

HOME BANK DIRECTOR TO APPEAL CONVICTION

Lt.-Col. C. F. Smith Will
Fight Decision of Judge
Coatsworth.

END ANOTHER TRIAL

Barnard Case Completed—J.
F. M. Stewart To Be
Tried Today.

Canadian Press Despatch.
Toronto, Nov. 12.—Lieut.-Col. C. F. Smith, the first of the Home Bank directors to be tried, has decided to appeal against Judge Coatsworth's verdict of guilty on the count of negligence in concurring in a false report of the bank's affairs to the finance department.

Gordon Waldron, K.C., counsel for Smith, is to appear before Judge Coatsworth on Friday morning in connection with his motion for a "certificate of reasonable doubt," which would enable the appeal to be made.

If the judge should decline to grant the certificate, the convicted director, under the law, may still go to the court of appeal and ask leave to appeal.

END BARNARD CASE.

Canadian Press Despatch.
Toronto, Nov. 12.—With the argument completed in connection with the case of C. A. Barnard, Montreal director of the Home Bank, who is charged with making false returns to the federal minister of finance in the annual report of the bank, judgment was reserved today by Judge Coatsworth until the 25th.

The Home Bank cases will be continued tomorrow forenoon, when the crown will open its prosecution of J. F. M. Stewart, another of the directors, who is facing a similar charge.

The newest development of the case during the day was to be found in the argument of C. S. Robertson, counsel for Barnard, who contended that since Barnard was a Montreal man, the Ontario court had no jurisdiction for his trial, and that, accordingly, no case could be made out against him. It was his duty to or not that Mr. Barnard was not in Ontario on the date when the report to the government was prepared.

In reply to that contention, D. L. McCarthy, crown prosecutor, declared that the physical presence of Barnard in Ontario or anywhere else on June 26, the date of the annual report which was sent to the department of finance, had no bearing whatever upon the case. The crown, he pointed out, was not interested in the whereabouts of Barnard on the date in question, and, further, no evidence had been submitted by the defence to show that the accused was not in Ontario.

Continuing Mr. McCarthy said: "The point of importance is that certain false statements were made to the department of finance, and that Barnard, as one of the directors, concurred in these statements. So the responsibility falls upon him. It is neglected to show whether or not these statements were correct or false, then that constitutes negligence, and the chief point which remains is to decide whether or not that negligence was wilful."

Mr. Barnard was elected director of the Home Bank by the shareholders, and it was his duty to protect their interests. If the annual statement was presented to him, and he did not take the essential steps to learn whether or not the statement was true, then he was negligent. But, in addition to that, the statement was such as to state that it could not be correct, that the profits were excessive, in view of the frozen assets which had to be taken care of, then it was wilful negligence. A man in touch with the financial affairs of the bank should have been in a position to judge that point."

Children Injured In 3 Story Fall

Girl and Boy Drop From Balconies in Montreal.

Canadian Press Despatch.
Montreal, Nov. 12.—A three-year-old girl and a three-year-old boy are in hospital today with serious injuries sustained yesterday when they fell from third story balconies in different parts of the city. The former, Mary Whalen, suffered severe internal injuries, while the latter, Fernand Fournier, suffered a fractured skull and other injuries.

BANK CLEARINGS INCREASE.
Bank clearings during the past week in London show an increase over the same period last year. This year, \$2,405,200; last year, \$2,261,407.

THE CAUSE OF CANCER.
Sir W. Arbuthnot Lane of London, one of the foremost surgeons of the world, has written to the London Daily Mail, and he has also a letter in a recent issue of a Canadian Medical Journal, charging that cancer is caused by our idiotic refinement of our chief foodstuffs, the grains. He lays especial blame upon white flour and refined cereals.

