

FEE ARGUMENT HALTS OTTAWA HOUSE BUILDING

Meighen Declined To Increase Payment To Parliament Buildings Architect.

PEARSON NOW IN TORONTO

Commission On Cost of Structure Over \$5,000,000 Bone of Contention.

OTTAWA, Jan. 3.—One of the first problems which the new government must tackle concerns the completion of the parliament buildings.

Mr. John A. Pearson, the distinguished Toronto architect, who has been responsible for their design and construction, has left Ottawa to resume his personal practice, and while most of his staff remain, work is virtually at a standstill.

Mr. Pearson had a dispute with the late government about his commission and could reach no satisfactory settlement with them.

By the terms of his contract he was to receive 5 1/2 per cent on the cost of the building up to five million dollars. Now that the first estimates of the cost have been duplicated, Mr. Pearson demands an increase in his fee.

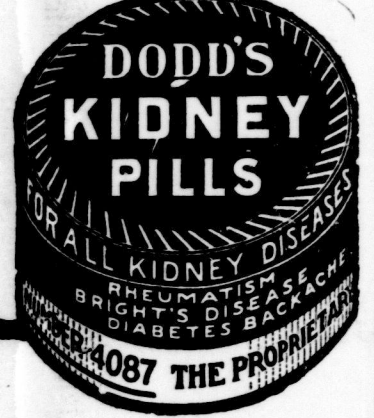
Kept Short of Money.

Not only did the Meighen cabinet know no sign of complying with his demands, but it kept him short of money necessary for pressing work. Correspondence ensued and in the end the department of public works adopted a very high-handed attitude and refused to acknowledge or reply to Mr. Pearson's letters. Relations inevitably became strained and in order to bring matters to a head, Mr. Pearson stopped further work.

The great tower is still far from complete and a great many other details still to be worked out. Obviously Pearson ought to be allowed to finish his task, and it is to be hoped the new ministry will reach some reasonable arrangement with him at an early date.

Pearson Silent.

Mr. Pearson, when seen at his office today, declined to make any comment.



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"GLASSES THAT SATISFY."



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Accept only an "unbroken package" of "Bayer Tablets of Aspirin," which contains directions and dose worked out by physicians during 22 years and proved safe by millions for

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Female Employees Benefit By New Minimum Wage Ruling

TORONTO, Jan. 3.—New order with respect to the institution of the minimum wage for female employees has been announced by the minimum wage board.

Order No. 7, dealing with cities of more than 50,000, except Toronto, placed the minimum wage for experienced workers at \$11.50 per week. Inexperienced adults start at \$9.50, and after six months, \$11.50. Young girls start at \$8.50, after six months, \$11.50. After twelve months, \$11.50, and after eighteen months, \$11.50.

Order No. 8, which deals with cities and towns over 5,000 and less than 50,000, places the experienced workers' minimum wage at \$11 per week. Inexperienced adults start at \$9, after six months, \$10. Young girls start at \$7, after six months, \$8.50; after twelve months, \$10, and after eighteen months, \$11.

Order No. 9, applies to all the province, except in cities of more than 5,000. Experienced adults receive \$10 to start, and inexperienced \$8; after six months, \$9; and after the second six months, \$10. Young girls start at \$8; after the second six months, \$7.50; after the third six months, \$9, and after that period, \$10.

The new regulations will come into effect on Jan. 17.

INSURANCE IDEA BEGAN IN CAFE

Lloyd's Coffee-House Gave Name To Great Financial Institution.

WAS SHIPPERS' RESORT

LONDON, England, Jan. 1.—By Canadian Press.—Lloyd's is a name known throughout the civilized world, yet probably few people know anything of the origin of the parent business organization carried on under it. Lloyd's Register of Shipping had its birth in a London coffee house in 1720, but the man who gave the name of his name to it, Edward Lloyd, had been dead eight years when the first insurance company was launched. It seemed the natural thing that the scheme of insurance should have been born in Lloyd's place of entertainment, though he himself had not lived to see it. His coffee house was patronized chiefly by shipmen, and when Lloyd's List was founded the name of the departed coffee house man was regarded as worth using in this connection.

Lloyd's News, the forerunner of Lloyd's List, was launched in Edward Lloyd's lifetime, and was published largely in the interests of shipping men, but more particularly in the interests of the coffee house. It lasted only six months, but it was the seedling from which Lloyd's insurance sprang. Lloyd's List was not published until some years after Mr. Lloyd's death.

