

TILLEY CONTINUES GOUGH'S DEFENCE

Getting Deposits Is Legitimate
Business, Noted Lawyer
Declares.

FLAYS "SECRETS"

Canadian Press Despatch.
Toronto, Jan. 9.—W. E. Tilley, K. C., defence counsel, continuing his attack on Judge Coatsworth in the trial of R. P. Gough, Home Bank director, this morning said there was no reason for a director to ask about bad and doubtful debts of a bank unless he was suspicious. Mr. Tilley speaking of the increasing deposits at the end of the fiscal year, said part of the business was to get deposits, and it was quite right to hold out bonuses for getting them, particularly in the Home Bank, where salaries were paid on a percentage basis.

"Getting deposits is a legitimate object of endeavor. When an effort is made to get deposits many are secured and some of them are held. It is the holding that is good business," Mr. Tilley contended there was no secret about the Home Bank increasing its deposits before the end of the fiscal year, because the monthly deposits were published, and anyone could see them. It was natural, he said, that the bank should ask R. P. Gough, a director of the Canadian National Railway, for a deposit or an account with the bank. It had nothing to do with the trial.

"Anyway the million was deposited, and it had to be shown in the statement to the government, or that statement would have been false," said Mr. Tilley.

Mr. Tilley said that the late Z. A. Lash would be the last to be deceived by those in the bank. W. A. Macdonald, in a letter to the minister of finance, stated that Mr. Lash was not getting the proper information from the bank. Mr. Tilley could not see how this would be possible, with a man of the wisdom of Mr. Lash. If Mr. Lash was alive he would justify every statement he made, said Mr. Tilley.

"The point is that we have to refer to dead men, and cannot have their confirmation of statements they made years ago," continued defence counsel.

Mr. Tilley said also that there would be no deception if anything the late Senator Macdonald deposited in the bank.

Things looked bad for E. R. McAllister, a local taxi driver, when as many as six street railway employees charged him with reckless driving in police court this morning.

Three of the railwaymen testified that McAllister had deliberately driven his motor car at them while they were walking along the car tracks on Hamilton road early Sunday morning. Although he sounded his horn he neglected to give them ample warning, they said. One of the men was struck in the leg.

McAllister justified his action, however, when he turned to give evidence. He said his car was caught in ruts of the road, and he was unable to turn out. He testified his horn, expecting the pedestrians to make way, but they paid little attention to his warning.

Magistrate Graydon declared that there was no plausible excuse for the street railwaymen to walk on the highway when sidewalks are made for the use of pedestrians. The case was dismissed when it was revealed that McAllister had brought his car to a halt upon approaching the men.

LONDON "BANK DIRECTORS" MAKE MONTHLY REPORTS

An amusing touch on current events cropped up at the inaugural meeting of the board of education last night concerning the appointment of the chairman, S. F. Lawrance, to the directorate of the Penny Bank of Canada.

Directly Mr. Lawrance had been appointed, Trustee R. N. Campbell, the retiring chairman of the board and the retiring director of the Penny Bank, spoke up: "You're a bank director now."

"Yes," rejoined Mr. Lawrance, "but will I have to go to jail?"

"No, but you'll have to make monthly reports," advised Trustee Campbell, amidst general laughter.

Col. Wm. Gartschke and W. N. Manning are the two other representatives of the board on the directorate of the Penny Bank.

LONDON EAST PARENT ASKS ACTION ON NEW COLLEGIATE

Flier On Trial For N.Y. Scare

Special to The Advertiser.
New York, Jan. 8.—Charged with flying his plane so low over upper Broadway so as to terrify passing pedestrians below, Lieutenant James T. Hutchison, "second best pilot" in the army air service, went on trial by general court-martial at Governors Island today. It is the first case of its kind.

Lieutenant Hutchison pleaded not guilty and insisted through counsel that professional jealousy on the part of a fellow officer was responsible for his prosecution.

