

RULES CITY COUNCIL UNABLE TO SELL SITE

Solicitor Surprises Aldermen by Pronouncement on City Hall Site.

TIME HAS ELAPSED

Points Out Act Provided Property To Be Disposed Of in Five Years.

While London will have an honest-to-goodness juvenile court within a few weeks, it is now a debatable question whether 1923 will witness the construction of a new city hall.

By a vote of 10 to 2, members of the city council in regular session last night voted to petition Attorney-General W. E. R. Barrington to remove in London, incidentally proclaiming the juvenile delinquents act, Ald. A. M. Judd and Thomas Patterson opposed the measure.

A communication from City Solicitor T. G. Meredith, submitting his opinion that they had no power to dispose of the Spencer Block or the Federal Square property, was received by the councillors like a bursting shell.

"I told you so" was heard on all sides from the opponents of the federal scheme, while the advocates of the act, Ald. A. M. Judd and Thomas Patterson, urged their voices to be heard with expressions of determination that "a new civic administration building will be constructed this year, bar all obstacles."

No power To Sell.
"It is my opinion," reads the advice from the city solicitor, "that the city council has no power to sell the Spencer location without special legislation from the Ontario Legislature. The city of London of 1913 tendered the municipality power to sell within five years of that date. This has lapsed."

"It is my further opinion that you have no power to sell any portion of the so-called Federal Square property. The city of London act gave you power to use whatever portion of this land you desired for city hall purposes, after which you could surrender what you chose to His Majesty the King."

In view of these developments the entire proposition was referred to Mayor Wenig to select a special committee to deal with the problem with power. The council seems sharply divided as to the outcome and several of the aldermen favor the proposal to send the project to the people without delay for a mandate. "I say sell the Federal Square and keep just enough to bury Col. Coles in," was the closing broadside from Ald. W. A. Wilson.

Retain Quarters.
Quarters leased by the 1922 city council on Carling street for juvenile court purposes will be retained for the present, a motion to cancel the lease meeting defeat 7-2.

Ald. A. M. Judd was the most outspoken opponent of any move to proclaim the juvenile delinquents act, supported by Ald. Patterson and Ald. Wilson, although when the vote was taken the latter voted for the estab-

lishment of the court, explaining that this did not necessarily mean the retention of Magistrate Graydon as judge.

"I am not opposed to the court," Ald. Judd stated, "and I might say that I have had considerable experience in this direction. I submit that if you have a juvenile court on every corner you will achieve no better results or have any better children than at present."

"I realize that there has been a great deal of agitation for two or three years. It started with a certain class of persons, job-hunters, and I would not be going far astray if I were to state that a few of the many have already approached the mayor in this respect."

"While I do not want to 'pass the buck,' I am not in favor of delegating any further power to Toronto, as you will do the moment you sanction the proclamation of the juvenile delinquents act."

The only hitch to the establishment of the court has been the appointment, and your action will not create any change other than you will forsake your power."

"I am not sure that 80 per cent of the children who appear in court are criminally inclined, and this court would be of no assistance. The blame lies at home, and outside interference would be of no benefit. I know that there are many organizations urging this, but I venture to say that the majority of the people have absolutely no knowledge of true conditions. I say that you should investigate before you proclaim this act."

Mayor Wenig contended, however, that with the delinquents act effective, the judge would be empowered with greater responsibility and place other than being a judge. Prevention was required, he said, agreeing with Ald. Judd that 80 per cent of the children were actual criminals. All the people who are seeking this legislation are not fanatics, he declared.

Home Conditions Responsible.
His worship agreed that home conditions were chiefly responsible for juvenile delinquency and what had been said through the medium of a proper court, an organized effort would follow to remedy these evils. Magistrate Graydon didn't have the time for investigation of home life, he said.

"Well, he is getting paid for it," Ald. Judd retorted, "and he could relinquish his private profession to get the time."

Mayor Wenig was convinced that he could find a man in London big enough to act as judge, without remuneration.

Ald. Leonard Douglass wanted to know how many cities in Ontario had juvenile courts and what had been the result. No one knew definitely. Ald. P. J. Watt, while agreeing that there were many office-seekers, thought that action should be taken. Ald. Burdick held that the 1923 council exhibited poor business acumen by leasing quarters for a court that did not exist. "Let's get the court first and then the judge," he urged.