Founded in 1726, Sidney Boulton, chairman of Lloyd's, addressing the insurance institute of London recently, said if insurance men were indebted to Edward Lloyd for nothing but his name, that was a priceless gift. It was no exaggeration to say that the name of this humble "coffee man" was more often on the lips of men than any other name in the commercial world. It must have some strange fascination about it, Mr. Boulton said, for it had been appropriated by shipping and insurance companies all over the world without any other ostensible reason than that of its natural charm.

Lloyd's List, founded in 1726, is the oldest existing newspaper in the world, except the London Gazette, and has continued without a break down to the present time. Lloyd's today consists of 1,096 underwriting members; 34 non-underwriting members; 323 subscribers; 82 associates, and 1,600 substitutes. There are 1,400 agents and sub-agents all over the world, those at the most important places being empowered to settle and pay claims. The premium income for last year was upward of £20,000,000, of which £18,000,000 was for marine and £2,000,000 for non-marine. Lloyd's is the largest insurance institution in the world. One might wonder how the company system of insurance had its birth in a coffee house, but in Edward Lloyd's day insurance was effected through bankers, merchants and money lenders, who carried on insurance in addition to their ordinary vocations, and the coffee house furnished a convenient place in which to deliver the policies. Previous to the institution of this popular place of refreshment, insurance policies were taken around by the merchants or the shipowners' clerks or by brokers appointed for the purpose, to the offices of the bankers, merchants and money-lenders, scattered throughout the city. This tedious method lasted about 100 years.

Died Before Scheme Succeeded. Then coffee houses came into vogue. Some of them were the chosen resort of poets, politicians and actors, while others were frequented by commercial men, and these latter gradually came to be subdivided, certain of them being identified with special classes of business. Lloyd was one of the pioneers in the coffee house—the precursor of company insurance—and doubtless he lent the strength of personality to the evolution of the latter, then slowly taking shape. That he died before the first insurance company was formed yet left behind a name to conjure with in the new business, is a striking testimony to his ability and strength of character.

Edward Lloyd not only left his name to the London of his time, but he pressed on the London of his time, but he left a name to be handed down through the centuries, gathering strength with the years.

LIBERALS HOLD MEIGHEN'S FATE OTTAWA, Jan. 3.—(By Canadian Press.)—Whether or not Ex-Premier Meighen will be opposed in the forthcoming Grenville by-election apparently rests in the hands of the men at the head of the Liberal party organization in Ottawa. There is serious talk in Grenville of opposing Mr. Meighen in the by-election fight.

A deputation from the constituency arrived in Ottawa today and was understood to have had conferences with prominent Liberals here and to have expressed a desire to run a Liberal candidate in the riding if the members of the National Liberal committee, several of whom are in Ottawa now, were agreeable to the course. The result of the conference was not made public.

STORM TIES UP ISLAND SERVICES

SYDNEY, N.S., Jan. 3.—A severe sleet and snow storm, which has raged over Cape Breton since midnight Sunday, had this morning demoralized public services in the island. Telephone, power and light lines were down in all directions. Communication between Sydney and Glace Bay was completely cut off, while train service throughout Cape Breton was more or less seriously interfered with.

Colliers at Sydney mines were not working because it was impossible for the miners to reach their work.

BOSTON BANKER CHOSEN TRUSTEE

BOSTON, Jan. 3.—Fred M. Lamson, a local banker and a Christian Scientist, was agreed upon today by the directors of the First Church of Christ Scientist and the trustees of the Christian Science publishing society as the sole temporary trustee to administer the society's affairs.

The agreement came after Justice Crosby of the supreme court had announced that unless the two parties could unite on a trustee he would appoint a temporary trustee.

JAIL PARENT FOR KIDNAPPING PLAN

MONTREAL, Jan. 3.—The domestic troubles of Mrs. and Mr. Day Baldwin, the latter the son of the late Bishop Baldwin of London, Ont., who have obtained a legal separation, but have not been able to agree when the father shall visit his three children, who remain in the mother's possession, took a new turn today, when Mrs. Baldwin, her mother, Mrs. R. R. Stevenson, and her brother, W. E. Stevenson, were arrested.

They are charged with conspiracy to kidnap the children. Last week the father secured a court order, which authorizes him to visit the children when he wishes. Previously the mother had set the hours at which the children could be visited by Mr. Baldwin.

