

1ST YEAR. NO. 24177

LONDON, ONTARIO, TUESDAY, JANUARY 20, 1925. —TWENTY PAGES.

THREE CENTS.

## PRIVY COUNCIL FINDS LEMIEUX ACT INVALID Home Bank Vice-President Is Convicted On Six Counts

### INDUSTRIAL DISPUTES ACT NULL

Privy Council Finds Lemieux Measure Not Constitutionally Valid.  
CAREFUL JUDGMENT  
Appeal Made by Toronto Hydro-Electric Commission Allowed.

Associated Press Despatch.  
London, Jan. 20.—The Toronto hydro-electric commission's appeal to the privy council with regard to the constitutionality of the industrial disputes investigation act (known as the Lemieux act) was allowed by the judicial committee of the privy council today.

The judgment which was delivered by Lord Haldane, was evidently one prepared with more than ordinary care. It is always with reluctance that their lordships come to a conclusion adverse to the constitutional validity of any Canadian statute that has been before the public for years, as having been validly enacted, but the day incumbent upon the judicial committee of the privy council now, as always, is simply to interpret the British North America act, and to decide whether the statute in question has been within the competence of the Dominion parliament, under the terms of section 91 of the British North America act.

In this case the judicial committee has come to the conclusion that the act is invalid. The committee found themselves compelled, alike by the strict letter of section 91 and by the interpretation of its terms, that now have been given by the supreme authorities. They have had the advantage not only of hearing the full arguments on the question, but have also had the benefit of the decision of the Ontario courts, which in this case is the sovereign in council case directly. Some of these judgments are against the act, which they themselves take; others favor it, but all are of a high degree of thoroughness and ability.

The judgment then proceeds to state the purposes of the industrial disputes act, and the methods of working the same. It then proceeds to state the effect of the act, and the effect of the industrial disputes act, it is clear that it is one which could have been passed by a provincial legislature under section 92, of the British North America act, for its provisions are concerned directly with the rights of both employer and employee in the province. It sets up a board of inquiry which could summon witnesses and enter premises. It did no more than a provincial legislature could have done under section 92 of the British North America act, and it is not a law in order to enforce new restrictions on civil rights. It interfered further with civil rights when by section 28 it suspended liberty to look out of strike during a reference to a board.

Commission Entered Appeal.  
It does not appear that there is anything in the Dominion act which would have been struck by the Ontario legislature, excepting only. Please See Page 8, Column 2.

### The Weather

FORECASTS  
Today—Moderate winds with local snow.  
Wednesday—Westerly winds; fair and moderately cold.  
The high pressure which was over Ontario and Quebec yesterday has passed to the westward, while the low which was in the lower Mississippi valley is now near the middle Atlantic coast. The temperature continues moderate in the western provinces, but to the northward in the Mackenzie valley it is lower than before this winter.

Temperatures.  
The highest and lowest temperatures prevailing in 8 a.m. today were:

Station	High	Low	Weather
Victoria	44	40	Rain
Vancouver	25	10	Fair
Winnipeg	21	9	Clear
Port Arthur	25	14	Clear
Sault Ste. Marie	15	13	Snow
Toronto	32	17	Snow
Kingston	4	—	Snow
Ottawa	4	—	Snow
Montreal	4	—	Cloudy
Quebec	—	—	Cloudy
St. John	—	—	Cloudy
Halifax	—	—	Cloudy

LOCAL TEMPERATURES.  
The highest and lowest temperatures recorded in London during the 24 hours previous to 2 o'clock last night were: Highest, 18; lowest, —2.  
The official temperatures for the 12 hours previous to 8 a.m. today were: Highest, 22; lowest, 18.  
Barometric Readings.  
Monday—8 a.m., 29.46.  
Tuesday—8 a.m., 29.11.



BELIEVES DAY OF JUDGMENT NEAR.  
Miss Christabel Pankhurst, who has been delivering a series of addresses in New York, in which she expresses the belief that the day of judgment is close at hand. She formerly was almost as well known for her connection with the British militant suffragette business as was her mother, Mrs. Emmeline Pankhurst, who is a resident of Toronto.

### PREMIER'S EDUCATION PLAN IS FAVORED BY LONDONERS

Makes Ready For World's End  
Greer Believes Pupils in Higher Years Should Pay Certain Centres

Associated Press Despatch.  
New York, Jan. 20.—Robert Reid of East Portauque, Long Island, today completed preparations for the world's end, which he believes is to come on the midnight of Feb. 6. Guided by the prediction of Mrs. Margaret Bowen, prophet of the returned seventh day Adventists, that the millennium will arrive at that hour, Reid has sold his household effects, settled his accounts, and is "all set" for the event.

Mr. Reid would like to give to the universities, remarked Mr. Greer, and at the same time it would serve to raise the general education of the people to a high average. It would be unwise, however, to extend free education, since the municipalities are already finding the load they are carrying to be very heavy.

Reviewing Plan.  
Everton A. Miller, M.A., principal of the Collegiate Institute, pointed out the plan suggested by Premier Ferguson had been in the minds of educationists for four or five years past.

Expressing the opinion that the plan was quite feasible, in lieu of the increased costs obtaining for the University of Toronto, Mr. Miller intimated that the plan would possibly be to have second-year university work carried on in a number of the larger colleges scattered throughout the province.

The situation locally would depend upon whether the taking of the work was left optional with the student. Please See Page 3, Column 7.

### HUDSON'S BAY RAILWAY IS PROVINCIAL PROJECT

Canadian Press Despatch.  
Winnipeg, Jan. 20.—It is of no use passing resolutions urging the federal government to complete the Hudson Bay railway, and it will never be finished unless the prairie provinces combine to do it themselves and let the Dominion administration look after the water end of the project, declared Hon. T. C. Norris, leader of the opposition in the Manitoba legislature, last night.

He urged the Bracken government to take the initiative and try to induce the Saskatchewan and Alberta governments to come into a joint scheme.

### PRODUCTION OF PIG IRON DECREASES IN CANADA

Ottawa, Jan. 20.—A decrease of 33 per cent in the production of pig iron in Canada during 1924 is noted in a statement issued by the Dominion bureau of statistics. The production was 592,024 gross tons, compared with 880,018 in 1923 and 883,057 in 1922. The production in December was 25,544 tons, or slightly less than in November. No foundry iron was produced in December, but the difference of 12,400 tons of this product produced in November was made up by increases in basic iron and malleable iron.

### R. P. GOUGH CONVICTED ON 6 COUNTS

Vice-President of Home Bank Guilty of Bank Act Violations.  
STRONG DEFENCE  
Judge Coatsworth Finds Official Guilty in Connection With Report.

Canadian Press Despatch.  
Toronto, Jan. 20.—Richard P. Gough, vice-president of the defunct Home Bank of Canada, was found guilty this morning by senior Judge Coatsworth on all six counts laid under the bank act as a result of the failure of the institution in August, 1923. The charges all hinge about the annual report of the bank for its fiscal year ending May 21, 1923, and were that he did make a wilfully false or deceptive statement, unlawfully used or deceptive statement, and negligently approved or concurred in an account containing false or deceptive statements.

The vice-president of the bank was the fourth of the directors to stand trial and the first to give evidence in his own behalf. C. A. Barnard of Montreal, was found guilty on similar counts, while Lieut.-Col. Smith, Montreal, and J. F. M. Stewart were convicted of negligence.

Found Statement False.  
As in previous judgments his honor found that the statements were false and did not set forth a clear and full statement of the affairs of the bank as required by the act. He pointed out that the defence was that Gough was not responsible for the monthly statement of the affairs of the bank, but he was absent from Ontario when the annual report was distributed to the shareholders in June, 1923. His honor reviewed Gough's connection with the bank since the time he joined the board in November, 1915. During the trial of the other directors, Gough's name was mentioned 182 times in the proceedings.

His great experience, conspicuous ability and high standing in the commercial world stamped him as the man whose knowledge and capacity eminently fitted him for an important place in banking circles and it seemed quite natural that he should be named vice-president, continued his honor, "and the announcement of his going on the board must have had the effect of bringing higher education to the public confidence. This no doubt was the reason for securing him as vice-president. It is his evidence indicates that neither he nor his firm transferred their current accounts to the Home Bank."

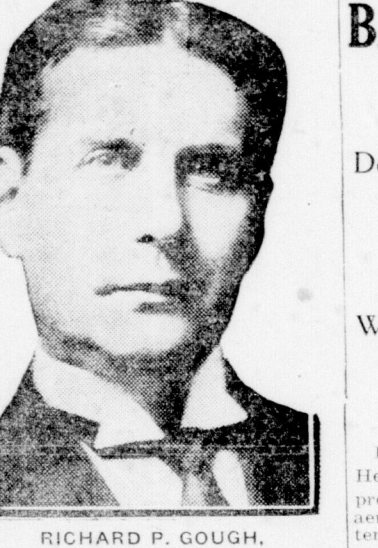
### GOVT. OF INDIA IS HIT BY SECRET SOCIETIES

Problems Brought Before the Legislative Assembly by the Viceroy.

Delhi, India, Jan. 20.—The legislative session was opened in full state today by the viceroy, the Earl of Reading.  
Referring to the recent legislation in Bengal, the viceroy said the governor's action had his full support and he had decided to reserve the act for signification of the king's pleasure.  
He pointed out the necessity of preventing paralysis of a government of law and order and said that the government was dealing with widespread secret societies which had many ramifications.  
No political progress could have a part with terrorism, and both the Indian and European members of the Bengal government had unanimously begged him to issue the ordinance under the agreement reached between the Hindus and Moslems of Kohat and trusted that the tension between communities in different parts of India would be relieved.

### FINE METHODIST COLLEGE BURNS, LOSS IS \$200,000

St. John's, Nfld., Jan. 20.—Methodist college, valued at \$200,000, one of the largest and finest educational institutions in Newfoundland, is today a heap of ruins, the results of fire of unknown origin which broke out in the college building at 7 o'clock last night and burned until 2 o'clock this morning. There was \$200,000 insurance on the building. The college provided school accommodation for 600 children. The firemen were much hampered by zero weather and lack of water, owing to the taps left running in the building.



RICHARD P. GOUGH, vice-president of Home Bank, has been found guilty on six charges laid under the bank act, all counts arising out of the filing of bank statements to the minister of finance.

### MINERS EXPECTED TO QUIT TOMORROW

Prospects of Averting Walkout in Pennsylvania Field Appear Dim.

Associated Press Despatch.  
Scranton, Pa., Jan. 20.—Prospects of averting the threatened strike tomorrow of the 60,000 hard coal miners in district No. 1, united mine workers, appeared dim today. Various agencies continued their effort to prevent the general walkout, but members of the grievance committee stood firm in their announced intention to order the men out unless the strike of the 11,000 Pennsylvania Coal company's miners was settled by tomorrow and a district convention called to hear their alleged grievances. This appeared improbable, for officers of the union, repeatedly have declared that the strikers must return to work before their grievances will be considered.

### WAR HERO IS DYING AFTER PLANE FAILS

Lt. D. G. Warner of Selfridge Field, Falls With Machine to Frozen St. Clair.

Special to The Advertiser.  
Mount Clemens, Mich., Jan. 20.—When his big army plane developed trouble as he was flying above frozen Lake St. Clair late today, Lieutenant Duane G. Warner, attached to 27th Squadron of the United States Army, plunger to aviation quarters at Selfridge field, was sent hurtling down with his machine. It crashed and crumpled, the aviator being embedded within the fuselage.

A squad of ice cutters working near by rushed to Warner's aid and succeeded in extricating him from the wreckage in an unconscious condition. He was hurried to military headquarters and later to St. Joseph's hospital in this city, where an operation was immediately performed to relieve a compound fracture of the skull.

### EATING PILLS IS FATAL TO 18-MONTHS-OLD BABY

Canadian Press Despatch.  
Moncton, N.B., Jan. 20.—The 18-month-old child of Mr. and Mrs. Leonard Tilley, died Sunday at the St. John infirmary. She was an extremely considerable note and had exhibited pastels at home and abroad.

### SENATOR OF NEW JERSEY LINKED IN RUM SCANDAL

Associated Press Despatch.  
Jersey City, N. J., Jan. 20.—Senator Edward L. Edwards of New Jersey was implicated today in the New Jersey rum scandal at the trial of 12 Weehawken policemen indicted for prohibition law violations, when two grand jurors testified that the senator and former governor had served as a link between bootleg liquor buyers and William F. Griffin, alleged master ringer of the conspiracy. John Hilton, prosecuting attorney, said he would seriously consider presenting the evidence implicating Senator Edwards to a grand jury.

### BRANCH LINES PLANNED BY THE C.P.R. THIS YEAR

Special to The Advertiser.  
Calgary, Alta., Jan. 19.—That this year's program of work, including branch line extensions, would be considered about the end of the month, was the statement of Charles Murphy, general manager of the Western lines of the C. P. R., who was in Calgary on Monday on one of his periodical visits.  
Mr. Murphy expressed confidence regarding the future.  
"Naturally this is what might be termed a dull season following the holidays, but things are by no means as bad as we had expected," he said.

### BALLOONISTS TO SOAR ABOVE CLOUDS TO WATCH ECLIPSE

Detroit Experts To Ascend at Sunrise at Point Near Buffalo.

UP 20,000 FEET  
Will Avoid Chance of View Being Obscured in Taking Observations.

Special to The Advertiser.  
Detroit, Mich., Jan. 20.—Judge Henry S. Hulbert of Wayne county probate court and Ralph H. Upson, aeronautical engineer and former international balloon racing champion, are planning to ascend three or four miles above sea level in Upson's racing balloon Saturday morning to observe the eclipse from above the clouds.

Their companions will be William P. Harris, Jun., 15410 Windmill Pointe Drive, and Lieut. H. W. Emerson, an aeronautical engineer, associated with Upson in air craft development corporation.  
Judge Hulbert, who for many years has been a student of astronomy, plans to make astronomical observations of the eclipse.  
Mr. Harris, who obtained interesting snapshots of big game in its native jungles during an African hunting trip two years ago, will be the photographic officer of the expedition.

Ascend at Sunrise.  
Mr. Upson and Lieut. Emerson, both widely known authorities on air currents, intended in aerial navigation will be prepared to record unusual atmospheric conditions aloft during the eclipse. The expedition plans to ascend at sunrise Saturday near Buffalo.

Buffalo was selected as a starting place, merely for reasons of convenience, Mr. Upson explained today. "We desire to inflate the balloon from an illuminating gas pipeline, and Buffalo seems to be the nearest point that offers this facility and at the same time is located in the area of total obscuration."  
He pointed out that a balloon is an admirable type of air craft for scientific observations, because its basket, unshaken by vibration of engines, provides a steady platform on which to operate instruments. The Detroiters will use a balloon instead of a dirigible to get to the point where the balloon will not hide the eclipse from them.

Going Up 20,000 Feet.  
"This will be purely an amateur expedition," Judge Hulbert said. "The eclipse will be observed at many points from other types of aircraft, but so far as we know, our expedition is the only one planning to use a free balloon."

The Detroiters are planning to ascend as high as 20,000 feet if necessary to avoid clouds and will take precautions against temperatures as low as 40 degrees below zero. Mr. Upson said that under comparatively mild winter conditions, temperatures ranging from 29 to 20 degrees below zero must be expected at altitudes around 20,000 feet.

### NEWFOUNDLAND HARD HIT BY WORST STORM IN YEARS

Canadian Press Despatch.  
St. John's, Nfld., Jan. 19.—The worst blizzard in years broke over Newfoundland yesterday and was raging today, causing suspension of all steamer and railway traffic. The storm was accompanied by below zero temperatures, the thermometer registering 12 below in St. John's, while other parts of the province reported temperatures ranging as low as 30 degrees below zero.

### ARE YOU MISSING IT?

A page of figures which hide romance and tragedy and achievement gathered from all the world.  
When you look at the financial page in reading your Advertiser, what do you see?  
Columns of uninteresting figures, jargon about "rising market," a Chinese quotation, with oils, and grain futures, and foreign exchange, and live stock quotations, all mixed up in a merry-go-round?  
Or do you see the real story behind all these figures?  
There is life and blood in The Advertiser's financial page. Yes, and romance as well. The financial page is simply a daily record of the struggles and disappointments and achievements of men throughout the world. The financial page is a daily barometer of the world's weather. It forecasts the sunshine of prosperity, sometimes it warns of approaching storms.  
The Advertiser's financial page is a mirror of all countries.  
Its columns of figures are gathered every day from the exchange in New York, the bourse in Paris, the exchange in old London, the grain markets of Chicago, the cattle markets of Buffalo, the mines of the north and Brazil—the whole world, from our own market square to Mexico and Brazil.  
Learn to understand the figures of the financial page—they tell real stories.

### MOTORIST WILL FACE HEAVY SUIT

Action Is Entered Against Thomas Clare For \$10,000.

MACHINES CRASHED  
Found Guilty of Manslaughter, But Freed on Suspended Sentence.

Ernest Alexander Brown, who was riding on the motorcycle driven by the late Charles Lane, when the latter was fatally injured in an accident, is suing Thomas Clare for \$10,000 damages.  
The case, which is a jury action, will come up for trial at the winter assizes, which open at the court house next Monday.  
Clare was found guilty of manslaughter in connection with Lane's death at the fall assizes last October, but was given a suspended sentence by Mr. Justice Riddell after the prisoner promised not to drive a motor car.  
The accident took place at Hill and Waterloo streets on the evening of June 4, 1924, when Clare's car in turning off Waterloo street on to Hill street struck Lane's motorcycle.  
Mr. Brown claims that he was thrown from the motorcycle and suffered a fracture of the leg. He was in bed for twelve weeks, and claims that he has not been able to follow his occupation of truck driver since the accident.  
McEvoy & Henderson are acting for Mr. Brown while Clare is being defended by Menzies & Co.

### SUFFICIENCY FOR ALL CALLED LABOR'S OBJECT

Mrs. Philip Snowden Addresses Capacity Audience in Calgary.

Canadian Press Despatch.  
Calgary, Jan. 20.—"To secure sufficiency for all is the objective of the Labor party in Great Britain," said Mrs. Philip Snowden, addressing a capacity audience here last night. She defined the objective in another way, "the elimination of waste" or "the abolition of involuntary and undesired poverty and the establishment of world peace."  
Mrs. Snowden compared the Labor movement in bolshevik Russia with the labor movement in Great Britain. Great Britain, she said, is the most conservative of nations, and it is perhaps because of this that British Labor succeeded after an existence of only three years in establishing a government without any trouble at all.  
Mrs. Snowden denied the charge that Labor was dominated by extremists in Great Britain, but defended the younger and radical element even while disagreeing with its methods.  
"I am tender in my judgment because I know the horrors of the conditions from which these men come. If a man is entitled to be an extremist while he is young, when can he be extreme?" she asked.

### GUN ELEVATION QUESTION BARRED BY U. S. SENATE

Washington, Jan. 20.—By a vote of 45 to 22, the United States senate refused today to consider the question of the elevation of the guns on the thirteen American battleships in order to give them equal range with ships of the British battle fleet.

### Fifty Years

—of unbroken progress is the splendid record celebrated today by the London Life Insurance Company in the first four pages of the second section in this edition. London and Western Ontario share the company's pride today, and The Advertiser has an added satisfaction in being the medium of expression chosen for the occasion.  
See the first four pages of the second section.



LONDON LIFE GIVES JUBILEE BANQUET

Office and Field Workers of Company Celebrate Anniversary.

The Gordon Laing, dean of the University of Chicago, speaking last night at the London Life jubilee banquet on "Different Kinds of Education," delivered a vigorous attack on the commonly accepted theory of university education.

"The greatest failure of education today," he said, "is without doubt the failure to recognize the special ability of each child while he is in school."

Last night's dinner at Smallman & Ingram's dining-room, which was attended by 200 members of the London Life office and field staff, and by several prominent visitors, celebrated the conclusion of 50 years of successful business.

Optimism Reigns. Several interesting addresses were given during the evening interspersed with a number of songs.

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Dr. Laing took a serious view of the message of the cheap magazine and newspaper as a threat to clear thinking and memory training.

Mr. Laing has been associated with the Mutual Life Company since 1904 and has received the position of vice-president by years of invaluable service to his department.



EXTRACTS OF QUALITY For true flavor use our "Vanilla." THE REAL FLAVOR OF THE BEAN. STRONG'S DRUG STORE 184 DUNDAS STREET.

AT THE THEATRES

LOEW'S THEATRE

"A Man Must Live."

Richard Dix, the popular screen hero, is seen in "A Man Must Live," playing Loew's theatre for the first three days this week.

For Canadian students of the chronology of the great war this picture gets off to a bad start for one side.

A managing editor who feeds on and wastes fat on scandal and a poor reporter who wears a sport suit and some scraps of enterprisingly.

There is a good deal of comedy in the play, but it is not as good as the other plays in the series.

CAPITOL THEATRE

"Lilies of the Field."

"Lilies of the Field," showing at the Capitol for the first time, is a story of a girl who is once saved in a society of whom it was once said "they tell not neither do they know."

ST. MARK'S A. Y. P. A. A short business meeting was held last night by the members of the A. Y. P. A. of St. Mark's Anglican church.

ST. DAVID'S A. Y. P. A. The members of the Anglican young people's association of St. David's church have arranged a theatre party for this evening.

HALE STREET LEAGUE. Will Bedgood, president of the regular meeting of the young people's league of Hale street Methodist church last night.

HYATT AVENUE LEAGUE. Miss Vera Giddie gave an interesting illustrated talk on "The Life of Livingstone" at the regular meeting of the young people's league of the Hyatt Avenue Methodist church last night.