PRESBYTERIAL ENDS SUCCESSFUL QUARTER

Executive Makes Arrangements For Annual Meeting on February 17 and 18.

At the Presbyterian executive meeting held yesterday afternoon in the First Presbyterian church, arrangements were made for the annual Presbyterian meeting, which is taking place in the Knox Presbyterian church, St. Thomas, on Feb. 17 and 18. The treasurer, Mrs. N. McEwen, reported that the society had passed its allocation of \$15,505, having raised the splendid sum of \$16,000.

McEwen of Rodney gave the excellent report of the finance committee, and Miss H. Ferguson of St. Thomas, gave a splendid and encouraging report on the mission fund of the Presbyterian. Mrs. W. A. Tanner reported for the social service committee. Mrs. J. E. Middleton, of the Knox, reported a fine report of reading matter sent to the Northern Ontario hospitals and mines, special mention being made of the splendid contribution of Knox church to this work. Mrs. John DeWitt of the C. G. I. T. board, reported 12 new groups since October.

Miss Lenore Armstrong, secretary of the young women's auxiliaries, was warmly welcomed by Mrs. McEwen.

Mrs. John Gemmell, corresponding secretary, reported greater interest in missions, greater interest in the meetings and an increase in giving and membership. She referred to the home coming of missionaries on furlough during the year, including Mrs. Wm. Gauld of Formosa, Miss Evelyn Mitchell, field secretary, Miss Lillian McVicar, of India, and Mrs. and Mrs. Goforth.

The Presbyterian bid farewell to Miss Grace Patterson of Thamesford, and Miss Lenore Armstrong of Kintore, who are going out shortly to mission fields. Mrs. Douglas reported an increase in the subscriptions to "The Messenger," and Mrs. Peterman reported for the literature committee. Mrs. Ballantyne reported on the supplies sent to Northern Ontario, after which Mrs. Coult offered a prayer of thanksgiving for the splendid reports of the year.

The meeting, presided over by Mrs. J. M. McEwen, was marked by a large attendance. Mrs. D. L. McCrae, leading the devotional period.

BOY SCOUT CAMPAIGN REALIZES MORE THAN \$1100

Plans are now under way to make the boy scout campaign, which has been successfully held in the city for over a month, an annual event.

This was the statement of the local secretary, T. A. Blanchard, of this morning, who further stated that as many of the scout troops in the city are in need of funds at different times in the year, the boy scout drive each year would greatly benefit the troops.

With the greater part of the money raised this year a large camp for the London boy scouts will be held this coming summer to train the boys in scouting, as many of the boys have never attended a camp where the scout law rules in their lives.

Over \$1,100 has been realized so far, and Secretary Blanchard says that the boys are still collecting.

VISITS DIVISION.

W. R. Davidson, assistant general manager of western lines of the Canadian National railways arrived in town from Detroit last night. Following a visit to the officers of the London division here he left for Port Huron this afternoon.

JENKINS TO SPEAK.

E. J. Jenkins, general secretary of the Y. M. C. A., will address the members of the Y-Knot club at the association building tonight, on the methods of keeping New Year's resolutions. Howard Obeay, president of the club will occupy the chair.

HANEY WILL TELL CLUB OF THE NORTH COUNTRY

A large number of London businessmen are expected to attend the dinner of the Honourable Club tonight at the Blue Dragon tea rooms, when W. S. Haney, M.L.A., Sarnia, will address the members on the wealth of the north and the north country last summer and is in a position to give the club members some valuable information on the subject.

CLEAR AWAY DEBRIS.

A. B. Greer & Sons, whose York street carriage plant was destroyed by fire last month, have not arranged rebuilding plans yet. The firm is going ahead with wrecking of the burned building, and debris is being hauled away. However, this is merely a matter of protection, and building will not be started until the spring at the earliest.

WILL SPEAK ON RADIO.

"The How and Why of Radio" is the subject of a timely lecture which Professor R. G. Devere of the university has prepared along with six others for his branch of the extension work of the university.