POLLY SCARES THIEVES.

MITCHEM, England.—Two men started to break into a home on Lavender street when they heard a loud shriek. They fled, ignorant of the fact that the noise came from the family parrot.

MAY INSTITUTE COIN STANDARDS

Scandinavian Banks Approve Money Standardization.

STOCKHOLM, Jan. 2.—Representatives for the three Scandinavian central banks decided at a meeting just held here that endeavors should be made to re-establish an effective gold metallic standard in Europe, even though it should prove impossible for every currency to regain its former value.

A communiqué issued after the meeting stated that probably at the present time no country in Europe would be able to return to the gold metallic standard without the co-operation of the United States. The plan that seemed to offer the greatest chance of success was for England and the United States, in common, to take the first step toward the re-establishment of this standard. When the first step out of the existing currency difficulties had been taken no great time would elapse before other European countries would follow.

So long as the value of the British pound had not been stabilized in relation to the dollar, the meeting considered that none of the Scandinavian countries would, unaided, be able to stabilize their kronor values in relation to the dollar.

The opinion of the meeting was that, until a fixed international measure of value had been obtained, every little country should abstain from all experiments with the stabilization of its currency.

FORESEE BORDER'S RAPID GROWTH

[Special to London Advertiser.] WINDSOR, Jan. 3.—The Bell Telephone Company, according to Manager F. Dewar, will spend at least \$1,500,000 to meet immediate telephone needs of the Border municipalities, if capital is available. The company estimates, the manager said, that the population of the Border will be 1,000,000 within ten years as a result of the international bridge in construction, and the Canadian Steel Company's plant at Ojibway.

Will Lane, resident of the Border for 50 years, and a former builder of lake "windjammers," died here tonight at his residence, 131 Cameron avenue. He is survived by his widow, two sons and one brother.

RETURNS SHOW GOOD INCREASE

[Special to London Advertiser.] GALT, Jan. 3.—The collections of customs and excise at the port of Galt during December last amounted to \$93,920.20, which compared with the total for the same month of 1920, show an increase of \$58,077.47. For the first nine months of the fiscal year the total is \$833,211.83, an increase of \$137,477.

CUTS OFF THUMB CHOPPING WOOD

MELBOURNE, Jan. 3.—Attempting to split a stick of wood which she was holding in her hand, Mrs. C. Cavin, amputated a portion of her thumb with an axe. Although she received medical aid, Mrs. Cavin is still suffering greatly because of her injury, not being able to sleep.

CLEAR GOOD SUMS LOBSTER FISHING

Nova Scotia Men Suspend Operations in Some Districts.

HALIFAX, N.S., Jan. 2.—While Nova Scotia has during the past year been affected by the general depression, particularly in the manufacturing centers, the difficulties of business have not, on the whole, been as serious as elsewhere. The farmers have had a fair year. While fishing operations have not yielded the big profits of the war years, and in a few districts have had to be curtailed owing to lack of markets, the results of the industry as a whole will not be far short of normal pre-war years. In the western part of the province many fishermen cleared from \$2,000 to \$4,000 during the lobster season of three months. Shipbuilding has been practically suspended during the year, but as shipbuilders made money during the war, the communities dependent on this industry have not been distressed. Outside the manufacturing centers building operations have been carried on pretty much as usual; in some districts arrears of building have been made up, giving the former shipwrights employment as house carpenters.

The outlook for the new year is clouded by the controversy between the coal companies and the miners, but apart from that businessmen are rather optimistic about the prospects. In some parts of the province lumber operators are carrying on as usual this winter in the expectation of effective demand for their products in the United Kingdom, the United States and the West Indian and South American markets.

NEW HOTEL FOR LONDON

Citizens, you now have an opportunity to invest money in London's new hotel. Read the list of directors who will carry this building through to a success. Use your money at home. Every dollar subscribed is to be used for building purposes.

NEW ISSUE
\$1,000,000 of Canada Hotels, Limited
Trustees and Transfer Agents:
LONDON & WESTERN TRUSTS CO., LIMITED, LONDON, CANADA.

