

ERCE

ation in Canada

ing in a measure. in Alberta and Saskatchewan having recently years, have unfortunately the price has been low, but it has in face of the heavy of dairy products which are of more importance in Canada. The Province of Saskatchewan has scored a notable success with her butter in the market, and has established a reputation there in a short time. What she may be encouraged to do is to produce the opinion of agriculture of the things which on the part of our weeding out of poor dairy herds, to the may be increased. It is that the many millions that are before long to be least in great measure.

ver U. S. Farmer. to many farmers in that, according to the submitted to the of the United States of the wheat in the United States, that the Canadian has many advantages as in the United States these were mentioned, cheaper freight yield per acre, in the quality of wheat, and production in the average 315 bushels per acre, as against 200 in the United States. These statements are for unreasoning basis for least farmers to see themselves.

the Farmer. of the problem of the Canadian in the West, of the time of the last settlement. Much of it, but as yet seems to have been reasonably, in an of the capital investment employed it for more. But the agriculture as a basic of so many recent years, more approached from the. During the disbursement of this bank, a solution might be borrowed by using term securities, to be carried by of a corporation to the purpose, the money could be found in such might be agreed upon Government, the various provinces and other large who share in the. The details of it to work out, but which require securities, rather than repayable on a de-

the subject of agriculture will not be out of the very voluminous in the United States to it. Some parties with more or there are not, and is expressed by a list in that count of the situation, is agricultural credit in the United States holds out warning to other contemplate similar Hamilton.

giles aware the Governor-General in the of the bank of Hamilton by on 31st ultimo, opened on 2nd of this bank. The ad great strength of the City of Hamilton being to the shores of Lake in the provinces ofatchewan. We are directors of the to accept sent to bank, and extend of the former mem- that bank to the certainty now open of Hamilton has of deposits and 70 of the two banks as follows: Deposits, \$295- Assets of over number of out-

The Enquiry Conducted By T. Hollis Walker, K.C.

(Continued from page 8.)

brother. How did you understand that?

A—From the general relationship between Miss Miller and myself, and the assistance that her brother Jim had been giving me in political matters.

Q—What was the nature of that general conversation that gave you to understand that the money came from her brother Jim?

A—Yes.

Q—Of the nature that I have just given you?

Q—But it conveyed to you the idea that the money was coming from her brother Jim. Do you recollect any conversation between yourself and Miss Miller that would lead you to believe that?

A—I can give you no report of any individual conversation.

Q—When this \$2000.00 was deposited, did you say that you understood that it came from her brother Jim?

A—Yes.

Q—When did you understand that?

A—I cannot remember any particular dates in connection with the transaction.

Q—As a matter of fact, you said yesterday that you did not know for some time that that \$2000.00 had been deposited to your credit without your knowledge?

A—No, I did not know for a long time afterwards.

Q—How long afterwards, do you remember?

A—I do not remember. The deposit of \$2000.00 to that account was a quite insignificant matter as deposits were coming in of three and four and five thousand dollars as the funds came in.

Q—You say that the deposit of \$2000.00 was an insignificant matter?

A—It is a matter that could be checked only by the deposit slips.

Q—I am asking you to confirm your statement that a deposit of \$2000.00 to the credit of that account was an insignificant matter?

A—The deposit of \$2000.00 to that account was an insignificant matter. There were subscriptions of one and two and three thousand dollars from various sources that I had no knowledge of.

Q—Were they deposited to this account?

A—Not necessarily.

Q—How did they reach you?

A—They were probably handed to me by one or other of the various parties whose business it was to provide funds.

Q—Did they do it voluntarily without instructions from you?

A—Yes. Sometimes I knew where they came from, and sometimes I did not. In some cases I did not know where these funds came from.

Q—When you regarded the deposit of \$2000.00 to your account as an insignificant matter?

A—The amount was small compared to the total deposits that came in.

Q—But surely it was sufficiently significant to make you surmise where it came from?

A—My recollection is that the relationship between Miss Miller and her brother at that time was such that my judgment was that any amounts that came through her came from her brother or through his friends or associates from whom he might get money.

Q—When did you know that Miss Miller had deposited that money to your credit?

A—I cannot tell you the date.

MR. WARREN—You have told us, Richard, in answering a question put to you that you didn't know Miss Miller had deposited that \$2000.00. Then you stated that you had looked through the deposit slips, and you produced them. I am speaking subject to correction, you now discover that Miss Miller had deposited \$2000.00 in December, 1921. My impression was that that was the first time you knew about it; when she said it in the box?

