CITY HOME BANK SHAREHOLDERS LOSE \$100,000

Today Coldest This Year, Mercury Hovers at Zero Point

LONDONERS **WILL SUFFER BIG LOSS IN**

Shareholders in City Expected To Lose Over \$100,000.

DOUBLE OBLIGATION

C. N. Spencer Sees No Chance of Government Assuming Complete Loss.

Shareholders of the Home Bank in London will lose more than \$100,000 through the failure of the defunct institution. One citizen alone wil! drop as much as \$40 000, according to re-

Major T. J. Murphy, of Murphy, Gunn & Murphy, barristers, and C. Norman Spencer, Dufferin avenue, declared today there was not the remotest chance of shareholders being relieved of their liability. Mr. Spencer, it is understood, took out many shares of stock six months before the bank failed, and he will be

one of the heaviest sufferers in a financial way. "I believe the loss will be more than \$100,000," Mr. Spencer said. "I am informed by Toronto authorities that shareholders may as well premeet their double obligation, for it will be enforced, make no misabout that. I purchased my shares six months before the crash and only received one dividend." Mr. Spencer added that all possi-

government assuming the complete loss had long ago diseared. His opinon was, however, that Ottawa should shoulder all responsibility for the failure, because ne preceding administration had en warned repeatedly that the Home ank was in difficulties. "Of course the shareholders will

have to pay," Major Murphy said. "I know one man in the city who took out \$20,000 in shares. He will lose \$40,000. The total loss will be more than \$100,000.

hit than many much larger cities. Several shareholders with big holdings will have to meet about \$70,000 of the total. These men are wello-do, so the hardship will not be so marked. But the smaller share-holders, those owning \$1,000 and \$500 stock, will find the double liability a tremendous burden.
It is understood Catholics of the hold more than 60 per cent of

the aggregate number of shares owned by Londoners. TWO ARE FINED **AS DISORDERLIES**

Constable Testifies He Finds Four People Sleeping in One Room.

Conditions prevailing in some foreign countries were discovered by Sergeant Oakley two nights ago. At three o'clock this morning he descended on 428 Clarence street and arrested four people who were sleep-ing in one room. Those appearing in court today and charged with acting in a disorderly manner were Harry Davidson, Mr. and Mrs. Gor-don Lancaster and Mrs. Elizabeth

or 21 days in jail. Davidson was as-sessed \$10 and costs; Mrs. Smith was remanded to jail, while Mrss Lancaster was discharged.
Oakley said Lancaster, his wife

and Mrs. Smith were occupying one bed, while Davidson was sleeping in The lights went out at 1:30 a cot. The lights well out to and after listening at the door to some conversation, he walked into the room with Constable Burgess.

Davidson told the court he had 36 girls under his charge at Byron San. There was no stain on his character, "Well, there is now," commented

had been rooming with her because she had no place to go. The two bands, it costs about \$500 to bring women stood together, clasping each women stood together, clasping each other's hands nervously. Mrs. Smith had one arm around Mrs. Lancaster and hated to part when the latter walked out the door free, while the just as they track down and bring back a deserter just as they track down a forger, and walked out the door lee, so cell door stood open for her.

Lancaster did not offer any evi-

BUILDING INCREASES. The January building record shows ubstantial increases, with ten con-

THE WEATHER



DR. C. H. REASON, who it is expected will become a member of the board of governors at

Think Present Method of Picking Crown Attorneys Suitable.

Members of the London Bar Association interviewed by The Advertiser today regarding Mayor Wenige's proposal to have prospective crown attorneys recommended by the Bar Association to the local M.L.A. were not particularly enthusiastic. They were satisfied with the present were satisfied with the present method, which means that the man getting the job must be a stalwart supporter of the political party in power. This party would see to it that no weak lawyer was appointed, the legal fraternity state.
"I think a good deal of attention is paid to the opinion of the local

bar," stated J. M. McEvoy, K.C. "It is not badly handled at the present There is no dissatisfaction with the present method as far as I Other prominent lawyers expressed

opinions of a similar nature.

DISTRICT ATTRACTS

U. S. Firm Would Assemble Machines For Sale in Britain.

Prospects for a greater industrial expansion during 1924 are excellent, ccording to those who have interested themselves in this phase of the city's activities.