MARION KEITH CLUB. The members of the Marion Keith Club of St. Andrew's Presbyterian church met last night for their regular supper meeting.

WELLINGTON STREET LEAGUE. The citizenship department was in charge of the regular meeting of the young people's league of the Wellington street Methodist church last night.

RIDOUT STREET LEAGUE. The literary department was in charge of the regular meeting of the young people's league of the Ridout street Methodist church held last night.

ST. LUKE'S A. Y. P. A. Next week's meeting of the A. Y. P. A. of St. Luke's Anglican church, Broughdale, is taking the form of a special evening.

TO PROBE AFFAIRS OF HOUSING BODY

Harry Wray Is Unanimous Choice for Chairmanship of Commission.

Affairs of the city housing commission during the past four years will be fully probed. City Assessment Commissioner H. J. Bennett and an independent realty valuator will make a joint valuation of unsold properties of the commission.

MAJESTIC THEATRE

"Outward Bound."

The story of Charon poling the dead across the Styx is given a modern version in "Outward Bound," which is being offered at the Majestic theatre this week by the Majestic players.

The young man and the young woman who loved each other so much made arrangements for matrimony.

PROGRESS FAVORABLY

Mrs. Ellen Colling of 223 Waterloo street, who underwent a serious operation at Victoria hospital on Saturday, Jan. 19, is progressing favorably.

Bone's telling of his life among the sailors of the Welland canal. A few further plans were discussed in connection with the concert.

ST. ANDREW'S L. A. From an interesting report submitted by the treasurer of the ladies' aid of St. Andrew's Presbyterian church at yesterday's meeting, it was learned that \$2,484.57 made up the total receipts for the past year.

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STREET LIGHTS WOULD SPOIL EFFECT OF ECLIPSE OF SUN. Canadian Press Despatch. Toronto, Jan. 19.—Proposals to keep Toronto's street lights burning during the time of the eclipse of the sun next Saturday do not meet with the approval of Professor C. A. Chant, department of astronomy of the University of Toronto.

FOREST CITY MUST LEAVE FISH TRADE, COUNCIL SAYS

Mayor, Seven Aldermen Vote For Stall Abolition—Retailers Object. MAYOR LOSES TILT

Expressing a lack of confidence in the mayor's attempt to override a motion by Ald. Frank McKay, the city council last night opposed his proposal to stall and established a precedent in the career of George Wenige as mayor.

Such an incident occurs about as often as a retail fish market. Last night only three of the aldermen supported the mayor when he ruled Ald. McKay's motion regarding the abolition of the fish market.

One of the members objected to the mayor's proposal to stall and established a precedent in the career of George Wenige as mayor.

Woman Is Released—Effort To Break Irish-British Relations. Associated Press Despatch. London, Jan. 19.—An Irish woman who was detained during police raids last week-end in connection with the alleged plot to blow up British battleships and submarines, was released.

It was understood that two out of the five men arrested with her will be released later, but the other two, W. P. O'Leary and J. D. McGough, are held under the official secret act.

The mayor's plan to abolish committees of the council was previously given a vote of the council.

By a 9 to 4 vote the council then decided to send the vouchers back to the committee, Ald. McKay moved to have the matter opened up, and secured the necessary two-thirds vote.

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ECONOMY GOVERNS COMMITTEE WORK

Miller's Request for Additional Secretary Laid Over by Education Board.

Yesterday afternoon's meeting of the executive committee of the board of education further emphasized the determination of that committee to keep down the expenditures of the board during the current year to the minimum.

In accordance with this policy the request made by Principal E. A. Miller for an additional secretary to assist with office work at the college, was laid over by the committee for a month.

The communication received from the Hale street mothers' club with regard to the Pottersburg public school, was also ordered placed on the agenda of the board.

Officers Are Elected By Melbourne Lodge. Special to The Advertiser. Melbourne, Jan. 19.—The district deputy president visited Anna Rebeck lodge here at the last regular meeting and installed the following officers:

G.P.G. Sister A. Cavan; N.G. Sister T. Richards; V.G. Sister M. Beece; R.S. Sister C. Richards; F.S. Sister A. Cavan; Treasurer, Sister M. E. Mathers; R.S.N.G. Sister B. Hansford; L.S.N.G. Sister M. Brown; Warden, Sister S. Spohnburg; Con. Sister A. McLeary; Chaplain, Sister A. Collin; R.S.V.G. Sister M. Showers; L.S.V.G. Sister E. McKay; I.G. J. Richards; O.G. G. Hyndman.

Knights Will Meet. The regular weekly meeting of the Knights of Pythias of Myrtle Lodge, No. 2, will be held this evening in the lodge rooms on Dundas street.

After the business of the lodge has been transacted, the remainder of the evening will be spent in recreations of various kinds.

It was said that the plot, the existence of which had been suspected for some time, was regarded as an important affair, over which officials of the home office and the chiefs of Scotland Yard had been in consultation.

Intercepted letters led to the arrests, which were made in different parts of London and in Portsmouth.

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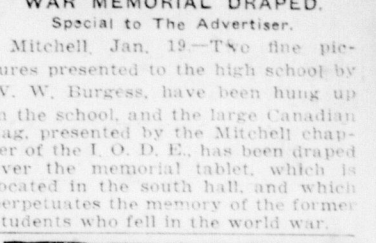
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The London Advertiser

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TUESDAY, JANUARY 20, 1925.

Dealing With Wife Deserters.

Magistrate Graydon of London informed a wife deserter who appeared in his court that this business must stop. Sensible view, too, but the trouble seems to be that for every wife deserter that is brought into court there are dozens who keep out of it.

Toronto, according to its own figuring, has more deserted wives than it has widows. Other cities may be running in the same class, without having taken the trouble to do a little counting and find the facts.

Supposing a wife deserter is sent down for a term in prison. That may be punishment for the man, but he will be at least clothed, fed and kept warm at the country's expense when he is there. What becomes of the wife and children? There is no agency that is going to guarantee to them with the same unflinching regularity that they will be fed and clothed. While the husband goes to jail the wife and mother is accorded the privilege of looking out for the family.

There is perhaps a little more certainty in her condition once the husband is in jail. She knows she will get nothing, or next to it, and if he were out she might get something from him now and then.

The trouble is that once the principle is adopted of putting the wife deserters to work and turning over the product of their effort to their families, prison labor is brought into competition with free labor. The wife deserter is taken and put to work even in a slack season, while the man who had done his best and failed to find work cannot secure employment. There is an unfairness at the very outset of such a plan that would prejudice it to a great extent.

A wife deserter is almost in the same class as a wife beater. He is essentially a coward. He takes to himself certain obligations. He leads a woman to believe he will support her; he brings children into the world and they look to him for support. He is not man enough to face his responsibilities, so he picks up and leaves the load to be carried by his wife; and if she cannot do it he becomes the duty of those who are charitably disposed, or of the relief department of some municipality.

One thing a coward hates above all else is to be hurt himself. The judge of today is not much in favor of the lash; we imagine we have moved on to a place where such treatment is not necessary, but the way in which cases of wife desertion are multiplying suggests that it may be necessary to resort to a touch of corporal punishment to check the business.

Will Police Be Keen On This Case?

There must be some cases coming into police courts that fail to arouse much enthusiasm on the part of the officers of the law. One such happened at the week-end in Niagara Falls. A crook visited the place and interested a woman there in a process that was said to be able to make paper money. All that was necessary for the work was a bundle of paper, one good bill and a bottle of the fluid which the visitor had for sale.

The woman thought it a good thing, and paid the vendor \$1,000 of good legal money in order that she might be able to go ahead and flood the country with illegal money.

When she arrived home with her "plant" the discovery was made that all she had was a bundle of newspaper clippings and a bottle of some sort of fluid that was worth nothing at all. Now she has turned to the police to go and catch the man who sold her the worthless outfit; of course it is the duty of the police to do what they can to bring this swindler to time, but we wonder with what degree of enthusiasm they will turn to the task, and whether they will see to it that a warrant is sworn out to cause the arrest of the complainant herself on a charge of conspiring to do an illegal thing.

Those who are ready to break the law for their own advantage have, to some extent at least, forfeited their right to make much complaint when they are the victims of their own plots.

Good Reasons For Celebrating.

Statistics are often dry reading, except when they relate to a business that the reader knows something about. Figures showing the business done by the London Life take on special interest just now because the company has completed not simply fifty years in business, but the fiftieth year was so far in advance of all the others that it has moved the whole organization to a higher plane in the insurance world and the business life of London and Western Ontario.

Taking the first set of figures by which the year's work can be judged, insurance written in the year, a comparison with former periods shows:

Table with 2 columns: Year and Amount. 1904: \$2,000,000; 1914: 10,630,000; 1924: 53,566,740.

It will be noticed that in each of these ten-year periods the amount of new business written has been multiplied by five. If the same process is applied to the 1924 figures, it leads to the conclusion that five years from now the London Life should be writing at the rate of \$265,000,000 new business per year.

In 1904 the company had 56,833 policyholders; today the family is made up of more than 400,000. In 1914 the company's representatives turned in \$1,000 new business each working hour; in 1924 the force secured business at

the rate of \$25,000 per hour. Or for those who like their statistics carved a little finer, two new policies came in every three minutes.

The London Life has grown and developed because it has done what it said it would do, and more. It has a record of fifty years in business with no broken promises. Eighteen years ago, when insurance companies in Canada were subjected to investigation by a royal commission, the London Life came through with a clean sheet in every particular. Every book, ledger, statement and detail of the company's business was laid before the commissioner, and there was nothing there with which fault could be found.

The men who are engaged in the business of selling life insurance have no apologies to make for their vocation. It has justified itself every hour in the day. It has come under the test when estates were being administered, and it has carried off the honor time after time as being the one asset in the holdings that always paid 100 per cent of the expectation.

The people of London and Western Ontario in general will congratulate the London Life on the completion of such an outstanding year in rounding out an honorable existence of half a century in business. It is a memorable occasion and provides ample reason for the unusually happy gathering that is taking place in London right now, when the London Life has its men gathered at the home office from Atlantic to Pacific. There is good reason for killing the fatted calf to mark such an event.

Chicago Is Fighting Rats.

Human beings do not like rats, and the men who were employed to clear out old buildings in Chicago where rats had lived for generations were no exception to the rule. There were so many rats that the men laid down their tools and quit work.

Last year San Francisco was hit by a plague, and spent \$250,000 to get rid of the rats there. They were killed off by tens of thousands, but there are still plenty of them left in that city. Chicago has declared war, and its first appropriation is \$10,000 for exterminating rats.

Chicago workers quit because they were afraid of the rats. They were just ordinary brown rats, but many of them had grown to the size of an ordinary cat, and they would fight to the limit. It is difficult to count the rat population, but statisticians claim there are as many rats in United States as there are people, and there are almost 120,000,000 people. They do damage every year that is estimated at \$200,000,000. It would take the labor of 200,000 men to replace the material destroyed by these rats. It would take 5,000,000 acres to produce the grain eaten by them annually.

Trouble is that in many places people have killed off the enemies of the rat. The greatest rat-fighters known are the owl, hawk, weasel, heron, and skunks and snakes. Popular fancy has turned against these enemies of the rat for some unknown reason, yet all these combined never did a fraction of the damage caused by the rat.

Nor is it a pleasant subject to talk about. People naturally shrink from rats; you may feel rather shivery as you read about them here, but there is a way out, and that is cleanliness. Rats love filth, corruption, dirt, decayed matter, refuse, garbage, and everything that is associated with it. They like other things, too, such as grain of all sorts.

Clean up the cellar and the outbuildings; use lime wash and plenty of it; the rat does not feel at home where things are clean and where nothing is left for him to eat. Poisoning is more effective than traps, and it is possible to secure poison that has a large enough percentage of phosphorus material to consume the remains of the rat eating it. Any community can almost entirely rid itself of rats if it sets itself seriously to the business of doing it.

The dog that killed sheep in London township and has brought on a suit for \$3,500 damages will go down in history along with the cow that kicked over the lantern and set Chicago on fire.

Examinations are on at Western university this week, and the student who has been burning the midnight oil over his books is naturally a couple of laps ahead of the one who put the oil on his hair and stayed out after midnight.

Feelin' Better

Just when it comes this time of year and winter months is just half through, there be some times my spine she shake and I be feelin' sort of blue.

Some sixty years or more gone past when I was but a smallish lad, the winter time was wonderful, it made my carcass fresh and glad. There wasn't in that stretch of snow a mean and spiteful sort of day, we skated on the bull-frog pond and coasted on a home-brew sleigh.

But years has been a-creepin' on and blood is flowin' sort of thin, the wind it smites upon my jaw and shakes the whiskers on my chin. And when she turns and blows a spell from out north and eastern points, I hobble with a hickory stick, sciatrics dislocate my joints.

'Tis then I stay inside a spell a-hopin' how the wind will change, upon a kitchen chair I'm parked, I sizzle by the kitchen range.

I'm tired of splittin' kindlin' wood, of thawin' out the cistern pump, of stuffin' paper in the cracks and feelin' my rheumatics jump.

But I was lookin' yesterday down where the cowed pipes had bust, and seen as where the speckled hen had found a little place to dust. Of course a little thing like that don't mean so much to youngish folk, you may incline to treat the thing as just an old man's foolish joke.

But as I was a-standin' there I watched that hen go on her way, and 'pon my word my achin' pains was startin' in to pass away.

And I've been thinkin' ever since not on the things what bother me, but rather on the spring-like days what's comin' on and what's to be.

And as I thaw the pump again and fill the wood-box to the top, I'm livin' in the days ahead when we get through of slush and sloop—I hum a cheerful tune once more, I whistle like all happy men, for soon I'll grab my hoe once more and start a-plantin' spuds again.—ARK.

Bangor versus Huron

Bishop Williams Called Upon To Make a Choice—What He Might Have Had in Wales, But the Hold of Huron on Him Was Too Strong.

HERE is a case in which an ecclesiastic has declined deeper manger and higher stall. The Right Reverend Father in God, David Williams, Bishop of Huron, has refused the bishopric of Bangor. Could there be a clearer demonstration of the apostolic succession? David among his brethren is David indeed. Cyrics had better not trot out the venerable yarn of the son of the manse who, asked if his father was going to accept the call to a pastorate with an enhanced salary, said that while father was praying for guidance mother was packing up.

It is proper to believe that Dr. Williams would



DAVID WILLIAMS Bishop of Huron.

have refused Bangor if it had been offered before disestablishment. The appointment then would have been tendered by the crown. Nowadays Welsh bishops are elected by a board, which includes the other bishops and the archbishop of Wales, a functionary who was a firstfruits of the greater freedom and less revenue which the Cymric apostolic succession enjoys.

The Bishop of Huron just on twenty years ago was consecrated into an income of \$4,000 a year. To have refused twenty-one thousand a year with a lovely residence overlooking the Menai straits between Bangor and Carnarvon, might have been flying in the face of that Providence which loves to temper the wind to the untoward prelate. But the best testimony concerning the Bangor refusal is of his love for Canada, and especially of the southwestern Ontario in which Dr. Williams oversees his see. He is a Welshman of the 'steenth generation, as myriads of Williamses are. He came hither from the curacy of Pfestning thirty-five years ago, and was one of over three hundred and fifty Williamses ordained clergy of the Church of England.

It does not do to think of Williams as a common name, even though it be as abundant as the work of the Lord. Oliver Cromwell was a Williams. The name therefore has a unique place in the obsequious history of Westminster abbey. None other abandoned name ever appeared among the blazoned splendors of a giant interred in that noble fane. That may sound odd; but the inscription over the Cromwell bed of state, preceding the most imposing funeral ever conducted to the abbey, began: "Oliver Cromwell, Lord Protector of England, Scotland and Ireland; born at Huntingdon, of the name of Williams; of Glamorgan, and by King Henry VIII changed into Cromwell."

Every Williams, then, is a potential Cromwellian cousin, though somewhat removed. The good bishop, who has become so good a Canadian, belongs to the countryside around Lampeter, Cardiganshire; and went to school and college there. Lampeter is as big as Stouffville, and as ancient as any British city, and assizes have been held there for centuries. But though its recorded history is over fourteen hundred years long, it wears a modern look. Before young Williams was ordained he passed through Oxford; and was toiling at the Festning curacy when he was called to the Huron theological college (Western Ontario is lovely country); but not with the exquisite beauty of mountain and vale in which Festning is set, south of Snowdon, up the valley from Port Madoc, a little east of Lloyd George's home village. Down the valley slate used to come in gravitational cars, which, empty, were horse-hauled to the quarries. This little 23-inch gauge railway at first could not be used by steam engines because the curves were so sharp that trains could not stay on the track. But the invention of the bogie truck, with its self-adjusting axle, put steam on these little rails, and the sight of a steam engine puffing up the valley was for several years one of the wonders of the principality.

THOSE days are far, far away to the Bishop of Huron. You can still catch the lilt of ancient Lampeter in his eloquence—but he hankers not for the old world, even though he is against prohibition. His professorship was exchanged for a Stratford charge; he became arch-deacon, and special preacher at St. Paul's; and was regarded as an inevitable bishop years before his election. After all, Bangor wouldn't be a great diocese, compared with Huron, which reaches from Georgian Bay to Lake Erie, and faces three of the United States. Bangor's population is only a fourth of Huron's. What if the Bishop of Bangor did get twenty times as much per soul shepherded as the Bishop of Huron does. A bishop's life consisteth not in the abundance of revenues. Bishop Williams' treasure is not of treasures—it is in the hearts of a devout, devoted people.

His Compromise. Father wants one name for the new girl baby; mother another. This often occurs; who generally wins? We don't know. That's a good story of the man who won and named the child Geraldine, but the nearest his German mother-in-law could come to it was Gelsen.—Kingston Standard.

PROVINCE HELPED BANK TO REPORT SURPLUSES

New Evidence in Director's Trial Shows Provincial Treasury Deposited Huge Sums in Home Bank Before End of Fiscal Year in Years 1922 and 1923.

CITY OF TORONTO INVOLVED IN CHARGE

Canadian Press Despatch. Toronto, Jan. 19.—New and detailed evidence concerning city of Toronto and Provincial Government deposits in the Home Bank in the years 1922 and 1923 was given this afternoon at the trial of S. Casey Wood, K.C., Home Bank director.

From the books of the Toronto branch it was shown that the treasury of the province withdrew \$150,000 from the Home Bank, Toronto branch, on August 16, 1923, the day before the bank closed its doors. It was also shown that in 1922 and 1923 the city of Toronto made huge deposits in the bank on May 31 of each year and withdrew the following day. The fiscal year ended May 31 and the extra deposit was shown in the return to the government.

Bicycles Used By Bank Bandits. Associated Press Despatch. Belfast, Jan. 19.—Three young men on bicycles rode to the market town of Fethard, county Tipperary, today, donning masks, they entered the private bank, held up the staff of the employees and took all the money they could lay hands on, amounting to many thousands of pounds. Then they calmly rode out to the town.

SIX OF FAMILY DIE AS HOME BURNS. Mother and Five Children Perish in Beds at Cabin Near Cochrane. FATHER INJURED. Canadian Press Despatch. Cochrane, Jan. 19.—Six lives were lost when the cabin of N. Bedour, a Northern Ontario homesteader, was destroyed by fire during the night of Friday, Jan. 16, it became known today. The victims were Mrs. Bedour and her five little children.

During Friday night Bedour, who lives in the township of Brower, a few miles east of here, awoke only just in time to see the blazing roof of his settler's cabin fall in on the beds in which rested his wife and five children.

An overheated stove set too close to the beds had evidently started the blaze. Bedour himself barely escaped from the house which in an instant was a roaring furnace. Severely injured about the head and body, scantily clad, and dazed by the horror of the tragedy, he walked more than a mile, barefooted, through the snow to the nearest neighbor's.

The temperature was 20 degrees below zero. Bedour was brought to the Lady Minto hospital in Cochrane.

TWO MEET DEATH. Canadian Press Despatch. Cochrane, Jan. 19.—In a disastrous fire which occurred this morning the Canada hotel, a boarding-house and poolroom situated on Third avenue at Cochrane, was totally destroyed. Two guests at the hotel were burned to death in the blaze, which was completely beyond control when first noticed.

The victims are: Edmund Paquet, about 22 years old, of St. Theresa, Quebec, and Ernest Froehette, about 25 years of age, of the province of Quebec. Another guest, George Demers, a garage mechanic of Cochrane, was severely burned about the back, head and hands, and he is in hospital here.

One of the guests, apparently Paquet, retired to his room about two o'clock and must have thrown a lighted match or cigarette carelessly on the floor. About 2 o'clock he rushed out of his room, his clothing on fire. His room was then a mass of flames. The fire spread with such rapidity that other guests and inmates of the building had little time to make their escape while the flames were raging in the building.

Demers suddenly discovered that the proprietor's child was absent. It was in the act of rushing upstairs to save the child that Demers was burned. The building is a total loss.

RECITAL BEFORE POPE GIVEN BY PADEREWSKI. Pianist and Wife Recipients of Many Souvenirs Following Musicals. By HIRAM K. MODERWELL. By Special Cable To The Advertiser and the Chicago Daily News. Copyright.

Rome, Jan. 19.—Ignace Jan Paderewski today gave a recital for the pope in the pontiff's private apartments at the Vatican. On Friday at a private audience the pope presented the pianist-statesman and his wife with splendid gifts and expressed a desire to hear Paderewski play.