Ald. Judd stated that he had yet to view the man who could direct the attorney-general as to an appointment or anything else.

Too Much Talk.
Ald. Frank McKay complained that there had been too much talk about the juvenile court. One of the judge and believed that a court would be well worth whatever money was invested.

Ald. W. A. Wilson desired to know if all the people were acquainted with the facts. There was no better man

Wants "City of Snowless Sidewalks" and Prizes For Clean Pavements

Now comes a London ratpawer who advocates a city-wide contest in sidewalk cleaning. He has reasons, and reminiscences, for his proposal, but it remained for Saturday night's downpour of soft, flaky snow to urge him to broach the matter to the Advertiser.

He reminds us of those summery days of two or three years ago, when Londoners vied with one another for a prize for the best-kept lawns and flower gardens. The idea did not die with him, he insists, as he points out that not only is his garden and property well kept in the summer months, but he insists that snow does not lie unharassed on his walks. He claims that the whole block in which he lives has not a foot of sidewalk but what is carefully cleaned after every snowfall.

Ald. There's the rub. Why can't other citizens take the same interest? he questions. After teasing the blisters on his hands to still further magnify Sunday morning, off to church he went. Block after block of snow-covered sidewalks he encountered, and when a stretch of clean cement did present itself it served to clean his boots of sticky snow, only to permit the almost instant accumulation of more sticky snow once he got off it.

In town for judge than Graydon, he said. Ald. Ed Hayden favored the court and urged that he be heard in some place other than Carling street. "Once in the folds of the police they are on the down grade," he said.

Ald. Drake moved the adoption of the recommendation from the finance committee, subsequently carried. Miniature fireworks were displayed in the evening when Ald. Graydon, who opposed the proposal to charge 50 cents for the annual year book. This would be a cheap year book, he said, for the council, he felt.

Ald. W. A. Wilson supported him, explaining that he had changed his mind from the last meeting of the committee. "As all the discussion seems to be among the members of No. 1 committee, I move that the question go back there for consideration," said Ald. Douglass, "or let them adjourn now and thrust it out," suggested another councillor.

A vote was taken and Wilson went down to defeat. The bus question popped up again, E. W. Flock appearing for the bus operators. It was directed that Mayor Wenig appoint a special committee to sift the entire problem again.

Attorney Flock reviewed the bus situation to date, and explained that to his surprise at a meeting of the police commissioners yesterday afternoon he had been told by them that certain provisions of the now famous omnibus bylaw relating to fees and insurance had been suggested by the council and not the police board.

Seek Information.
Several of the aldermen were in an inquiring mood, seeking information upon various phases of the controversy, which has waged hither and yon for many weeks. One of the councillors evinced a desire to know what was wanted now, and was informed that in all probability a new bylaw would have to be drafted.

Then Dr. Hugh A. Stevenson, M.P. for London, appeared, urging that the council appoint a special committee to induce the international demonstration in London.

"This is an important matter," he stated, "London should be the largest on record, and will attract hundreds here. We can secure the asylum grounds for the people, the accommodation necessary, including a hotel." Ald. Drake moved that the council lend support, and Ald. Douglass seconded the motion, including a vote of thanks to the local member. When Dr. Stevenson explained that Peterborough won the convention last year by reason of the fact that the mayor and council of that community journeyed to Toronto to urge the same, Ald. Drake moved that this year and council go in a body this year and do likewise.

Voiced Objection.
Ald. W. A. Wilson voiced vehement objection at this suggestion. "I don't think it will be necessary to send the whole council and spend all the money we have," he protested. "Have you any power on the police commission?" inquired Ald. Drake of Mayor Wenig.

"I'm chairman," replied the mayor in a non-committal tone. "Well I want to say," continued Ald. Drake, "that we need a couple of plainclothes policemen in certain East London districts. There has been a number of instances of women and girls knocked down between 6:30 and 11 p.m."

