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Bankers Say German Loan Will Sound Nation's Investment State

\$100,000,000 WILL
BE PLACED IN U. S.

German Loan Features Gathering of Investment Bankers of America.

INTEREST ADEQUATE

By J. C. ROYLE,
Special to The Advertiser.

Cleveland, Sept. 23.—The German loan is uppermost in the minds of the investment bankers of America, gathered here for their annual convention. This was evident in spite of the divisions into which this group of financiers are divided. There seemed no question that at least \$100,000,000 of the \$200,000,000 loan will be placed in this country. No one here expressed doubt that this issue would be speedily and easily placed and readily absorbed.

The German loan, however, will serve to sound out, thoroughly, the investment bankers of the nation at present and give a line on the probable progress of business and industry throughout the coming winter. The investment bankers here are looking at this from two angles. The "big fellows" confidently expect to handle this loan and to have the bonds snapped up in an investment banker in that way, but they are equally sure this is true, but they are not so sure they want it to be true.

Big Houses Underwrite.
Some of them point out that the big bond houses are in the position of wholesalers. That is, they underwrite the big and important issues of investment securities and parcel out the smaller issues to the country, which in turn pass them on to their individual clientele of investors.

Whether these offerings sponsored by the big houses have been attractive or unattractive, the other dealers have had to take their quota or be in the position of having empty shelves "without the goods." As a result of the prosperous conditions which have existed in the last year, most of these smaller dealers have secured goods of their own. These secured goods of the form of municipal, industrial, public utility and other issues, which appealed particularly to capital located in their own radius of operations.

Will Help Place Loan.
Therefore, they are going to help place the German loan and are going to watch closely what can be expected in the way of reciprocity from the large houses of New York, Philadelphia, Boston, Hartford, Chicago, St. Louis, Denver and the Pacific Coast.

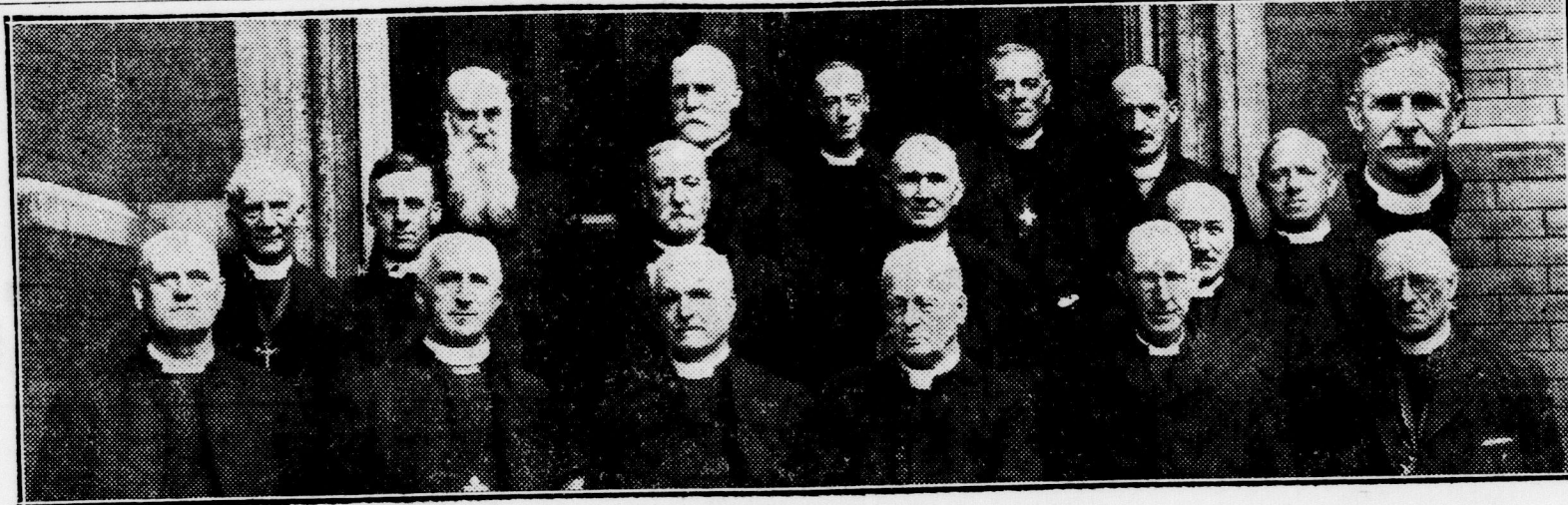
Some investment bankers frankly are going to be "out to lunch" when underwriters suggest taking a quota of the foreign loans. Nevertheless, the latter will be placed and absorbed in the opinion of some of the best judges of investment conditions. These objections have not been placed with the evident anxiety of big public men in France to secure a cancelling of war debts owed this country.