Pope Pius, dressed entirely in white, sat in a gilded armchair, with Cardinal Gasparri on his right and Cardinal Merry del Val on his left. The piano had been placed between the two large windows overlooking St. Peter's Square. Paderewski, after a call for the fire department, played his program brilliantly. The pontiff was the first to applaud him.

After the musicals, Pope Pius and the cardinals and the various present warmly congratulated M. Paderewski. The pontiff gave the pianist a gold medal commemorative of jubilee year, and also his photograph with a special autograph dedication as souvenirs of the occasion. To Mme. Paderewski the pope presented a gold rosary.

STEAMSHIP ARRIVALS. Steamer arrivals:—Halifax, Jan. 18.—Messtieff, Liverpool, Queenstown.



"Chew a little Dentyne Gum every day and your teeth will be whiter."

DENTYNE GUM. KEEPS YOUR TEETH WHITE.

ASPIRIN. Insist on BAYER TABLETS OF ASPIRIN. Unless you see the "Bayer Cross" on tablets you are not getting the genuine Bayer product proved safe by millions and prescribed by physicians 24 years for.

Healthy Mothers, Healthy Children. Colds, Headache, Pain, Neuralgia, Toothache, Lumbago, Neuritis, Rheumatism.

Accept only "Bayer" package which contains proven directions. Handy "Bayer" boxes of 12 tablets—Also bottles of 24 and 100—Druggists.

COLD STORAGE PLANT IS DAMAGED BY FIRE

Swift-Canadian Co. Suffers Loss When Blaze Started by Heater. An electric heater in the office of the Swift-Canadian Company Huron street, ignited the wall, and the flames ate into a storage compartment last night. A small quantity of meat was destroyed.

The whole building at one time was heavily laden with smoke, but officials of the company were not present, and it could not be determined what the damage to the meat will be.

Smoke was first noticed in the Silverwood building next door, and when the source could not be determined a call for the fire department was sent in. It was some time before the flames were discovered, but they were soon extinguished.

FLORENCE AGRICULTURISTS HOLD ANNUAL MEETING

Florence, Jan. 19.—The annual meeting of the Florence Agricultural society was held in the town hall, with a fair attendance. The financial statement was presented by the secretary, B. D. Henry, and the total receipts for the year exceeded the previous year by \$75. The expenditures also exceeded to the extent of \$250, making a loss for the year of \$255. It was decided that the society would enter the standing field competition in wheat and corn for 1925.

W. J. Sinclair was elected president; first vice, F. Johnston; second vice, F. Childs; directors, B. W. Fansher, M.P., G. Butler, L. Williams, R. D. Bodkin, Glen Gould, B. D. Henry.

Dr. Pierce's Favorite Prescription is a tonic and nerve tonic that has benefited me so much I would never hesitate to recommend it to any woman who is ailing. My husband, Mrs. Eva Brown, 25 Princess St., Chatham, Ont. (Picture above.) In expectancy it relieved me of nausea and kept me well and strong right up to the last.

Dr. Pierce's Pleasant Pellets act so mildly on the liver that I do not have any trouble getting my children to take them when in need of a laxative. Both my husband and I consider these "Pellets" safe, reliable and efficient, and we keep them in our home ready for any stomach or liver disorder, preferring them to any other laxative.

Send the to Dr. Pierce's Laboratory in Bridgeport, Ont., for trial package of any of Dr. Pierce's remedies.—Adv.



The London Advertiser

LONDON, ONT., TUESDAY, JANUARY 20, 1925.

\$25,000 Worth of Business

Every Hour With Two New Policies Each Three Minutes

One morning fifty years ago a man walked into a little room over on Market Lane. His name was Joseph Jeffery. He and three others were opening the office of the London Life Insurance Company on the first day of its history. In the ensuing year they gathered \$253,000 worth of business.

Today, in 49 offices from coast to coast, 1,750 men and women do the work of the London Life. Last year their efforts brought \$53,566,740 worth of new business.

"Policies Good As Gold" Because Every Promise Has Been Kept For Fifty Years

HOMES AND HAPPINESS ARE HIDDEN IN STATISTICS

Behind the Numbers on Insurance Policies Are Written Stories of Love and Romance, Sacrifice and Devotion Which Reach Out Beyond the Grave.

HOW INSURANCE HAS AVERTED TRAGEDY

We live in an age of statistics. Perhaps we don't like it, but we can't get away from it. You might prefer to be known at all times by your regular name, but you are a number some place or other. If you work in a factory you have a tag that drops in the time clock and informs the person making out the pay sheet that you were there promptly every day in the week. It reaches out into other activities. If you join a bowling club or a golf club you get a card and on it will be No. 171 or something else; you take envelopes for your weekly offering to the church and find you are again numbered.

So when the London Life announces it has 400,000 policyholders, and that it added 27,000 in 1924, it means more numbers and more numbers, but it doesn't tell the story. One of the most successful manufacturers in Ontario told one day why he did away with the metal tags in his business. "These tags were arranged in order," he said, "time clock here was his experience."

"I made it a point to know my men, know all about them, where they lived and how they were getting along. The death of the wage earner meant that the widow and children had to face the problem of existence under conditions that were not fair, and he determined that as far as he is able such a thing is not going to happen to his family.

One Man's Story. In a city not far from London there is a lawyer today who was insured for \$10,000 with the London Life. A short time after he increased the amount to \$15,000. When he was examined he was apparently in good health, inside of one month he died. The physicians, examining him, said that he was not feeling well. It could not be found that he had any of the usual ailments, but inside of a week he suffered that baffling trouble, a complete breakdown of his nervous system. In his policy he had included a disability clause at a slight increase over the ordinary premium. For months past this lawyer, who will probably never be able to practice again, has been receiving from the company \$20 per month. He will continue to receive that amount as long as he lives, and on his death the full claim of \$15,000 will be paid over, although all he ever paid in the way of premiums was \$355.50. The fact that the insurance had been in force only a month when the policyholder was accounted a disability made no difference; his claim was just as secure as though he had been paying premiums for years. Not in any other case, from speculation or investment, could he possibly find himself in receipt of \$150 per month and \$15,000 for his family at death.

William G. of Winnipeg, lived with his widowed mother; there were seven sisters in the family, and the burden of caring for the home fell on William. He secured employment, driving a milk wagon, and out of his savings paid the first premium on a \$5,000 endowment with the London Life, making his policy savings plan. The sole figure that he would give protection to the family and also provide something for himself when he reached the age of 40, when the widow would mature.

Gave His Mother a Home. On June 23, just four months after he had taken the policy, William went on a holiday trip for the day to Winnipeg Beach, and not being acquainted with the place, he got lost and drove into two feet of water, fracturing his spine. He was taken to St. Boniface hospital and died there one month later. Three days after his death his mother was handed a check for the full amount of the policy, and it requires no reasoned explanation to show what that check meant to a home where the need for protection for a family of seven children would be creating such an acute problem.

Referring again to those numbers by which policyholders are known, the owner of the policy, the owner of it was Mary Richardson, a girl of sixteen, living with her mother in the village of Gleichen, Alberta. "The average person would at once say, 'Well, why should a girl like that have her life insured?' It might have taken some argument to provide a very good answer, as we see things, but the answer comes in the following facts, which are greater than arguments. The application was written on September 24, and the medical examination showed the applicant to be in the best of health, and the family history was also satisfactory. The completed application reached the home office of the London Life, and the policy was ready for delivery on October 5.

Policy Was Never Questioned. On October 1, the applicant was taken with acute appendicitis, and died a few hours after the policy had been written in London, but the policy was never questioned; it was secured by the interim receipt, and by the middle of the month the girl's mother in Alberta was in receipt of the company's check for the full amount of the claim.

The home office of the company contains scores of such cases. The few quoted above are not one bit different, only in name and amount, and hundreds of others. So strong is a claim contested that it can be said with no fear of contradiction that the claims department of the London Life exists for the purpose of promptly paying the claims called for in the policies of those insured in the company. It is this record of fair and honorable dealing that is making the company's business grow today. Their slogan, "Policies Good as Gold," is being borne out very far, and this reputation, although not written down in black and white in the annual statement, is the biggest asset in the possession of the company.



THE HEAD OFFICE STAFF OF THE LONDON LIFE.

The 57 people in this group constitute the headquarters of the London Life Insurance Company, the hub from which radiates a great organization of 49 offices, covering 15 provinces and involving a battalion of workers 1,750 strong. Those in the picture above are as follows: From top row, from left to right—J. G. Stephenson, superintendent ordinary agencies; Angus Graham, M.D., medical director; Edward E. Reid, solicitor; W. M. Spencer, first vice president; Dr. A. O. Jeffery, K.C., president; J. E. Main, superintendent industrial agencies; Second row, from left to right—William R. Waugh, chief claims department; John D. Buchanan, R.A., F.A.S., actuary; Ag-

Paterson, head ind. tab. sec.; A. M. Webster, head mail section; Austin W. Beer, head ind. transfer section; M. Helen Nicol, ind. policy division; Hazel L. Stone, head addressograph section; Helen I. Swallow, head ord. policy checking section; Edith E. Jones, private secretary; Carrie F. Fitchett, filing secretary; Frieda M. Stephens, secretary reinstatement department; Bertha L. Sutton, supervisor Dufferin Hall; David L. Chapman, cashier; H. R. Laurie, registrar; J. E. Main, superintendent industrial agencies; Second row, from left to right—William R. Waugh, chief claims department; John D. Buchanan, R.A., F.A.S., actuary; Ag-

Georgia E. English, cashier long assistant debt; Bessie E. Berry, head index section; Ella M. Anderson, head ord. policy writing section; John W. Smith, purchasing agent; Henry S. Walker, valuator; James W. Westervelt, C.A., general auditor; Arthur Guymer, assistant registrar; J. Douglas Omond, accountant; Ralph T. Bailey, head commission division; Clarence L. Norton, head ord. collection division; J. H. Castle, Graham, P.A., underwriter; Frederick H. England, secretary investment department; L. William Flowers, assistant cashier; William A. Mowat, head mortgage loan division; George S. Bere, R.A., A.A.S., head policy drafting section; Neil C. Bailey, actuarial valuation clerk; T. O. Sharkey, underwriter; Frederick H. Daley, valuator; Elmer C. Highway, correspondent policy department.

department; Edward G. Tufts, assistant secretary investment department; William H. Brett, head agency records division; Frederick G. Huddleston, assistant to superintendent industrial agencies; Fifth row, from left to right—J. Arthur Guymer, assistant registrar; J. Douglas Omond, accountant; Ralph T. Bailey, head commission division; Clarence L. Norton, head ord. collection division; J. H. Castle, Graham, P.A., underwriter; Frederick H. England, secretary investment department; L. William Flowers, assistant cashier; William A. Mowat, head mortgage loan division; George S. Bere, R.A., A.A.S., head policy drafting section; Neil C. Bailey, actuarial valuation clerk; T. O. Sharkey, underwriter; Frederick H. Daley, valuator; Elmer C. Highway, correspondent policy department.

WOMAN'S WRATH SOON OVERCOME

Insurance Company Manager Shows Her Where Arguments Are Wrong.

"I remember one time when Mr. Richter got what might be called an awful setting out," said D. L. Chapman, who was for 37 years cashier of the London Life home office. "It was away back in 1887, when the company was housed in a small office over on the Market lane. It was only a few years after Mr. Richter had come to London. A woman came into the office one day from Stratford, and she was out to give battle to some person. She came into the office demanding that she must see the manager. She didn't have time to cool off or anything before she was shown into the little corner that Mr. Richter used to use as a private office.

"There were only four in the head office then," continued Mr. Chapman. "Mr. Jeffrey was president, Mr. Richter manager, L. N. Hayne, accountant, and myself the cashier."

LONDON LIFE'S INTERESTS CENTERED ON CANADA

Canadian in every sense of the word can be applied to the business of the London Life Insurance Company. Its business is all sold in Canadian territory. Its policies are for the protection of Canadian homes. Its investments are all made in Canadian securities. Its investments are for the building up of the wealth of Canada.



THE FOUNDER AND THE PRESIDENT.

On the left is the late Joseph Jeffery, who founded the London Life Insurance Company 59 years ago, serving as its president from 1874 to 1891. On the right is Albert O. Jeffery, K.C., L.L.D., D.C.L., who has been president of the company since 1920, succeeding the late John McClary.



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TWO NEW POLICIES EVERY 3 MINUTES

During Advertiser's Eight-Hour Tour of Offices \$200,000 Is Underwritten.

An Advertiser representative spent some time in and around the home office of the London Life preparing material for this edition of the Advertiser, in which the winding up of the jubilee year of the company is reported. On going out one day he was asked how many hours he had been around the building. He calculated that in two days he had put in about eight hours.

"Now, let's see," remarked one of the officials, "during that time this company has written \$200,000 worth of new business. On our 1924 record, we are putting it on at the rate of \$25,000 per working hour, so your eight hours around here would make \$200,000 in new policies."

\$2,000 BIG POLICY 37 YEARS AGO

W. R. Waugh, Claims Adjustor, Recalls When He Was Fifth on Staff.

Thirty-seven years ago W. R. Waugh, now claims adjuster for the London Life, wrote out his application for a position with the company, and that letter was so well written that he secured a position. He made the fifth member of the head office staff.

"Things are a great deal different today to what they were then," remarked Mr. Waugh in a reminiscent mood. "Why a policy for \$2,000 in those days was considered quite a good deal for any man to be taking out. Looking back over some of the old records of the company we find that the total receipts from all sources the first year I was with the London Life amounted to \$43,000, while the statement just completed for 1924 shows receipts to have been \$7,295,000."

COMMON HONESTY FIRM'S BACKBONE

London Life Insurance Company Highly Praised Following Royal Probe of 1906.

Seldom has an insurance company received such unreserved commendation as that given to the London Life following the investigation of the royal commission in 1906.

"The Toronto News of that time in its issue of July 4, commented editorially as follows: 'In the course of the insurance investigation, The News found it necessary to criticize certain companies and their attitude towards the insurance act and the policyholders. It is, therefore, a pleasant task to mention briefly an instance where a company has been content to progress in a normal way and to avoid the pitfalls and the various sharp tricks of which more pretentious companies have descended. It is a curious commentary that whereas the majority have earned censure for this or that breach of the law, a company which is law-abiding should bear the stamp of isolated virtue.'

"We refer to The London Life, which was recently investigated by the royal commission. The company is not one of the largest, principally because it has never entered upon a career of extravagant expansion such as has characterized too many of our Canadian companies. Orderly, normal growth, conservative methods, and common honesty have been the outstanding qualities. These three features have prevented the reign of the evils which have besmirched some companies."

"Nearly every company examined issues estimates of profits, and at the same time denounces the practice. These estimates in very many instances are grossly deceptive and misleading. The London Life follows the British system of publishing net estimates so misleading as to be grotesque, but results actually attained on matured policies. These are only two of the facts revealed in the evidence given at London, which demonstrated the care, the honesty and the economy exercised by its management."

NEVER BROKE A PROMISE' IS RECORD OF 50 YEARS

Ed. E. Reid Tells Corner-Stone of "London Life's" Splendid Success.

FUTURE IS ASSURED

An Honorable Past Brings a Greater Volume of Business Each Year.

"Mr. Reid, I'd like to know something about your connection with the London Life. You are the general manager, and you can tell something of how the sales for 1924 averaged over a million a week."

"Of course, you don't ask the question just like that, but that's really what you have in mind. You want something about the general manager; you imagine he ought to have a setting in the picture some place, well, go ahead and try it if you wish—try and get Ed. E. Reid to talk about himself, or anything he has done. The attempt is something like this:

"Have you seen Mr. Richter? His story is the story of the company." But we had seen Mr. Richter, and now that we had Mr. Reid cornered with the doors closed, we waited him to talk.

"What made the results of 1924 possible?" That's putting it another way, and he'll have to say something that will implicate himself.

"Well, when you have a superintendent of ordinary agencies like J. G. Stephenson, and a supervisor of industrial agencies like J. F. Main, and a secretary like J. S. Lovell, the battle's pretty nearly won."

Now, of course, that's so, but it doesn't get you any nearer to learning about E. E. Reid.

Record in Birthday Month. "Was there a change in your self-mooring program? I understand that the month of March in which your birthday comes was the record for the year?"

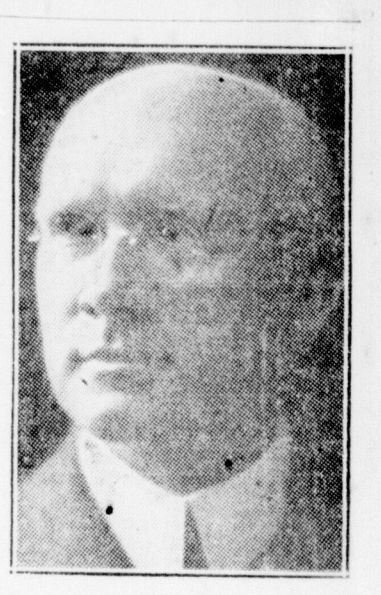
"Yes, that was a good month, but the policy of the company was laid out by the directors in 1906. But for several years, I'd been accepted in matters of policy, loaded with it, impressed by it. If you think you are a good interviewer, try it out on E. E. Reid.

It isn't necessary to tell people he was born in London, and that he was the youngest of seven sons, or that he went to Toronto university, but perhaps it's advisable to mention that he graduated with mathematical honors from Toronto in 1894. When he joined the staff of London Life that same year he began anew the study of mathematics as applied to life insurance, and in 1898 received the degree of A. A. A. from the British Institute of Actuaries, being the only successful candidate that year from the class trying at Toronto. That was in 1898. In 1906 the Actuarial Society of America conferred on him the degree of A. A. S.

There may be some positions in the company Mr. Reid has not held during the 29 years he has been with the London Life. 1902 he was actuary of the company; in 1905 he was assistant manager, and in 1920, on retirement of Mr. Richter, he was named general manager of the company.

But Mr. Reid will talk London Life. He snaps out figures, dates, percentages, totals, millions, fractions, in such a way that leaves no doubt, no guess, no room for error, without turning up the files.

Never Broke a Promise. "You ask why we have gone ahead? Because we have never gone back on what we have said we would do for the policyholders of the London Life. That's the real reason. If you took the trouble to look back over the records of life insurance companies during the war period, and through the flu epidemic of 1918-19, you will see that there was a terrible strain put upon them. In 1914, right in the middle of the war, we increased the dividends to our policyholders, and we stayed with it, and the London Life was the only company in Canada that did. Then following the war, came the big increase in new business. A person on the outside might say that would put any company on its feet, but one who knows insurance realizes at once that a great rush of new business is a hard thing to handle. It has to be paid for, that is, the cost of getting it, and at once it is necessary to get



EDWARD E. REID, A. I. A., general manager of the London Life Insurance Company since 1920. Mr. Reid has been connected with the company for 29 years.

aside a reserve to cover it, but we never altered the dividend rate.

"If you want to get it in another way, here it is: 'Take the years 1921-22-23-24, in any two of those years the London Life has made more surplus than in all the preceding years put together.' The figures are there to prove it.

Secured Dividends Annually. "For years the London Life was the only insurance company that provided every year for the dividends that were to be paid on its policies. It was the general practice with other companies to allow these dividends to accumulate for five-year periods, or surplus, and, of course, it showed a larger surplus than we did, and we often heard it remarked that the surplus of our company was too small, but it was a real one that we never had to touch. The dividend on every policy issued was treated each year as a liability and provided for, instead of being held over as a reserve to be long before it is needed to pay a claim."

"Never Broken Faith." "London Life," continued Mr. Reid, "for years broken faith with its policyholders. Early 1908 an example, and the 29-year-old example policy. Other companies were at that time sending out estimates of dividends on a policy that was very much the same as ours, and our new used to come back and say they couldn't sell ours because the other companies were making promises, based on estimates, much greater than we could offer. Follow those policies through, and note the result. The others paid from 25 to 50 per cent of the earnings estimated, while it is a matter of record that the London Life paid as much as from 56 to 100 per cent in excess of the definite amount we promised to pay. Of course, the business of publishing estimates is not allowed now, but it is possible to publish actual results, and after all that is what the proposer is interested in."

"And what about the future? Will 1925 be greater than 1924? Yes, and the way Mr. Reid said 'yes' was emphatic. 'We're in great shape; everything provided for; a fine organization here at the head office, and a wonderful force out in the field; a real proposition to sell, and business coming in greater volume than ever.'"

"Policies Good as Gold" PROVES GOOD SLOGAN "Where did you get that slogan 'Policies Good as Gold' which is seen everywhere in connection with London Life business?"

"That question was put to Ed. E. Reid, general manager of the company."

"Why we got it from an advertising agency in the first place, and the funny part of it was," laughed the manager, "we actually dropped it for a while until we began to realize just what a good slogan it was. A short time after we took it up again and it, and at once it is necessary to get







# Brains of Steel and Fingers of Iron Do London Life's Arithmetic

## FIGURES OF GREAT FIRM ARE REVEALED IN DAY

Marvellous Machines at London Life Sort Cards of Various Types, Provide Exact Totals of Policyholders at Certain Age and Do It Correctly.

DEVICES INCREASE OFFICE EFFICIENCY

Just about this time of year merchants take stock. How? By checking over everything they have in the place, and it takes a good many days and nights, and ruffles a good many otherwise good tempers. Yet it must be done. There is the question then, "Where do we stand?" and it must be answered, otherwise the ball will bring in a camp stool and announce that for a while he's going to run the place.

### Company Clock Leads Them All

If you want the right time, you can get it from the four-sided clock that hangs outside the home office of the London Life on Wellington street. It is not like some of the other clocks that are displayed in London—it tells time, and it is the right time.

