

FALSE ENTRIES IN BANK MINUTES

Gough Surprised At Hearing Certain Items.

TESTIFIES AT THE TRIAL

Denies Knowledge of Crerar's Reason For Resigning

TORONTO, Dec. 30.—Although he would not say that it was a forgery, R. P. Gough, Home Bank director, under cross-examination this morning in his trial in which he is charged with approving and concurring in false statements of the bank's affairs, maintained that an item on the minutes of the bank board of September 29 was never read to him. This item requested confirmation of the board by the Toronto branch for a demand note of \$198,188 for the Manufacturers' Holding Company of 1924 concern. D. L. McCarthy, K. C. crown prosecutor, said the handwriting was in the handwriting of Oswald Smith, chief accountant. Mr. Gough admitted that he had never looked over the minutes of the bank until after he had received the following the suspension of the bank. He also maintained there were other false entries in the minutes, which he had never heard read. Two others also referred to advances to the Manufacturers' Company.

"How do you suggest the minutes got there?" asked the crown.

"By the connivance of the general manager and the president" was the reply.

"By Dr. Smith, too?"

COUNSEL PROTESTS.

This question raised a protest from W. N. Tilley, K. C., defense counsel, who said that just previous to the end of the bank's fiscal year, May 31, 1920, that the deposits had jumped up nearly three millions to \$21,166,000, and that on June 4 they had come down to \$19,892,000. The deposits for the few days included two millions from the Province of Ontario and half a million from the City of Toronto. Mr. Gough's only comment was that there was a large deposit by the province. Mr. Gough said that Mr. Gough's report as president was a "loving account" of the bank's strong position.

At the afternoon session Mr. Gough stated under cross-examination that in March, 1921, he had proposed the election of P. A. Mitchell, of London, Ontario, as a director of the bank, although he knew nothing about him beyond what he had been told by the late H. J. Daly. He understood Mr. Mitchell was a wealthy and well connected in the old country. He did not know that Mr. Gough did not know that Hon. T. A. Crerar, Western director, had sold the shares held by the Grain Growers' Grain Company.

"Was it a condition that when Mr. Crerar resigned as director he was to be relieved of his stock?"

"I don't know."

"Everybody who got out seems to have made certain conditions," commented Mr. McCarthy.

"Did you know that Daly went to England to sell Home Bank shares?"

"Mr. Gough did in the near future."

SELLING THE SHIPS.

Asked why the bank had a company to sell the ships, Falgout and Vaudry, Mr. Gough said it was a company thing to have a bank handle ships. They were handled by the Dominion Holding and Investment Company in connection with the Barnard accounts. J. C. Whittaker, said Mr. Gough devoted his whole time to the Barnard accounts which, he said, was the attention of the board, were never brought to the attention of the shareholders. He admitted that the bank had spent more on repairs for the ships than the liquidator had got for them when they were sold.

Witness said Mr. Daly had put up security for the Barnard account. He was asked if this was not to help the bank, and was loath to answer the question that Mr. McCarthy asked if he doubted Daly's motives.

"I have no doubt that he was sincerely trying to put the bank through, but in view of things I know nothing was not always sincere," replied Gough.

In helping the bank he helped himself."

Mr. Gough said that some items in the minutes of the directors' meetings had never been read to him, and intimated that he had been fooled in some transactions because he was not informed of the reference in the minutes.

"Do you suggest that Cooper Mason was a party to the fraud?" asked the crown.

"I suggest nothing at all."

Mr. Gough was taken through the connection of the bank with the purchase and sale of Murray-Kay stock, and contended that the bank made money on what deals it had with the company.

He said that M. J. Haney had bought stock. Witness thought it was for the bank, but he found out later that Haney made the profit personally. The transactions in Murray-Kay had been a good deal for the bank. The trial proceeds to-morrow morning.

UNIONISTS PROTEST

VOTERS' LIST IN USE

Declare They Will Take Question of Wingham Vote to Proper Courts.

WINGHAM, Dec. 30.—Yesterday the Presbyterian congregational meeting was held here to decide as to whether the church shall enter the United Church and a heavy vote was polled at the close of the meeting. The unionists entered a vigorous protest against proceeding with the submitted voters' list and gave warning that they would appeal to the proper courts to have the election voided. The unionists here are highly incensed against what they term a most unfair and illegal list and are in deadly earnest to have the matter thoroughly investigated by the proper authorities.

SIX NATIONS HEROINE

SUCCUMBS TO BURNS

HAMILTON, Dec. 30.—After lingering at the point of death since she entered the institution about two weeks ago, Mrs. Levi Turkey succumbed to-night in St. Joseph's Hospital to injuries she received in a fire which claimed five lives on the Six Nations reserve near Brantford.