They say they and their clients are not going to be the position of the winner in a poker game, which has to camp all night on the bank steps in order to cash the check for his winnings before the payment can be stopped.

Money Is Safe.
They admit that there is little, if any, doubt that obligations such as the proposed German loan, which in its effects has a bearing on every American industry, will be paid, but they do not relish the job of "taking it out of Germany's hide" if it should not.

None the less, most of the objectors are going to stand behind the foreign loans, not for the money they will make out of them, but for the prestige and advertising which will result from association in this financing, which affects not only the United States but the world.

For bankers are convinced now of the value of advertising. The results of the simple announcement of issues, made for legal purposes in the daily papers, have been so astonishing, when taken in connection



ANGLICAN BISHOPS ATTEND GENERAL SYNOD.

Above are shown 18 of the bishops of the Anglican Church in Canada who are here for the meeting of the general synod, which opens tomorrow morning in St. Paul's Cathedral. There are two bishops here who are not shown in the photograph: Rt. Rev. G. E. Lloyd, M.A., bishop of Saskatchewan, Prince Albert, and Rt. Rev. C. D. Schofield, M.A., D.D., bishop of Columbia. Rt. Rev. E. F. Robins, bishop of Athabasca, Peace River Crossing, Alta., who is ill at Hamilton, is expected later in the week. Those shown in the photograph are: Back row, left to right—Most Rev. S. P. Matheson, archbishop of Rupert's Land and primate of all Canada; Winnipeg; Most Rev. C. L. Worrell, M.A., D.D., archbishop of Nova Scotia, Halifax; Rt. Rev. W. H. Thomas, bishop of Brandon, Brandon; Rt. Rev. A. J. Doughty, M.A., D.D., bishop of Kootenay, Vernon, B.C.; Rt. Rev. W. C. White, bishop of Honan, China. Center row—Most

Rev. C. Thorneol, D.D., D.C.L., archbishop of Algoma, Sault Ste. Marie; Rt. Rev. J. A. Richardson, D.D., bishop of Fredericton, Fredericton; Rt. Rev. J. P. Sweeney, M.A., D.D., D.C.L., bishop of Toronto, Toronto; Rt. Rev. A. U. De Pencier, M.A., D.D., bishop of New Westminster, Vancouver; Rt. Rev. J. G. Anderson, D.D., bishop of Mooseone, Cochrane; Rt. Rev. J. R. Lucas, D.D., bishop of Mackenzie River, Chipewyan, Alta.; Front row—Rt. Rev. I. O. Stringer,

B.A., D.D., bishop of Yukon, Dawson City; Rt. Rev. J. C. Farthing, M.A., D.D., D.C.L., bishop of Montreal, Montreal; Rt. Rev. David Williams, M.A., D.D., bishop of Huron, London; Rt. Rev. W. R. Clark, M.A., D.D., D.C.L., bishop of Niagara, Hamilton; Rt. Rev. E. J. Diddwell, M.A., D.D., D.C.L., bishop of Ontario, Kingston; Rt. Rev. J. C. Roper, M.A., D.D., bishop of Ottawa, Ottawa; Rt. Rev. A. D. A. Dewdney, D.D., bishop of Keewatin, Kenora.

W. C. HISCOTT, ALERT BALL STAR, PASSES

Death Comes Suddenly to Well-Known Member of Postal Staff.

William C. Hiscott, well known in London as an athlete and member of the local postoffice staff, died suddenly at his home, 573 Maitland street yesterday afternoon.

Mr. Hiscott was the son of the late W. E. Hiscott, bandmaster of the old 7th Regiment. He was born in London 56 years ago.