### HUSTLERS FORM NEW 24 K. CLUB

London Life Employees Eligible Must Write Specified Amount.

The idea that good service deserved recognition led to the formation of the 24-K Club of the London Life, membership in which is given with a suitable badge in recognition of writing a specified amount of new business in the year. The club is in its first year, and already there are men who have been with the company less than that time who are qualified for membership when the next honor list is compiled.

The officers of the club and those eligible for membership in the first year of its existence are as follows: E. L. Ackerman, Toronto; S. W. Alken, Windsor; L. H. Barnes, Calgary; J. H. Boehner, Toronto; F. R. Baxby, Windsor; B. F. Butt, Toronto; W. A. Carson, Toronto; C. E. Connors, Ottawa; W. Courty, London; A. H. DeMara, Kelowna; M. J. Deady, Sydney; W. D. Dynes, Toronto; T. L. Earle, Sydney; S. R. Fleming, Vancouver; F. C. Gerred, Toronto; J. Gibbons, Toronto; B. E. Galloway, Windsor; R. Harrison, Barrie; W. T. Hawkins, Toronto; C. W. Henderson, Windsor; F. E. Herron, New Liskeard; J. C. Horton, St. Catharines; W. Hoskins, Sarnia; London; H. A. Pearson, Vancouver; G. W. Pollitt, Toronto; E. Preston, Windsor; N. Schaus, Guelph; J. H. Sewell, Saskatoon; G. A. Smith, Toronto; W. A. Steadman, Toronto; W. Taylor, Windsor; W. F. Thorne, Hamilton; W. A. Torrey, London; A. W. Watson, Toronto; A. W. Walker, Toronto; J. Woodburn, Glace Bay.

Know Each Day. A company handling the number of policies that are now going through the head office of the London Life must know each week, and sometimes each day, exactly where it stands. It cannot take the chance of letting things go until the end of a month or a year to find out. The actuarial department has certain calculations on which certain policies are based as to premiums and dividends and the company wants to know if it is low it means more business for the policyholders. In the space of a very few minutes the Hallerth machine will go through all these cards and furnish the exact answer, and tell definitely how the actual experience tallies with the calculations made. Small wonder, then, that these devices make a room all to themselves.

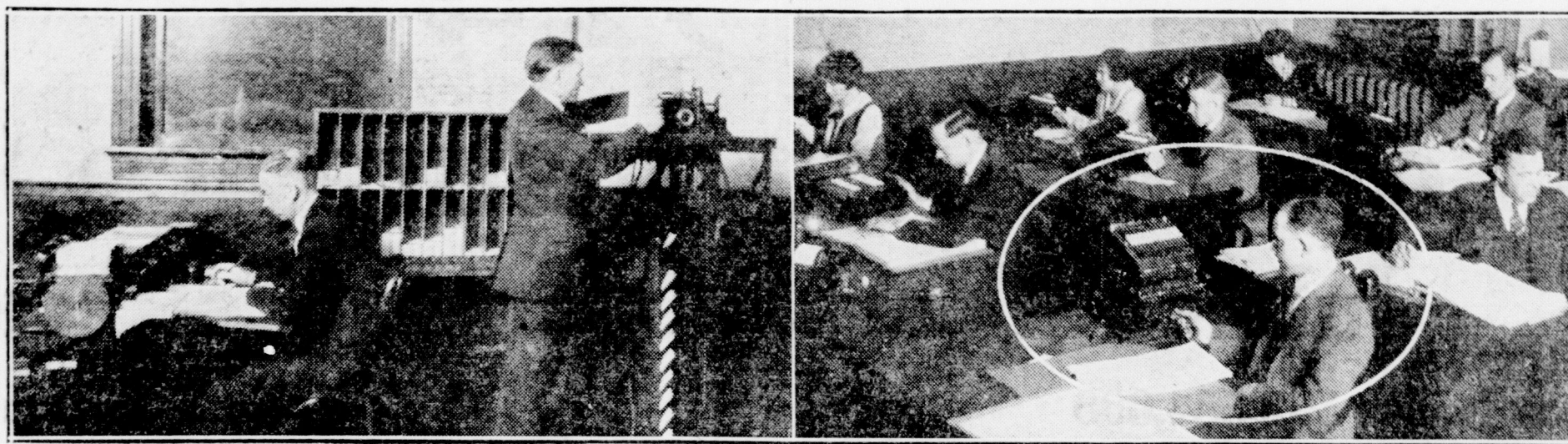
When one department wants to get in touch with another at the London Life they use the selectophone. There are 33 of these phones in the home office. A little dial at the base of the instrument on the desk is turned to the number wanted, a button pressed, and the conversation proceeds.

### SELECTOPHONE IS USED IN LONDON LIFE OFFICE

Novel Instrument Means Inter-Communication a Simple Matter.

It is interesting to watch this mechanical device down where it has its home in the offices of the purchasing department. An advertiser man was looking at the mechanism, row after row of it, and he put the query: "Well, why doesn't it go?" "There she goes now," answered the purchasing agent. There was a little buzz, a couple of clicks, and the connection was made.

Next question was: "Who's talking to who?" Mr. Smith ran a couple of fingers over the apparatus, and replied the actuarial department has just called up the mortgage department. "But it was followed by another, and this time the general manager's office had called the secretary. No doubt Mr. Reid wanted Mr. Lovell to tell him how many millions would be written in 1925, but that's only a guess.



TWO MACHINES THAT SEE AND THINK.

### RECORD CAMPAIGN WINS ADMIRATION

All Marks Smashed When the London Life Writes \$6,250,000 in New Business Within Year.

Insurance men outside the London Life are willing to admit freely that the year 1924 was a remarkable one for that company. They know that all previous records for business done have gone by the boards, and they cannot but admire the well-managed selling campaign that made the year's work possible.

If one goes back farther and compares the company of ten years ago with the company of today the difference in size is still more striking. The figures show:

Insurance In Force.	
1914	\$ 30,849,326
1924	178,325,575
One Year's Business.	
1914	\$10,630,000
1924	53,566,740
Policyholders.	
1914	136,151
1924	400,000

It does not make much difference where you ask for figures and statistics in connection with the London Life—they all tell the same story in different ways.

### Arranging the 1924 Drive.

At the beginning of 1924, the company adopted the slogan of "One Million a Week." And along with that slogan there was another one adopted by the men who had the campaign in charge. It may never have appeared in print, but it was there just the same, and it read: "It Can Be Done."

In March, the campaign took the form of "General Manager's Month," as some preferred to call it, the "E. H. Hest month" because in that particular month came the birthday of the general manager. If there had been a birthday party each month it is hard to say where the totals might have landed, for during that period the first record in the year's work was established, when the field force turned in \$2,000,000 worth of new business. Nothing like it had ever been done before in the 50 years the company had been in business, and it was the entire staff who were given credit for the idea of one million per week could be accomplished and perhaps exceeded.

### Taking No Chances.

The history of other years showed that during August and September there might be a falling off from the figures of the first six months, and it did come to a slight degree, and in order to make up for it and take care of any such thing, the company made some unexpected quarter it was decided to put on a final three months' campaign covering September, October and November.

The final campaign for that week was all arranged by wire. Telegrams and letters were sent to agents in all parts of Canada, urging them to put the year's campaign well over the top, and the sign for the week was, "Say with applications, and in the saying they hung up records that gave the whole organization a new idea of what could be done when the London Life force set out to do it.

The returns tabulated by two-day periods showed the following new business written in ordinary and industrial insurance:

Dec. 8 and 9	\$1,000,000
Dec. 10 and 11	1,000,000
Dec. 12 and 13	1,000,000
<b>Total</b>	<b>\$3,000,000.</b>

The exact total for that week's business was \$3,204,000, and if it is computed at the rate per year as computed at this time, it would show a pace it will be found in "Loyalty Week" at the rate of \$189,000,000 a year.

To get the full import of what this means it should be remembered that the total business in force at the end of 1924 was \$178,325,575, so that in that week the staff was putting on business at a rate, which if maintained for a year, would amount to within \$9,000,000 of the total business in force.

The great week of Dec. 8 to 13 showed what the machine could do when it was working at top speed. It demonstrated that the staff of Canada knows the London Life and has confidence in it. It showed also that business conditions were better to year ago agents in all parts of the country were willing to undertake greater commitments in the way of insurance than had, previously been the case.

### Camera Is Boon In Insurance

What has photography got to do with life insurance? The answer is "A great deal." Each and every application is photographed and a copy filed away.

Did you ever see one of the London Life investment inspectors starting out on a day's or a week's work? Besides all the forms, he may have with him he carries a camera. He takes pictures of the property on which a loan may be made, and there is a special department at the home office for developing his work. It gives those whom Goldsmith wrote, couldn't do it, even if the trustees did marvel that one small hand could carry all the work.

### EACH \$1,000 CLAIM BROUGHT GLOOM

Time Was When London Life Head Office Meant Four Men.

Speaking of the days when there were four men at the head office of the London Life, one of the old-timers remarked:

"There is a difference of opinion between Mr. Waugh and Mr. Chapman as to which one did all the work in those days. Each one claims that honor, and when we are told that office hours were from nine in the morning until midnight during nearly four months in the year, and nine till six at other times, six days a week out of twelve months in the year, and that every operation that is now handled by a special staff today was then done by four men, we can easily recognize the merits of their claims. Mr. Richter counted the cash, etc.; Mr. Chapman wrote all the policies in long hand; Mr. Waugh kept records and filed letters; the correspondence was all done by hand—all these duties were interchangeable so that each man knew all there was to know about the condition of business—and when a \$1,000 claim came in, gloom descended upon the four occupants of head office. But, as the president of the company, who was also its guide, philosopher and friend, would always say, "People dying now that never died before."

### Always Cheerful.

The one unending, dominating note of optimism and good cheer came always from the president, Joseph Jeffery. He was the man who said, "This company is going to go." This gave Mr. Richter the feeling that there was something to work for, and the junior clerks always enjoyed the cheering visits of this splendid man, immaculately dressed in frock coat and silk topper, accompanied by his dog, who visited the office for news of progress. Mr. Jeffery inspired loyalty and the sincere regard of his staff, and lack of friction and the spirit of good will which have been characteristic of the working staff of this company is the pleasant memory in the minds of these long-time officials.

### Mercedes Is Modest.

Mercedes is a modest chap. It is he who did that great problem in

### MERCEDES IS WORLD'S MARVEL AT FIGURES

Division Start With Figures in Millions Solved in Two Seconds—Never Made Mistake in Life—Would Lose His Job If He Did.

### PRIDE OF ACTUARY AT LONDON LIFE

The publishers of music have a habit of sending out part of a new song with the invitation "Try this over on your piano." It's an invitation to those who are musically inclined to go ahead and see what they can do.

Very well, if you have a fondness for mathematics, try this one over and give the answer in two seconds: Divide 8,655,427.591 by 879,483.268. You got out a piece of paper and a pencil and start in the ordinary way of long division, and finally you get the answer that it will go nine times and half a dozen decimals left over. But you didn't do it in two seconds, and you will be willing to wager that even the village schoolmaster would let him live, his earlier than that, even if the trustees did marvel that one small hand could carry all the work.

But it can be done in the allotted time of two seconds, and even less than that, and there's an iron man who just joined the staff in the actuarial department of the London Life head office who can do it.

Something Mysterious. An actuarial department is something rather mysterious. In it are hundreds of machines, all making figures of some sort or other. If you want to know how long you are likely to live and ask the actuarial department, and if you'd like to know how long you should, there's been something the matter with yourself.

To the average man there's something peculiar about this sort of business. As the advertiser's representative dodged machines and wondered how long this department would let him live, his earlier than that, even if the trustees did marvel that one small hand could carry all the work. Mercedes is a modest chap. It is he who did that great problem in

### Head Office Organization Quintessence of Efficiency

Continuous Flow of Work Possible With Departmental System of London Life Insurance Company.

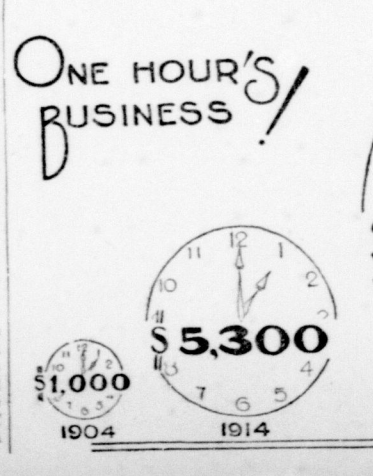
### EACH A SEPARATE BUSINESS

The handling of a business that has dealings with thousands of people all over the dominion, and now with a goodly number outside this country, calls for a highly-organized central office.

If it were not for the manner in which the London Life home office is organized into departments, one leading to the other in a continuous flow of work, the machinery could not begin to cope with the volume of business coming to it.

Fifty years ago there were four men at the head office. Each knew all about the work in all departments. Today the business is a specialized industry, and each department is a business in itself. Some idea of the thoroughness of the organization can be gathered from the following list of departments and their staffs in the home office of London Life today:

- 1—Actuarial department, the basis of insurance, where all calculations are made on which premiums are based for policies.
- 2—Policy department, where all policies are issued after applications have been approved by medical staff.
- 3—Collections and records. Make collections from agencies and keep history and record of each and every policy issued.
- 4—Medical department. Reports on all applications and passes on all risks.
- 5—Superintendent of Ordinary. The sales manager of that end of the business.
- 6—Superintendent of Industrial. Sales manager of insurance, much of which is sold on the weekly payment plan.
- 7—Field Service department. Advertising and all matters pertaining to sales promotion.
- 8—Auditor-General's accounts at home office and travelling auditors inspect agencies.
- 9—Secretarial. Matters pertaining to staff and carrying out of policies adopted by directors.
- 10—Investments—Reports on all properties on which application has been made for loans.
- 11—Legal department. In charge of all forms, documents, etc., to see that they comply with legal standards.
- 12—Claims department. Where all maturing policies or death claims go for final payment.
- 13—Purchasing and supplies. In charge of all ordering.
- 14—File and Mail. Attending to a daily mail of some 7,000 letters and filing documents.



Every Hour of Working Day Means \$25,000 New Business

ONE HOUR'S BUSINESS!  
\$25,000  
\$5,300  
\$1,000  
1904 1914 1924

### STAGE COACH DAYS SAW FIRM'S BIRTH

London Life Formed by Small Group of Londoners Back in 1874.

In the early days of the year 1874, before the telephone, the telegraph, electric power or gas illumination came into general use—in fact, when the stage coach was the chief media of communication, a small group of Londoners got together and organized a company with provincial charter under the name of London Life and Accident Insurance Company, to be later known as the London Life Insurance Company.

The first president was Joseph Jeffery, who at the time of incorporation was manager of the Mutual Bank in London. The first manager was George Case, who, after a brief term of office, was succeeded by William Marden.

Among the early shareholders were the Right Rev. I. Hellmuth, Anglican Bishop of Huron; Dr. Everett Ryerson, the father of Ontario's educational system; George Robinson, the founder of the drygoods house of Robinson, Little & Co., and John McClary, builder of the great McClary Manufacturing Company. Little could these men, with all their vision, have realized the place that life insurance, and particularly the London Life Insurance Company, was destined to play.

A brief survey of the present policy forms, compared to the policy forms of the company then, show that a great deal of transition has taken place.

### The Many Restrictions.

It is interesting to note that the beneficiary clause was a standard one, making the wife of the insured the beneficiary. The clause was printed right on the policy, because in those days it was an unknown thing for a person to take insurance for other than family protection. Today life insurance is taken literally for a hundred and one reasons.

The clause that gives probably the best idea of the restrictions and regulations of life insurance, and at the same time serves to strikingly bring out the almost complete transformation in life insurance as we know it today, is the clause relating to residence and occupation. It reads:

RESIDENCE AND OCCUPATION: The insured was permitted to visit or reside in any civilized abode lying north of the 22nd parallel, exclusive of the United States of America lying south of the 22nd parallel, excepting from the 1st day of July to the 31st day of November, and in the eastern hemisphere, north of the 42nd parallel of north latitude and west of the 46th meridian of longitude east from Greenwich, and he may also pass, as a passenger, by the usual routes and means of public passenger conveyance, to and from any port or place within the foregoing limits. But if he shall, at any time during the continuance of this policy, pass beyond or be without the foregoing limits, or shall be engaged in making an aerial voyage, or in blasting, mining, or subterranean operations, or as a freeman or engineer, or in steam engines (except stationary engines used in any ordinary manufacturing operations); or in the manufacture, use, custody, handling or transportation of highly inflammable or explosive substances; or shall be engaged in any capacity upon any sea, sound, inlet, river, lake or other body of water, as master, subordinate or employee; or if he shall enter into any military or naval service either voluntarily or otherwise (except for a limited period of time against foreign invasion) without the consent of the company previously given in writing, in each or either of the foregoing cases, or if he shall become so far intoxicated, or addicted to any vice or evil habit, as to impair his health or induce delirium tremens; or if he shall be convicted of felony, or die by the hands of justice, or in consequence of a duel, or by suicide, sane or insane, or in consequence of the violation of any law of this dominion, or of any other government, within whose limits he may be, or of any unlawful act, then this policy shall be null and void, and of no effect whatsoever.

The Freedom of Today. This clause is more or less typical of the whole class of old policies that do not contain, by any means, the life and privileges enjoyed in London Life policies of today. These benefits and privileges that have been added to the contract can be summarized in brief as follows:

RESIDENCE AND OCCUPATION: No restrictions are placed on the insured as to residence, travel or occupation, except in participating in aeronautics, otherwise than as a passenger.

INCONTINENTALITY: Policies are issued on the basis of a period of two years. SUICIDE: The policy is voided if suicide is committed within the first two years.

EXTENDED INSURANCE: After the third premium year the policy is automatically kept in force until the cash value is exhausted, should the policyholder fail to meet his premiums.

SLIDE-RULE A REAL FRIEND IN FIRM'S PIONEER DAYS

"I wish some of the people here now who have everything in the way of special equipment could have looked into the head office back in 1874," mused J. G. Richter, when discussing changes in office conditions.

"I remember quite well back in those days," smiled the veteran official of the company, "that the only thing we had was one of those slide rules, by which it was possible to make a number of calculations more rapidly than by any other method, and the old slide rule is known then, would hardly keep pace with the way things are done now, but it did very well in its day."

"All these changes have come gradually, though, and we have looked on them all with a certain amount of amazement as they came along, and I don't suppose we have seen the end of mechanical contrivances yet."



# 1924

# The London Life Insurance Company

## Jubilee Year Jubilantly Celebrated

**New Insurance Issued \$53,584,000**  
An Increase for Year of \$8,835,000

**Total Insurance In Force \$178,325,000**  
An Increase for Year of \$26,545,000

**Surplus On Policyholders' Account, \$1,205,989**

*The Year In Every Respect a Record-Breaker*

**T**HE Fiftieth Annual Meeting of the Shareholders and Policyholders of The London Life Insurance Company was held at the Company's Head Office, Wellington street, London, Canada, on January 19, 1925. The President, Dr. A. O. Jeffery, K.C., occupied the chair, and their were present a number of Shareholders and Policyholders.

The notice calling the meeting was read by the General Manager, Mr. Edward E. Reid, after which the following Report and Financial Statement were submitted:

### Fiftieth Annual Report of The London Life Assurance Co.

London, Jan. 15, 1925.

The Directors of The London Life Insurance Company submit herewith the Audited Financial Statement of the Company for the year ending December 31, 1924.

The premium and interest receipts for the year amount to \$7,315,124.42; an increase of \$569,249.56. Invested and other assets total \$27,019,694.68, an increase of \$2,945,525.37 for the year—the largest gain in the Company's history.

The following comparative statement shows the particulars as to insurances issued and in force for the past two years:

	1923.	1924.
Number Industrial policies issued	62,759	74,999
Number Ordinary policies issued	11,927	11,855
Amount Industrial policies issued	\$ 19,261,193.70	\$ 28,826,530.40
Amount Ordinary policies issued	25,548,513.09	29,757,159.00
Total insurance issued	\$ 44,749,706.79	\$ 58,583,740.40
Amount Ind'l insurance in force	\$ 54,633,841.61	\$ 61,028,452.85
Am't. ord'y insurance in force (net)	97,126,968.11	114,286,923.09
Total insurance in force after deducting reinsurance	\$151,789,809.72	\$178,325,375.94
Increase in insurance in force	\$ 22,698,468.33	\$ 26,545,566.23

### Graphs Showing Growth of The London Life Insurance Co.



**The 1924 Record Shows That a New Policyholder Was Added Every 1 1/2 Minutes of Each Working Day**

The funds of the Company were well employed throughout the year in investments consisting chiefly of first mortgages. The rate of interest earned on all invested assets was 6.36 per cent, after deducting all overdue and accrued interest where there was the slightest question of its ultimate collection. Additions to special reserve funds have been made in a more ample manner than ever before and the general surplus has been increased to \$1,205,989.31, inclusive of \$100,000 paid-up capital.

Your directors record with very deep regret the death in June last of Mr. George M. Reid, a member of the board for some years. Mr. Reid at all times used his best endeavors to advance the company's interests and not only your board and the head office staff, but many of the field representatives as well, have in his death lost a very warm friend. The vacancy on the board was filled by the appointment of Mr. Archd. McPherson, who for many years has occupied a prominent position in the business life of our city and brings a ripe experience to the service of the Company.

EDWARD E. REID, General Manager. A. O. JEFFERY, K.C., President.