Professor Devere's subjects deal with physics. The lectures will be delivered upon application to Col. W. J. Brown, executive secretary at Western.

Believes Site Should Be Secured and Favors Queen's Park Area.

SAVE PROPERTY

The residents of London East have no quarrel with the people of London South in regard to colleges," stated a member of the London East parents' association to the Advertiser, "but what we are afraid of is that if the college is built in the south that that will be the end of the school in the east, and we will be allowed to go on and put up with what we have had for another indefinite period. As far as school needs are concerned the situation in the east is worse than the one in the south. We are not claiming that the school in the south is adequate in any respect, but it is at least in their own district while ours is about as far away as they can get. There are children going to the Princess avenue school today, now called a collegiate, whose grandparents went there when it was a public school. The claim is made that the site is all ready waiting in the south and work could be started there at once. The people in the east would feel a great deal more secure if they saw the board of education making a definite effort to get a location in the east. There have been a few suggestions and a few trips by some of the members, but the attitude of the board in general has never given us the impression that they were out looking for a location with a definite idea of going ahead and giving us the school we are entitled to.

Matter of Time.

"It is only a matter of time until the old Rectory street public school is closed. That district is becoming a business area and you will find that the families around there, many of them, will be moving a little farther out. There are enough public schools now to house the public school population without adding this one. We have Knoxwood Park school, Boyle Memorial, Lorne avenue, Trafalgar, Chesley avenue, Chelsea, Green, Eglinton, and Pottery school all in the east end, and that should be a sufficient number without the Rectory street school.

"I do not see why it would not be practicable to build the east end collegiate in such a location that Queen's park or as much of it as is necessary, should be used for a playground, that would do away with having to spend so much money in purchasing a large site for a school.

Favored By Merchant.

"When Dr. Merchant was here some time ago we took the matter up with him and made that suggestion, and he agreed that such a plan would be all right, provided the school had a good location and was in a block of the park. The park is used only a couple of weeks in the year, and there is no good reason why all that ground should stand idle the rest of the year. For my part I would like to see a collegiate built where the old Crystal Palace building now stands at Queen's park. That place will have to come down anyway as it has served its usefulness. If that site did not meet with favor then get one right near the eastern entrance. The location would be central. If you will look on the map you can readily see how accessible it is to those coming from Knoxwood park and places between along Quebec, and from the west right along Dundas, while from the southeastern section it is very handy. What we want most of all is some definite action, something to show us that the board of education in earnestly taking the east end collegiate building is not going to be put on the shelf again."

200 FOWL CONFISCATED, NO ACTION IS PLANNED

Butcher Shops Yield "Left-overs" From Christmas Season.

Following investigations at city butcher shops, Dr. C. S. Tamlin and Sanitary Inspector R. H. Sanders yesterday afternoon confiscated about 200 chickens, geese, and turkeys. The poultry was stock left over from Christmas and is considered unfit for sale.

Authorities point to the city bylaw respecting the sale of meats and poultry and state that if birds are improperly slaughtered or drawn, or plucked improperly, or have been slaughtered too long when offered for sale, they will be confiscated.

Yesterday's seizures were made at several places, one shop offering nearly 150 birds. It is understood that none of the birds were being offered for sale and no police action will be taken against the butchers.

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CANADA'S BUSINESS GROWS STEADIER

R. G. Dun and Company Presents Annual Report For Year 1924.



J. F. JENKINS, executive secretary of the Canadian League for the advancement of colored people, who is following up a campaign through the mails, by personal visits to friends of the League to bring about a better understanding between the two races.

Commercial failures in the Dominion for 1924 numbered 2,474, a decrease of 873 from 1923, according to the annual report just issued from R. G. Dun & Co. The total indebtedness in 1924 was \$64,530,975 as compared with \$65,810,382 in 1923. There were fewer defaults last year than in 1923 among manufacturers, traders and other commercial occupations, but among traders was the indebtedness less.

