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An Opportunity For Mr. Murdock.

Hon. James Murdock, minister of labor, according to an Ottawa despatch, has concluded that in view of the attitude of both parties in the Cape Breton dispute no good purpose would be served by visiting the mining area again.

The real point which Mr. Murdock will have to settle is this: Is the strike more likely to be settled by his remaining at Ottawa, or by being right on the ground, using all the powers at his command, and being ready to follow up any opening that may present itself for a settlement?

Right now when the situation is seemingly hopeless is the time when there is the greatest need for action, and when there is the keenest call for an authoritative voice saying that conditions in Cape Breton are a blot on the name of Canada and must not be continued.

It is not an easy task for Mr. Murdock to face, and he may feel that there are well-defined limits past which he cannot go in trying to bring about a settlement. He may hold that the miners are bent on a continuation of the struggle and that the operating company will not budge from its position, therefore there is nothing to it but a fight to the finish.

But the situation has possibilities that Mr. Murdock should not overlook. He is of the type that does not draw back easily from a difficult or even a dangerous undertaking. The condition in Cape Breton today is that there is fierce hatred between employer and employees; it has found expression in deeds of violence; families are on the point of starvation and industry is stagnant; troops are present, as they have been present before in the only business that has found it necessary to call them.

If that condition is not wrong, then nothing is wrong, and such affairs do not right themselves if left alone to stew in their own fat.

Mr. Murdock might find that he possesses greater authority in such a crisis than he thinks at present attaches to his office. It is certain that some one must step in there and point the way to higher ground, and Mr. Murdock has the qualities for that very important task. There is an opportunity in it for Mr. Murdock to win his spurs in a very real sense, and Cape Breton is better stamping ground for him right now than Ottawa.

A Dangerous Idea.

The Kitchener Record believes that the proper way to avoid glaring headlights on the road is for approaching cars to dim the lights. The Record adds:

"Safety through courtesy is better observed on the great highways of the United States than in Canada. The custom there when two glare conflict is to switch on to dim. Both cars thus pass each other with the road dimly illuminated but plain to be seen. Drivers in Canada who endeavor to make the custom popular in this country generally find that not one driver in ten reciprocates."

All right in theory, but very bad in practice. A driver at night becomes accustomed to the light on the road furnished by his own lights turned on full. To suddenly switch them off to a very dim light is dangerous because it takes some time for the eyes to become accustomed to the lesser light on the road; it is almost the same as turning the lights on entirely. If lights were properly adjusted they would not glare, and that is the cure for the whole trouble. The fact that they are allowed to glare is a poor tribute to our traffic regulations. There should be a provincial law compelling drivers to have this attended to. A local campaign is not sufficient.

Toronto Can't Scare Us.

The Toronto Star advises newspapers in Hamilton and London to forsake any more agitation for new railway stations, because it is thoroughly convinced that the present school of railway magnates do not build stations suddenly or use them quickly.

The Star man has probably been taking a walk around town showing some visiting friend the new union station there; he has done the same thing so often that the joy of the Cook's Tour of Toronto has departed; he has pointed at that union station so often that the first finger of his signalling hand is worn down to the knuckle. So with a despair like unto that of Elijah when he sought refuge in the desert from Jezebel, the wicked wife of Ahab, the Star man turns to Hamilton and London and says "It's no use, boys; save your rocksalt until the apples are ripe."

But the cases are not parallel. Toronto has a station, but can't use it because there are so many other things to do first. It went at it like the mistaken young man who bought a white brick house with a box stove to heat it, only to find after a long courtship that the lady insisted on living in a bungalow that had a fireplace and a dumb waiter.

Toronto finds out now that before it can use its station it must make many changes, so they've had wise men drawing and scratching away at blueprints, more wise men scribbling away at estimates, and their decision is that they'll have to build a great viaduct something like the Chinese wall before they can ever have the fun of carrying their carpet bags and parrots to the new station.

Just because Toronto has itself tied up in knots is no reason why London should despair. We do things differently in this city; our tastes are simple and our wants are few, and we're

getting our station by degrees. Just a week or so back Mr. Thornton had a company of his most skilled workers put a couple of rods of fine heavy planks on the platform here, and the boys all say that's a sure sign of a new station.