Dr. Robt. G. Jackson of Toronto, editor of the Dietetic Age of New York City, a journal circulating among physicians, has been teaching this for years, and because he was convinced of this fact and also that food deficiencies cause a lot of other diseases of civilized peoples, he invented Roman Meal, a food made from whole wheat, whole rye, flax and bran, these blended scientifically in proportion to make a balanced human food. It supplies the deficiencies of flour and other refined "ghost cereals" and should be used in some form daily, or at least several times each week. It prevents indigestion and positively relieves constipation. Because of its growth promoting properties, it is especially valuable in feeding nursing and expectant mothers and children from the 10th month. At grocers.—Adv.

ALDERMEN FAVOR NEW FIRE BYLAW

Chief Aitken Requests That
Permanent Electrician Be
Added To Department.

Duties of firemen and fire department officials, administration of the department and superannuation regulations were outlined last night, when a number one committee passed on its recommendations concerning the fire bylaw to the city council.

Fire Chief Aitken asked that a permanent electrician be added to the department. He and his assistants had gained a good deal of knowledge through long experience in electrical wiring and the alarm system, but the department would be better off if an electrical expert were added.

The bylaw provides that no intoxicating liquor shall be kept or consumed in or around the fire halls of the city, and no fireman "while on duty" shall enter any saloon, tavern or other place where intoxicating liquors are sold, for the purpose of drinking or to loiter therein.

While not lauding the explorative propensities of the men of the force to hunt such places, the committee thought it expedient to include in the bylaw, it was a "humane" clause possible that at some later date government control or some other means of lawful sale might be introduced by the people.

Chief Aitken wanted permission to employ men who had not been residing in the city for one year, but this suggestion was blocked by the committee.

"I'd make it two years if I had my way," declared Ald. Gordon Drake.

"How about your police force?" asked the chief.

"I don't know," answered the alderman.

Reports of city hall salary revisions were left for the council to deal with tomorrow night, with the exception of the long-pending increase for H. J. Bennett, assessment commissioner.

The committee recommended that Mr. Bennett's salary be fixed at \$3,500. Last year was Mr. Bennett's first in office, and he obtained slightly over \$2,500, with promise of an increase at an early date.

Dispute Hydro Bill.
When the hydro bill came up for making an estimate of the value of the street railway, it was moved that the clerk write the hydro-electric commission for full information.

A bill for \$700 for making the investigation was sent in. Ald. McKay told the committee that when Sir Adam Beck was last year named a committee of one to secure a valuation it was understood that this work was to be done free of charge.

Chief Aitken read a report of a gathering of several department heads with the mayor and Ald. Douglas. He said that it had been recommended that a new fire station be installed in the city treasurer's department, and that all local improvement undertaken after Nov. 30 be paid for by a service on the square at the intersection of the city and the city.

Present Statement.
H. B. Asplund, city auditor, presented a statement of the department, interest, bank loans, and other details for the first part of the year. He asked that the report be printed so that members of the committee could have time to look it over.

Members of the committee will look over the east end town hall tonight to see if the building can be adapted for use of indoor athletic teams.

Ald. Nelson Walsh and Mayor Wenigke were absent from the meeting, the last session of No. 1 committee until after the elections.

To Stop a Cold in One Day.
Take Laxative BROMO QUININE Tablets. (The First and Original Cold and Grip Tablet). A Safe and Proven Remedy. The box bears signature of E. W. Grove, 50c. Made in Canada.—Adv.

**KNOLLWOOD ANGLICANS
BUILDING FINE CHURCH**

Year's Efforts Result in Announcement That Cost Is Now Fully Covered.

Anglicans of Knollwood Park are building a church at Strand and Oxford streets that will be free of mortgage when completed.

The name of the edifice will be the Church of the Resurrection.

Plans for the building were formulated at the Thanksgiving Day last year, when the efforts of the people in this district to build a church that would be free from mortgage, they came to the assistance of the people and donated a large amount of equipment.

The women who are interested in the development of the church are making the supplies for the choir.

The construction of the church is going forward at a rapid rate; the walls are nearly finished, and the windows are in. When finished the building will seat 200 people.

The members of St. Matthew's Anglican church, East London, are taking an active interest in the work.

