

WARD THREE TAXPAYERS BLAME RICHTER SCHEME

CLAIM RICHTER'S SCHEME BOOSTED BY WARD THREE TAXES

City Officials Point to Difference Local Improvements Make.

SMALL TAXPAYER HIT

Rightly or wrongly, the "Richter scheme of assessment" is responsible for the acknowledged fact that many residents of ward three are paying higher taxes this year than they did in 1922, city authorities stated today. At the recent Ealing session, Dr. Shaw questioned Mayor Wenige why it was that "we poor fellows have to pay increases" when, supposedly, the assessment in the other wards had not been materially altered.

Another reason to be taken into consideration by the people of ward three, city officials also drew attention to, is that any local improvements made during the year—pavements, sidewalks, curbs, gutters, etc., would naturally elevate the assessment in the particular district affected or benefited. It is possible to have a higher tax with a lower assessment when local improvements have been made.

Started in Ward Four. It will be recollected, as the municipal authorities pointed out today, that the "Richter scheme" became effective two or three years ago but not in all sections of the city at the same time. The start was made in ward four in one year, for instance.

The year previous to the inauguration of the Richter scheme, the city assessment authorities, upon their own initiative "boosted" the assessment throughout the city, to the tune of about \$9,000,000. Then the following year, when the Richter scheme went into force, another \$10,000,000 increase was noted, roughly.

These figures are to be found in the annual city of London year book and city officials state that many of the ward three residents are just now feeling the effects of it.

Affected Small Householder. The Richter scheme was introduced as a fair manner in which to "equalize" the assessment throughout the city. The result has been, and the assessment department is the authority for the declaration today that while the assessment was reduced in certain instances, increases were noted in the majority of cases. And the further statement was made at the city hall today that under the Richter scheme it was the smaller householder, in the majority of instances who felt the greatest increase.

The claim was made and still is, of course, that in past years prior to the establishment of the Richter scheme of things the smaller property owner had not been adequately assessed.

The British report states the Richter scheme is "thoroughly practical," however.

DAILIES MAKE SALES, CEMENT MEN ARE TOLD

Daily Newspaper Proves Best Medium For Getting the Public To Buy.

New York, Nov. 28.—The daily newspaper is the best medium for putting forth an educational campaign, members of the business committee told the Portland Cement Association at their annual convention at the Hotel Biltmore. Members present represented 80 per cent of the cement makers in the United States, Canada, Great Britain, Mexico, South America and Cuba.

The extensive campaign conducted during the year, in which 5,000 daily newspapers were used, will be continued and developed in 1924, it was announced. This will involve an expenditure of more than \$5,000,000 for advertising, and the purpose of the campaign will be to improve and extend the uses of concrete.

THREE GIRLS ARE INJURED WHEN TRUCK LOSSES WHEEL

Special to The Advertiser. Galt, Nov. 28.—While proceeding to Hespeler, carrying a number of Galt girls who are employed in a mill there, a bus of William Johnston of this city collided with a telephone pole when a rear wheel collapsed. Three of the occupants, Misses Mary Dimmock, Jean McIntosh and Eleanor Anderson, were cut and bruised, and had to be brought back to the city to receive medical attention.

HOLD CHURCH UNION RALLY WHERE NON-UNIONISTS MET

Special to The Advertiser. Galt, Nov. 28.—Last night in Knox Presbyterian Church, in which a few weeks ago a meeting of non-unionists was the most enthusiastic union rally was held. The case for a united church in Canada was presented by Rev. Dr. G. C. Pidgeon, D.D., convener of the General Assembly church union movement, and Rev. Dr. J. W. Graham, general superintendent of the Methodist colleges. Dr. James McQueen was the chairman.

J. H. CHAPMAN

of J. H. Chapman & Co.

"Sincerest congratulations on The Advertiser's 60th birthday. At the same time may I pay tribute to the excellence of The Advertiser under its present management."