### Synopsis of Financial Statement

REVENUE ACCOUNT.	
Receipts.	
Premium "Ordinary" and "Industrial"	\$5,783,700.79
Interest on Investments	1,531,423.53
Sundries	81,389.55
	\$7,396,513.87
Disbursements.	
Paid policyholders or heirs	\$1,442,660.75
All other disbursements	2,066,142.82
Balance to investment account	3,887,710.40
	\$7,396,513.87
BALANCE SHEET.	
Assets.	
Mortgages, bonds and debentures	\$23,241,830.64
Loans on policies and other invested assets	1,829,421.80
Premiums due and deferred (net)	811,910.42
Interest due and accrued	496,184.03
	\$27,019,694.68
Liabilities.	
Reserve on policies in force	\$23,127,550.00
Accumulating and accruing profits	1,829,421.80
Special reserves and other liabilities	1,055,933.57
Surplus (including paid-up capital, \$100,000)	1,205,989.31
	\$27,019,694.68

### Auditors' Report

During the year ending Dec. 31, 1924, I have made a continuous audit of the Books and Accounts of The London Life Insurance Company. The securities have been examined and all payments properly vouched. Journal vouchers have been scrutinized and postings to the General Ledger checked. Policy Reserve Liability has been certified by the Company's Actuary. All records and documents required for the audit have been placed before me and explained fully by our field staffs, as exemplified especially in the campaigns of March, June and the fall, and more recently and most spectacularly in Loyalty Week, has overcome all adverse conditions, has easily passed the One Million per Week mark and has placed the year a total volume of new insurance of over \$53,000,000, or nearly nine millions more than the best previous record. Such a result attests at once not only the capability and loyalty of our representatives but also the certainty of substantial and maintained advances in the future.

### President's Address

Dr. A. O. Jeffery, K.C., president, in moving the adoption of the report, said:

The main thought in the mind of each one of us today relates, no doubt, in some form or other to the rather remarkable results achieved during 1924—the Company's Jubilee Year. The objective first proposed for that year in volume of new business was \$50,000,000, and in a spirit of optimistic enthusiasm this was changed to one million per week, thus adding by a stroke of the pen, as it were, two millions to the figure to be attained. General conditions throughout the year were by no means favorable, but the splendid work of our field staffs, as exemplified especially in the campaigns of March, June and the fall, and more recently and most spectacularly in Loyalty Week, has overcome all adverse conditions, has easily passed the One Million per Week mark and has placed the year a total volume of new insurance of over \$53,000,000, or nearly nine millions more than the best previous record. Such a result attests at once not only the capability and loyalty of our representatives but also the certainty of substantial and maintained advances in the future.

The report before you is interesting in itself but a few comparisons will perhaps serve to make it still more so. The increase in new business and in business in force for one year—1924 over 1923—is as large as the total new business and the total business in force respectively for the year prior to the opening of the war (1913)—only eleven years ago. The income for 1924 alone is as much greater than that of the year previous as our total income amounted to ten years ago. The increase in assets is greater than the total assets at 31st December, 1912—only twelve years ago. Illustrations might easily be multiplied but those noted are sufficient to show that the Company is enjoying the happy advantage of an exceptionally rich experience covering half a century of widely varying conditions, combined with the vigor of youth that always rejoices in outstripping all previous achievements.

In the celebration of our Jubilee Year we are glad to have with us so unusually large a number of our field representatives in both the Industrial and Ordinary branches. We recognize the fact that in your various districts the company's reputation is in your hands and we hope you will not leave here without satisfying yourselves that in every particular the actual position of the Company's affairs is at least as good as is represented in the report. We welcome the fullest investigation into every department of the Company's business and are satisfied that the more is learned of the details, the more it will be realized that the actual financial position is better than can be gathered from a superficial reading of the report.

I have much pleasure in moving the adoption of the Annual Report.

### Actuary's Report

A valuation of the outstanding Insurance of the Company as of December 31, 1924, has been made according to the basis stated below and the Reserve Liabilities are shown separately for the divisions of the business indicated.

Years of Issue.	Ordinary Branch.		Reserve Basis.
	Amount	Reserve	
1874-1924	\$115,308,348.09	\$15,362,879	Om (5) 3%
Less Reinsurance	1,621,425.00	175,589	
Net Amounts Ordinary Branch	\$114,286,923.09	\$15,187,290	
Industrial Branch.			
1887-1924	\$ 64,938,452.88	\$ 7,940,060	Standard Industrial 3 1/2%
Total both Branches	\$178,325,375.97	\$23,127,350	

The stringent valuation basis adopted as the Company's standard in 1921 and continued each year thereafter, has been adhered to for the year 1924. The maintenance of this valuation standard means the placing in reserve of much larger funds than would be required under the Dominion Government Standard. On Dec. 31, 1921, the excess of the reserve fund held by the Company over that required by the Dominion Government Minimum Standard was \$995,037, whereas, as of Dec. 31, 1924, this excess was \$1,553,862.

The new business during the year 1924 amounted to \$53,152,740.40 after deducting all reinsurances, an increase of 18.4% over that of the preceding year. In the Ordinary Department about one-half of the production was on the Jubilee Policy, which is carried in amounts of \$5,000 or more, mainly to business and professional men. This Policy calls for a low guaranteed premium, and is having the effect of largely increasing the average Policy held by Ordinary Policyholders. In the Industrial Department we have had great satisfaction with the success of a new Special Protection Policy, the 2 Point, sold in amounts of \$250 and \$500. During the year nearly eight millions of business was sold on this plan, thus substantially enlarging the protection to our Industrial Policyholders.

In spite of the increased volume of new business, large additions were made to the surplus funds. The surplus in excess of the requirements of the Dominion Insurance Act, as of Dec. 31, 1924, amounted to \$1,149,103.31, an increase for the year of \$328,942.22. If we excluded the funds held for profits the surplus on the Government Standard would be \$3,155,851.

One of the most pleasing features of the year's results was a further drop in the rate of mortality in the Ordinary Branch to 35.9%. This is very gratifying not only on account of its favorable effect on the surplus earnings of the Company, but also on account of the indication it gives of the persistently low death rate that may be expected among Canadian lives as well as the great possibilities there are for successful work in increasing longevity.

The surplus in excess of the Dominion Insurance Act on Dec. 31, 1924, was \$1,149,103.31, itemized as follows:

Reserves held in excess of the requirements of the Dominion Insurance Act	\$1,553,862.00
Profits Accruing but not due	702,866.00
Provision for profits payable in 1924	283,486.00
Unapportioned Profits	496,000.00
Surplus Unapportioned	1,165,989.31
Total	\$4,749,103.31

JOHN D. BUCHANAN, B.A., F.A.S., Actuary.

### Vice-President's Address

Mr. J. G. Richter, speaking on behalf of Mr. W. M. Spencer, First Vice-President, in seconding the motion for the adoption of the Annual Report, read the following address:

As one of the first Policyholders of The London Life, I can refer to the remarkable changes that have taken place in the business in the long period of fifty years covered by this Company's existence. In the policy issued to me 50 years ago there was, in the first place, no Cash Value Privilege, although it was a 10-year Endowment. In so far as Residence and Occupation were concerned, could reside only in North America and Europe, and even certain parts of these were barred, especially the Southern United States between the 1st July and 1st November. Neither was I permitted to travel between any points that were not included in the area specified and occupation in any capacity on a steamer or railroad was forbidden. Violation of the various prohibitions contained in the Conditions of the Policy rendered it "null and void." There was one generous concession allowed in the policy and that was a Paid-up Value for as many tenths of the face value of the policy as there were premiums paid.

Compare the old contract with our Jubilee Contract of today. We have in it the privilege of changing to a Limited Payment Life or to an Endowment Policy. If default is made in premiums the Reserve continues the policy in force in spite of the carelessness of the insured. Liberal Paid-Up and Cash Surrender Values are provided after three years' premiums have been paid. There are now practically no restrictions on either residence, Travel or Occupation, and the policy is incontestable after being in force for two years. For slight additional premium a Double Indemnity Clause may be added and provision made in the event of total and permanent disability lasting beyond a period of three months.

A still further privilege is given that was not thought of fifty years ago. I refer to the option allowed the insured of having his benefits payable in installments rather than in a lump sum, and in view of the provisions of the new Provincial Insurance Law, this optional settlement should receive far more attention on the part of both the Insured and the Company's Agents than has been given to it in the past.

In keeping with the vast improvement in the Policy Contract itself, there has been equal improvement in the methods pertaining to the conduct of the London Life's business in all its branches. Our Company has kept pace with these improvements, but in some respects has been privileged to show leadership. The Statement before you is clear evidence of the importance which the business of the Company has assumed and of the exceptionally satisfactory basis upon which its affairs are conducted. The Report of the Loaning Committee is most satisfactory and makes very clear the soundness of the Company's investments, and the Actuary's Report shows that its liabilities have been provided for in the most complete manner. I have very much pleasure in seconding the motion for the adoption of the Annual Report.

### Report of the Loaning Committee

Dr. A. O. Jeffery, W. M. Spencer, and J. G. Richter. The new investments of the year amounted to \$6,139,529, exceeding those of the previous year by \$1,122,000. Much the greater part of the investments consisted of real estate mortgages, although a considerable block of Ontario and Dominion bonds were paid for during the year. Interest payments have been well met and the overdue interest on the total mortgage investments shows a slight proportionate improvement over the previous year, the arrears being approximately only one-quarter of one per cent of the outstanding principal.

Owing to the exceptionally favorable rate at which loans were made during 1923, the full effect of which was not felt until 1924, the interest rate earned on the total investments of the company during 1924 has reached the very favorable point of 6.36 per cent. It has been the practice of your committee to carefully scrutinize all loans which show interest in arrears. Where the circumstances in any individual case seem to point to the fact that full repayment of principal and interest will not be received, no credit is taken for the overdue and accrued interest. When foreclosure proceedings are taken and the loans are transferred to the real estate account, the amount at which they are held on the books is usually written down to within the probable realizable value. The total of such loans thus transferred to real estate account as at 31st December last amounted to only \$38,692.49. From the total mortgage and bond investments after making the deductions just noted, a further deduction of 10 per cent is made as a safeguard against unanticipated possible depreciations. By following, year by year, the practice thus outlined, no heavy readjustment is required at any one time and the statement of assets is kept in a thoroughly healthy condition.

The unsatisfactory conditions pertaining to farming operations a year ago restricted the amount advanced on farm loans very considerably, but with the more promising conditions that are now developing, it is probable that this class of business will again claim favorable attention.

The Ontario city mortgages show throughout a remarkably satisfactory condition. In all of the more important points the overdue interest is less than one-tenth of one per cent of the amount loaned. Of a total mortgage and bond investments of over \$23,000,000, the overdue interest for which credit is taken in the statement amounts to less than \$50,000. Of the total mortgage investments of over \$1,000,000, there is but \$5,918.45 upon which interest is overdue for more than a year.

The amount by which the market value of securities exceeds the book value has increased during the year from \$24,252 to \$843,706, according to the values furnished by the insurance department at Ottawa. Your committee again wish to bear testimony to the continued efficiency of the staff in the investment department, without which so excellent a condition of affairs as that recorded would be impossible.

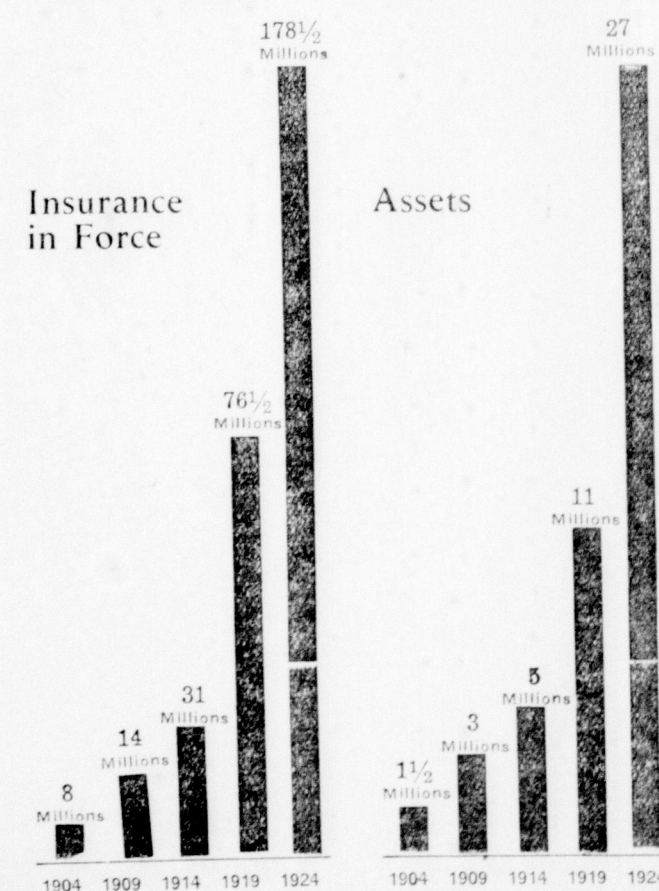
Mr. J. E. Carson of Toronto, Mr. H. M. MacCallum of Ottawa, and Mr. Joseph Vivian of Brantford, on behalf of the field organization, expressed their gratification at the remarkable progress of the Company in its Jubilee Year, and the splendid financial position to which it had attained.

A vote of thanks was tendered to the Company's field and office staffs on motion of Mr. Edgar Jeffery, seconded by Mr. T. W. Baker, and was read by Mr. C. D. Carr of Kingston on behalf of the Industrial Staff, Mr. R. R. Hageman of Calgary on behalf of the Ordinary Department Staff, and Mr. O. D. Newton on behalf of the Head Office Staff.

The following directors were elected for the current year: Dr. A. O. Jeffery, W. M. Spencer, J. G. Richter, T. W. Baker, A. McPherson, William Gorman, A. M. Smart, H. S. Blackburn, J. E. Jeffery.

At the meeting of the Directors held subsequent to the Annual Meeting, Dr. A. O. Jeffery was re-elected President, and Messrs. W. M. Spencer and J. G. Richter, Vice-Presidents.

### Graphs Showing Growth of The London Life Insurance Co.

















NEW YORK STOCKS STILL UNSETTLED

Commission Houses Urge the Lightening of Long Accounts—Steel Brisk.

Associated Press Despatch. New York, Jan. 20.—Further unsettled market took place in the morning market on liquidation inspired by commission houses' advice regarding long accounts. Reactions of 1 to 2 points were scattered throughout the day, but trading was only moderate in volume, indicating that the selling was not an urgent character. The general tone was better temporarily by the sudden revival of demand for United States steel common, which was taken in vast amounts at advancing prices. One block of 7,000 shares changed hands at 125.

C. J. YORATH APPOINTED NORTHERN UTILITIES HEAD. C. J. Yorath, who has recently been appointed president and general manager of the Northern Utilities Ltd., Limited, the company which has the exclusive franchise for the production of electricity in the city of Toronto, has had a very extensive training and experience in the management and financing of public utilities. Mr. Yorath received his training in municipal engineering and finance in the cities of Cardiff and London, England. Mr. Yorath came to Canada in 1912 at the invitation of the city of Toronto to investigate the old country interests to straighten out the finances of the city of Toronto. He remained in Toronto for a year before the finances of the city were re-established upon a basis which enabled the city to operate on a substantial surplus. Mr. Yorath, at the request of several of the large bond houses in the city, investigated and reported upon the financial condition of the city of Toronto and other municipalities which were in financial difficulties.

Exchange. Associated Press Despatch. London, Jan. 20.—Bar silver, 22 3/16 per ounce.

Associated Press Despatch. New York, Jan. 20.—Stock exchange steady. Demand brisk. Great Britain, 4.77 1/2. France, 12.50. United States, 41 1/2. Germany, 25.00. Canada, 13.22 1/2. 3 per cent discount.

Associated Press Despatch. Paris, Jan. 20.—Prices were firm on the bourse. Three per cent, 48 francs 40 centimes. Change on London, 88 francs 20 centimes. Five per cent loan, 43 francs 20 centimes. The United States dollar was quoted at 18 francs 65 centimes.

Associated Press Despatch. New York, Jan. 20.—Bar silver 68 1/2 per ounce.

Associated Press Despatch. London, Jan. 20.—Stock exchange steady. Oil shares were quiet and British industrials easy.

Associated Press Despatch. Liverpool, Jan. 20.—Kerosene No. 1, 1s 20; kerosene No. 2, 1s 14; Turpentine, 6s 6d.

Associated Press Despatch. Toronto, Jan. 20.—Stock exchange steady. Shares and holders of Bearer Share Warrants.

REGISTERED SHARES. TAKE NOTICE that the existing REGISTERED shares of the Company of a par value of \$100 each, have been converted into four shares without par value. Stock certificates for the existing REGISTERED shares of the Company may, after the second day of February, be deposited ONLY at the Office of the Company, 44 Church Street, Toronto, for cancellation and exchange for new shares without par value at the same rate as that mentioned above, namely, four shares without par value for each REGISTERED share of \$100 value. Certificates for shares without par value will be for four times the number of shares represented by the first certificate surrendered for exchange.

SHARE WARRANTS. SHARE WARRANTS must be surrendered with Coupons 21 to 40, both at the second day of February either at the Head Office of the Company, 44 Church Street, Toronto, or at the National City Bank, 55 Wall Street, New York, and upon such surrender new shares without par value at the same rate as that mentioned above, namely, four shares without par value for each warrant surrendered for exchange. To avoid delay and confusion in receipt of the next dividend, shareholders should, if possible, deposit their existing certificates for shares without par value changes prior to the fourteenth day of February, 1925. Coupons No. 21 to 40, inclusive, now attached to outstanding warrants for shares without par value are cancelled and will no longer carry any dividend rights. Certificates and Warrants forwarded by mail shall be at the risk of the sender, and should be accompanied by Royal Bank order. Certificates and Warrants returned by the Company to bearer will be likewise registered and insured.

How the Stocks Closed At Noon

New York

Table with columns: Stock, Open, High, Low, Close. Includes stocks like Am. Rubber, Am. Alkali, Am. Cotton, etc.

Toronto

Table with columns: Stock, Open, High, Low, Close. Includes stocks like 70 B. St. 2nd pfd, 20 Brantford, etc.

Montreal

Table with columns: Stock, Open, High, Low, Close. Includes stocks like 5 A. B. H. 1st, 171 Asbestos, etc.

ALLIED BONDS

Table with columns: Bond Name, Price. Includes 14 Austrian 7 1/2, 21 Argentine 7 1/2, etc.

LONDON STOCK EXCHANGE

Table with columns: Bond Name, Price. Includes Consols for money, British 4 1/2 per cent loan, etc.

SPANISH RIVER, PFD. DROPS TWO POINTS

Consolidated Smelters Rallies After Taking Slight Fall on Montreal Market.

Canadian Press Despatch. Montreal, Jan. 20.—Spanish River preferred stock closed at 102 1/2, a drop of two points from the previous day's closing. The stock had been trading in a narrow range between 102 and 104 points since the beginning of the year. The decline was attributed to a slight fall in the Montreal market, which had been caused by a general decline in the price of commodities.

NEW HIGH MARK SET BY CANNERS

Consolidated Smelters Active in Toronto Trading, But Lost Three-Quarter Point.

Canadian Press Despatch. Toronto, Jan. 20.—Smelters issued their good advance and a number of small declines marked the morning's session of the Toronto stock exchange. Dominion Canners and Consolidated Smelters continued as market leaders, the former being down 1/2 point, the latter 3/4 point. The volume of trading was active throughout the session. The market for commodities was also active, with wheat and flour prices showing a slight decline. The price of live hogs was firm at \$10 to \$10 1/2 per cwt.

Grain Markets

WINNIPEG

Canadian Press Despatch. Winnipeg, Jan. 20.—A good buying demand gave the wheat market strength at the opening this morning, with prices reaching a new high for the present movement. May reaching \$1.57 1/2, and July \$1.54, with the closing firm at \$1.57 1/2. The market for commodities was also active, with wheat and flour prices showing a slight decline. The price of live hogs was firm at \$10 to \$10 1/2 per cwt.

Local Market

CATTLE MARKET

IS WEAK TODAY

Despite the fact that today is a regular market day, and with favorable conditions, few purchasers and farmers appeared on the square, and very little produce was offered. As usual, hay was the main attraction, 19 loads being offered, and finding a slow demand at \$13, the top quotation. Live hogs were brought to the city yesterday. The market for commodities was also active, with wheat and flour prices showing a slight decline. The price of live hogs was firm at \$10 to \$10 1/2 per cwt.

COMPANY ASSURED

SPRINKLED FUTURE

London Life Insurance Company Presents Most Satisfactory Report.

On another page will be found the full annual report of the London Life Insurance Company, which was founded in 1874 and is now, therefore, celebrating the results of its jubilee year. The report shows a most satisfactory record, with the company's assets increasing from £1,000,000 in 1874 to £100,000,000 in 1924. The company's income has also increased from £100,000 in 1874 to £10,000,000 in 1924. The company's policyholders have also increased from 10,000 in 1874 to 1,000,000 in 1924.

CHICAGO

Associated Press Despatch. Chicago, Jan. 20.—Standard copper, spot, 26 1/2; futures, 27 1/2. Tin—Spot, 22 1/2; futures, 23 1/2. Lead—Spot, 21 1/2; futures, 22 1/2. Zinc—Spot, 20 1/2; futures, 21 1/2. The market for commodities was also active, with wheat and flour prices showing a slight decline. The price of live hogs was firm at \$10 to \$10 1/2 per cwt.

UNLISTED BONDS

Table with columns: Bond Name, Price. Includes 1000 W. 1927, 1000 W. 1928, etc.