Three times Mrs. Turkey entered the burning home wherein almost 20 members of the tribe, including the five victims, slept, and heroically rescued several children. It was on the third occasion that she received her injuries.



Hon. Mr. Graham Hints General Readjustment Of Rail Rates Proposed

Minister of Railways Replies To Brantford's Protest Against Discrimination

BY G. L. BISHOP.

Free Press Special Correspondent.

OTTAWA, Dec. 30.—Whatever the judgment of the Supreme Court in the Crow's Nest rate appeal, the hearing of which has just been fixed for February 3, there is little doubt of steps at the coming session of Parliament for a general reorganization of the freight rates structure. This is indicated in a reply sent by Hon. George P. Graham to the Brantford Board of Trade, which had brought up anew the question of discrimination resulting from the restoration of the Crow's Nest rates.

THE MESSAGE.

The message, which was from the minister of railways, Hon. George P. Graham, read as follows:

RECORD GRAIN FLEET ANCHORED AT BUFFALO

119 Ships, With 38,000,000 Bushels of Grain, to Winter There.

BUFFALO, Dec. 30.—Despite the failure of the grain freighter F. B. Squire to make its way through lake ice to this port, the largest grain fleet in Buffalo's history is now anchored inside the harbor breakwater. The Squire, the last boat bound down to pass through the Soo locks, was forced to dock at Detroit.

There are 119 grain boats with winter cargoes in Buffalo harbor. The treasure approximates 38,000,000 bushels, and is valued at \$40,000,000. Wheat makes up the bulk of the cargoes, there being 26,982,896 bushels of this staple.

Most of the grain is American grown.

NAMED AGENT-GENERAL

VICTORIA, B. C., Dec. 30.—Frederick A. Pauline, former Speaker of the Provincial Legislature, was appointed British Columbia agent-general in London to-day.

NEW THORNDALE SCHOOL READY

To Be Opened Officially On Evening of January 5

GOOD PROGRAM ARRANGED

London Cars Marooned By Bad State of Roads

THORNDALE, Dec. 30.—The new continuation school will be formally opened on Monday evening, January 5. Several prominent speakers from various parts of the province will be present to address the audience and all residents of the township are invited to attend. This school is handsomely equipped and declared by prominent educationists to be one of the finest in Western Ontario. The board of trustees who have had charge of the erection of this school are Dr. M. Morrison, George Belton, John Jones and W. N. Wright, secretary-in-charge. The staff which will endeavor to promote the interests of the school are Miss McCullough, principal, Miss A. Hunter, assistant; Miss G. Langford, principal of the public school.

The Thorndale continuation school, which for several years has been conducted in the Masonic Hall, had made excellent progress and many of its graduates are now filling important positions in various parts of the province, and much credit is due the pioneer promoters of this educational institution and the efficient teachers who labored so faithfully to carry on their duties.

Miss H. M. Hamilton, who assisted on the high school staff during the fall term, was presented with a handsome memento by the students of form 1 prior to her departure for her home in Watford.

TEACHER RESIGNS.

Miss Edna McCutcheon has resigned her position as teacher of S. S. Nos. 4 and 5, and Miss Mary Brock, of Thorndale, has been engaged.

The Thorndale Co-operative Dairy Company has engaged Joseph Skelton, formerly of London and Kintore, as cheese maker for the ensuing year.

David Weston has opened a blacksmith shop where Mr. Kennedy formerly conducted a business.

R. P. Blyth has been appointed a county constable. During the past year he served as constable of Thorndale Village.

The financial statements recently issued to the ratepayers of West Nile and bridges, \$3,216.25; local Board of Health, \$12.00; expenses of sheep killed and worried by dogs, \$88.50; charity, \$187.40; McGuffin municipal train, \$277.50; salaries and allowances, \$1,155.

The financial report of the Village of Thorndale showed the total disbursements \$902.60, and the total amount of expenses were: Building and repairing the sidewalks, \$239.85; graveling, ditching and cleaning streets, \$245.38; oiling the streets, \$138.25.

Harold Wheaton, of St. Thomas, spent the week-end with his parents, Mr. and Mrs. James Wheaton, Rt. 2, Sarnia, Ont.

The road from Thorndale to the Cumlin highway is drifted in several places making it almost impassable for automobiles. Those who motor to the village for Christmas and were forced to leave their cars in the garages have not found the roads suitable to bring them in to the city yet.