"J. H. CHAPMAN."

CLAIM REPETITION OF BANK FAILURE GUARDED AGAINST

Amendments Make Similar Disasters Almost Impossible, Say Financial Men.

SYSTEMATIC CHECKING

As the bank act is at present constituted, a repetition of the disastrous Home Bank failure is virtually impossible, local bank men said today. They added that government inspection of banks was really an unnecessary extravagance.

As a result of amendments made to the bank act during the last session of the federal parliament a system of checking up losses and preventing such mismanagement as that which characterized the Home Bank has been founded. The idea that government audits should be regularly made is fallacious, they claim, because the recently added amendments take care of all possible derelictions and protect depositors to the utmost.

If a payment has not been made on a loan or if interest has not been paid within a period of two years, the bank affected must classify that loan as "non-current," a local bank manager explained today.

Further, the loans of any borrower who has made such mismanagement whose property, the bank has taken possession of, for security or against whom the bank has entered a law action must come under the "non-current" category. This immediately comes to the notice of the government and if there appears to be too many loans thus classified, the government automatically inquires into the management of the bank concerned and if these provisions had existed the Home Bank failure would have been avoided, according to expert opinion.

"Had the Conservative government made such amendments to the bank act in 1913 when it was subject to change there would have been no 'failures,' a local financial man declared. "Under the bank act at present the mistakes of the Home Bank would have been shown up years ago. Government inspection is a superfluous thing now. It would be a needless waste of money and I do not think there is a possibility of it being enforced."

"No criticism can be directed at the Canadian bank act since the amendments became effective. The regrettable feature is that these changes were not implemented ten years ago."

BREAKS INTO VERSE IN PRAISE OF MAYOR

S. P. Murphy of G.W.V.A. Also Has Lyrical Eulogy of Dr. Douglass.

S. P. Murphy, member of the local command of the Great War Veterans' Association, shows his approval of Mayor Wenige and Ald. Douglass in the following appropriate manner:

"London town is booming, and things look very bright. The mayor takes his seat again for another year; that's right. He had no opposition here this year. For if they ran, they would have no show against him at all."

"He made a faithful promise before he was put in. That he would make improvements before his year was in. He made that vow so faithful to you, both one and all. And declared that if elected you would have a new town hall."

"There is one more vow that he should make in this coming year. To never turn the old age down from public works right here. For they are the bone and sinew of the works that must be done. For his administration as mayor of London town."

"There is another council man the people should put back. His name is Dr. Douglass, who was never known to slack. He is a famous soldier and an alderman, good and true. And to shift him from that office, the council would look blue."

S. P. MURPHY.

SEAFORTH CATHOLIC WOMEN HOLD DANCE IN PARISH HALL

Special to The Advertiser. Seaforth, Nov. 28.—The parish hall was crowded to capacity at the eucharist and old time dance held on Tuesday evening under the auspices of the Catholic Women's League. The prize-winners were: Lady's prize, Mrs. J. F. McMan; gent's prize, O. Rourke; consolation prize, Mr. Burke and Miss Trot; lucky chair prize, Miss Lucy Burke. Lunch followed, after which an old time dance was indulged in, the music being furnished by the Forsythe orchestra.

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MOVIE OF A MAN AT A BRIDGE PARTY BUT DOESN'T PLAY

STANDS BACK OF ONE PLAYER'S CHAIR TRYING TO UNDERSTAND WHAT IT'S ALL ABOUT

LOOKS AT SOME WALL PICTURES

STANDS BACK OF WIFE'S CHAIR

LOOKS AT VOLUME ON TABLE

OBSERVES FOUR ACES IN ANOTHER PLAYER'S HAND AND NEARLY MAKES REMARK THAT IT IS GOOD POKER HAND

LOOKS OUT OF WINDOW - WISHES HE WAS SITTING IN A GAME OF FOUR HANDED STUD

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