CHEESE

Associated Press Despatch. Montreal, Jan. 20.—The cheese trade was quiet, but the tone of the market was firm, with fatted-curd cheese, No. 1, at 22 1/2 and No. 2 at 18 1/2 per pound.

BUTTER AND EGGS

Associated Press Despatch. Chicago, Jan. 20.—Butter lower; creamery extra, 37c; standards, 37 1/2c; extra firsts, 38c; second, 38 1/2c; third, 39c; fourth, 39 1/2c; fifth, 40c; sixth, 40 1/2c; seventh, 41c; eighth, 41 1/2c; ninth, 42c; tenth, 42 1/2c.

COTTON

New York, Jan. 20.—Cotton futures closed very steady. Closing bids: Jan. 23, 25 1/2; March, 25 1/2; May, 24 1/2; July, 24 1/2; Sept., 24 1/2; Nov., 24 1/2; Dec., 24 1/2.

STANDARD EXCHANGE

Toronto, Jan. 20.—Though trading averaged fairly heavy, and a number of stocks received good attention, there were few changes of any interest on the Standard market exchange today. The market was generally steady, with a few small advances. The price of live hogs was firm at \$10 to \$10 1/2 per cwt.

PROVISIONS

Reported by Jones, Easton, McCallum Company, Royal Bank Building, Toronto, Jan. 20.—Butter—No. 1, 35c; No. 2, 34c; No. 3, 33c; No. 4, 32c; No. 5, 31c; No. 6, 30c; No. 7, 29c; No. 8, 28c; No. 9, 27c; No. 10, 26c.

BUTTER AND EGGS

Associated Press Despatch. Montreal, Jan. 20.—Butter—No. 1, 35c; No. 2, 34c; No. 3, 33c; No. 4, 32c; No. 5, 31c; No. 6, 30c; No. 7, 29c; No. 8, 28c; No. 9, 27c; No. 10, 26c.

BEANS

Canadian Press Despatch. Montreal, Jan. 19.—Crop beans were unchanged at \$2.90 a bushel.

EGG MARKET REVIEW

Canadian Press Despatch. Ottawa, Jan. 19.—The market is very firm, and at some centres prices have advanced. The same applies to local storage eggs. A car of Ontario storage eggs is reported sold at Toronto for 42c.

FRUIT YIELD GOOD

Jefferson City, Mo., Jan. 19.—Ozark fruit growers, through their cooperative association, have reported a yield valued at \$1,000,000 for the season. The Ozark farmers are marketing strawberries to the east, and are expected to produce 1,000,000 cases, as against 1,000,000 last year.

COFFEE

New York, Jan. 19.—The market for coffee futures closed at net gains of 25 to 20 points. The market was generally steady, with a few small advances. The price of live hogs was firm at \$10 to \$10 1/2 per cwt.

TO PAINT HOMES

New York, Jan. 19.—The plan of paint manufacturers to finance the re-planting of homes in 100 American cities, through the use of a new type of payment schedule, will go into effect Monday. The financing involves about \$100,000,000.

NATIONAL FIDELITY EXCHANGE

Only a comparatively few businessmen are in a position to buy and sell on a spot cash basis. Business must be done on credit, and YOU must extend to YOUR customers a reasonable amount of credit, or the cream of YOUR business will go to YOUR competitor.

GETTING THE MONEY

The whole structure of YOUR business depends upon YOUR success in collecting YOUR money from YOUR customers.

Only a comparatively few businessmen are in a position to buy and sell on a spot cash basis. Business must be done on credit, and YOU must extend to YOUR customers a reasonable amount of credit, or the cream of YOUR business will go to YOUR competitor.

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FOR SALE Loan Company Debentures TO PAY INVESTORS 6% Municipal Debentures TO PAY 7% JONES, EASTON McCALLUM CO. LIMITED. 303 Royal Bank Building, Toronto, Ont.

Victory Bonds HAY AND STRAW MELBOURNE W. M. S. Special to The Advertiser.

FOR SALE Loan Company Debentures TO PAY INVESTORS 6% Municipal Debentures TO PAY 7% JONES, EASTON McCALLUM CO. LIMITED. 303 Royal Bank Building, Toronto, Ont.

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## Public Men Support Mining

Government Officials, Lawyers, Bankers, and Statesmen Realize Importance of Immediate Development of Gold and Silver Possibilities

Canada's public men are fast coming to the front and placing themselves on record as to their opinions of the value, relative importance and future of Canada's rapidly expanding mineral industry. As shown by the following extracts from the public utterances of several well-known public men:

Hon. G. Howard Ferguson, who has been associated with the mining industry of Ontario long before he was chosen as its premier, recently stated: "The Province of Ontario is on the eve of the greatest revelation of mineral wealth that any country has ever known. There will be a second Cobalt and a second Porcupine. Canada must devise some means of becoming self-sustaining. The vastness and variety of the nation's wealth will, if developed, enable Canadians to satisfy nearly all their wants." Premier Ferguson states that two things are needed to develop the country—more capital and more people. The Canadian people's greatest need is courage, optimism and leadership in thought.

Hon. W. F. Nickle, attorney-general of the Province of Ontario, declares that "the possibilities of Northern Ontario are tremendous and untold millions will be brought out of that section of the province to enrich the country."

Lieut.-Gov. Cockshutt, in a recent public speech, pleaded for Canadians to do their duty to Northern Ontario, saying: "It is the duty of every person in Ontario to do his utmost to develop the great untapped riches of Northern Ontario. It is one of the richest heritages in the world and will, when developed, make Ontario one of the most prosperous provinces in the Dominion."

At the last annual meeting of the Canadian Bank of Commerce, its president, the late Sir Edmund Walker, who was considered one of the best-informed bankers in Canada, demonstrated that he took a keen interest in the mining industry and that he realized its true place in our national economy. In his address to the bank's shareholders he said, in part:

"The revised figures for our mineral production for 1923 are \$184,000,000. The estimate for 1924 is \$214,102,000, the highest figure ever reached, except that for 1920.

"The mining industry shows a distinct recovery as compared with recent years, although in certain branches of mining the world's markets are still unfavorable to production, the production for 1923 shows improvements in almost every direction.

"The development of electric power in connection with mining in Northern Ontario has been proceeding at a rapid pace. The interest in Gold and Silver Mining referred to a year ago continues unabated, on behalf of both Canadian and of British, United States and South African interests. An estimate made in the Mining Branch of the Dominion Bureau of Statistics at Ottawa states that the sources of the capital invested in Canadian mining are about as follows: Canada, 54%; United States, 31%; Great Britain, 13%; other countries, 2%. The annual production of minerals has risen in 35 years from \$2.23 to \$26.40 per head of population.

"It must, therefore, be evident that we cannot give too much encouragement to the general development of mining.

"We need the conviction that we should not wait for fortune to turn the wheel for us, but that we should turn it ourselves. We still possess the greatest land of opportunity in the world. Our need is to recover the spirit of enterprise."

Brig.-Gen. A. Smart, M.L.A., recently emphasized the importance and value of mineral development, urging Quebec to make use of its opportunities.

Hon. Charles McCrea, Ontario's Minister of Mines, did not minimize his opinion of Ontario's mineral wealth when he declared recently: "Northern Ontario is the World's Greatest Treasure Box."

## THE FIRST TRAIN TO ENTER THE FAMOUS LORRAIN MINING AREA



The above is a picture of the first train into the Lorrain mining area. In the picture are shown a group of prominent Northern mining men, who were passengers on the train. Reading from left to right they are: W. J. Newton, coal and wood merchant, Cobalt, who is extensively interested in mining; L. O. McCormack, London; John O'Donnell, Cobalt; M. F. Parrie, manager of mining corporation and Frontier mines; W. Shillington, Cobalt; C. F. Moore, Cobalt; H. C. McShoskey, manager of McKinley-Darragh mine; and R. R. McEwen, Cobalt. It is in this district, where is located the Keeley mine, which is regarded as one of the richest silver mines of the North, having since the commencement of its operations, two years ago, paid \$800,000 in dividends in addition to accumulating a cash reserve of \$1,000,000, and has an ore reserve valued at over \$2,000,000. Mining over 2,000,000 ounces of silver, averaging 3,000 ounces to the ton. The break on which this find has been made runs directly through the property of The London-Lorrain Mining Syndicate. Wetlaufer mine, which paid over \$637,000 in dividends and is now resuming operations, and several other mines, are just budding into production in this area.

## THE LONDON-LORRAIN SILVER MINING SYNDICATE

This syndicate, which is comprised chiefly of London investors, among whom are a number of the leading business and professional men, is being formed to purchase a four-fifths interest in six Silver Mining Claims in South Lorrain, preparatory to the formation of a stock company to develop and operate the properties which possess all the earmarks of a large producing mine. Mr. P. Landry, captain of the famous Nipissing Mine of Cobalt, who inspected the properties, states in his report that the geological formation and general conditions of the property are exactly as those of the Nipissing. Mr. Landry, who has been with The Nipissing Mining Company for over 17 years, is recognized as one of the most practical and authoritative judges on mining conditions of Northern Ontario.

That the Government Engineers and Geologists believe in the untold possibilities of the Lorrain Mining Area, is evidenced by the building of the new railway line from Cobalt into the camp. This line has just been completed for service.

Never before in the history of Canada was there such an opportunity offered Canadian people to reap wealth, from the sowing of a comparatively small investment, than has there been since the original discovery of precious metal in Northern Ontario 20 years ago. As bona fide proof of this statement Government returns show that the Gold and Silver Mines of this province have since then produced \$370,188,000 and returned to investors, in dividends and bonuses \$139,068,378. From these official figures it can easily be understood that thousands of Canadians who had the courage and foresight to invest at the time of inauguration, of any one of the many companies which contributed these enormous returns, have received immense profits and many of them have been made millionaires.

Our 18 years of experience in connection with the promotion of financial enterprises, most of which were in connection with Mining in Northern Ontario, where we have made a careful study of the topography and geology of the mineralized areas and of the workings and scientific methods of mining, has given us a general practical knowledge of existing conditions and future possibilities, which we are sure the reader will agree should qualify our judgment as to the selection of mining properties and proper method of financing, disposing of or operating them.

In conclusion may we inform the reader of this ad that inquiries are being made at our office daily, by men in all walks of life, as to opportune investments in the mining industry of Northern Ontario, and while our advice is usually governed by our knowledge of the circumstances of the party inquiring, we are generally always inclined to recommend the dividend paying mine, knowing at the same time that they would be paying anywhere from 25 to 100 times as much for the stock as they would have, had they had the foresight and courage to invest in the original Syndicate. We are, however, recommending the purchase of an interest in this Syndicate, as a first-class venture.

Free Booklet on Gold and Silver Mining of Ontario and fully detailed particulars regarding this Syndicate, will be furnished you by calling at our office or by writing or phoning L. O. McCORMACK & CO., Suites 1 and 2, Canadian Bank of Commerce Building, London, Ontario. Phone 6665.

## What Mining Industry Means To Old Ontario

Getting down to actual money spent by the population of Northern Ontario, the Mines, according to 1923 figures, purchase approximately \$38,000,000 of supplies annually. In addition to this they distribute approximately \$26,000,000 in wages. These wages are in turn distributed into products which come largely from Old Ontario. Take note of the items included in the following list, which is based on the Labor Gazette average for a family budget. The average as worked out by the Dominion Department of Labor are taken as they stand and applied to the population of the mining districts of Ontario.

The \$26,000,000 distributed yearly in wages by the Ontario Mines is spent as follows. These are only the larger items:

Meat .....	\$2,900,000	Boots and shoes .....	\$737,000
Dairy products .....	3,250,000	House furnishings .....	737,000
Flour, bread, cereals and beans .....	1,875,000	Railroad fares .....	737,000
Fuel and light .....	2,425,000	Life and fire insurance .....	613,000
Clothing .....	2,945,000	Sugar .....	767,000
Doctor, dentist and health .....	1,225,000	Vegetables .....	873,000
Rent .....	4,000,000	Incidental groceries .....	275,000

When you add to these figures the \$38,000,000 paid out by the mines themselves for machinery and general supplies every year, you will then have some idea of what the development of New Ontario means to the prosperity of Old Ontario.

English mining men who have seen what the Transvaal has in mines are telling us that we are destined to have the largest mining district in the world before many years. At present it is estimated that the mines support a population of approximately 75,000 people. As time goes on who can say what the population will be? We, in Old Ontario, are the natural source of supply to this population. We can afford to spend some money to hold our position.

## Mining As An Investment Compared With So-Called Gilt-Edged Securities

Interesting data with regard to the mining industry has been released by both the commercial agencies of Bradstreet's and Dun's, wherein it is pointed out that the so-called gilt-edged securities, which, in so many cases, have had the indorsement of some of the foremost financial institutions, have yielded only 6 1/4 per cent., whereas the mining industry of the continent, over a similar period, has returned 182 per cent. on original investments. This remarkable return has been accompanied by a relatively high degree of safety of principal. Among industrial enterprises, 54 per cent. have proven failures, whereas the history of mining over the same term of years shows only 34 per cent. of failures.

## Government Assures Fair Play

"The attitude of the Ontario Government towards mining is a very friendly one. The tax on the mining industry in the Province of Ontario is looked upon in financial circles throughout the world as one of the fairest tax laws known in the world." Could a more favorable condition be offered the prospective investor?

## Dividends and Bonuses Paid By Northern Ontario Silver Mining Companies All of Which Have Made Their Founders Wealthy and Many of Them Millionaires

(From Ontario Department of Mines' Report)

Aladdin Cobalt, Limited .....	\$ 75,000
Beaver Consolidated Mines, Limited .....	710,000
Buffalo Mines, Limited .....	2,787,000
City of Cobalt Mining Co., Ltd., The .....	145,000
Caribou Cobalt Mines, Limited .....	175,000
Cobalt Lake Mining Co., Ltd. ....	465,000
Cobalt Central Mines Co., Ltd. ....	192,845
Cobalt Townsite Mining Co., Ltd. ....	1,042,259
Coniagas Mines, Limited, The .....	11,540,000
Crown Reserve Mining Co., Ltd. ....	6,190,849
Casey Cobalt Silver Mining Co., Ltd. ....	203,249
Foster Cobalt Mining Co., Ltd. ....	45,000
Hudson Bay Mines, Limited .....	778,909
Ker Lake Mining Co., Ltd. ....	10,495,000
La Rose Mines, Limited .....	6,300,546
La Rose (priv.) .....	1,204,863
Mining Corporation of Canada, Limited .....	5,499,867
McKinley-Darragh-Savage Mines of Cobalt, Limited .....	5,955,390
Nipissing Mining Co., Ltd. ....	27,463,297
Penn-Canadian Mines, Limited .....	175,462
Peterson Lake Silver-Cobalt Mining Co., Ltd. ....	462,350
Right of Way Mining Co., Ltd. ....	577,468
Seneca Superior Silver Mines, Limited ..	1,579,817
Silver Queen Mining Co., Ltd. ....	315,000
Temiskaming Mining Co., Ltd. ....	2,159,156
Temiskaming and Hudson Bay Mining Co., Ltd. ....	1,940,250
Trethewey Silver-Cobalt Mines, Limited ..	1,211,998
Wetlaufer-Lorrain Silver Mines, Limited ..	637,465
Keeley Silver Mines, Limited .....	800,000
Private Corporations, etc. ....	6,656,763
Total .....	\$97,824,803

# L. O. McCORMACK & CO.

BANK OF COMMERCE BUILDING

FINANCIAL BROKERS

LONDON, ONT.

PHONE 6665



AMUSEMENTS GRAND NEXT MONDAY EVE One Night Only EARL CARROLL THE Sensational Dramatic Success 'WHITE CARGO' A Vivid Play of Love In the Tropics

AMUSEMENTS 'THE TOTAL ECLIPSE' Illustrated Lecture by PROF. H. R. KINGSTON of the University of Western Ontario Collegiate Auditorium WEDNESDAY EVENING, JAN. 21, 8:15 P.M.

MALE HELP WANTED SALESMEN—Start 1925 right. We are enlarging our sales force and can use a large number of energetic, well-qualified men for our products. See Mr. Gillin, 421 Richmond street.

REAL ESTATE A LIST of properties for sale. List your properties with the well-known agent, H. Lewis, 429 York St., Tel. 232.

FOR SALE AFTER CHRISTMAS clearance sale of boys' and children's hats. Miss Blackmore's Millinery, 709 Dundas street.

AUTOMOBILES A FINE selection of used cars on our showroom floor; open and closed models, thoroughly recommissioned.

REAL ESTATE BERT WEIR REALTOR Over Oak Hall. Phone 6239. L. H. REILLY, MANAGER. Residence Phone 16623.

GRANT TO CADETS URGED ON BOARD As Work of Branch Is Explained. Special To The Advertiser. St. Thomas, Jan. 19.—Lieut.-Col. Geo. H. Gillespie of the London headquarters staff met the board of education at their regular session this evening at the city hall to present to them the question of the better equipping of the cadet corps of the city.

ORIENTAL NIGHTS 25 CARLOS EQUIPMENT 25 25 CARLOS EQUIPMENT 25 25 CARLOS EQUIPMENT 25

MAJESTIC STOCK CO. All this week—Mats, Wed. & Sat. Sutton's News Dramatic Success. 'Outward Bound' A Play of the Hereafter, Redolent of Life and Living.

REAL ESTATE LONDON LOCATIONS 100-acre farm in Carleton Township, soil and clay loam, 2 acres bush, 2 acres orchard, 15 acres hay, 50 acres pasture.

REAL ESTATE SEE HARRY SIMON, realtor, about real estate, insurance or loan. 401 Dundas St. W., Toronto.

FOR SALE HAVE your chairs, couches, etc., sent to us for reupholstering. Phone Mr. Fugle, 3624.

BUSINESS CARDS FARMERS, ATTENTION! We repair all makes of implements, Superior Machinery Co., Ltd., next Tecumseh House, York St.

REAL ESTATE \$2,000—5 acres in good town near London, 1 acre fruit trees, 1 1/2-acre frame house, built in 1910.

He asked that the board make an allowance of approximately \$1,000 for the clothing of the cadets in proper uniform at a cost of \$7 per student. "The government," he stated, "paid back a proportion of the investment annually in the form of grants." The matter was referred to a special committee.

BLACKSTONE GREATEST MAGICIAN WORLD HAS EVER KNOWN 25 CARLOS EQUIPMENT 25 25 CARLOS EQUIPMENT 25

MEETINGS CHORISTON Lodge, No. 190, I. O. O. F. meets every second Tuesday at 8 o'clock. General business. Visitors welcome.

REAL ESTATE SEE HARRY SIMON, realtor, about real estate, insurance or loan. 401 Dundas St. W., Toronto.

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Ernie Saunders, managing director and George Swannick, proprietor, told the audience that the vaudeville and movie world had to offer, and invited their continued patronage.

LOEWS ARENAs This Week TUESDAY—Manufacturers' hockey, 7:45 p.m. WEDNESDAY—Skating afternoon only. Senior O. H. A. hockey.

MAJESTIC STOCK CO. All this week—Mats, Wed. & Sat. Sutton's News Dramatic Success. 'Outward Bound' A Play of the Hereafter, Redolent of Life and Living.

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Colonel J. P. Healy, managing secretary of the Hamilton chamber of commerce, was the guest of honor and speaker in many places during the week of the Kiwanis club today.

DOG SHOW Friday Eve, January 23 The only evening show to be held this year by this association. BEEMER'S GARAGE Queen's Ave., between Richmond and Talbot.

MAJESTIC STOCK CO. All this week—Mats, Wed. & Sat. Sutton's News Dramatic Success. 'Outward Bound' A Play of the Hereafter, Redolent of Life and Living.

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REAL ESTATE \$2,000—5 acres in good town near London, 1 acre fruit trees, 1 1/2-acre frame house, built in 1910.

Kingston, Jan. 19.—The most daring robbery that has occurred in Napanee in many years was perpetrated some time between Saturday night and Monday morning when the grocery store of H. N. Chase on Dundas street was entered and \$2,900 in cash taken from the safe. No trace of the culprit has yet been found.

HOCKEY Galt vs London Wednesday, Jan. 21, 8:30 p.m. Tickets on Sale This Morning at Strong's Drug Store and Arena.

MAJESTIC STOCK CO. All this week—Mats, Wed. & Sat. Sutton's News Dramatic Success. 'Outward Bound' A Play of the Hereafter, Redolent of Life and Living.

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REAL ESTATE \$2,000—5 acres in good town near London, 1 acre fruit trees, 1 1/2-acre frame house, built in 1910.

Special To The Advertiser. Mitchell, Jan. 19.—On Saturday afternoon the annual meeting of the Fullerton, Logan and Hibbert Agricultural Society was held in the town hall. A motion was passed recommending a field crop competition in 1925.

JUST PHONE 3670 ASK FOR WANT AD. DEPT. Money In Your Pocket Beats Old Furniture Or Of Or Or Or find you Suitable Tenants at a very small cost.



### Heart Was Weak Nerves All Gone

Mrs. J. H. Hailenbeck, 117 1/2 Wel-land avenue, St. Catharines, Ont., writes:—"I was in a gas explosion; it left me with a weak heart, and my nerves were all gone. I suffered everything; couldn't sleep, or endure any excitement, and when left alone I felt as if I could scream. I took dizzy spells, often falling and bruising myself. My mother read about your Milburn's Heart and Nerve Pills, and bought me a box, but having taken so many different kinds of medicine it just seemed that I did not have any confidence in any of them. I took one box of H. & C. Pills, and felt so much better I continued with them until I had used five boxes, and after I had taken them I did not need any more. I cannot praise or recommend Milburn's Heart and Nerve Pills too highly after all they have done for me."