Sombody suggested that there were uniformed constables in that district. "Absolutely no use in this connection," submitted Ald. Drake. "They are no better than time clock boys. They are all right to go around and try doorknobs and see if the bank lights are going, but otherwise everyone knows when they are expected on their beats."

Then Ald. A. M. Judd sprang hurriedly to the defence of "Chief Birrell's finest." He questioned Ald. Drake narrowly. "Are you in a position to know

definitely as to your statements?" he asked. "You are probably like the rest. You wouldn't know them if they were coming."

Ald. Drake maintained that there were no detectives or plainclothes men patrolling Southeast London.

The question will be referred to the chief of police for a report.

Verble Tussle.
Ald. W. A. Wilson was chiefly responsible for the next verbal tussle. Supported by Ald. Judd, he moved that Ald. Patterson and Drake form a special committee with himself to confer with City Engineer Brazier for the purpose of arranging a satisfactory "stop and go" sign for the corner of Dundas and Richmond streets.

"I have been responsible for the present one," he explained, "and I have been interested in this matter for years."

"For your information," stated Ald. John T. May, "this question was fully discussed last year and our suggestion along your line has already been incorporated in recommendations to be considered by a special traffic committee already formed."

Mr. Greer moved that in view of the fact that Ald. Wilson was showing such a lively interest in traffic regulations, etc., he should be placed on the program and made the evening lively with yells and songs, under the direction of Musical Director Quantz. Other numbers were a school song and a duet by Gladys Loves and Ruth Lawton.

Chairman E. A. Miller read the address of welcome, and Neil Gray spoke briefly as a representative from the Central Collegiate.

Obituaries

MISS McELHERON.

The death of Miss Mary McElheron, a resident of London for some years past, occurred in the city on Saturday afternoon.

The body was forwarded from Killingsworth's undertaking parlors to Sarnia this morning. Requiem high mass was sung in the Church of Our Lady of Mercy by Right Rev. Monsignor Aylward, after which interment was made in the Catholic Cemetery in Sarnia.

JOHN P. FLYNN.
The funeral of John P. Flynn, who died in Windsor on Thursday last week, was held at 8:30 this morning from the residence of his daughter, Mrs. W. J. Tighe, 477 Elizabeth street, city, to St. Mary's Church, where solemn requiem high mass was sung at 9 o'clock by Right Rev. Monsignor Brady, assisted by Fathers Webber and Chisholm.

Mr. Flynn was a prominent Knight of Columbus, and the following members of this society acted as pallbearers at his funeral: W. Chapman, J. McLaughlin, D. Walsh, W. Connors, E. Slattery and F. Gieson.

Interment was made in St. Peter's Cemetery.

MISS MARY HEALEY.

The funeral of Miss Mary Healey was held from the Oatman Funeral Home on Monday, January 15, and was largely attended. Many floral tributes testified to the high esteem in which the deceased was held by her many friends.

The pallbearers were: Dr. Crane, Dr. LeTouzel, Messrs E. R. Dennis, J. H. Dennis, A. Eberhard, F. H. Dennis.

JONATHAN SCOTT.
The funeral of Jonathan Scott, a

NEGATIVE SIDE WINS IN COLLEGIATE DEBATE

Opposition To Adolescent Act Presented in Convincing Manner.

In a test debate to determine the feeling of the collegiate pupils of the city regarding the adolescent act a representative team of the Central Collegiate, taking the negative side of the subject, "Resolved that the adolescent act should be repealed," won the judges' decision Friday night in the South Collegiate after a hard battle with the team from the South London school.

The negative side consisted of Charles Foulkes and Norman Campbell, while Jack Johnson and Archie Knapp represented the affirmative. The judges were Professor Robinson, Principal Beal of the Technical High School and Rev. T. A. Symington.

The L. S. C. I. orchestra delighted with several numbers during the evening. Mrs. E. A. Miller rendered a vocal solo and Miss Elsie Currie a piano solo. The Glee Club added zest to the program and made the evening lively with yells and songs, under the direction of Musical Director Quantz. Other numbers were a school song and a duet by Gladys Loves and Ruth Lawton.

Chairman E. A. Miller read the address of welcome, and Neil Gray spoke briefly as a representative from the Central Collegiate.

