not continue. We must sometimes and somehow contrive to live within our means and begin to pay off our debts. With good management of our affairs we should be well able to do this, and we will do it as soon as our people wake up to the fact that public debt is a burden on the individual back and that the bigger it gets the more money it takes out of the individual pocket.

Tremendous Natural Advantages.

Before the war, conditions of living in the United States and Canada were much alike, and we had grown accustomed to that order of things; but the war put us behind and put the United States ahead, so comparison at present is futile.

This same condition of prosperity in the United States has also resulted in far too many of our people crossing the border. True, Canada is not the only country whose citizens are attracted by the prosperity of the United States, but, speaking for ourselves, there has been a heavy drain on our population that is more disturbing than the fact itself. Living next door, we naturally stand in closest comparison and are more exposed than any other country to a drain on our population from the fact that at the moment we are carrying a heavy burden of debt, while our neighbours overflow with wealth. Against this, however, we have more than they to offer to the desirable settler who wishes to go on the land. Land hunger is a human instinct. We have good and cheap land in plenty, and eventually the tide of immigration will turn in our direction.

We have a fertile soil, vast mineral resources, inexhaustible fisheries, mighty forests, unequalled water power, transportation galore, and an industrious people—in fact, all that goes to make a great and strong nation—but prudent management of our affairs is fundamental. Without that all our manifold advantages mean nothing.

We should ever keep before us the fact that Canada has immense potentialities, and that the mistakes of the past are repairable. Also, we have a splendid manhood east and west, with a loyal love of country and a unanimous determination to preserve our political independence.

A DECORATED BLOCK ON PRINCESS STREET

Merchants Find It Pays to Give Street a Real Christmas Atmosphere.

The merchants of "The Christmas Shopping Block," between Wellington and Bagot streets, have again carried out their usual custom of decorating the street in front of their shops in anticipation of the Christmas season and shopping. This custom, which has been carried out for six years, has met with unequalled success. Not only has it been of financial benefit to the merchants interested, but it has shown the true Christmas spirit on the part of the merchants, who have by this means given the true Christmas atmosphere to the city.

The enterprise, shown by the merchants is unique, in that Kingston is the only city in Canada that has a feature of this kind. It has been pointed out that several cities will follow Kingston in this matter. The retail merchants of London have decided to carry out much the same plan as in Kingston, and several of

the larger towns in Ontario are going to try it out on a more modest scale. The merchants of this block aim to make it the busiest shopping block in the city. They also declare that it creates a Christmas spirit among the shoppers, and by this means increases business.

The decorations this year are a little more pretentious than in past years. They consist in addition to the usual colored lights of Christmas trees and evergreen stars at every shop front and flags. The arches leading into the block, are especially decorated with large paintings of Christmas scenes, which are very colorful and lend a true Christmas atmosphere to the busy scene. The decorations are in charge of Bert Abernethy of the Abernethy Shoe Store, and Mr. Fred Roney, of Roney and Company. All the work is being done by day labor and the hundreds of trees used come from the vicinity of Bath. The whole undertaking has cost the merchants about four hundred dollars.

Shoppers come from Westport, Lynhurst, Delta, Elgin, Newburgh, including the country west beyond Napanee and all of Prince Edward county.

One of the prominent merchants of this block, remarked that if the shoppers would do their Christmas



NO GIFT NICER THAN A PIECE OF

BAGGAGE

Every lady would appreciate a Hat Case. We are showing several styles, with very pretty linings, from \$4.95, \$5.95 to \$9.00. Hat Cases, with handsome fittings, ..... \$18.00 and \$22.50.

MANY STYLES OF CLUB BAGS

Real leather from ..... \$7.50 to \$30.00

SUIT CASES AND TRUNKS

SEE OUR CEDAR LINED TRUNKS

SEE OUR HANDSOME WARDROBE TRUNKS

ABERNETHY'S SHOE STORE

shopping early and avoid Saturdays it would mean a happier Christmas for the merchants and their staffs. The volume of business is already swelling with the approach of Christmas, and the merchants are confident that this shopping season will break all former Christmas records.

GANANOQUE

Gananoque, Dec. 11.—The funeral of Arthur Herbert Dyke, Q.M.S., which was to have taken place this afternoon, will be held tomorrow afternoon at the request of many friends who wished to pay their last respects and Saturday offered this opportunity. It will be, as previously announced, a military funeral, with Major W. Gordon, O.C., Third Battery, in command.

Kenneth Huntley, who has been seriously ill at the private hospital of Mrs. William Dempster, Charles street, is reported as convalescing nicely.

It is a joyful satisfaction to the young hockey aspirants to see the lumber for the rink on the ground, and within the next few days no doubt there will be many teams formed, and all the excitement of football will be swallowed up by hockey enthusiasm. All Gananoque lacks now is a covered rink, and if Mayor Wilson, who conceives and carries out so many good things for the town would get thinking out a scheme to put a covered rink in existence here it might look a little closer than the Millennium.

Mr. and Mrs. Harold Vallesau were in Kingston yesterday. As anticipated a very large crowd attended the sale and supper under

Kingston's Biggest Home Furnishers



It's a feast to the eyes to wander through Reid's Gift Department, these days. The pieces of Furniture pictured here will give you some idea of the perfection and design and beauty to be found here and the remarkable values.

JAMES REID

THE STORE WITH THE CHRISTMAS SPIRIT

the auspices of the Ladies' Aid of St. Andrew's church yesterday afternoon and evening. Large numbers were present from other congregations.

A. MARTIN Ltd.

272 Princess St. Phone 597 For Good Quality

Table with 2 columns: Item and Price. Includes Choice Mince Meat, Peas, Corn and Tomatoes, Choice Smoked Side Bacon, etc.

BIG BEEF SPECIALS

Table with 2 columns: Item and Price. Includes Rounds Steak or Roasts, Sirloin Steak or Roasts, Wing Steak or Roasts, etc.

ORDER YOUR Christmas Fowl from A. Martin, Limited, early and receive first class fowl and good service.

WE DELIVER!

A mob is a pedestrian who doesn't mind being knocked down if it's a limousine.



KITTY SEES THE JOKE

This is White Mule, only laughing cat in the United States. It originated in Chillicothe, Mo., and is now in Chicago as permanent mascot of the Missouri Society.