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STUDY WANT ADS TO YOUR PROFIT.

THIRTY-SIXTH YEAR

ELMIRA INVESTORS IN DEFUNCT NATIONAL AGENCY NOW SEEK TO RECOVER \$8,500 FROM AGENT

William Deunch and Henry Stroh Allege Misrepresentation in Sale of Debentures by John Ford. Interesting Case in Supreme Court.

An echo of the operations of the defunct National Agency Co., of Toronto, of Toronto, and the Union Life Assurance Co., was heard in the Supreme Court, Monday afternoon, when the case of *William Deunch and Henry Stroh vs. John Ford* was heard. The case was heard by Justice Kelly. William Deunch and wife, and Henry T. Stroh residents of Elmira, who acted as agent for the company in Elmira in the sale of the debentures. The plaintiffs seek to recover \$8,500 which represents their losses as the result of investments made in the debentures of the National Agency Co. Limited, last year. The defendant is John W. Ford, a married man of Elmira, who acted as agent for the company in Elmira in the sale of the debentures. The plaintiffs in their action, claim that the defendant, by fraud and misrepresentation, sold them the debentures which last year resulted in their losing their money when the company became insolvent.

The case has aroused the interest of almost everybody in Elmira. Many residents of the town invested heavily in stocks and debentures of the insolvent company, and are consequently interested in the disposition of the case. It is stated that the shareholders and debenture holders subscribed a sum of money to institute the action against the former agent of the company. Henry Stroh invested \$2,500. William Deunch invested in two blocks of debentures for his wife, the one was for \$4,000 and the other for \$2,000. After hearing the evidence the Court reserved judgment.

When the case was called at one o'clock there were many residents of Elmira present to follow the proceedings. The plaintiffs were represented by Mr. W. H. Gregory and Mr. Nicol Jerry of Guelph appeared as counsel for the defendant. Plaintiff's Case.

Mr. Stroh, in his evidence testified to having purchased debentures of the National Agency Co. from the defendant to the extent of \$2,500 and bearing interest at 6 per cent. He claimed that in the sale negotiations the defendant assured him that the investment was good and that the company was backed up and protected by the Government. On the strength of this he made the purchase. William Deunch told a similar story. He had purchased the debentures on the recommendation of Mr. Ford.

When cross-examined by Mr. Gregory the witness was asked whether he had not interested Stroh in purchasing debentures. Witness replied that he had talked with Stroh but had only told him what he had learned from Mr. Ford about the investment. This was, in effect, that the National Agency had as its chief asset the Union Life Assurance Co. and the Home Life Co., and that like other insurance companies these two were regularly inspected and supervised by the Government. Witness was asked whether he received any money as a commission, directly or indirectly from Ford as the result of the sale of the debentures to Stroh. He replied that he had not. He also stated that he had not had a conversation with Mr. Jenerette, a jeweller of Elmira, about the investment. Nor had he been asked by Mr. Ford, the defendant, to consult his banker about the investment.

Polman Evans Testifies.

Mr. Polman Evans, former President of the insolvent Union Life Co., whose business transactions are now being investigated in Toronto and creating a sensation in financial circles, was next called. His testimony was of brief duration.

"Have you been an officer of the National Agency Co.?" Mr. Gregory asked. Witness replied that he had been the secretary of the company. The National Agency had operated

"ALL WOOL AND A YARD WIDE!"

That time honored expression means more these days than it used to mean.

When you see it in the advertisement of a reputable merchant you know it is an exact statement of fact, not a catch-phrase.

Advertisers nowadays plan to build business—not merely to make immediate sales.

They know that a carelessly made statement would come back to plague them, so they weigh their words carefully.

There is no news that goes into the newspaper that is more carefully edited or held to more ironical statements of fact than the advertising of reputable merchants.

As a big merchant expresses the general sentiment, "Money spent to advertise a lie is worse than money thrown away. It is money spent for a swindle by which you must commit business suicide."

P. S.—Don't delay that Christmas shopping!

WARDEN'S PLEA FOR SQUIRRELS.

Game Warden Sattler is making a strong plea in behalf of squirrels, both black and grey. These little inhabitants of the woods have been prey to the gun of the hunter to such an extent that if their slaughter is allowed to continue, the squirrel family will be exterminated in a few years. The official has directed a communication to the County Council, to this effect. He points out that the law now daily provides a short period of two weeks in which the squirrels are protected. Having conferred with the Provincial Game Department regarding restrictions for this killing of game, he now asks the County Council to pass a resolution asking legislation which will make the slaughter of squirrels in the next two years, illegal. Unless such legislation is passed, the squirrel family, he believes is doomed. It was on the advice of the Provincial Game Department that he asks the County Council to pass such a resolution which will then be provided for in legislation to apply to Waterloo County.