One of the members of the indus-

rial area commission stated, as an nstance, he had been informed concerning a certain American firm en-gaged in the manufacture of taxi-cabs, was seeking location in this gaged in the manufacture of taxicabs, was seeking location in this section of the province. It's purpose would be to assemble this type of machine for sale in the British Isles.

London's desirable features will be presented to the officials of this con-

BACK HUSBANDS

In One Case \$750 Was Spent To Extradite Deserting Husband.

Canadian Press Despatch.

Montreal, Jan. 4.—To bring one husband who deserted his wife and children back from Alberta, \$750 was spent, then the judge let him go on suspended sentence. This is a sam-ple of the difficulties in the way of extraditing deserting husbands, says George H. Corbett, secretary of the the court.

Mrs. Lancaster said Mrs. Smith and Children. Although the law al-

thm back.
The remedy is for the police just as they track down a forger, and prosecute him out of public funds.

FIFTY-FIVE COMMERCIAL FAILURES REPORTED

Canadian Press Despatch. Toronto, Jan. 5.—Fifty-five Toronto, Jan. 5.—Fifty-five commercial failures were reported in the Dominion during the week ending yesterday, compared with 76 for the same week of last year, according to the report of R. G. Dun & Co. today. Nineteen of this week's failures occurred in Quebec province, 15 in Ontario, seven in British Columbia, six in Manitoba, five in Saskatchewan, two in Nova Scotia, and one in New Brunswick.

WEST COAL TO\$5.50TON

D. Butler, Toronto Engineer, Investigates Situation For Coal Dealers.

TWO TRAINS A WEEK

the University of Western Cntario. William Buchanan Reports the **Demand Continues For** Alberta Fuel.

> A freight rate of \$5.55 a ton Alberta coal shipped to Ontario is economically possible according . D. Butler, Toronto engineer, who has been investigating the situation on behalf of coal dealers. William Buchanan of the Buchanan Coal Company stated today that Mr. Butler had arrived at this conclusion after an exhaustive survey. "By purchasing new cars with

ncreased freight capacity, extra large engines, and by using two trains reek for the purpose of transporting Alberta coal, the price should come down to \$5.55 a ton, according to Mr. Butler," Mr. Buchanan sai. "A wonderful demand has been registered by householders and manufacturers from Windsor to Quebec. If I could get it would take 50 cars a week. have calls every day from customers demanding Alberta coal."

At the nine-dollar rate proposed by Sir Henry Thornton, it would not b possible to retail the fuel for much less than \$14 a ton Mr. Buchanar stated. Several engineers have reported on the freight conditions, how-ever, and all have decided that it would be possible for the C. N. R. to transport the coal for less than a maximum rate of \$7.

"At this time the railway executives cannot make money shipping western fuel at \$7 perhaps, owing to the severe weather," Mr. Buchanan said, "but about the middle of February I expect the freight rate to come down. When it does our com-pany will order as many carloads as can be furnished."

RUSSIAN CREWS RESCUE SAILORS FROM CONEJOS

Associated Press Despatch.
Liverpool, Jan. 5.—The Constantinople correspondent of the Post, cabling under yesterday's date, says the captain of the U.S. steamer Winona, which has just arrived at the Turkish city, reports that two Russian boats rescued the crew of the U.S. Shipping Board steamer Conejos, which has been reported lost in the Black Sea. The message adds that the Conejos struck a float-ing mine 130 miles off a port on the Russian coast of the Black Sea Fri-

BRYDEN N. CAMPBELL, who is mentioned as the probable chairman of the 1924 Board of Education. Mr. Campbell was re-elected to that body at the recent election

after having served two years.

Weather Is Welcomed by People of French Capital.

SUBURBS SUFFER

Associated Press Despatch. Paris, Jan. 5.—The retaining wall at the entrance of the Invalides railroad station collapsed for a distance of 100 feet this morning, and the water from the nearby Seine immediately rushed in. The station has been closed since Tuesday because of danger from the flood. The few watchmen in the structure heard the wall crumbling and escaped. wall crumbling and escaped

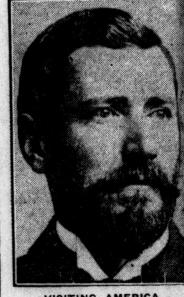
Associated Press Despatch. Paris, Jan. 5 .- The spell of frosty weather that set in yesterday after so many days of rain seems likely to last, increasing the hope that the end of the Seine flood is well in

sight.