Although a minister has not been obtained yet, it is believed that Bishop Williams will appoint one soon. Rev. Mr. Charlton of St. Matthew's will have charge in the meantime.

French To Pay Canadian Debt

By HENRY SOMERVILLE.
Special Cable to The Advertiser.
by a Staff Correspondent

London, Nov. 12.—The French ambassador has informed Rt. Hon. P. C. Larkin, high commissioner for Canada, that France's debt to the dominion of \$5,675,000 will be paid on December 31, this year.

C. N. R. BAND HEAD RESIGNS HIS POST

James Malone Served Sixteen
Years As Director of
Organization.

Stratford, Nov. 12.—At the annual meeting of the Canadian National Railway band the resignation of James Malone, who for the past 16 years has been their bandmaster, was received and accepted. He will remain as business manager. Charles A. Bird was elected as bandmaster.

Officers elected: Hon. president, J. Roberts; hon. vice-president, J. Cook; president, J. Polley; vice-president, A. Johnson; secretary, J. Shugart; treasurer, P. Weir; librarian, E. House; auditors, R. & H. Gladding; business manager, James Malone; bandmaster, C. Bird; assistant bandmaster, J. Polley; drum major, H. Ennis; dance and eclair committee, L. Cayley; chairman, J. Hanley, D. Broadhagen, S. Paul, Norval Graham and J. Warner.

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Girl Wins Suit For Third Time

Supreme Court Gives Damages
To Niagara Woman.

Canadian Press Despatch.
Niagara Falls, Ont., Nov. 12.—Miss Marie Williams, this city, has won three trials against a 5c and 10c store company for damages and wrongful detention. She alleged that she was accused of pilfering from the local store of the company, and was locked in a room for two hours by a detective from an American surety company.

The first trial was given by Judge E. W. Grove, 50c. Made in Canada.—Adv.

**VICTORIAN GOVERNMENT
LOSES CONFIDENCE VOTE**

Associated Press Despatch.
Melbourne, Australia, Nov. 12.—The Victorian Labor government was defeated today in the legislature by a vote of 34 to 28 on a motion of want of confidence.

The legislature adjourned until November 18. The address vote against the government was anticipated.

**ARMISTICE DAY SERVICE
CONDUCTED AT LISTOWEL**

Special to The Advertiser.
Listowel, Nov. 12.—Armistice Day was observed here yesterday morning by a service on the square at the intersection of Wallace and Main streets. Mayor R. T. Kemp presided, and choruses were sung by the pupils of the public high schools. Rev. B. T. Howard of the Anglican church gave a brief address.

TRAFALGAR MOTHERS' CLUB.
S. F. Lawrance gave a very inspiring talk to the members of the Trafalgar mothers' club at their regular meeting held last night at the school. The speaker took his audience on a trip through the Nile river district, through Egypt and Palestine, touching at the famous Biblical cities of Jerusalem and Bethlehem. The program also included vocal solos by Mrs. W. Self and T. Farquhar, the latter being accompanied by Alex. Stein, readings by Miss Katharine Stein, and a piano duet by Mrs. T. W. Cameron and Mrs. E. S. Little. Mrs. Arthur Harcourt was elected secretary at this meeting. A plan was adopted whereby the members will take charge of the refreshments at meetings, the total to the objective being put in alphabetical order on the roll. Assistants during the social hour last night were Mrs. W. Askew, Mrs. Elinor, Mrs. Baxter and Mrs. Conway.

**MOTOR CLUB MEMBERSHIP
WITHIN 50 OF OBJECTIVE**

Canadian Press Despatch.
Blairmore, Alta., Nov. 12.—The body of James Nemrava, aged 21, who has been lost since starting on a deer-hunting expedition on Monday morning, was found at 10 o'clock on Tuesday night about four miles south of Blairmore with a bullet through the brain.

Suicide, induced by sufferings when lost, is suspected.

ST. JAMES CHURCH HAS NOVEL RECORD

Half Century Ends With Sec-
ond Pastor in Charge—
Anniversary on Sunday.