A—When Miss Miller stated it in the box, I went to the Bank of Commerce and asked them to give me duplicates of all deposit slips; I went through the slips for the period I got them. For that period I found that no deposits were identified with hers except the \$2000.00 and the \$500.00.

COMMISSIONER—Had you known of that deposit before that?

A—It is quite possible I knew some time before.

COMMISSIONER—All things are possible.

A—It is quite possible that she had mentioned it to me but I have no recollection whatever of it. You are asking now for memory of a transaction, which was an individual transaction of 1920.

MR. WARREN—You have given evidence of that already.

COMMISSIONER—These deposits that were made by these political friends, wouldn't they be anxious that you should know that they had deposited it for you?

A—Some are anxious and some are not.

Q—I should think they would be most anxious that you should know in view to future benefits?

A—As I say some are and some are not. I know there are some people in Newfoundland who have subscribed to both sides. They would want their subscriptions to be absolutely anonymous, as they would not want each side to know what they had given to the other.

COMMISSIONER—There are rare birds in the world, but this may be the place where they hatch.

MR. WARREN—Now then you say you understood from Miss Miller that she got that \$2000.00 and she got \$2000.00 making a total of \$5000.00 altogether, all this came from her brother and you cannot give me any details as to the conversation; how it arose?

A—There was no particular conversation about it. Let me give you an illustration. Suppose there was a Smith, who was interested in the election campaign; a man who was helping out in every way possible at possible satisfaction to himself. He would give me a subscription of a thousand dollars or \$500.00 or \$1000.00 for political purposes. He might say in handing it to me, "this is not all my money, this is money I have gathered together for you." Well, then, I would not make any enquiries as to how he got the money; I would not enquire if he had borrowed it; I would not enquire the names of the individuals who had made it up were; he might tell me. I would be delighted to get the subscriptions as very few members of my party were able to carry much financial burden of their own.

Q—There was some conversation as to where she obtained the money?

A—Miss Miller had various conversations in connection with campaign funds.

Q—In various or certain cases you did know where the money came from?

A—In many cases I knew where campaign funds came from.

Q—I am talking about the money given by Miss Miller?

A—I understood that that money, leaving out the \$500.00, of which I had no knowledge, was money with which her brother was associated and there was never a shadow of a doubt or suggestion that it was borrowed money.

Q—She had told you about the \$4000.00 from Mr. Meany and you paid it back right away?

A—It was paid back.

Q—And you understood the rest had come by means of her brother?

A—Yes.

Q—Did you know her brother and Mr. Meany had been associated?

A—I notice that Mr. Meany and Mr. Miller have recently been associated very closely.

Q—When you speak about the money having come from Mr. Miller, or his associates, did you know at the time that Mr. James Miller and Mr. Meany were more or less associated, not in business?

A—I did not know that they were close friends.

Q—Did you know at any time in December of 1921, when the \$3000.00 was deposited; did you know then that Mr. James Miller and Mr. Meany were acquainted?

A—Oh, yes, I knew that they were acquainted. But I did not know that they had any intimate relationships. I did not know if they were close chums.

Q—You did not know that in December 1921 that Mr. James Miller and Mr. Meany had interests in common?

A—Yes, I did know that they would both be interested in the coal business. I think they had business relations in the last year.

Q—We are talking of December 1921. Did you know in December 1921 that for any reason whatever, Mr. James Miller and Mr. J. T. Meany were friendly, but very friendly, but associated together at any particular time?

A—Yes.

Q—How do you know that?

WITNESS—But it is just as well that the full information should be given.

COMMISSIONER—I don't ask for it. I just want you to answer the questions you get. They are the best.

MR. WARREN—Now we come to the deposit of \$500.00. Miss Miller made that?

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A—In 1921 Mr. James Miller and Mr. Meany were I believe on friendly terms, but if they had any financial association between them, I cannot say.

Q—You did not know that they were associated together financially.

A—I have seen them.

Q—Did you know before December 1921 that Mr. Meany was taking a certain amount of interest in James Miller's affairs?

A—Do you mean financially?

A—Yes (Mr. Warren).

Q—(Witness) I have no particular knowledge of that.

Q—It was never conveyed to you that Mr. Meany was taking an interest in 1921 in the affairs of Mr. J. T. Meany?

A—No, I am not prepared to say it.

Q—Do you know it or not?

A—I cannot place a date, as to the first time I heard of the financial relationships between Mr. Meany and Mr. James Miller.

Q—I did not ask you if you heard when they had financial relationships; what I asked you was this, at any time up to December 1921 had you any information that Mr. J. T. Meany was taking an interest in the affairs of Mr. James J. Miller?

A—I don't remember.

COMMISSIONER—When was it that you heard that Mr. Meany was often at your premises, during your absences?