The frost came in the nick of time. for the water, filtering through the

at the very gates of Paris. They are populated entirely by workers. The water exploded a stock of carbide calcium in a garage at Ivry, igniting 2,000 gallons of gasoline and oil in the reservoirs.

Archaeologists To Explore Prehistoric Indian Villages



VISITING AMERICA. Sir Horace Plunkett, former State senator, is visiting Amer-

SECOND FIREMAN MAY SUCCUMB TO INJURIES

Quebce, Jan. 5.—The woolen company fire of Thursday night may claim the life of a second fireman. Fireman Turcotte of No. 1 station, who was hurled off his ladder and through a plate glass window, is reported to be in a serious condition at the St. Francois D'Assize Hospital, with the doctors refusing to pronounce upon his chances of recovery. Fireman Renaud was instantly killed when the wall collapsed.

The Attawandaron tribe chose to build their villages.

Another site which it is hoped will be explored by Mr. Wintemberg lies on a hill above Lake Erie on Orchard Beach, Port Stanley. Several Indian skeletons have been unearthed in that section during the past few years. Local archaeologists say the Port Stanley site was not the home of the Attawandaron tribe, but rather a more warlike tribe such as the Chippewas or Hurons.

REGRET IS EXPRESSED

Certain unpleasantness has resulted from an article appearing in The Advertiser on Jan. 3, regarding the family of Mrs. C. Stockwell.

No interview for publication was given by Mrs. Stockwell and The Advertiser wishes to express its regret for the circumstances and for the annoyance thus caveed.

Out Thoroughly Next

MAY COME TO CITY What are supposed to be prehis-oric Indian village sites in and near

London, are expected to be thoroughly explored this summer by oughly explored this summer by archaeologists from the Royal Victoria Museum in Ottawa.

J. D. Reynolds, who expects part of his property in London West was once the home of the ancient Attawandaron tribe of Indians, said today that effects were being made to have

Mr. Reynolds has on many occasions found old human bones and pottery a few feet below the surface of his property, and it is his belief an Indian village site once stood there. The property is adjacent to the river on a summit. A location such as this was generally the type the Attawandaron tribe chose to build their villages.

Dr. Routledge was industrous potentials.

Funeral services were conducted by Rev. Mr. Kitley of Centralia and Rev. Mr. Jefferson of Lambeth. Interment was made at Woodland Cemetery.

REGRET IS EXPRESSED

Head of the Fire Department Claims Many Blazes Are Avoidable.

NEED FOR CAUTION

Electric Heaters and Coal Oil Stoves Must Be Handled Judiciously.

flame. Don't over-fire your stove. coal oil stoves. These are warnings issued by Fire Chief John Aitken this morning, who

states that if citizens would adhere to these few rules London would not have any winter fires. According to Chief Aitken, the greatest number of fires occur during extremely cold weather. "Hundreds of fires have been raging all over the United States and Canada for the

past week," said the chief. "These are directly attributable to negligence in cold weather."

The chief pointed out that cobwebs and other inflammable material generally surround pipes. Should a pipe become frozen, he explained pipe become frozen, he explained that it would be disastrous to try and thaw it out with a flame. Elec-tric and coal oit stoves should not tric and coal oit stoves should not be placed adjacent to inflammable material, he said, and furnaces should

not be fired up too quickly.

Western Canada Farmer Now Faces Murder Charge-Daughter Also Whipped.

Canadian Press Despatch.
Calgary, Jan. 4.—Two hours after
he had been beaten into unconsciousporous soil, had begun to fill cellars on the Champs Elysee.

The situation in the suburbs of Paris is somewhat different and still mer near Hanna, died Thursday to the proportions of the composition of paris is somewhat different and still mer near Hanna, uted Thusbay approaches the proportions of a calamity. Suburbs which have suffered most are adjacent to the confluence of the Marne and the Seine at the very gates of Paris. They

According to the police, Hilsabeck lost his temper when his two children hid the key of his violin case and refused to tell him where it was hidden. He took a whip, threatened to beat them till they did. He is said to have whipped both children alternately for a short while, and then in a fit of rage to have whipped them

Work Expected To Be Carried DR. ROUTLEDGE'S FUNERAL HELD

Remains of Well-Known Physician Are Laid to Rest This Afternoon.