Reviewing the Bank Verdict.

There have been all varieties of opinion expressed about the decision of the appellate division supreme court of Ontario which quashed the verdicts rendered by the lower courts against directors of the defunct Home Bank. The case was given a long and exhaustive trial in which there were few bright spots, and at the conclusion sentences of varying lengths were passed on the directors, not because they had been found guilty of deliberate fraud, but because they had not exercised the discretionary powers that a directorate is supposed to possess. They had taken too much for granted, and in so doing had failed to provide protection for the depositors.

The Hamilton Spectator thinks the reversal of the verdicts by the supreme court is the best thing that could have happened, and adds:

"The decision of the appeal court is of a nature to restore confidence in the banking institutions of the country. The six directors who had been convicted and sentenced to prison terms were all substantial businessmen, whose reputations were their most-prized possessions. Their only error, the appeal judges have found, was that they took it for granted those upon whom they had to lean were dependable, instead of proving it."

The St. Catharines Standard cannot see it that way at all, and holds that, according to the finding of the supreme court, the position of being a bank director is a very perfunctory affair and not one fraught with grave responsibility. The Standard says in part:

"The decision practically means that directors are not responsible if the president or general manager of a chartered bank brings the institution to ruin. It was held by Judge Coatsworth, at Toronto, that ignorance of the condition of the Home Bank was no excuse on the part of the directors. It was their duty, according to the judge, to have inquired into the state of the bank, and to have known all about its affairs. The decision of the higher court of appeal wipes all this out. A director is not responsible for the proper management of a chartered bank. He is only a dummy figure-head, some one whose name might be useful in connection with the bank's promotion. This seems to be one case in law where ignorance is quite a legitimate excuse, no matter what misery it may cause others."

The Standard concludes its comment with the pungent phrase: "Legally correct it all may be, but lacking in elementary justice."

The Sarnia Canadian-Observer fears that a continuation of such reversal of verdicts will result in the public becoming very much befuddled about the finality of any decision. It cites the case of the Peter Smith-Aemilius Jarvis verdict, where "the finding of the lower court was modified to an extent that drew the teeth of what seemed an exemplary judicial finding." The Sarnia paper fails to see where there is need for a lower court at all if its findings are to be so frequently upset. It says:

"If the appellate division's conclusion is entirely correct then the lower court's finding is notoriously erroneous."

"This is a highly perplexing to the common people. It tends to induce them to sneer at courts and legal procedure."

"If the authorities and the courts desire that, they are taking a first-class method to bring it about."

"There ought to be a certain standardization of deducting court verdicts, particularly when judges who are trained in their calling have the say."

"Continued upsetting of decisions of the lower courts suggests that these are a fifth wheel. Why not go to the higher court in the first instance and abolish the stupendous outlay of money and time necessary to have the glory of this apparently extraneous procedure?"

The point raised here is pertinent. A court heard the case that was competent to do so; the judge directing it was schooled in the same course of justice as those who threw out his findings. If the supreme court was right in removing the jail sentences, then the lower court was all wrong in imposing them in the first place, and there is nothing to reconcile the two positions because they are diametrically opposed.

As the case stands now directors of a bank are not held responsible for what the managers of the institution may do. If the directors are deceived the blame is on those who deceive them. As the banking circle becomes narrower by reason of amalgamations of banking houses this is not a comforting or a satisfactory conclusion. The need is for directors who will positively and intelligently direct, and the call is for a law that will make them do so.

Note and Comment.

French electors have found that the mayor of Marseilles was elected by counting the votes of 17,000 dead people, and of course it is considered a grave state of affairs.

Some person is always getting the signals mixed. Just when Ontario is ready to try out Alberta coal the Edmonton miners go on strike. It was coal that we were asking for, not a strike.

Niagara fruit belt reports bumper cherry crop, but owing to low prices many farmers may not pick. There's something wrong about that, because consumers will not object to "paying a fair price. Proper distribution and common sense can cure that situation."

Toronto Telegram contends that the Brantford Expositor is not independent, but Liberal, and asks "Since when has Thomas Hiram Preston, three times Liberal member of the legislature, changed his spots?" Those who know T. H. Preston best are certain there are no spots on him and no flies either.