TORONTO CONTROLLER HAS NOT FIXED PRICE

Special To The Advertiser.
Calgary, Jan. 15.—The policy of the Canadian National Railways regarding the extension of branch lines was made clear by Sir Henry Thornton, when several delegations of farmers waited upon him in Calgary this morning.

The position existing is that the National Railways has only a certain amount of money, that it would be impossible to complete all branches in one year, and that the policy will be to collect all the information possible, and to render assistance where relief was most urgently needed. As soon as possible definite program would be announced.

The president stated that it was not proposed to adopt a "dog in the manger" policy if any other railway such as the Canadian Pacific Railway, was prepared to afford a measure of relief.

REDUCTION FORECASTED IN NEW ZEALAND TAXES
Associated Press Despatch.
Wellington, N. Z., Jan. 16.—Premier W. F. Massey foreshadowed yesterday a reduction of taxation, providing the present improvement in the general financial position continues. Legislation is likely to be introduced at the next session, he said.

JUDGMENT RESERVED IN ABBE DELOIRME CASE
Canadian Press Despatch.
Quebec, Jan. 15.—Chief Justice Sir Francois Lemieux this morning reserved judgment on a petition for the release from interdiction, and incidentally the release from the Beauport Asylum of Rev. Abbe Delorme.

Father Delorme is detained in the asylum as the result of a verdict of a jury which found him unable, on account of insanity, to stand his trial in Montreal about a year ago, when charged with the murder of his half brother, Raoul Delorme. Alphonse Taschereau, K.C., of Quebec, appeared for Abbe Delorme.

W. H. ROBINSON, District Manager, Ordinary Branch.

Remarkable Progress During 1922 In All Departments Is Shown By THE FORTY-EIGHTH ANNUAL REPORT OF The London Life Insurance Company

Forty-Eighth Annual Report

THE Forty-Eighth Annual Meeting of the Shareholders and Policyholders of The London Life Insurance Company was held at the Company's Head Office, London, Canada, on Jan. 15, 1923. The President, Dr. A. O. Jeffery, K.C., occupied the chair, and there were present a number of Shareholders and Policyholders.

The notice calling the meeting was read by the General Manager, Mr. Edward E. Reid, after which the following Report and Financial Statement were submitted:

London, January 6, 1923.

The Directors of The London Life Insurance Company submit herewith the Audited Financial Statement of the Company for the year ending Dec. 31, 1922.

The Premium and Interest Receipts for the year amount to \$5,425,601.21, an increase of \$535,510.38. Invested and other Assets total \$19,234,187.77, an increase of \$3,813,669.81 for the year—the largest gain in the Company's history.

The following comparative statement shows the particulars as to Insurances issued and in force for the past two years:

	1921	1922
Number W. P. Policies issued	32,724	53,584
Number Ordinary Policies issued	10,041	10,851
Amount W. P. Policies issued	\$ 13,488,070.50	\$ 18,379,057.20
Amount Ordinary Policies issued	\$ 17,731,067.00	\$ 18,568,347.00
Total Insurance issued	\$ 31,219,127.50	\$ 36,947,404.20
Amount W. P. Insurance in force	\$ 39,028,132.75	\$ 47,549,244.32
Amount Ordinary Insurance in force (net)	\$ 72,085,530.92	\$ 82,133,097.97
Total Insurance in force after deducting Reinsurance	\$ 111,113,663.67	\$ 129,682,342.29
Increase in Insurance in force	\$ 14,513,588.41	\$ 18,568,677.72

The new Investments of the year consisted mainly of Loans on First Mortgages and the increase in the total Investment of this nature was approximately equal to the increase in the whole amount of Assets. The rate of interest earned continues to show a steady upward trend, being 6.78% for the year.

The rapid development of the Company's business makes it clear that additional office accommodation will be required in the not far distant future. Your Directors are glad to be able to report the acquisition of rights in property on Dufferin facing on Victoria Park, which will form an ideal site for new office buildings.

EDWARD E. REID, General Manager. A. O. JEFFERY, K.C., President.