Mr. Hiscott, who was chief of the registration department at the post office, complained of feeling ill while working on Saturday afternoon. Yesterday morning his condition was regarded as serious, suffering from an acute attack of pneumonia.

He was employed at the local post-office for the past 35 years, having entered the service as a letter carrier. He was prominent as a pitcher and shortstop on the old Alert baseball team and has always been an enthusiastic follower of the game.

Besides his wife he is survived by three sons, Thomas and Charles at home, and W. E. of Toronto; and two daughters, Mrs. W. H. Bailey of Toronto and Miss Norah at home.

BRITISH EMPIRE CLUB SEEKS CITY MEMBERS

Organization Would Provide Meeting Place For Overseas Visitors Here.

Many application forms for membership in the British Empire Club have been sent out to Londoners during the past week. Honorary members in this city to whom the club was able to extend its hospitality during recent visits to the city country, have been invited to become active members.

The British Empire Club, established fourteen years ago by the late Lord Derby, provides a suitable meeting place for overseas visitors in London. During the past summer many Canadians took advantage of the club while attending the British Empire exhibition at Wembley.

Former for election as a Dominion member have been circulated among the businessmen of the city. The annual subscription fee amounts to one guinea.

with the campaigns conducted by some papers for the instruction and protection of investors, that newspaper advertising on well-selected financial pages has come to be regarded as a necessity rather than a mere legal requirement.

News From City Churches

SOUTHERN CONGREGATIONAL.

Dr. Harold Taylor, last year's president of the Southern Congregational Christian Endeavor Society, was again elected president of that organization at the annual meeting held last night, receiving an acclamation. Other officers for the coming year are: Vice-president, Gordon Fonger; secretary, Miss Blanche Thomas; treasurer, Miss Helen Riddick; pianist, Miss Alma Gillitt; assistant pianist, Miss Eunice Hilton; committee conveners—Prayer, Mrs. Samuel Angles; lookout, E. W. Wray; host, Miss E. Perry; music, Miss Edna Clark; director of sing-song, H. McFadden; roll call clerk, Miss Ruth Riddick; missionary meeting, Mrs. W. Powell and the Diadem Bell Mission Circle; press reporter, Mrs. W. Powell.

The election of officers was followed by a sing-song conducted by L. R. Anderson and a welter and corn roast held under the direction of Miss E. Perry.

RIDOUT STREET LEAGUE.

The citizenship committee had charge of the first regular meeting of the Ridout Street Methodist Young People's League held last night. The president, M. Muma, was in the chair. The meeting was the first of the series, the meaning of government control and the very bad conditions under which it existed in the province of Quebec. Mr. Muma had spent three weeks in Hull this summer, and knew whereof he spoke. The program also included a vocal solo by Miss Esie.

The resignation of two of the vice-presidents during the summer months necessitated the following appointments: Miss Winnifred Barnes, vice-president, and Mr. Wilson fourth vice-president. At an executive meeting following the league meeting, it was planned to hold two socials and concerts for the purpose of raising money, one to be directed by the girls and one by the boys, each striving to outdo the other.

The opening of Normal School has led the league to turning the coming two meetings into receptions for the incoming students.

ARRANGE SHOWER.

Mrs. Tom Wilkie, 525 Ontario street is planning a shower for the bride of a friend, a towel shower in aid of the Old Time Fair, being given later in the season under the auspices of ladies of the Centennial Methodist Church. A talk on the subject of "The Old Time Fair" will be given during the afternoon.

WILLING WORKERS MEET.

The Willing Workers of Wellington Street Methodist Church met in the evening at the home of Mrs. Ed. Brady, last night. The Bible lesson was taken by Sam McCoy, and Mrs. Ed. Brady led in prayer. The resignation of a member, Miss Margaret McCoy, accompanied by Helen Mitchell, and a guest by Sam McCoy and Jimmie Lee A. Treat was announced following the meeting, which was in charge of Mrs. Ed. Brady and Mrs. Percy Mitchell.

ROBINSON MEMORIAL LEAGUE.

The citizenship department was in charge of the annual banquet of the Robinson Memorial Young People's League held last evening. An interesting citizenship topic, "A Scrap of Paper," was given by Miss Sarah Wilkinson, and plans for the young people's rally next Monday, which will be in charge of the league, were made. A pleasing solo by Miss Elsie Orr, was greatly enjoyed.