A—After I came back.

Q—How soon after? It was one of the complaints instituted about the affairs of your premises were used in your absences. I should think it would have been made immediately on your return.

A—Mr. Curtis made several efforts to get me; several times he went to my house and to my office to see me.

Q—If it was a real complaint as to the way the premises had been used, it should have been made immediately when you came home?

A—I know as a fact that Mr. Curtis made several efforts to get me by means of telephone or letter?

A—Yes, he could have got me by either phone or letter. I know that he frequently called at my office and sometimes at my house.

MR. WARREN—Complaining all the while as to how the office has been conducted?

A—With general complaints as to the office.

COMMISSIONER—One of the complaints that was made, was that Mr. Meany was there a great deal?

A—I don't know that the mere fact of his visiting the office would have been complained of.

Q—I took down what the trouble was that led to Miss Miller drawing attention to it, and the first was that liquor was consumed in the office during your absence and the other was that Mr. Meany was there frequently during your absences. I suppose these reasons would be conveyed to you shortly after your return?

A—In a few weeks. I may add that I not only cancelled the power of attorney, but I notified the Bank of Nova Scotia that no cheques, bearing the signature of Miss Miller, should be honoured, even if they were signed and dated before this date.

COMMISSIONER—All this is not at all necessary.

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A—Yes.

Q—How do you know that?

A—I have since seen the duplicate deposit slips.

Q—You have found out from the bank that it was true?

A—Yes, I confirmed it by going to the bank and getting the duplicate deposit slips.

Q—The \$500.00 in 1922 and \$3000.00 in December 1921. Did you say that you were disgusted with the way things were going in your office; you cancelled her power of attorney and she never entered your office again?

A—Yes, as far as the office was concerned; she still did insurance work.

Q—She was paid \$40.00 a month for what?

A—Miss Miller, through her brother, Mr. James Miller, controlled or alleged to control, a very large amount of the business of the British Empire Steel Corporation.

COMMISSIONER—Is that the answer?

A—Yes.

Q—That insurance represented a very large annual premium?

A—Yes.

Q—To what extent?

A—I am really speaking from the remotest thought of my \$3000.00 or \$5000.00 a year premium. I can get the correct statement of it from my clerk. There were other large insurances which they expected to have placed with us. I had an assurance that in placing such insurances in my hands, in conjunction with the office of Mr. R. W. Miller, another brother, we would get a considerable amount of the business. Miss Miller had done very valuable work for me in getting insurance for me in that connection; it was retained only through her connection and her brothers'. It was out of business, distinct from St. John's business, and arrangement was made at \$40.00 a month.

COMMISSIONER—What had been her previous salary?

A—\$75.00 a month. I am not absolutely sure as to whether it has been increased during the year 1923. Her insurance work represented about half her value to the office.

MR. WARREN—That is a very long explanation so I am just going to run through it again. You used the word "alleged" that she and her brother "alleged"?

A—She gave me to understand that they controlled the insurance business of the British Empire Steel Corporation. Not all of it but they did.

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Q—How do you know that?

paid, presumably for the British Empire Steel Corporation.

A—Together with Miss Miller and the bank I understood that the British Empire Steel Corporation was to put a million dollars' policy on their company. So I thought it was worth paying Miss Miller \$40.00 a month to get that.

Q—I understand that it was purely on account of her insurance work that she was to get \$40.00 a month.

A—Purely.

MR. WARREN—Did you reinsure any of these policies that you got from the British Empire Steel Company?

A—I don't know.

Q—Can you tell me?

A—Yes.

Q—You know what your net premiums return were, and if you reinsured them?

A—You have been an insurance agent and you understand.

COMMISSIONER—But I have not. You might tell me all this conversation that you and he are having. You will have to treat me as the boy in the case, who knows nothing.

WITNESS—The insurance practice is this. My office has a policy for \$10,000.00 on a specific risk and supposing my two companies are not prepared to underwrite the lot, then a portion of that entire lot would be reinsured with some other company.

COMMISSIONER—What effect does that have upon the amount of commission you get?

A—The commission I get, of course, would be the commission on the portion that I took myself. The understanding is that if an agent was reinsuring to-day, to-morrow, that company would get that reinsurance handed back. So there is a balance between companies reinsuring with companies to give them the equivalent.

COMMISSIONER—So that it levels itself up?

A—Yes.

COMMISSIONER—You will be able to ascertain just what you did get in the way of commission on the insurance of the British Empire Steel Corporation?

A—I have taken note of it.

MR. WARREN—I don't want what they got as commission alone. I want the total amount of premium as a matter of fact I want the total and net.

WITNESS—Yes.