Shows Remarkable Progress in All Departments of Business During 1922.
Bonus Additions on Weekly Premium Policies Declared.
Actual Profit Results Greatly Exceed Estimates.
New Business Shows Gains of 18% Business in Force Increased 16%
Surplus Earnings Much Greater Than in Any Previous Year.

SYNOPSIS OF FINANCIAL STATEMENT.

REVENUE ACCOUNT.

RECEIPTS.	
Premiums, "Ordinary and Weekly"	\$ 4,429,043.19
Interest on Investments	996,558.02
Sundries	80,196.35
	\$ 5,505,797.56

DISBURSEMENTS.

Paid Policyholders or Heirs	\$ 894,723.26
All other Disbursements	1,530,539.11
Balance to Investment Account	3,080,535.19
	\$ 5,505,797.56

BALANCE SHEET.

ASSETS.	
Mortgages, Bonds, Debentures and Debiture Stocks	\$16,625,717.49
Loans on Policies and other Invested Assets	1,826,778.92
Premiums Outstanding and Deferred	606,495.31
Interest Due and Accrued	375,196.05
	\$19,234,187.77
LIABILITIES.	
Reserve on policies in force	\$17,151,082.00
Accumulating and Accruing Profits	815,067.88
Special Reserves and other Liabilities	613,660.23
Surplus on policyholders' account (including paid-up capital, \$100,000)	654,376.66
	\$19,234,187.77

I beg to report that I have audited the Books and Accounts of The London Life Insurance Company for the year 1922.

I have verified all payments by cash or checks, as well as the cash and securities on hand at the end of the year. All journals entries are of a proper nature, and the postings to the general ledger have been checked.

I have had access to all papers and documents required for the audit, and all transactions coming under my notice are, in my opinion, within the powers of the company.

The Policy Reserve Liability has been certified by the Company's Actuary.

The above Statement and Balance Sheet are in accordance with the books of the Company, and show correctly the state of its affairs at the close of the financial year.

JAMES McMILLAN, C.A., Auditor.

London, Jan. 12, 1923.

ACTUARY'S REPORT

Mr. J. D. Buchanan, B.A., F.A.S., submitted his report, which indicated a standard of valuation unexcelled for business of a kind nature. He outlined the complete manner in which provision had been made for all liabilities, the additional amounts set aside for various purposes, the inauguration of a Mortality Fluctuation Fund and the disposal of the surplus, which, when calculated according to the terms of the Insurance Act, amounts to \$2,468,768.66, as follows:

Reserves held in excess of the requirements of the Dominion Insurance Act	\$1,123,183.00
Profits accruing but not due	367,696.00
Provision for Profits payable in 1923	132,513.00
Investment and other Special Reserves	291,000.00
Surplus unapportioned	554,376.66
Total	\$2,468,768.66

REPORT OF THE LOANING COMMITTEE

The Vice-President, Mr. J. G. Richter, submitted the Report of the Loaning Committee, which indicated that the new investments of the year amounted to nearly \$5,000,000, of which more than \$4,000,000 was in First Mortgages, and that the average interest rate on all the new investments of the year was 7.30%. The Report further indicated that arrears of interest showed a lower ratio in 1922 than in the previous year, which is an exceptionally gratifying feature, in view of the unusually favorable position the Company's investments have always shown in this respect. Mr. Richter stated that the arrears of interest on all loans in the cities of Ontario amounted to only one-twentieth of one per cent of the total of such loans.

In accordance with the Company's usual practice, the book value of the securities remain at the low level of previous years, notwithstanding the very considerable rise in the market value of these securities during 1922.

Dr. A. O. Jeffery, President, in moving the adoption of the Report, referred especially to three notable events during the year:

(1) The granting of Bonus Additions to and equalization of benefits under Weekly Premium Policies.

(2) The installation of an Educational Course for the Company's representatives and the preparation of a Junior Course to be issued early in 1923.

(3) The acquisition of a site on Dufferin avenue opposite Victoria Park for a new Head Office Building and the conversion of one of the houses on the property into a home for the social activities of the staff.

R. P. PEARCE,
City Manager, Weekly Premium Branch.

LOCAL AGENCY OFFICES,
463 Richmond Street.

W. H. ROBINSON,
District Manager, Ordinary Branch.