The 51st anniversary of St. James' Anglican church, South London, next Sunday will be unique in the fact that the present rector, Rev. W. L. Armitage, is only the second minister the congregation has had since it was first organized in November, 1873.

The pulpit on anniversary Sunday will be occupied by Rev. J. D. MacKenzie-Naughton, D.D., of Owen Sound. Rev. Mr. MacKenzie-Naughton received his doctor of divinity degree at the last convocation of Wycliffe college, Toronto. Special music for the occasion is being prepared by the choir under the direction of A. W. Anderson, organist and choir leader of the church.

Mr. Armitage became rector of St. James' church in 1917, coming from London from St. Mark's Anglican church, Toronto. Born near Kincardine, he received his education at the University of King's College, London. Subsequent to his ordination, Mr. Armitage was in turn assistant at Cronyn Memorial church here, in charge of All Saints' church, then a mission; assistant at St. John's church, Peterboro; rector of All Saints' church here; vicar at the Church of St. Mark's church, Toronto, and rector of St. James' church, London.

Many Improvements.
Since Mr. Armitage has been rector of St. James', the rectory has been built, the church has been enlarged, a new electric motor installed for the organ, chancel and choir vestry altered and redecorated, the church valued at \$20,000, and a new set of desks and communion vessels provided, and memorial tablet and sounding board placed over the altar to the memory of those who served in the great war.

Mr. Armitage is a strong believer in co-operation among the churches and has always exhibited a national affairs in the city. He has had his success in connection with his work amongst the young people of St. James' church, Mrs. Armitage's able seconded the efforts of her husband in his parochial duties, and besides has taken a leading part in the diocesan women's auxiliary and church work board of the city, of which organization she is a past president.

St. James' church is the second child born of St. Paul's cathedral, the mother Anglican church of the city, the first church being the first. The rector of Christ church began holding services in the Askin street schoolhouse in 1868, and therefrom sprang the St. James' congregation of today. The first church was opened in November, 1873, a frame building, 24 feet by 42 feet.

Opened in 1877.
The second church, which was erected and dedicated at an estimated cost of \$10,000, was opened officially on Nov. 8, 1877, the old building being retained as a Sunday school. The present rectory was purchased in 1882 for \$2,700.

With only \$200 remaining outstanding against the property, in 1882 a new Sunday school was built at a cost of \$1,000. The hall, which was later the church was enlarged at a cost of \$3,000, the former chancel and part of the nave being extended and transepts thrown out to either side.

In 1921 the men's club of St. James' installed a heating system, which would normally cost \$5,000, with an addition to the church debt of only \$2,000. The men's club later built a tennis court at the rear of the church and placed a bowling alley in the basement of the Sunday school.

Last year Miss Eleanor S. Emery decided to St. James' the house and grounds directly to the west of the Sunday school. The house was sold and a new two-story brick parish hall erected on the property, which today is valued at \$25,000. The hall, which is 20 feet by 79 feet, contains modern classrooms, clubrooms and kitchen. It was formally opened in June of last year.

Twenty Handsome Windows.
St. James' church contains some twenty or more handsome stained glass windows, mural tablets and other memorials.

Rev. Evans Davis was appointed as the first rector of St. James' church in 1873, coming to London from a mission post at Bayfield. Mr. Davis was made a canon in 1888, an archdeacon in 1894, and dean in 1903.

After over 43 years' service he retired in 1917 on account of ill-health, at that time being dean of the diocese of Huron. Dean Davis died in 1919.

At different periods during his ministry at St. James' Mr. Davis was assisted by Rev. A. L. G. Clarke, now Evangelist, and Rev. A. S. H. Cree, now rector of the Church of the Redeemer.

NEW ROAD MAP.
Secretary of the London Motor Club is in receipt of a road map of the Trans-Canada highway, lodged this summer by Dr. Donkitt, president of the Canadian Automobile Association. The map shows the best roads from Halifax to Saint St. Marie.

LOOK THEM OVER!