Judging by the number of U. S. cars that are rolling through here for the 4th of July celebration it might be imagined the celebration was being staged in Ontario. But you're doubly welcome just now, because every gallon of gas you buy here means three cents for the provincial government, and we all know how sorely they need the money. So we hope you come often and travel far in cars that are regular bears for gas.

Takin' Off Fat

Wherein Ned Whiskers tells a tale of chasin' after fashion's whim, and of the struggle of his wife to make her framework turn out slim.

Paris reports that it is now considered fashionable for women to be plump.—News note.

So them what's plump will say as how that Paris has a wholesome view, and them what call the changes there have took a wholesome sort of view. Likewise the leans will speak a spell and chant their little hymn of hate, that it should be decreed once more that they look like a figure eight.

It must be tryin', so I think, on them what dance to fashion's whim, to have to carve the sections off a strivin' quick to turn out slim, and then again a year gone past to read that fat is stylish now, so they must eat cornmeal and hay and carve great slices from a cow.

Ned Whiskers told me how his wife had tried to change with changin' style, and how she well-nigh starved to death and faced the torture with a smile.

"You see," says Ned when him and I was sittin' on his porch last night, "she went a-dietin' a spell to see if she could get more slight. When she was young she used to live upon a farm just north of here, and she was used to hearty meals and livin' where the air was clear."

"So she grew like she ought to grow, a buxom sort of lass you see, and she was night two hundred pound when she was married off to me."

"Well everything was fine a spell, until she met some stylish folk, who seemed to think as how her fat was somethin' of a standin' joke. I found out after how it come, about the trouble and its cause, for someone said she had her meals right close to where a silo was."

"So she set out to shed her beef, and stopped devourin' this and that, and went on pickin' at her meals a-fearin' lest they made her fat."

"There was the deuce to pay," says Ned, "she kept it up for quite a spell, determined how she'd show them folks that she was growin' slim and swell. Most every week we'd take a walk and drop in at the corner store, so she could stand upon the scales and note the fat-reducin' score."

"Well, by the time two months had went and we'd been to the corner store, he blowed if she weren't heftin' more than what she used to do before."

"So we come home that night, I mind, my missus she worked like the deuce, I heard her say reducin' fads they hadn't any sense or use, so she cooked up a T-bone steak and smothered it in onions too, me thankin' all the gods there be as how this fastin' stuff was through. We reckoned them what's fat stays fat, and them what's slim they keep on slim, and how it's best for folks to go and stay on like what they begin."—ARK.

25 Years Ago Today

Boxer movement in China spreads and situation in Peking is desperate. There have been many murders and the heads of some of the foreign legation guards are being borne through the streets on spears, followed by crowds chanting "Kill the foreign devils."

Promoted to grade 7 at St. George's school—Louie Alexander, Mary Burgess, Irene Crofoot, Belle Deacon, Louie Devoy, Herbert Devoy, Cecilia Francis, Elsie Farrar, Stuart Fisher, Hubert Fitzgerald, Stanley Ferns, Eddie Geoghegan, Mabel Horwood, Lydia Horwood, Annie Harris, Kate Howie, Mary Hodgins, Charlie Hexter, Robbie Hughes, Phyllis Martin, Fred McLaughlin, Jennie Peden, Albert Phillips, Gerlie Reed, Lucy Rolleston, Stella Sutherland, Janie Sing, Harry Snowden, Fred Waud, Herbert Young, Bert Dennis. To grade 8—Eddie Archer, Kate Ashley, Jennie Brown, Horace Baker, Maggie Baird, Harry Bennett, Morine Butler, May Butler, Jean Butler, Helen Bell, Pearl Cooper, Lizzie Connors, Harold Garner, John Henry, Alfred Horwood, Frank Holman, Maggie Lutman, Maude Lutman, Victor Morgan, Jean Mendelsohn, Blanche Munroe, Dan McPherson, Pearl Odel, Clara Oliver, Rosa Smith, Charlie Scarrow, Alberta Simpson, Fred Taggie, Annie Tite.

The rate of taxation in St. Thomas for the ensuing year will be 20 mills on the dollar. The Berlin school board has abolished examinations, and the uniform work of students is to determine their advancement.