HOLDS CORN ROAST.

The Young People's Society of Centennial Methodist Church enjoyed a jolly corn roast last evening at the West Lookout at Springbank Park. Corn, weiners and marshmallows were roasted at a huge bonfire, and games and a sing-song took place. Miss Doris England acted as convener, assisted by Miss Edna Skinner, Miss Kathleen Anderson, Miss Vallette Kernohan and Aubrey Oldham.

ROBINSON MEM. LADIES' AID.

Miss Minnie Hawkins, 286 Huron street, is lending her home for a towel shower in aid of the coming bazaar of the Ladies' Aid of the Robinson Memorial Church is planning for the autumn.

ASKIN STREET CHOR.

At the annual banquet and business meeting of the Askin Street Methodist Church, held recently, the following officers were elected: Honorary president, Rev. J. E. J. Millard; honorary vice-presidents, Messrs. Coates and J. F. Maine; president, J. W. Wallace; vice-president, Miss Maud Turner; secretary, Miss May Thomas; treasurer, Miss L. Sproule; librarian, Miss M. Wardell; representatives to executive, Mrs. Westcott, Miss M. Gregory, Wil-

ILLAM SCOTT AND WILLIAM WESTCOTT.

visiting committee, Mrs. M. McCall and A. G. McCulloch. Miss Thomas, the secretary, read a splendid report of work done during the year, and the financial report given by Miss Bessie Dobyn was most encouraging. Preceding the election of officers, a few words of welcome were tendered to Rev. J. E. J. and Mrs. Millard by the past president, Miss M. Gregory.

FIRST CHURCH CHOR.

Members of the First Methodist Church choir were entertained recently at the home of Mr. Emery, the soloist, the event taking the form of a corn roast. Games and contests followed an hour's merriment about an open fire.

ERECTS LANTERN SCREEN.

Fred Hessel, one of the teachers at St. James' Anglican Sunday school, has erected a permanent screen for the showing of lantern slides in the school-room. The Sunday school, which opened last week with a rally of the children, is settling down to regular work. Each child was given a souvenir button on rally Sunday, and to the classes which were permitted to attend a special button with a star attached was given for each member.

ST. DAVID'S A. Y. P. A.

The members of the A. Y. P. A. of St. David's Church enjoyed a corn roast at the home of Mr. Durkin at Glenworth last evening. The guests, numbering 25, motored out in a large bus, and a sing-song and games were enjoyed during the evening.

COLBORNE STREET LEAGUE.

Colborne Street Young People's League held the fall season last evening, when a splendid crowd turned out to attend the opening of the league. The evening was in the chair, and a splendid address was given by Mr. P. S. Nethercott, B.A., head of the history department at the Central Collegiate.

He designed the characteristics of a real league and of a real league, and pointed out to the young people the obligations of the league. The prizes in the recent tennis tournament were presented by the president, Miss Olive Hobbs, receiving the prize in the house of the church. A talk on the subject of "The Old Time Fair" will be given during the afternoon.

WELLINGTON STREET LEAGUE.

Mr. W. Loveday gave a talk on alcohol, telling of its effects on health, character and business, at the meeting of the Wellington Street Young People's League last evening. Mr. Wilfred Hulbert led in prayer, and a piano solo by Miss Ada Jolliffe was greatly enjoyed. Following the meeting, an executive meeting took place, when plans for the rally to be held next Monday evening were made. Rev. W. E. Millson will be the speaker at the rally.

HALE STREET LEAGUE.

The regular meeting of Hale Street Young People's League took the form of a social last evening, in charge of Mr. Will Bedgood. Games and music were enjoyed during the evening.

DUNDAS CENTRE LEAGUE.

Over fifty young people attended the weiner roast given last evening by the Dundas Centre Young People's League at the reservoir. Games and a sing-song were enjoyed, and Miss Dorothy Letteney was convener, assisted by Misses Edna Purdy, Marian Garbutt and Mr. Frank Adams.

EMPRESS AVENUE LEAGUE.