The report says, in part: "Geographical analysis of the Canadian statement shows that a smaller number of failures occurred in all of the ten provinces included in the record, although there was a decrease of only one default in New Brunswick. Only 5 failures were reported for Prince Edward Island, against 2 in 1923, while the reductions in Quebec where ranged from 21 in Newfoundland to 235 in Quebec. In point of indebtedness, Ontario and New Brunswick alone had larger totals, 600,000 in Ontario practically offset the decreases elsewhere, the largest of which was \$3,000,000 in Quebec. The liabilities in Ontario in 1924 of \$30,403,975 compare with \$14,174,633 the year previous. In 1924 there were \$22,302,112 of manufacturing concerns. In 1923 the liabilities for Quebec amounted to \$30,969,750, and of this amount \$17,481,324 was of manufacturing defaults. Last year Quebec reported \$21,551,846 of indebtedness.

D. BLACK INSTALLED AS CHIEF PATRIARCH

Harmony Encampment No. 3, I.O.O.F., Elects Officers For 1925.

Daniel Black was installed as chief patriarch of Harmony encampment, No. 3, I. O. O. F., at the annual meeting of the encampment last night. Patriarch William H. Stewart, and his suite, from Mogni Brydges presided over the ceremony and installed the officers for 1925.

After the ceremony was completed the local brethren and speeches and addresses were given by local and visiting members.

Officers elected for the coming year were: N. A. Black, chief patriarch; Stanley Crowe, past chief patriarch; P. W. Pauley, financial secretary; E. H. Davis, recording secretary; George Haylock, treasurer; F. Mason, junior warden; R. Short, senior warden; A. J. Clements, high priest; Sam Toy, guard; W. J. McRoberts and John Isaac, guards of the tent; William Crosby, first watchman; J. Coult, second watchman; H. White, third watchman; H. Tafford, fourth watchman; Norman Patterson, inside sentinel, and Sam Jewell, outside sentinel.

INDOOR GOLF COURTS INSTALLED IN THE "Y"

While the snow lies deep on London's golf courses the indoor courts at the Y. M. C. A. are taking care of the long driving shots of city golf enthusiasts.

Last Monday the "Y" installed two indoor courts, and a third one will be in position early next week. The courts are made of heavy canvas. Each one has three targets. The balls are arranged to be thrown so that the golfer when making a shot aimed at one of the targets is really making a long distance shot, though the ball is brought to a stop and returned before it gets very far.

Russell Neilson, professional, who has been associated with the Y. M. C. A. club's chief "pro," is in charge of the Y. M. C. A. indoor golf school. He will be coaching in that capacity until next spring.

Sister Says:

"Owning a savings account gives one a feeling of independence. It is so nice to watch the balance grow."

"The few dollars I deposited each week were never missed and now my Passbook shows I have \$386. This, of course, includes interest. The Huron & Erie allows more than is ordinarily paid—and it makes a difference."

3 1/2% per annum payable half-yearly

You also can create a reserve of ready cash!

Why not open a savings account with this sixty-year-old institution?

Convenient location. Office hours, 10 a.m. to 3 p.m.

Huron & Erie

MORTGAGE CORPORATION
"Older than the Dominion of Canada"

FOUR BRANCHES IN LONDON.
Richmond, opposite Postoffice.
Market Square.
Dundas, opposite Rectory.
Wortley and Elmwood.
T. G. Meredith, K.C., Hume Crown, President, General Manager.

456 Churches Enter Union

Canadian Press Despatch.
Toronto, Jan. 9.—Compilations by the church union bureau of information up to noon today indicate that 456 Presbyterian churches in Canada to date have voted to enter the united church while 80 have decided to stay out. By provinces, churches have voted as follows:

British Columbia—For entering united church, 8; against, 2.
Alberta—For, 26; against, 8.
Saskatchewan—For, 181; against, 9.

Ontario—For, 162; against, 61.
Quebec—For, 37; against, 0.
Nova Scotia—For, 34; against, 0.