P. M. Wood, former manager of the London Life Insurance Company for the Province of British Columbia, with headquarters at Vancouver.

The public library has purchased a consignment of books valued at \$40 and these will be on the shelves of the library on Saturday evening. Mrs. James Wheaton and Miss Edna Hogg acted as purchasing committee.

Miss Eva Hueston, of the Hamilton teaching staff; Miss Robena and Georgina Puffin, of the St. Catharines teaching staff; Miss Jennie Hobbs, of Clinton High School staff; Miss Laura Ryan, of Hawkesbury High School staff; and Miss Rhoda Weston, of Ridgeway public school, are holidaying with their parents here.

Mrs. L. Mitchell, of Hamilton, and Harold Harding, of Detroit, were guests of their parents, Mr. and Mrs. R. H. Harding.

Lewis Guest, of Detroit, and Harold McGuffin, of Detroit, spent a few days with their parents.

SHOOTS BIG EAGLE.

AYLMER, Que., Dec. 30.—A big gray eagle, measuring 90 inches from wing tip to wing tip, was shot down here yesterday by Charles Wright. The bird was battling with a flock of crows when Wright brought it down.

IMMIGRATION TO CANADA FOR 11 MONTHS TOTALED 121,685

Of These 56,925 Came From Great Britain and 15,587 From United States

OTTAWA, Dec. 30.—Immigration to Canada from all sources, for the first 11 months of the present year, totaled 121,685, according to an official statement issued to-day by the department of immigration and colonization of the United States and British, 15,587 from the United States, and 45,172 from other countries.

The total movement is 9,046 less than for the same period last year, a decrease of 7 per cent, but this difference is more than accounted for by the fact that a movement of 11,700 British harvesters in 1923 was not repeated in 1924. When allowance is made for the harvest movement, British immigration shows a slight increase over last year.

Immigration from other countries, excluding the United States, increased by 6,150.

The movement of United States citizens into the Dominion decreased about 20,000, when compared with 1923, but these figures make no allowance for the large number of Canadians now returning to Canada after having lived on the other side of the boundary for six months or longer. Canadians who have returned from the United States in the eight months for which records are now complete, total 31,152.

In keeping with the policy of the department of immigration and colonization, immigration has been relatively heavy during the spring and early summer months, when opportunities for new settlers are at their best. With the approach of winter the movement has been sharply reduced. New arrivals in November amounted to 5,668, against, for example, 19,494 in May.

CHAS. TURNBULL DIES SUDDENLY

Prominent Galt Manufacturer Stricken At His Office

OTTAWA, Dec. 30.—The death occurred here this evening of one of this city's most prominent manufacturers and one of the leaders in the textile industry in Canada, in the person of Charles Turnbull, secretary-treasurer of the C. Turnbull Company, Limited, of this city.

Accessed by the Turnbull firm, which steadily grew until to-day it is one of the largest in Canada. The late Mr. Turnbull had always taken a keen interest in civic affairs, having served his fellow citizens in the City Council, and at the time of his death was chairman of the public library board, of which he had been a member many years. He was also president of the Gore Mutual Fire Insurance Company, of this city.

Deceased was a keen lover of bowling and curling and was well known among the devotees of these games throughout the province. He was a past president of the Ontario Curling Association and was honorary president of the George Street Bowling Club.

He is survived by a widow and two daughters, Mrs. Adam Linton, of Regina, and Miss Margaret, at home; one brother, George, of Galt, and two sisters, Mrs. F. J. Brown, city, and Mrs. (Dr.) Roberts, Guelph. An only son, Owen, was killed during the war while serving with the air force.

The funeral will take place here on Thursday afternoon.

ONTARIO BUSINESS MEN WILL VISIT QUEBEC

Arrangements have been made and plans are now maturing whereby a large delegation of Ontario's prominent manufacturers, professional and business men, accompanied by His Honor Lieutenant-Governor Cockshutt, Hon. G. Howard Ferguson and members of the Ontario Cabinet, will pay a visit to Quebec as the guests of the Lieutenant-governor and premier, representing the Province of Quebec. The object of the visit is to further good relations and better business conditions between the provinces.

The Canadian National Railways are co-operating to the extent that they will operate a special sleeping car train to leave Toronto on Wednesday, January 28, at 7 p. m., arriving in Quebec in time for breakfast on January 29. This train will consist of standard sleeping and compartment cars, and reservations may now be made through any agent of the company.

QUEBEC GIRL WINS \$1,200 SCHOLARSHIP

NEW YORK, Dec. 30.—Miss Dorothy Lathe, of Quebec, won a \$1,200 scholarship in a home lighting essay contest, under the lighting educational committee's auspices. It was announced to-day. One million school children in Canada and the United States took part in the contest. Miss Julia Croo, of Portland, Oregon, winning the first prize of a \$15,000 model home.