The county fathers agree with the Game Warden that such protection should be given this small game and will comply with his request.

GALT WANTS TO BUILT DRAIN TO CURTAIL SERVICE.

Court Action Saken To Prevent It—Claimed It Will Pollute Creek

The town of Galt is defending an action in the Supreme Court which is in progress at the Court House. The case is one of great importance to the municipality, for on the outcome depends whether the town can proceed with what the Council decided to construct early in 1912, the McKenzie drain.

Two property-owners of North Dumfries, Walter Williamson and William Strimmer are the plaintiffs in the action. They seek to prevent the construction of the drain, which they claim will prove injurious to their property through which it is proposed to run it. The duty of this drain, according to the plans prepared for the work, is to run through what is known as the McKenzie farm and emptying into Moffat's creek. When the construction of the drain was proposed, an agreement was secured by the municipality from owners of properties affected, "giving the town permission to proceed. When the time came to construct the drain two property-owners, through whose properties the creek passes, made objection. The Galt Council, which has an agreement with Mr. Strimmer, to harvest ice from the dam, near the creek, also objected to the construction of the drain, claiming that it would pollute the pollution of the creek. This is the chief argument of the plaintiffs in their action. Walter Strimmer a farmer of North Dumfries, in his evidence said he intended to construct pipes from the creek to his house and barn for the purpose of pumping the spring water. The supply was to be used for watering his stock, chiefly dairy cows.

Moffat's creek is the town's natural outlet and the municipality spent a considerable sum of money for the construction of the drain. The plans were approved by the Provincial Health authorities.

The case opened at 8 o'clock, last night. Dabell and Barrie, are solicitors for the municipality but the action is being defended in Court by Mr. Robert McKay, K.C. of Toronto. Mr. P. Kerrin of Guelph, Guthrie and Kervin, Guelph, is counsel for the plaintiffs.

Retires After 44 Years' Service

Mr. Joseph Reinhardt of Breslau

Mr. Joseph Reinhardt of Breslau, who has been a member of the Galt Council for 44 years, has given up his position as a member of the Council. From now on he will look forward to retiring on a pension. In recognition of long and faithful service the company has granted him a pension of the rest of his years. He now receives a living sum of money every month. During the 44 years in which he has been in the company's employ, Mr. Reinhardt has never been absent from his post for any time in these years. Forty-four years ago when he started his career with the railroad, he was given a position in Shakespeare. From there he was promoted to Toronto, Montreal and other places being a section hand. Thirty years ago he was promoted to the Breslau station and given the foremanship of the section gang. Mr. Reinhardt secured a living sum of \$25 for having the best section on the road, from Sarnia to Toronto. Needless to say he was proud of having captured the prize.

WOODMEN OF THE WORLD MAKE MERRY

Camp Berlin, No. 72 and Myrtle Circle No. 8

The Woodmen of the World, met last evening at C.O.F. hall for a business and a social session and a very good time was spent. Five candidates were initiated into the mysteries of the order by the members, assisted by Sovereign Linton, organizer from the Head Camp. After the business was transacted the choppers sat down to an excellent luncheon that the ladies had kindly provided. Intermingled with the nice things, a good program had been prepared and was carried out by Sovereign H. Schnart, who so ably acted as chairman in his usual good style. The program included the following:

Chorus—Sov. J. H. Quattette; Address by Sov. J. E. Hett; songs by Sov. Sam. Bailey; address by Sov. W. Fischer; song by Sov. Meisen; selection (organ, violin and drums) Sov. Hainsworth and sons; song by Arcola Quattette; Selection by Sov. Hainsworth and sons.

MEASLES OVER FOR CHRISTMAS.

The epidemic of measles

processes to be pretty well over by Christmas, so the children will have an opportunity of enjoying the season with the rest. A number of the local physicians state that except for the measles and a few cases of cases of diphtheria, there is not much sickness.

November was a very slack month, but the epidemic among the school children, or measles, has made the break a number of general good health of the community. When this clears up there is the prospect of a very merry Christmas.

John McNally of Arkell, who had the skin grazed from his hand in a grain chopper, had to have it amputated.

INMATE COSTS \$2.38 WEEKLY

Annual Report of House of Refuge Submitted to County Council

The annual report of the management committee of the House of Refuge was presented to the County Council this morning. It shows that the cost of maintaining inmates for the year was \$978.45, or \$2.38 for each inmate a week. The report is as follows:

Inmates in the House at last report 107: Admitted during the year 48; Deaths 16; Absconded 4; Discharged 25; Now in House 110; Admitted during the year from the several municipalities: Waterloo Twp. 4; Wilmet Twp. 4; Wellesley Twp. 2; Wardsville Twp. 3; North Dumfries Twp. 2; Berlin 15; Galt 7; Waterloo 2; Preston 1; Hespeler 5; New Hamburg 9; Ayr 6; Elmira 1; From outside of County 6; Total 48.