Put up only by The T. Milburn Co., Limited, Toronto, Ont.—Adv.

### ACID STOMACH IS DANGEROUS

Sufferers From Indigestion or Stomach Trouble. CUT THIS OUT.

"Stomach trouble, dyspepsia, indigestion, sourness, gas, heartburn, food fermentation, etc., are caused nine times in ten by chronic acid stomach," says a well-known authority.

Burning hydrochloric acid develops in the stomach at an alarming rate. The acid irritates and injures the delicate stomach lining and often leads to gastric ulcers. Don't dose an acid stomach with peptic or artificial digestants that only give temporary relief, but pain by driving the sour, fermenting food out of the stomach into the intestine.

Instead, neutralize or sweeten your acid stomach after meals with a little hot water and Bismarck Magnesia and not only will the pain vanish but your meals will digest naturally. There is nothing better than Bismarck Magnesia to sweeten and settle an acid stomach. It soaks up the harmful excess acid much as a sponge or blotting paper might and your stomach acts and ferries in just a few minutes. Bismarck Magnesia can be obtained from any reliable druggist in either powder or tablet form. It is safe, reliable, easy to take, and is not an irritative and is not at all expensive.—Adv.

### Who is Your Skinny Friend, Ethel?

Tell him to take Cod Liver Oil for a course of months and get enough good, healthy flesh on his bones to look like a real man.

Tell him it's the only way to take those grave-like hollows from his cheeks and neck.

Tell him he won't have to swallow the nasty oil with the nauseating fishy taste because the McCoy's Compound of New York, or now put up in Cod Liver Oil Compound, is a sugar-coated tablet form.

Ask for McCoy's Cod Liver Oil Compound at your local Standard Drug and every druggist worthy the name, sells them—60 tablets—60 cents. Any man or woman can put on five pounds of healthy flesh in 30 days or your druggist will willingly refund the purchase price.

One woman put on 12 pounds in six weeks. Children grow robust and strong—Feeble old people feel young—no matter at all.

**MECOY'S**  
Cod Liver Oil  
Compound Tablets  
ORIGINAL—GENUINE  
60 Tablets 60 Cents

**Speedy Relief**

ROBERT'S SYRUP

OF THE EXTRACT OF COD LIVER AND TAR

**Speedy Relief**

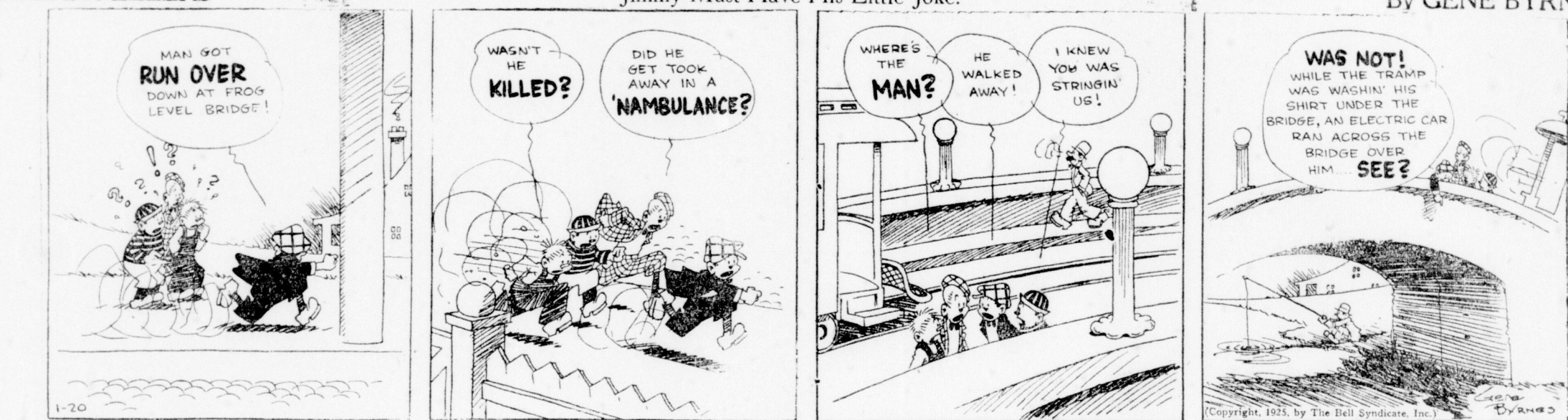
ROBERT'S SYRUP

OF THE EXTRACT OF COD LIVER AND TAR

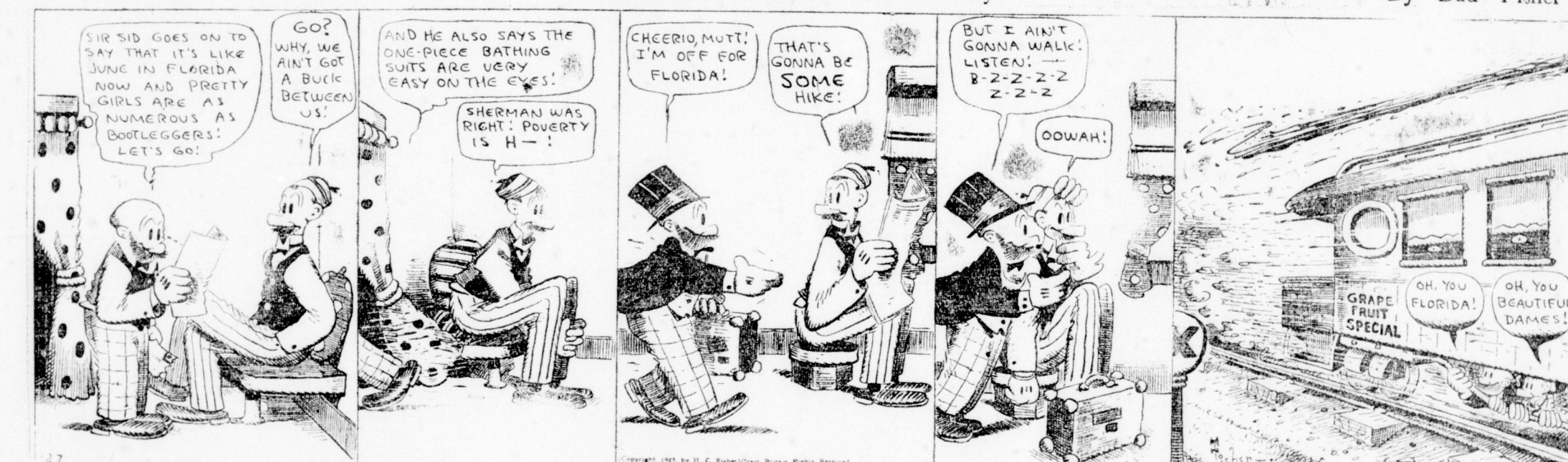
## THE GUMPS—CRANBERRY SAUCE



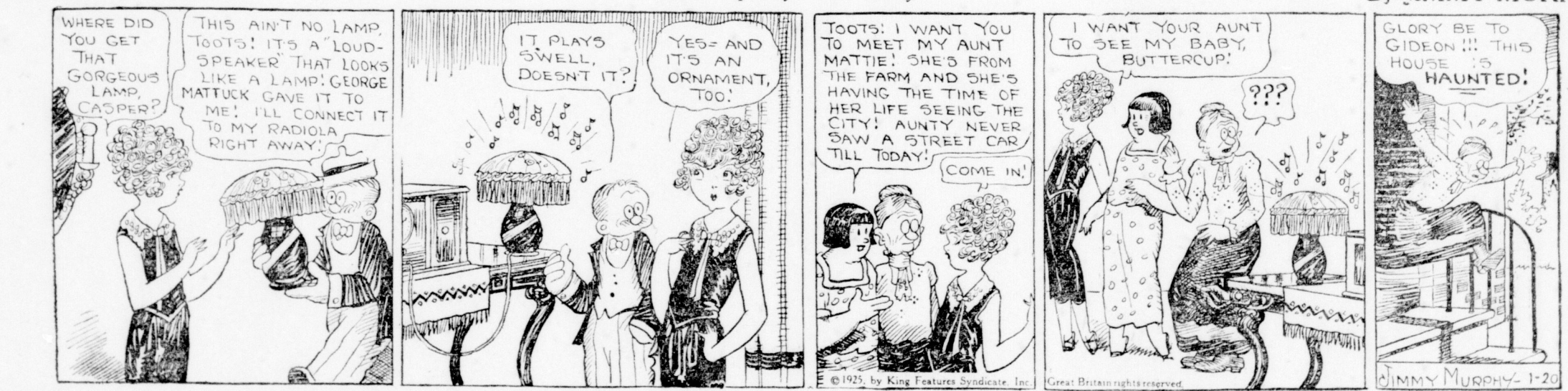
## REG'LAR FELLERS



## MUTT AND JEFF



## TOOTS AND CASPER



**VETERAN DIES.**  
Ottawa, Jan. 19.—(Special.) J. Steers, aged 76, veteran of the Fenian raid and prominent civil servant, died here on Saturday. Mr. Steers volunteered during the Fenian raid.

**FIFTEEN HUNDRED CHILDREN HELD SPELLBOUND BY MUSIC**  
Public School Pupils Listen To Recital by Charles Wheeler.  
**MRS. R. DURST SINGS**  
An organ held the attention of more than a thousand London children from the greater part of yesterday afternoon. From a few minutes of suppression, as if enchanted by the strains of a great instrument they burst forth with gleeful and appreciative applause as Charles E. Wheeler finished playing a prelude by Bach at St. Andrew's Presbyterian church. This was the first number of an organ recital given under the auspices of the Canadian college of musicians to the pupils of the sixth, seventh and eighth grades of the city's public schools.

**TRAPPER'S BODY FOUND FROZEN IN LOG SHACK**  
Farewell Note To Wife Clutched In Hand of Man Covered by Snow.  
Winnipeg, Jan. 19.—Frozen solidly to the dirt floor of a tiny log cabin, more than 200 miles north of Winnipeg, the body of Ernest A. Nelson, 33, was found on Saturday by provincial police, according to word reaching here today. In the trapper's hand was found a farewell note to his wife, who resides in Brandon, which had been scribbled on Christmas Day. He was fully clothed, and in one corner of the cabin were the remains of a burned-out camp fire. The body was shrouded with a fine

**WOMAN FATALLY BURNED.**  
Canadian Press Despatch.  
Vancouver, Jan. 19.—Mrs. H. Broder was fatally burned when she attempted to light a fire in a coal heater with the aid of coal oil yesterday morning. The oil of the heater exploded, throwing the flaming fluid over the woman and burning her so severely that she died a few hours later.

**HER TROUBLE STARTED FROM A BAD COLD**  
Ontario Lady's Little Daughter Suffered from Headaches and Was Relieved by Dodd's Kidney Pills.  
Dodd's Kidney Pills Are a Kidney Remedy and Can Be Taken by Young and Old.  
Williamstown, Ont., Jan. 19.—(Special)—We have a testimonial from Mrs. L. Stanley, a well-known resident of this place. She writes to us because she feels that she owes it to other mothers, who have children suffering from weak kidneys, to tell them the relief afforded her little girl. She states: "I must write to you regarding your Dodd's Kidney Pills. I have been giving them to my child who has been suffering from headaches, broken sleep, fitful appetite, and was always tired and nervous. I have found your pills very satisfactory and am going to keep on using them." Dodd's Kidney Pills have become a family remedy because people have tried them and found them good. They help Rheumatism, Lumbago, Lame Back, Kidney Disease, Headaches and Urinary Troubles, because all these are kidney diseases, or are caused by the kidneys failing to do their work.—Adv.

**Bribe Attempt Leads To Prison**  
Canadian Press Despatch.  
Toronto, Jan. 19.—(Special)—A bribe attempt for three years and six months and Louise Birnsee to jail for one year and eleven months for offering cash bribes to Toronto police officers who arrested them on charges under the O.T.A. Punishment of Three years' imprisonment was handed out to William Hill on conviction for a series of robberies and safe-crackings in neighboring county towns.

**"Tired and Worried Nervous and Despondent"**  
Mrs. M. Chevalier, Belle River, Ont., writes: "For eight years I suffered from despondency and nervousness. Sometimes I could not sleep at night for worrying and the next day I would be so tired that my work was a burden to me. I began using Dr. Chase's Nerve Food and can say I am now entirely relieved of the nervousness from which I used to suffer, and things do not worry me as they used to."  
"Dr. Chase's Nerve Food also relieved me of eczema on my arms, which had bothered me for three years. My house is never without Dr. Chase's Medicines."

**WOMAN FATALLY BURNED.**  
Canadian Press Despatch.  
Vancouver, Jan. 19.—Mrs. H. Broder was fatally burned when she attempted to light a fire in a coal heater with the aid of coal oil yesterday morning. The oil of the heater exploded, throwing the flaming fluid over the woman and burning her so severely that she died a few hours later.

## RADIO

### TOMORROW'S LIST

- WEDNESDAY, JANUARY 21, (Eastern Standard Time.)  
WJZ, NEW YORK—485.  
4 p.m.—Wall Street Journal review.  
7 p.m.—Commodore orchestra.  
8 p.m.—Walt Disney cartoon.  
8:30 p.m.—Satchel and Alstead.  
8:45 p.m.—Marion Aspie, soprano.  
9 p.m.—Huller orchestra.  
10 p.m.—Own your own home day.  
10:30 p.m.—Wingy orchestra.  
WEAF, WASHINGTON—436.  
4 p.m.—Maiden Stories.  
6 p.m.—Waldorf orchestra.  
7 p.m.—Symphonic activities.  
7:30 p.m.—11 p.m.—Army band, G. Schirmer, musician, Waldorf concert of chamber, Gladys Allen trio, Lida Venes dance orchestra.  
WNYC, NEW YORK—528.8.  
7 p.m.—Symphonic orchestra.  
7:30 p.m.—Nora Heims, soprano.  
8:15 p.m.—Talk, Albert Ehrlich.  
8:30 p.m.—Huller orchestra, music appreciation lecture.  
9:45 p.m.—Eigen and vocal solo.  
WHN, NEW YORK—36.  
6:30 p.m.—Dinner concert.  
7:30 p.m.—Dinner program.  
WGBS, NEW YORK—316.  
6 p.m.—Children's stories.  
6:30 p.m.—Huller orchestra.  
WAHG, RICHMOND HILL—316.  
7:30 p.m.—Fagle concert featuring H. V. Kaiter, pianist.  
WOR, NEWARK—405.  
6:45 p.m.—Ray Nichols orchestra.  
8 p.m.—Talk, Wally Hawke.  
8:15 p.m.—Wassell artists.  
8:45 p.m.—Topics of the day.  
9 p.m.—Charming artists.  
10 p.m.—Scholastic talk.  
10:45 p.m.—Wessell artists.  
10:45 p.m.—Heavy Six orchestra.  
WIP, PHILADELPHIA—509.9.  
2 p.m.—Artist recital.  
6:30 p.m.—Concert orchestra.  
7 p.m.—Uncle Wip's stories.  
WFI, PHILADELPHIA—395.  
3 p.m.—Concert orchestra.  
6:30 p.m.—Meyer Davis orchestra.  
7 p.m.—Jimmy Jim stories.  
WOP, PHILADELPHIA—509.9.  
7:30 p.m.—Candellia's orchestra.  
8:30 p.m.—Talk, J. Burton Weeks.  
8:45 p.m.—WVO orchestra; L. Powell Evans baritone.  
WDAH, PHILADELPHIA—395.  
4:30 p.m.—Mason Macedonia corner.  
7:30 p.m.—Dream Daddy stories.  
8 p.m.—News, travel talk; Cotton Pickers orchestra.  
10 p.m.—Aroahia dance orchestra.  
WFBG, ALTOONA—277.8.  
6 p.m.—Dinner concert.  
8:30 p.m.—Kivania club.  
WCAE, PITTSBURG—462.  
6:30 p.m.—William Foster orchestra.  
7:30 p.m.—Uncle Kaylee.  
8:30 p.m.—Sixty orchestra and artists.  
KDKA, PITTSBURG—399.1.  
6:15 p.m.—Dinner concert.  
7:15 p.m.—Market reports.  
8:30 p.m.—To be announced.  
8 p.m.—Talk and lecture.  
8:30 p.m.—Musical program.  
WGAP, WASHINGTON—469.  
7:15 p.m.—Talk, Jim Swenson Earle.  
7:30 p.m.—J. C. Arny band.  
8:30 p.m.—To be announced.  
10 p.m.—Boerstein orchestra.  
WGY, SCHENECTADY—380.  
6:30 p.m.—Avalanche stories.  
WNAO, BOSTON—260.3.  
6 p.m.—Children's hour.  
6:30 p.m.—WNAO dinner dance.  
8 p.m.—Concert program.  
WBZ, SPRINGFIELD—337.  
6 p.m.—Lotos ensemble.  
7 p.m.—Market reports, etc.  
7:30 p.m.—Educational course.  
8 p.m.—Francis B. Shaw, alto, Gladys Niles, soprano.  
McNelly's orchestra.  
9 p.m.—St. Anne choir.  
WCO, DETROIT—516.  
6 p.m.—Goddette's orchestra.  
8:30 p.m.—Concert program.  
WWJ, DETROIT—516.  
3 p.m.—News orchestra.  
7 p.m.—Dinner concert.  
WEAR, CLEVELAND—390.  
7:30 p.m.—Dinner concert.  
WTAH, CLEVELAND—390.  
6 p.m.—Loubert orchestra.  
8 p.m.—Pain Dancer concert.  
CKAC, MONTREAL—285.  
4 p.m.—Weather, stock reports.  
CKRO, OTTAWA—435.  
7 p.m.—Market reports.  
7:30 p.m.—Talk for boys and girls.  
8 p.m.—Salvation Army band; Chateau Laurier orchestra.  
PWX, HAVANA—400.  
8:30 p.m.—Cuban Ky band.  
(Central Standard Time)  
WLV, CINCINNATI—423.  
6 p.m.—Sulinsky quartet.  
8 p.m.—Gladys Vito, harp; Mildred Lutz, Lutz orchestra, church choir; Oxford lamp, pianist.  
9 p.m.—Walt Disney cartoon.  
WMM, CINCINNATI—325.9.  
8 p.m.—Concert program.  
9 p.m.—Dinner concert.  
WGO, MINN. ST. PAUL—417.  
6:30 p.m.—Children's period.  
6 p.m.—Sport hour.  
6:30 p.m.—Weekly market summary.  
7 p.m.—Midweek church service.  
9 p.m.—St. Joseph's choir.  
10 p.m.—Osburn's orchestra.  
WHA, MADISON—275.  
7:15 p.m.—Lobby orchestra, pianist; Signe Holm, contralto.  
WLS, CHICAGO—345.  
6:30 p.m.—Jimmie's orchestra, solo.  
8 p.m.—Evening EPD program.  
8:30 p.m.—James McDaniel, tenor; W. J. Theatre; a series of recitations; Seneca orchestra; June orchestra; etc.  
WMA, CHICAGO—447.5.  
6 p.m.—Organ recital.  
6:30 p.m.—Children's stories.  
8 p.m.—Northwestern orchestra.  
8:30 p.m.—Piano concerto.  
9 p.m.—Gala program.  
KYW, CHICAGO—325.4.  
6:30 p.m.—Children's stories.  
7:30 p.m.—Congress dinner music.  
8 p.m.—Chas. H. Williams, soprano; George Horne, baritone; Ruth Schley, reader.  
8:15 p.m.—"Around the town."  
8:45 p.m.—Musicals continued.  
9:15 p.m.—Midweek recital.  
WJL, CHICAGO—448.  
7:30 p.m.—Dinner hour concert.  
10:30 p.m.—Walt Disney cartoon.  
WGN, CHICAGO—370.  
5:30 p.m.—Skeels time.  
6:30 p.m.—Organ orchestra.  
8 p.m.—Classic hour.  
10:30 p.m.—Chapman's orchestra.  
WHAS, LOUISVILLE—400.  
7:30 p.m.—Walt Disney cartoon.  
7:30 p.m.—Kentucky readers.  
7:30 p.m.—Mrs. Frank W. Elliott, organist.  
WDAF, KANSAS CITY—410.  
5:30 p.m.—Star radio trio.  
6:30 p.m.—Band of the air.  
8:30 p.m.—Tipton orchestra.  
WOS, JEFFERSON CITY—440.9.  
7:30 p.m.—Walt Disney cartoon, direct from University of Ark. program.  
KFKK, HASTINGS—283.3.  
8:30 p.m.—Fremont convention, municipal auditorium.  
KTHS, HOT SPRINGS—375.  
8:30 p.m.—Fleming program.  
10:30 p.m.—Flower orchestra.  
WBAP, FORT WORTH—472.5.  
7:30 p.m.—Huller orchestra.  
8:30 p.m.—Jim Riley's orchestra.  
(MOUNTAIN STANDARD TIME.)  
KOA, DENVER—323.  
8:30 p.m.—Joe Mann's orchestra; Margaret Ande, soprano; Elwin Smith, tenor; Florence Morrison, piano; KOA orchestra.  
WYAC, CALGARY—430.  
7:45 p.m.—Studio program.  
(PACIFIC COAST STANDARD TIME.)  
KGO, OAKLAND—515.  
4:30 p.m.—Ed Francis orchestra.  
KPO, SAN FRANCISCO—423.  
4:30 p.m.—Singer's orchestra.  
4:30 p.m.—Children's stories.  
4:30 p.m.—Singer's orchestra.  
8:30 p.m.—Bradford's band.  
KHJ, LOS ANGELES—395.  
6:30 p.m.—Huller orchestra.  
6:30 p.m.—Children's hour.  
7:30 p.m.—Ed Francis orchestra.  
9:30 p.m.—Walt Disney cartoon.  
10:00 p.m.—Burnet's orchestra.  
KGW, PORTLAND—492.  
8:30 p.m.—Concert program.  
10:00 p.m.—Multinational Studlers.  
WEDNESDAY'S SILENT STATIONS  
WCB, WJY, WSAI, WAW, WHAA, WFAA, CNRA, CNRW, WHAR, CNRR.  
NOTE: This program subject to possible minor changes.