The funeral of Dr. George Rout-ledge, prominent Ontar io physician and ev-M.L.A. for East Middlesex, who died Thursday night at his home once the home of the ancient Attawandaron tribe of Indians, said today that efforts were being made to have W. J. Wintemberg. Canadian archaeologist, come to the city early next summer to carry on excavations

Mr. Wintemberg was in London last summer with several other archaeologists, and carried on explorations on the farms of Ray Lawson and George McCoomb, several miles northwest of the city. Much valuable historical information was unearthed, all of which was taken to Ottawa for examination.

Mr. Reynolds has on many octential information was unearthed, all of which was taken to Ottawa for examination.

Mr. Reynolds has on many octential members paid their last respects to the well-known physician this afternoon. The funeral was conducted by members of the Mocha Temple of the Mystic Shrine of which Dr. Routledge was illustrious potential.

CHIEF WARNS Story of Evil Is Unfolded By Woman In Police Court Following Arrest of Six

Margaret Cowan Declares Her Husband Left Her and Married Again.

REMANDED FOR WEEK Action Follows Raid in Ridout

Street House by Constable.

old police court walls have listened to such a tale as that unfolded today by Mrs. Margaret Pietrangleo, who has been living under her maiden name of Margaret Cowan. The girl, If a pipe should freeze, don't try who is but 18, is pretty as a picture, to thaw it out with a candle or a and without an evil line in her face. Nevertheless, the story she unfolded flame. Don't over-fire your stove. to the court drew horrified comments Be careful of all electric heaters and from the magistrate.

Miss Cowan, as she preferred to be called, was arrested with three other women and two men at the home of Harry Price, 3531/2 Ridout street, 1:20 this morning. All were charged with disorderly conduct.
"My husband is living in Toronto," stated the girl. "He's married again. He committed bigamy, I guess,

cause he didn't get a divorce before getting married in Toronto. I hav one baby dead and one living. The second one is not by my husband, and that was what he wanted. He wanted to get something on me. "Horrible," said Mr. Graydon, shocked tones.

Mrs. Price said the girl and her

father had boarded with her some time ago and had gone to Toronto. She had come back for a time, but wished she would go away because she was going around with her son, William Keating. "I've been trying to keep her traight," said Mrs. Price. "I had

her child adopted."

A niece, Vida Taylor, also 18, she was the person that had done the swearing that called the officers' attention to the house. She will be sent back to Toronto. The Cowan tril was remanded to jail for a week, while Mrs. Price and a girl boarder were discharged.

Harry Price and William Keating vere each fined \$10 and costs. sent back to Toronto. The Cowan girl was remanded to jail for a week, while Mrs. Price and a girl boarder

SEVEN LOSE LIVES AS SHIP SINKS

Entire Crew of Schooner Donald Silver Is Lost During Atlantic Gale.

Canadian Press Despatch. Halifax, N. S., Jan. 5.—The entire crew of seven men of the schooner Donald Silver are believed to have lost their lives when the vessel foun-dered during a gale while en route the Evening Echo this morning.

Five bodies have been recovered to date. The crew consisted of the following: Captain Joseph Hackett, married, with seven small children; Captain John Hackett, married; James Hackett, single; Wm. Rudth Jun., single; Leon Wheeler, single; all of Bay of Islands, Newfoundland; nd Harold Swyers, married, and Bert Swyers, single, of Bay St. George. It is now believed that the wreckage reported as having drifted ashore at Fischels, St. Georges Bay, in a St. John's despatch of last night,

Can Europe

and your neighbor's.

Hold Together?

S TANDARDS of living—the whole social structure—are sliding to chaos in Europe. Amazing things are hannening and hidden to

chaos in Europe. Amazing things are happening, and happening

so swiftly that we of this country and of this generation can not

Can Europe hold together? Can the men and women of the Old World stick things out until readjustment is accomplished? Or will the New World, too, be dragged into Europe's wreckage?

These things are worth thinking about. They mean your existence

He calls them: "Can Europe Hold Together?" They contain in

Mr. Sinclair spent five months in Europe to secure reliable data.

JOHN F. SINCLAIR has written twenty articles for The Advertiser.