Number who have not resided in the County 2 years: Number of weeks' board for same 35; Number of weeks' board for inmates 5474; Number with manager's family and hired help added 5941. Total expenditure during the year \$11,023.25: Adding produce, provisions, clothing, etc., on hand at last report \$4,108.35; Total \$15,131.60. Deduct—Permanents 5; Sick and destitute \$60.00; Produce of farm on hand \$15,020.00; Fat Hogs \$835.00; Provisions \$620.26; Fuel \$500.00; Dry goods and clothing \$301.16; Bel. of cash in manager's hands \$59.00; Produce of farm \$807.40; Other earnings \$824.00; Total \$5359.35. Amount actually expended for the support of the inmates of the house for the year \$9781.45; Making average expenses per week for each inmate \$1.78; Average expenses per year for each inmate \$92.92; The amount expended on house and farm accounts was as follows: \$11,023.25. Expenses per week per inmate adding produce consumed \$2.38; Expenses per week per inmate with interest on investment \$2.78.

The report also showed the number of inmates admitted during each month of the year. There are 20 inmates over 60 years of age.

AN OFFENCE TO TELL FORTUNES

"Spiritual Clairvoyant" Arrested And Let Go On Suspended Sentence

It is illegal to tell fortunes in Berlin. No longer can the bewitching maiden hold the hand of the affectionate young man who would consult her on her possibilities of matrimony, future voyages and a hundred of other subjects of which the fortune teller would have you believe she foretells. No longer can she sit in her parlors, receive contribution from customers and then proceed to tell her story.

This is the substance of what Madame Ryne, of Toronto, a "spiritual clairvoyant" learned this morning. The woman has been holding forth at the Germania Hotel, and not a few girls, women, and some men have consulted her. It became a profitable business. Complaints, however, reached the police and this morning the woman was placed under arrest. She was charged under the criminal code with telling fortunes. For this offence there is a year imprisonment.

When arraigned before Magistrate Weir in Police Court this morning, the woman pleaded guilty, but also pleaded ignorance of the criminal law which prohibits fortune telling in Canada. She satisfied Crown Attorney Bowly that she did not know that she was committing an offence and he consented to letting her off on suspended sentence, after paying the costs of the prosecution.

THE WEATHER MAN.

At Toronto says that since 1854, which is fifty-nine years ago, there have been only 31 years in which the ground was covered with a white blanket on Christmas day.

He is not sanguine of seeing sleighing on Dec. 25 next, but there might be skating.

Also he places no reliance on the old saying that "Green Christmas" means a "Fat Graveyard." It may have applied when this country had no health departments. Nowadays, people know more about living and the benefits of fresh air and ventilation.

THE CROPS.

The report on the crops showed that the first crop, \$2256.31, 11 crops. This includes 225 bushels wheat, 400 bushels and oats, 455 potatoes, 1200 mangolds, 80 carrots, 12 cress corn, 1200 head cabbage, 20 tons hay, 34 barrels apples, garden produce, 13 cress mixed grain, etc.

Cows and cattle sold amounted to \$228.00; pigs and pork sold, \$221.72. This together with the produce raised and consumed on the farm amounted to \$1514.08.

The inventory of farm implements and live stock amounts to \$2209.00. The stock includes 13 cows, 1 bull, 1 young cattle, 4 horses, 38 pigs, 129 hens. The total crops raised, produce and farm stock and implements, amounts to \$6414.39.

The contents of the reports were favorably commented upon together with the management of the institution. The members of the management committee are: Reeve L. E. Weaver, Hespeler, chairman; Warden Cassel and Mayor Euler.

TO CURTAIL SERVICE.

The Record is credibly informed that the G. T. R. Co. intends to curtail the passenger service on its Galt branch, by removing the train which now arrives here at 8 o'clock on the morning and leaves at 9:35 in the evening.

This would inconvenience Deon and Blair citizens and cause a loss of trade to Berlin merchants.

This city needs more, rather than less, railway service. The Society of Askers should interview the district passenger boss.

LARGE GRANT FOR ROADWAYS

Local Opinion Expressed to Ontario Highways Commission Today

The Provincial Highways Commission, composed of Charles A. McGrath, chairman, W. A. McLean, C. E. and M. P. Rankin, M. P. P., arrived in the city this afternoon on the 2:57 G. T. R. train from London. This afternoon the Commission is conducting a hearing in the Judges Chambers, in order to secure information on what the County of Waterloo suggests for the improvement of highways.