Rev. George T. Watts was an interesting speaker at the regular meeting of the Empress Avenue Young People's League held last evening, giving an address on "The Mountain Top." A talk on the coming bazaar of the Ladies' Aid of the Robinson Memorial Church is planning for the autumn.

VESSEL MOVEMENTS.

Associated Press Despatch.
Sault Ste. Marie, Mich., Sept. 23.—Up—Walsh, Harvard, Mars, 7:30 p.m. Monday; Replogle, 8; Goulder, 8:30; Lyman Smith, Atterbury, Malletton, B. Shaugnessy, 10; Norway, 10:30; Matata, Duluth, midnight; Quincy Shaw, 12:30 a.m. Tuesday; Stone, Midvale, 1; Frontenac, Cowie, 2; Cadillac, Athabasca, 2:30; Anna Minch, Glenora, Hart, Seither, 3; Clarkson, 4; Angeline, 4:30; Leopold, Laughlin, 5; Sacramento, Yosemite, 6; Bangor, 7; Steinbrenner, 8:30; Buffalo, 9.
Down—Wood, Porter, 7:30 p.m. Monday; Cole, 12:30 a.m. Tuesday; Sullivan, 8; James Davidson, 9; W. C. Richardson, Andrew Upson, 10.

CO-OPERATION LEADS IN BOYS' WORK AT "Y"

Program For the Fall Is Announced by Secretary W. H. Spearman.

In announcing the fall program of the boys' department of the Y. M. C. A., W. H. Spearman, secretary, set forth the policy of the association today.

The boys' department is that section of the "Y" comprising all members between the ages of 10 and 17, inclusive. The object is to improve the intellectual, physical, religious and social conditions of the boys.

The general plan is to co-operate with churches, the boys' work board, the religious education council, and other agencies for the promotion of boys' work, such as the orphan's home, juvenile court, Rotary and Kiwanis Clubs and Lions' Club, boy scouts, Young Hebrews, newboys.

The boys will be trained for leadership. The program will be worked out on the small group plan. Each group to be led by a capable mentor and boy leader.

The four-fold program of the Canadian Standard Efficiency Training in religious education, which recognizes the natural desire of the adolescent for variety and progression, will form the basis of the work.

Boys will be encouraged to take their C. S. E. T. work in the local church groups or other church club activities. All the work will be directed under the board of directors by the boys' committee, at least two of whom shall be directors.

The boys' committee consists of Dr. R. J. Gordon, chairman; W. H. Spearman, secretary; Oliver Keene, Doug Walker, F. G. McAllister, Dr. A. Grant, W. R. Jarman, Frank Gray, W. H. Spearman, secretary; Fred Warren, recording secretary.

KINTORE COUPLE MARK SILVER WEDDING DAY

A happy event took place on Saturday evening, Sept. 20, at the home of Mr. and Mrs. William H. McGee, Kintore, Ontario, when about 75 guests assembled to celebrate their silver wedding.

The dining-room was decorated in silver, white and purple. After dinner the guests gathered in the spacious drawing-room, where an impromptu program was rendered, consisting of orchestra music, speeches, songs, readings and the presentation of silver to the happy couple. Although the invitations said "No gifts," the friends on both sides of the house could not let such an occasion pass without showing their host and hostess in some tangible way the greatest esteem for them.

A beautiful sterling silver tea service was presented to Mr. and Mrs. McGee from the Oliver and Hogg families and Athabasca, 2:30; Anna Minch, Glenora, Hart, Seither, 3; Clarkson, 4; Angeline, 4:30; Leopold, Laughlin, 5; Sacramento, Yosemite, 6; Bangor, 7; Steinbrenner, 8:30; Buffalo, 9.

MONTHLY PROGRAMS ARE Y. M. C. A. FEATURE

Special emphasis is being laid on the month to month program of the Boys' Department of the Y. M. C. A. During the fall and winter activities stress will be laid on different features of the association work so that the staff will be able to make the most of the extensive program which has been worked out for the boys.

September is being given over to organization; October to school relationships; November, the 3 C's; December, community service; January, relationships; February, world brotherhood; March, church relationships; April, higher education.