E. Sutton, T. Rowat and J. Harding were in St. Thomas yesterday arranging for the London and St. Thomas grocers' picnic to Niagara on July 25.

London trades and labor council met last night in their hall on Dufferin avenue and elected the following officers: President, Harry Terry; vice-president, Henry Baker; recording secretary, John McLean; corresponding secretary, Ald. Frank Plant; treasurer, Wm. Burleigh. A proposition of the street railway company for the settlement of the strike was considered, but no action taken.

Water commissioners considered building a band stand at Springbank. Those present were Chairman Jones, Commissioner Little, Mayor Rumball, Superintendent Moore and Secretary Ellwood.

To the Editor

Estate Taxes.

Editor of The Advertiser:
Sir.—Please answer the following question in your valuable paper: What share does the government take from an estate? Does it take the same amount from an unmarried lady's estate as it does from an unmarried man's estate?
ANXIOUS TO KNOW.

Editor's Note.—If the person sending this query will please forward name and address we will send full particulars by letter.

PITY THE BLIND!

"My poor fellow," said the lady, "there is a quarter for you. Goodness gracious, it must be dreadful to be lame, but just think how much worse it would be if you were blind."
"Yer right, lady," agreed the beggar. "When I was blind I was always getting counterfeits money."

BEECHER UNITED NEW CHURCH NAME

Famous American Preachers, Father and Son, Honored by First Congregational.

Still another of the 21 United churches of Canada in the city of London has changed its name to conform with the new order of things.

This time it is the First Congregational church, Dundas street, which, from now on, will be known as "Beecher United Church of Canada."

The majority of the city churches are continuing the name of their church prefaceing the United church, and dropping the old denominational name. Methodist, Presbyterian or Congregational as the case may be.

There are at least three, or four, however, which have taken a separate and distinctly new name altogether as follows: First Methodist, now Metropolitan United church; Southern Congregational, now Pilgrim United church; and Ashtin street Methodist, now Wesley United church. Other churches which thus far are known to have taken official action to change their names, and in which cases the new name sufficiently resembles the former name to indicate the church concerned are: Hyatt Avenue United church; Knox United church; Colborne Street United church; First Presbyterian United church.

Now comes the First Congregational church linking up a renowned and respected name, Beecher, with that of the new United church. The name Beecher calls to mind work and worth of Dr. Lyman Beecher, and also of his illustrious son, Henry Ward Beecher, great religious leaders of the American continent, for both their writings and their pulpits utterances.

WILL GET POSITION.

Canadian Press Despatch.
Toronto, July 3.—Evan Fraser, former M.L.A., is to be appointed registrar of Welland county. It was stated at the parliament buildings today. The appointment has not yet been officially ratified.

Prince In Dark On Durban Race

Unable To Favor When Asked For Winner's Name.

Associated Press Despatch.
London, July 3.—Evidently the Prince of Wales, who sometimes backs a winner at the race courses, has received no inside information as to who is likely to win the Durban July handicap, which is to be run tomorrow in South Africa.

An exchange telegraph despatch from Capetown says a Kimberley sportsman, named Nieuwoudt, thinking that H. R. H. probably had obtained a tip, sent him the following telegram: "Be sporty and wire me the winner of the July handicap." Today Nieuwoudt received the following from Vice-Admiral Sir Lionel Halsey, a member of the entourage of the prince, who is now visiting Rhodesia: "The prince wishes he knew."

RACE TRACK REVENUE UP.

Canadian Press Despatch.
Toronto, July 3.—Substantial increases over last year's figures are shown in government revenue and betting at the Long Branch race track, during the spring meet ended last Saturday. The amount of the wagers was \$1,781,357, an increase of \$513,241, over the 1924 meet. The government revenue totalled \$182,250. The majority of Canadian tracks this spring have registered decreases in betting from last year.

H.P. SAUCE

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The Family Budget



How Much for Insurance?

WHEN you draw up your family budget, do you set a stated percentage of your income aside for life insurance protection? If so, how much? Is it anywhere near adequate?

Life Insurance should provide protection not only for children while they are dependent but for the assured's old age. It is not an easy matter to determine how much insurance a man should carry in proportion to his income, his expenses and his family responsibilities. That's a matter upon which you may need professional advice. Mutual agents are equipped to give well considered counsel in such matters.

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