FIND GASOLINE IN COAL OIL SUPPLY

From Same Source As That Used By Man Fatally Burned

SUSPECTED BY VICTIM

Inquest Adjourned To Hear Evidence From Oil Company

SARNIA, Dec. 30.—The report of the provincial analyst submitted at the inquest into the death of James Purvis, young Sarnia Township man, who died following an explosion at his home on the London road about a month ago, showed that samples of coal oil from the same source as that used by the deceased had a gasoline content. An inquest was held this afternoon before Coroner William Logie, of Sarnia, in a schoolhouse on the London road near the scene of the tragedy. An adjournment was made for a week in order that the firm which supplied the oil might submit evidence.

Evidence was given by several neighbors indicating the source of their coal oil supply and several testified that Purvis had expressed the opinion prior to the accident that the coal oil contained gasoline.

On the night of the accident Mr. Purvis had gone into the shed in which the coal oil was kept, with a lamp. As he attempted to light the lamp there was an explosion and he was enveloped in flames. He was so badly burned that he died the following day. The house was completely destroyed in the first that followed.

There are 73,144,000 acres of rice under cultivation in India.

True pluses are seldom found outside the Northern Hemisphere.

OTTAWA HEARS OF BANK MERGER

Special to The Free Press.

OTTAWA, Dec. 30.—It was reported to-day on most reliable authority that another important amalgamation of Canadian banking institutions was about to be consummated, which would take the form of the absorption of the Union Bank of Canada by the Bank of Toronto.

Utmost secrecy has been observed in regard to the rumored merger, but the informant, who is in close touch with financial moves in the capital, went so far as to state that an application for approval of the merger had been forwarded to the Cabinet. He intimated that the impending merger would be announced any time and would come without any statement of a character intended to prepare the public for it.

If the reported merger goes through it will make the 32nd bank amalgamation in Canada since confederation and the fourth since the beginning of 1924. It would leave only 12 Canadian banks operating.

STRENGTH INSTITUTIONS.

The Bank of Toronto, according to the latest figures available, is one of the strongest banking institutions doing business to-day, with a paid-up capital of \$5,000,000. It was founded in 1855 being the oldest bank incorporated with headquarters in Ontario. Its president is W. G. Goederham, of Toronto, and its general manager John R. Lamb. The head office is in Toronto.

The Union Bank of Canada has a paid-up capital of \$3,000,000 and reserves of \$1,750,000 and the head office is in Winnipeg. It has many branches throughout the West. Its president is W. R. Allan and its general manager J. W. Hamilton.

The Bank of Toronto has had a steady, substantial growth and has been extremely careful in all its loans and its dependability and its safety has never been questioned. Its recent annual report shows net profits for the fiscal year ending November 29 as \$88,294, being equal to 19.30 per cent on paid-up capital, which showing is only slightly below last year. Loans are over \$2,000,000 above the previous year, while total assets show an increase of nearly \$3,000,000. Deposits showed an increase of over \$2,700,000.

Bank amalgamations so far this year were the Bank of Hochelaga taking over the Banque Nationale, the Standard taking over the Sterling and the Bank of Montreal absorbing the Molsons Bank.

MUTUAL LIFE ACTUARY RETIRES FROM OFFICE

KITCHENER, Dec. 30.—M. S. Hallman, A. I. A. F. A. S., actuary of the Mutual Life Assurance Company of Canada, is retiring at the close of the current year.

Mr. Hallman entered the service of the Mutual Life of Canada in the year 1897, his marked mathematical abilities procuring his appointment. He was successful in passing the associate examination of the Institute of Actuaries of Great Britain and in 1904 he became a fellow by examination of the Actuarial Society of America, so that his qualifications for the position he held so many years were obvious. He was appointed actuary of the company in April, 1907.

Mr. Hallman retires in accordance with the benefit system adopted by the board in 1922.

FUR COAT SALE

BELTZ & CO.

Practical Furriers Since 1867

PANT SALE

close January 3rd. Come and get your share of this \$8,000 stock at less than factory prices.

\$2.98 to \$5.95

Wegner Clothing Co

371 Talbot St., Opp. Market.

Large advertisement for 'New Year's Resolution: "I Will Buy Only GOOD WHITE BREAD"' featuring the NEAL BAKING COMPANY, LIMITED, with locations in WINDSOR, LONDON, ST. THOMAS, SARNIA and phone numbers 2173-1313.