THE LLOYD-GEORGE HOTEL, LONDON

Builders: ANGLIN-NORCROSS, LIMITED, MONTREAL, QUE.
Bankers: BANK OF MONTREAL, LONDON.
Architects: DOWSWELL & DOLPHIN, TORONTO, ONT.
CAPITALIZATION
120,000 Shares 8 per cent Cumulative Preferred Stock - - - \$12,000,000
Par Value, \$100.00.
500,000 Common Shares, Par Value, \$10.00 - - - \$ 5,000,000

8% Cumulative Shares, par value, \$100.00, preferred, both as to assets and dividends and redeemable on three months' notice at the option of the Company, at \$110.00 per share. First Mortgage Bond Issue as hereinafter mentioned. Dividends on Preferred Shares will be cumulative from January 1st, 1923.

PRICE---\$100.00, carrying a bonus of 3 shares of common stock.

DESCRIPTION AND LOCATION OF HOTEL.

The Lloyd-George is to be of recognized modern, standard, fireproof structure, laid out on the latest plans for the comfort and convenience of its guests. Furthermore, it will serve as a center for community social affairs, conventions, etc. The hotel will contain 288 rooms with baths. The lower floor on Richmond street will be converted into handsome stores and an up-to-date grill room will be one of the special features of the building. There will also be private dining-rooms, a spacious lobby and most attractive mezzanine floor.

The Lloyd-George will be erected on undoubtedly the most desirable and advantageous site in the City of London, and will be located just about two minutes' walk from the heart of the shopping and business district of London, and about five minutes' walk from the G. T. R., M. C. R., L. and P. S. R. and C. P. R. stations. The building site has a frontage on the west side of Richmond street of 124 feet; on the south side of Fullarton street of 200 feet; on the north side of Queen's avenue of 199 feet; and on the west side, or rear, of 124 feet.

PURPOSE OF ISSUE	
The proceeds of this issue are to provide the capital necessary (in excess of a bond issue of 60 per cent of the cost of land, building and equipment) for the construction and furnishings of the Lloyd-George Hotel. The total cost of the Lloyd-George Hotel, including land, building and equipment, is estimated at \$1,550,000.00.	
Extract from Letter of Baker, Birnie, Savage & Co., as of October 24th, 1921.	
The various items of revenue and expenditure have been very carefully calculated from information of record in our office from various other reliable sources, and we believe the estimate to be conservative as to revenue, and that the operating expenses have been overstated rather than understated.	
BAKER, BIRNIE, SAVAGE & CO., Chartered Accountants.	
The hotel system, when complete, will form a chain of hotels in the following cities: London, Kingston, Windsor, Toronto and Ottawa, in Ontario; Montreal, Three Rivers and Quebec, in Quebec, all under the same management and the personal direction of experienced hotel managers. This uniform management will afford economy in operation, better service methods, looking to the comfort and convenience of guests.	
OPERATING STATEMENT	
Estimated income and expense of LLOYD-GEORGE HOTEL, LONDON.	
ANNUAL INCOME.	
Rentals—300 days' occupancy.	
188 rooms—300 days at \$2.50.	5,000.00
100 rooms (double)—300 days at \$5.50.	\$362,400.00
Meals (double)	258,000.00
Beverages (double)	10,000.00
Cigars, etc.	50,000.00
Sub-rentals	50,000.00
Total income	\$530,400.00
ANNUAL EXPENDITURE.	
Food	\$144,000.00
Beverages and cigars	5,000.00
Wages	138,000.00
Fuel, light and power	20,700.00
Water	2,500.00
Advertising, printing and stationery	7,000.00
Bad debts	2,000.00
Miscellaneous expense	14,000.00
Rentals of building and furnishings to cover bond interest—bond amortization at 3% depreciation of buildings and furniture, taxes, repairs and insurance	226,400.00
Balance available for dividends	\$129,500.00

All legal details in connection with this issue will be approved by Messrs. Belcourt & Ledue & Genest, Ottawa, Canada, and Messrs. Ivey, Elliott & Ivey, London, Ontario.

All subscriptions must be accompanied by accepted check or draft, payable to London & Western Trusts Co., Limited, of London, Canada, which will hold for the company and deliver to subscribers stock certificates as shares are paid for, and hold on deposit all moneys received in payment of shares to be paid out on construction, as the work progresses.

B. N. ROSENBAUM
New York Address: 16-18 Exchange Place, New York, U. S. A.
The statements contained in this advertisement are not guaranteed, but are based on information which we believe reliable.

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When your child is restless, peevish, sleepless, or when convulsions threaten, it indicates the ravages of worms and that the little one's strength is being sapped and undermined. Miller's Worm Powders get promptly at the root of the trouble and restore the digestive system to healthy condition. Sold by all druggists.