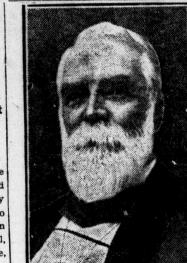
formation that is as fascinating as fiction. They deal with gigantic,

stupendous forces so simply that you do not have to be an economics

He visited sixteen countries; talked with premiers, cabinet ministers, soldiers, workers. Mr. Sinclair knows, and he has the gift of expressing

THESE twenty articles will appear daily on The Advertiser's editorial page, commencing on Tuesday.

They are recommended to you as one of the most interesting and



STILL HALE AND HEARTY. Bishop W. D. Reeve, of Toronto, has just celebrated his 80th birthday in

Cutting Will Commence at the Coves Next Week, After Snow Is Cleared.

How would you like to be the ice-

man? The men who make it easy for you to enjoy cooling drinks in the good report is submitted to the commisold summer time are now taking preliminary steps to insure a large supoly of ice for the coming season.

Phinn Bros. started in this morn-

New Poles Are Being Erected

the public utilities commission on York street, from Ridout to the river in an effort to make the street more attractive. The old poles, of which there are considerable, will be taken down as soon

PRELIMINARY HEARING GIVEN WILLIAM LENT

Canadian Press Despatch.

Digby, N.S., Jan. 5.—Preliminary hearing was held here yesterday of the charge against William Lent, 62 cury level at two degrees above zero. year-old carpenter, of having de-tained Bertha Potter, 22, former almshouse waif in his home for nine years during the last five of which she declares she has not crossed the threshold of his house.

Evidence was given by Mrs. George Potter who stated that Bertha was her foster child whom she had not seen since 1915. Mrs. Potter said that Lent had asked permission in 1914 to marry the girl providing he could obtain a divorce from his wife. This permission had been refused. Soon after Bertha disappeared and search for her had been given up. Neither Lent nor the girl appeared J.

MAY BE BUIL AT LAKE PORT

Hydro Chief Believes Port Stanley One of Points Favored.

CHOICE NOT DEFINITE

Experts Now at Work Considering the Plan and Location.

Port Stanley's chances to secure a big steam plant as an auxiliary for the Ontario Hydro-Electric power enterprises, are just as good as any other port on the lakes, judging from remarks today from Sir Adam Beck, M. L. A., and general chairman of

the commission. Sir Adam points out that while Port Stanley has been referred to upon several occasions recently, with two other places, as a suitable location for the establishment of a steam plant, no definite choice can be made until the scheme is ready for presentation and final approval.

Competent experts are now surveying the situation. Sir Adam reports—the best possible authorities are on the work, and they will submit report to the hydro commission as to the feasibility of Sir Adam's pl the probable cost, etc., and the best location for one or more plants. The member for London explains that it would be unwise to any further statements until the final sion, but he insists, however, that Port Stanley's situation will be allotted its fair share of consideration.

There are many questions to be considered. It is generally conceded however. strong that Port Stanley's location places in foremost amongst the possibilities.

COLDER WEATHER STILL IN SIGHT

Mercury Creeps to Two Above in Early Hours of the Morning.

Citizens this morning were obliged to repulse the onslaughts of real Arctic temperature. Winter secured a firmer grip on the city when the a firmer grip on the city when the thermometer dropped two degrees and the mercury crept down to the lowest point this winter. Zero weather is threatened with the mer-The highest and lowest tempera-tures recorded for the 12 hours pre-vious to 8 o'clock this morning were: Highest, 16 above, and lowest, 2

SAID REAL NEED

W. Cunliffe Recommended as Housing Commission Collector.

It will be necessary for the housing commissioners to appoint a permanent collector, city authorities

state.
J. W. Cunliffe is recommended for that post. For that reason, evidently, he was not reappointed to the hous-ing commission for 1924 by the city

council last night,
"It will become necessary to appoint some person permanently to make the regular collections of the payments on the city's houses," City Treasurer Bell explained, "and I understand Mr. Cunliffe is in line for understand that post."

"U" INVESTIGATES EXODUS OF YOUNG MEN TO STATES

A report from the investigating committee of the University of Western Ontario inquiring in reasons for the exodus of London citizens to the United States is ex-pected to be made public shortly. A meeting of those interested in the problem was held recently and a number were appointed to probe the situation. The university representatives are looking into the problem as it affects the young men of Loy don, who, it is said, have gone Detroit and other American cent