Among those who were asked to express their views before the Commission were Mr. C. H. Mills, M. P. P., who was instrumental in having the Commission visit Berlin. Mr. W. G. Weichel, M. P. Rankin, C. E. and members of the County Council, County Engineer H. J. Bowman, Mayor Scott, Galt, Mayor Euler, representatives of townships Councils and the Galt, Waterloo, and Berlin Councils and Boards of Trade.

The County Council this morning briefly discussed what line of expression the Council would submit to the Commission. There was some discussion along the lines of having the townships, individually, or the county as a whole, the road construction. On this there was a slight difference of opinion. The members of the Council were unanimous in expressing the opinion that a larger grant should be made for the building of roads believing that the Government should provide fifty per cent. At present the Ontario Government bears one third of the cost of road construction. This is not considered adequate. It was also the opinion of members of the Council that automobile owners should contribute in the form of license toward the cost of constructing and maintaining roadways, since the number of motor cars had increased to a large extent, and autos are now a big factor in the need for better roads.

These suggestions are being given to the Commission this afternoon.

LAST SESSION OF THE YEAR

County Council Assembles for Final Transaction of Business.

The Waterloo County Council opened its last meeting of the year this morning. The sessions are being held in the Judges chambers, because of the Supreme Court. All the members were in attendance, with Reeve Samuel Cassel of Wilmet Township in the chair.

"Sandy" Comes Next.

According to the rotation system which has been adopted by the Council in the selection of a warden, Reeve Alexander Robinson of Wellesley Township, will be the warden chosen for next year. The Wellesley representative is a veteran member of the Council.

SOME LATE DESPATCHES

AMENDS OBJECTIONABLE PLAY.

MONTREAL.—The management of French Theatre now presenting "Baptiste on Lou" have agreed to cut out all references to King George and Prince of Wales and substitute the King of Zanzibar whom Mayor of St. Chlotique visits.

VANCOUVER DEFEATS VICTORIA.

VANCOUVER.—Vancouver defeated the champion Victoria hockey team last night by eleven to three goals. But for Lindsay, who was the only Victorian who showed good form the rout would have been worse.

Warren, regarding the protection of black and grey squirrels in Waterloo County for two years. At present there is only a period of two weeks in which squirrels are protected. He had conferred with the Provincial Game Department and had learned that if the County Council passed a resolution, it would give weight to any proposal to have legislation to protect squirrels for two years.

Far From the Madding Crowds Ignoble Strife

A News Record scribe had more walking than writing yesterday afternoon, when a tip was made out Lancaster street, and the scribe reported a family was peacefully testing under an apple tree, as conditions were pictured as most distressing. The house or better, but it was said, being of bits of tin, in the middle of a field and with stumps of the apple tree, but it was not so bad as it was painted. The journey was made across fields, wading the tracks, climbing hills and through small wars and snipers, until the hat was espied in the field. There was no mistaking it, it stood with its back to a small hill, with wood and branches of trees shaded around it, made of small bits of tin nailed to board. Not a bit of tin was more than a foot and a half square, all sizes, all shapes and all colors. It was divided into three apartments. The kitchen, about six feet square, the bedroom the same, and a little two by six foot chicken run at one end. Here two people resided, an old man and his wife, both of whom the reporter was told, had lived in Berlin for over twenty years.

As for his work, the man stated that he cut wood, and in the summer he and his wife grew vegetables enough to last them through the winter months. No, he wasn't afraid that they would freeze during the cold months, he had plenty of firewood, and the interior of the little shack was quite warm. He rented the land he was on, and wanted to buy it but the owner wouldn't sell. He appeared to be perfectly contented with his lot.

There was one way of escaping the high cost of living. They paid small rents, and grew practically all their ate. Probably no primitive father lived the second and hermit life that these two are living, "far from the madding crowd's ignoble strife."

And this is the twentieth century, and Waterloo County, Ontario.

Three Ottaville women, May Church, Eva Andrews, and Louise Fournier, are under arrest at Woodstock, charged with stealing poultry.

That Chinese are more reliable is the explanation given by the C.P.R. for substituting Orientals for white sailors on the Pacific "Empresses."

T. H. Lascombe, one of London's leading lawyers, is charged by a client with misappropriating \$1,100 which was to be paid on a mortgage.

THE WEATHER - Perhaps -

PHELIX and PHERDINAND

THITH ITH JUTHT PRACTICE! YOU ORDER THEE ME IN A REAL GAME!

Fresh to strong westerly winds shifting to northerly winds, fair to mild. On Thursday fair and somewhat cooler.

Protect The Squirrels.

From Louis Sattler, Deputy Game