GRAY OLD PILE O' BRICK AGAIN COMES TO LIGHT

Only the sombre grays and benumbed creams of what was once beautiful virgin-white brick and the bushful moss-green woodwork of the portals of the city hall today look over on to Dundas street and Federal Square. Decorations that were so gay during Fair Week and for the Trades and Labor Congress have been removed and packed away in moth balls for another year.

London's city hall is now completely hidden from the casual visitor and it can be found only with difficulty by the curious among the late season motor tourists.

B. C. HAS GOVT. SALE AND NOT CONTROL

Claim Made by Vancouver Pastor—City Methodists Back O. T. A.

The Ontario temperance act was unanimously endorsed yesterday by the Methodists of London district, convened in session in Centennial Methodist Church. At the same time the form of government control now in operation in Quebec and British Columbia was frowned on to a greater extent almost than the old-time bar.

Discussing conditions in British Columbia, Rev. J. B. Westman, Vancouver, president of the Vancouver Methodist conference, declared that the system of government control was not nearly as good as prohibition.

"If liquor is sold by the government in sealed packages," said Mr. Westman, "the curtailment of sale will only depend on the depth of the pocketbook. Bootlegging, to my personal knowledge, increases ten times as much as under prohibition. Over one hundred clubs were opened in the city of Vancouver. Under the old system you could at least confine the saloon to a certain district, but not so under government control. Your next-door neighbor may open a club, run it for a while, and then move off to another section of the city. The bonded indebtedness of the province has increased with \$25,000,000 less to pay for it. Taxes have increased; business failures are more common; bootlegging has increased, and the use of drugs has increased. It is government sale that British Columbia has, not government control."

Mrs. Gordon Wright, of this city, Dominion president of the W. C. T. U., and Rev. W. E. Millson also spoke briefly on the question.

The full text of the resolution passed by the meeting was as follows:

"We, the members of the London District Methodists, assembled in the Centennial Methodist Church, express our appreciation of the benefits which our province has received the last eight years from the application of the Ontario temperance act in the decrease of drunkenness, lawlessness and crime.

"We believe that in spite of the efforts of the bootleggers and others interested in the illicit sale and consumption of liquor to discredit the act, it is the best temperance legislation ever placed on the statute books of the province.

"We warn our people to be on their guard against the subtle propaganda of the moderationists, who are advocating government control of the trade as a remedy for bootlegging and law-breaking, for we are assured from the facts given by reputable citizens. Government statistics and police records of both British Columbia and Quebec show that the evils of bootlegging and law-breaking are greater in these provinces than in Ontario; we are fully convinced that the Ontario temperance act can be enforced and we have the assurance of the premier that if sustained on October 23 he will strengthen and fully support it.

"We therefore, call upon all our own people to poll their vote on October 23 in favor of a continuance of the O. T. A. by placing a cross opposite the first question and to urge others to do the same."

DUNDAS CENTRE C. G. I. T.

Election of officers for the coming year took place at the meeting of the C. G. I. T. of Dundas Centre Church held last evening. The executive elected are as follows: President, Lena Shoenbott; secretary-treasurer, Lena Shoenbott; press reporter, Rowena Langford. Plans for the coming season were discussed during the meeting.

A Financial Stronghold

There are only eleven financial institutions in Canada having a Paid-up Capital of five million dollars or more.

The "Old Huron & Erie" is one of that number.

In addition to its fixed, permanent and non-withdrawable Capital of five million dollars, the Corporation has a Reserve Fund of \$1,650,000.

These amounts provide Surplus Security of \$6,650,000 for Depositors and owners of Huron & Erie Debentures.

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Open a Savings Account with us. Make a deposit each week or month, and save for something you greatly desire—for instance, a home, an automobile or a profitable investment.

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Dundas opposite Rectory
T. G. Meredith, K.C., President.

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JUNIOR RUGBY LEAGUE IS URGED FOR SCHOOLS

The organization of a junior football league in the city public schools is mooted.

In the past it has been found that smaller boys, under 90 pounds in weight, have not had a fair chance to get into the game and hence there is under consideration the formation of a junior league in which only boys under the weight would compose the teams.

The question is under advisement by the sports committee appointed by the principals' association.

Last year the senior league in the public schools embraced 19 teams, and all play will be begun about the first of next month, it is expected.

Good Pictures

Bring your snapshots to us to be developed and printed. You will be sure of best results.

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