Prince Edward Island—For, 8; against, 0.

AUTO PLATES CHANGED TO MAKE CAR SALE

Garage Man Admits Alteration in Order To Make Delivery.

A local garageman was willing to break the law in order to avoid losing the sale of a motor car. This was his own declaration in police court today.

He had sold a motor car, which was to be presented as a Christmas gift. No license markers could be procured in London on that day, and it was imperative that the car be put into use. He transferred license plates from his own auto to the newly-bought machine, made the delivery on scheduled time, and smiled inwardly at his own ingenuity.

It cost him \$10 and costs in police court this morning, but at that he was the gainer.

If I hadn't transferred the plates I would have lost the sale," he admitted. "I think the law is wrong, and should be changed," he remarked to Magistrate Graydon, when the latter declared that changing license plates from one car to another had become too common a trick among auto dealers.

SLEIGHING IS EXCELLENT. COUNTY ENGINEER SAYS

County Engineer Charles Talbot states that excellent sleighing prevails in every nook and corner of Middlesex county.

"The roads are in fine condition for sleighing," stated Mr. Talbot. "There have been a few ditch holes near Lucan but the road force men have cleared them away. We have about the same amount of snow now as we had at this time last year. The expense to the county has been negligible so far."

WILL GIVE LUNCHEON.

Principal H. B. Deal and staff of the technical school will be hosts to the advisory-vocational committee and members of the board of education at an informal luncheon on Tuesday in the school suite on Tuesday next at 12:15 p.m.

Immediately following the luncheon the vocational committee will hold its inaugural meeting for the current year.

START DEBATING.

Wossie debating will get under way next week, when the boys from St. Thomas will debate with the boys of the central collegiate institute in the auditorium on Friday evening of next week. The Ingersoll girls come to the central collegiate to debate with the girls of the local collegiate on Friday, Jan. 23, the date having been postponed from Thursday of next week.

MAY AID JOBLESS BY PUBLIC WORKS

Premier Declares Government Anxious To Alleviate Unemployment Situation.

Canadian Press Despatch.
Ottawa, Jan. 8.—While assuring a delegation from the city council, the allied trades and labor council and the unemployed of Ottawa, that the federal government was anxious to co-operate in solving the unemployment problem in the capital, Premier Mackenzie King made it clear this afternoon that no money grants would be made from the dominion treasury.

"We have found it necessary to be quite rigid on that point," said the premier in commenting on the grant system which had been adopted in past years.

The government did not accept any obligations for unemployment resulting from the war, the premier also told the delegation. All the responsibility of prosecuting the government, the result being that the government was saddled with a two billion dollar debt. None of this had fallen on the provinces. On the other hand, under the constitution the primary responsibility for meeting unemployment rested with the provinces and municipalities.

However, the premier assured the delegation that the government was anxious to help, and would consider the suggestion of public works.

COUNTY POLICING IDEAS SOUGHT BY KENT MEN

Warden Beamish and Councillor Rankin of Kent county council headed a delegation of municipal officials from Kent to the Middlesex county buildings yesterday afternoon to ascertain just how Middlesex ran its county constabulary.

Kent county is apparently not satisfied with the present method of policing the county, and has started on a tour for information. Another delegation visited Lambton yesterday on similar business.

"We weren't able to give them much information," stated County Clerk John Stuart this morning. "They run their force on the same lines as we do in Middlesex. They have a paid high constable and the regular county constables on the fee system, which is the same as ours."

E. R. DENNIS TO SPEAK.

E. R. Dennis will address the Kiwanis club of St. Thomas on the subject of "Technical Education" next week. Mr. Dennis, who is a former chairman of the London board of education, was a prominent member of the advisory-vocational committee at the time the present fine Technical school building was erected.

WILL GIVE LECTURE.

F. W. Present of the O. A. C. staff, Guelph, passed through the city yesterday afternoon on his way to Konoia, where he will lecture to the short course students in agriculture on "Fruit and Vegetable Growing."

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