When buying, what you suppose are Maple Buds, examine them and see that they are stamped with the name "COWAN."

If They're not COWAN'S They're Not MAPLE BUDS

Hand the dealer back his substitutes

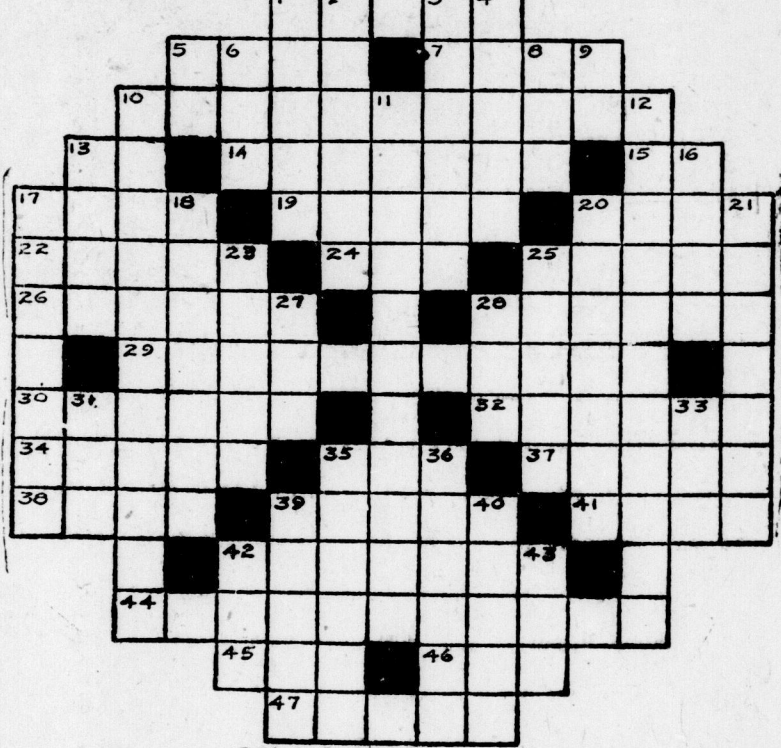
Boy accidentally shot by brother, likely to die

Canadian Press Despatch.
Campbellford, Nov. 12.—Little hope is held out for the recovery of 12-year-old Francis Peckett, who was seriously injured at his home here tonight when a rifle in the hands of his 14-year-old brother, Harold, was accidentally discharged, and the bullet lodged in his right lung. The boys were in their bedroom, and Harold was examining the rifle when the charge exploded.

CROSS WORD PUZZLE NO. 26

This one, neat and not at all complicated, reveals many words in everyday use. Solvers of cross-word puzzles should have no difficulty here. Work to the center and you will have little trouble.

THE ADVERTISER'S DAILY CROSS-WORD PUZZLE.



HORIZONTAL.				VERTICAL.			
1 Pale	30 An alloy	1 A floral island	17 A government revenue				
5 Insignificant part	32 Wine	2 A native of Pacific islands	18 Collecting wives				
10 Bag	34 Phases of conflict	3 A common given name	20 Beckoning				
13 A river in Italy	35 Conjunction	4 A maiden loved by Juno	21 The star of dawn				
15 A musical note	37 South American ruminant	5 A poem	22 Tears				
17 A size of type	38 A shield	6 To talk nonsense	23 Bore				
20 To elp	39 Princes	7 A hypothetical force	24 Through				
22 Furnished with a guard	40 To goad	8 American explosive for shells	25 A bow				
23 Not the same	42 Seed of North American force	9 Sacrifice of circumstances	26 A large birch				
24 Not (Scottish)	43 Expressing surprise	10 American explosive for shells	27 A fabric of asbestos				
26 Divided	45 Brown	11 Sacrifice of circumstances	28 A short sword				
28 A richly laden ship	46 Decay	12 Scientific description of races	29 A counter-irritant				
29 Performing a service	47 A president of State	13 Mutton					
	48 Orange Free State						
	49 A shield						
	50 A shield						
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