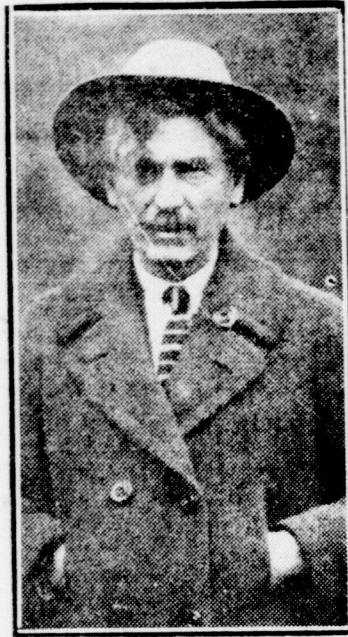




# Called "Wicked" Eyes; Huge Sports Arena; Teaches Sheik Boxing



Dr. John Galen Locke of Denver, grand dragon of the Ku Klux Klan, has been arrested on charges of conspiracy and kidnapping, brought by Keith Boehm, student, who alleges that he was kidnapped and forced to marry Miss Mae Nash, shown above



Mr. Ernest Thompson Seaton, the famous Canadian naturalist and author, recently arrived in London, England, where he went to meet his wife on her return from a trip to the Far East



Mrs. Louise Burrell, well-known English woman artist, puts the finishing touches to her portrait of Mrs. Stanley Baldwin, wife of the premier



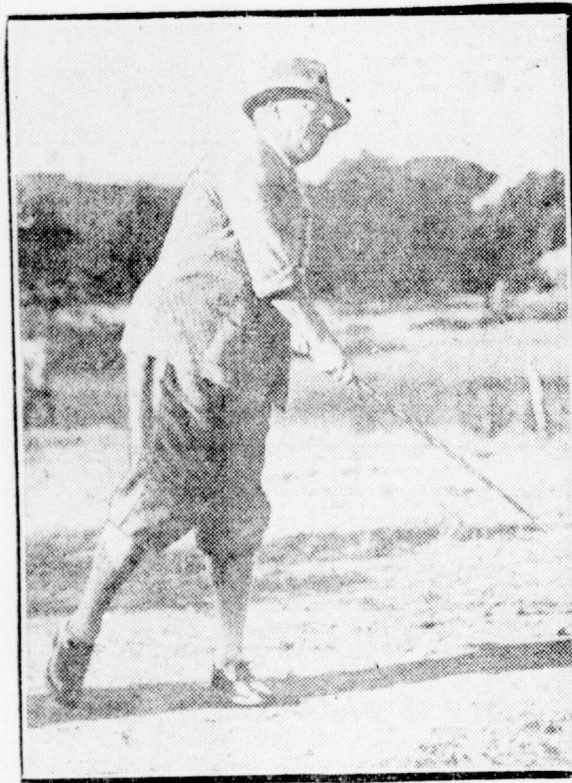
Mrs. John Adams Drake of New York expressed such enthusiasm for the Fascist cause when she met Premier Mussolini of Italy recently, that he authorized her appointment as the first woman Fascist



This violet panne hat, the latest Parisian model, is distinctly Chinese and would go very well with a tunic embroidered with multi-colored silks



This young lady veils things upside down while enjoying the winter sports in Quebec. She should wear skates on her hands as well as her feet



The Duke of Manchester was one of the first to make the rounds at the opening of the golf season at the Cannes Golf Club on the Riviera



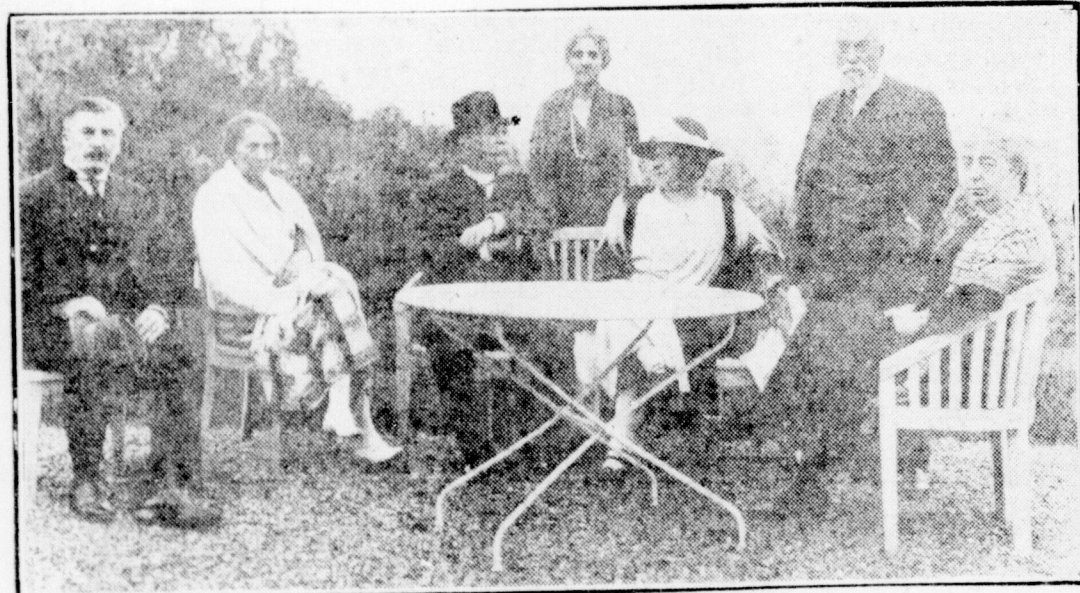
Anielka Elter, a Polish girl recently arrived to join the film colony at Hollywood, is accredited with owning the "wickedest pair of eyes in the world"



This young lady of Oakland, Calif., scorns goloshes since she received a belated Christmas gift from H. S. Snow, African big game hunter, in the form of elephant shoes



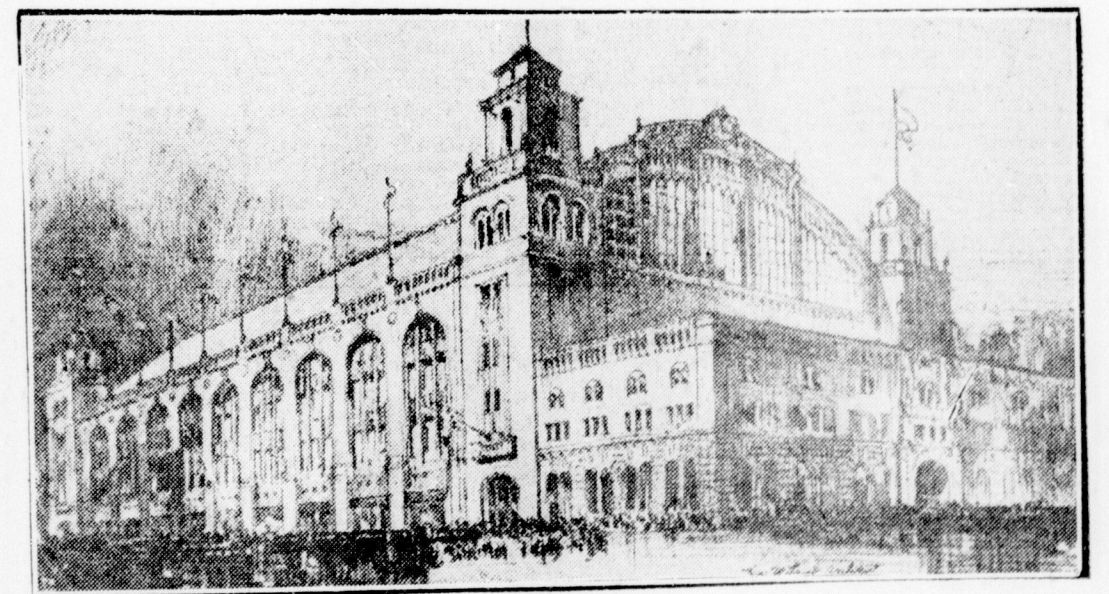
Miss Ginette Langlais, eighteen-months old, of Montreal, is now acclaimed the youngest skier in the dominion. She is shown here taking her first lesson at Mount Royal



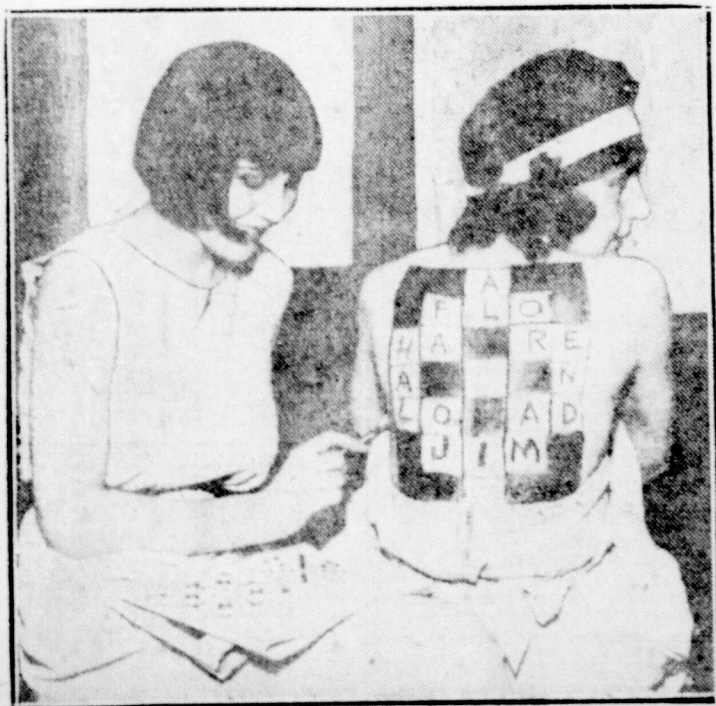
Marshal Joffre, known during the war as the "Lion of France," is shown with his wife at their newly erected home, which stands on a plateau overlooking Paris. From left to right are shown: Dr. Lapeyre, Mlle. Joffre, Marshal Joffre, Mme. Joffre, Mme. Kempf. Standing are Mme. Lapeyre and Monsieur Kempf



After hearing the prison sentence imposed on her husband, the self-styled "most honest bootlegger" in Watertown, N.Y., the beautiful Mrs. Blanche La Rock said: "The business gave me jewels and swell clothes—but I would rather be a washerwoman"



The architect's drawing is shown of the new Madison Square Garden, which Tex Rickard has started to construct to replace the old sports arena of the same name. The new building will have a seating capacity of 23,000



Well, here's the latest cross-word caper. No doubt it's due to lack of paper. New York's the place, the time's to-day; they're "Follies" beauties, smart and gay



Jack Dempsey, world's heavyweight boxing champion, undertakes to teach Rudolph Valentino a few of the fine points of boxing, when Jack recently visited the sheik's studio in Hollywood



King Victor Emmanuel of Italy recently showed his hand by literally raking Premier Mussolini over the coals for the latter's attempt to bring on a general election



H. P. Davidson, Jr., and his bride, who was Miss Anne Stillman, daughter of James A. and Mrs. Anne U. Stillman, are shown leaving New York recently on their honeymoon



Duncan Harvey, honorable secretary of the British Ski Association, executes a difficult feat among the snow of Murren, Switzerland



WOMEN and THE HOME

MAY QUEEN LODGE HOLDS CEREMONY

Officers Are Installed at an Important Gathering Held Last Night.

The officers of May Queen Rebekah Lodge were installed with due ceremony at the I. O. O. F. lodge room at Alma block last night.

An interesting presentation was that of the past noble grand jewel to Mrs. A. Dundas, the presentation being made by the district deputy.

Presentations also included a ring to Mrs. Annie Waugh, grand her daughters, and a diamond ring from her husband and children were other beautiful gifts presented to her.

Several guests were present, including visitors from Ottawa, Saskatchewan, Mount Brydges, St. Thomas, and from the Victoria Rebekah Lodge of this city.

Officers installed for 1925 include: Noble grand, Mrs. George Birch; vice-grand, Mrs. Byron Dundas; recording secretary, Mrs. Jack Stookes; financial secretary, Mrs. A. Ginz; treasurer, Mrs. Williams; R.S.N.G., Mrs. Pike; L.S.N.G., Mrs. Peacock; R.S.V.G., Mrs. Hazel Parsons; L.S.V.G., Mrs. Russell Smith; conductors, Mrs. Edwards, Mrs. Perrin; chaplain, Mrs. Lucas; Naomi, Mrs. Walworth; Rebekah, Mrs. Fraser; Hilda guard, Mrs. Roberts; outside guard, Mrs. Arns.

CLUB NEWS

Y. M. C. A. AUXILIARY.

The Rev. R. J. Murphy gave an inspiring address on "Service" before the regular meeting of the Y. M. C. A. Women's auxiliary held yesterday at the Y. M. C. A. building.

He urged his listeners to pay no heed to scoffers at their own sacrifices waiting nearby any organization.

Mrs. H. Henderson presided over the meeting, reports being received from the different conveners.

RED CROSS EXECUTIVE. The new executive of the London branch of the Canadian Red Cross society, elected at the annual meeting yesterday afternoon, is as follows:

Honorary president, Mrs. F. E. Leonard; honorary vice-president, Mrs. K. Becker; president, Mrs. Ronald Harris; vice-presidents, Mrs. Travers, Mrs. David Williams, Mrs. Zeigler, Mrs. Slater, Miss Shaw-Wood and Mrs. C. B. Edwards; treasurer, Mrs. A. E. Cooper; recording secretary, Mrs. H. B. White; corresponding secretary, Miss Ruth Robinson.

RIVERVIEW CLUB. Mrs. T. E. Robson entertained the members of the Riverview mothers' club executive at her home last night.

Mrs. B. F. Kellor outlined a course of study, and as a result, the club has decided at the next meeting to take up the life and work of five famous Canadian women.

Five club members will divide the task of preparing papers on the subjects. A very fine musical program will also be supplied by the members themselves.

At the close of the executive meeting, refreshments were served and a jolly sing-song, led by Capt. Robson.

JUST FOR A ZULU. London, Jan. 19.—The Zulu chief would feel at home before the modern British coat and umbrella rack, for the handles are patterned closely on the knobkerries of South Africa.



MRS. JOHN ADAMS DRAKE OF NEW YORK.

When Mrs. John Drake of New York was received in Rome by Premier Mussolini she expressed warm admiration for the achievements of the Fascists.

The Italian dictator repaid the compliment by authorizing her appointment as the first American woman Fascist.

Mrs. Drake is president of the American Free Milk and Relief for Italy society. For her work in the United States and in Italy she has previously been decorated by the Italian government and by Pope Pius, his holiness granting her the extra honor of a private audience.

Orphan chapter, O. E. S., is arranging a dance to be held in the Masonic Temple on Friday evening of this week.

Miss Mary Reid has returned to her home on Victor street after having made a delightful visit with friends in Chicago.

Mrs. and Mrs. Fred Todd have returned to their home in the Pion apartments after an enjoyable visit with friends in Montreal.

Mrs. A. O. Hunt, Waterloo street north, is entertaining at a mah jong and bridge on Friday afternoon in honor of Mrs. Douglas Hunt.

Mrs. Russell Stewart of Oshawa is spending a few days in the city, the guest of his aunt, Mrs. E. H. Russell, and Mr. Russell, Duchess avenue.

Mrs. Duncan Stuart of Calgary is a guest with Mr. and Mrs. John Stuart, Becher street, Mrs. Stuart is a daughter of the late Dr. Fraser of this city.

Mr. and Mrs. Israel Taylor, Wellington street north, are leaving this evening for St. Petersburg, Florida, where they will spend the balance of the winter, returning to London in April.

Mrs. Ed. Pellow entertained at the tea hour yesterday afternoon, Mrs. Milton Armstrong presided over an attractive tea table, while Mrs. L. F. Mayne, assisted the hostess in looking after her guests.

Dr. and Mrs. H. O. Foner of Rochester, Minn., have taken up their residence on Central avenue, and will make their future home here.

Mrs. D. C. McNaughton, Dufrain avenue, is entertaining at the tea hour today for the mothers of the ice fairies in the "King's Winter Carnival," to be presented this month by the pupils of the Lord Roberts school.

Brahm Sand, distinguished by a 'colist' of the Hamburg conserva-

tion of music, Toronto, who played at the Dundas Centre choir concert last night, was a guest with Mr. and Mrs. J. Parnell Morris while in the city.

Miss Lillian Moss leaves on Thursday for Lockport, N. Y., to attend the convention of the American Q. Y. P. A. and Fellowship clubs.

From Lockport, Miss Moss will go to Toronto, where she will attend the Dominion executive meeting.

Mr. J. D. Mills have returned to Stirling where he is connected with the staff of the Bank of Montreal, after spending his holidays with his parents, Mr. and Mrs. Mills, in Tillsonburg, and with Mr. and Mrs. Thomas Bell, Grey street.

Mrs. C. E. Sweet, Central avenue, is entertaining at the tea hour on Wednesday for the mothers of her group, who are preparing costumes for the "King's Winter Carnival," to be presented by the Lord Roberts Mothers' club on Jan. 30.

Miss Margaret Steven of Princess avenue spent the week-end with Miss Marian Malcolm in Guelph.

Miss Catherine Cleghorn is entertaining the members of the MacDonnell institute alumnae at her home, Beechwood, South London, on the occasion of a January meeting of that organization, of which Miss Isabel Craig is president.

A dance is being given tomorrow evening under the auspices of the nurses' alumnae association of the Ontario hospital in the assembly hall, Mrs. (Dr.) Chalk is the general convener of the affair, and will be assisted by Mrs. E. J. Streetor, Miss E. Currie and Miss M. Scott.

Among those giving small sewing teas in preparation for the coming carnival to be given under the auspices of the Lord Roberts Mothers' club are Mrs. Arthur Robertson, Waterloo street, and Mrs. Alfred Gort, Shay apartments, who is entertaining for the Detroit mothers.

Mrs. Madge Macbeth, who has been seriously ill, has left for Atlantic City for a few weeks' stay. She was accompanied by her mother, Mrs. B. M. Jones, who will remain in the southern states for the rest of the winter. Many Londoners will be sorry to hear of Mrs. Macbeth's illness, as she spoke to the Women's Canadian club not long ago.

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BOOK SHOWER PLANNED BY GRENFELL MISSION

Tea and Musicale on January 29 Will Mark Interesting Event.

The local branch of the Grenfell mission is planning a book shower and musicale to be held in the First Presbyterian Sunday school room on Jan. 29.

Recent contributions to the work have come from Mrs. Thomas Powell of Strathroy, 256; Mrs. J. W. Little, 55, Mrs. Groves of Guelph, 42; Mrs. P. A. Fitzgerald, knitting 47 scarves, 12 pairs of children's stockings, 12 pairs men's socks; Mrs. W. J. Welland, knitting 1 pair mitts, 2 scarves, and donating 2 pairs mitts; Mrs. E. Johnston of the Rectory, Galt, 4 pairs children's stockings.

WEDDINGS

FITZGIBBON—SMITH.

An interesting but quiet wedding took place at the First Methodist church on Saturday last, when Mrs. Alice Smith of Talbot street, this city, was united in marriage to Mr. George Fitzgibbon of St. John's.

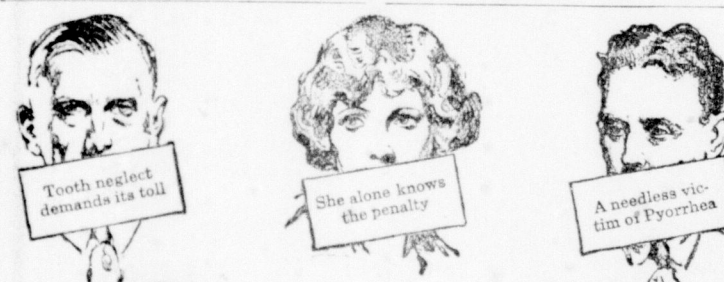
ABSOLUTE SIMPLICITY.

Paris, Jan. 19.—For absolute simplicity of line, nothing would surpass the new evening frock just completed for Mrs. Delvella. It is of silver lace embroidered with multi-colored flowers and falls straight from the shoulders by rather broad bands of soft material, without a fold.

Drink "SALADA" GREEN TEA

Always sealed to preserve the rich, fresh flavor. Finer than any Japan, Gunpowder or Young Hyson. Try it.

Always sealed to preserve the rich, fresh flavor. Finer than any Japan, Gunpowder or Young Hyson. Try it.



Pyorrhea is a disease of the gums—not the teeth. You may take good care of your teeth and still get Pyorrhea.

Forhan's means healthy gums. It contains the right proportion of Forhan's Astrin, as used by the dental profession in treating Pyorrhea.



FORHAN'S SOLD AT ALL STANDARD DRUG STORES

WOMEN and THE HOME DRESS By MARY MARSHALL

The Turtle-Neck Sweater Has Become Well Nigh Indispensable to the Woman Who Indulges in Winter Sports.

The type of sweater which the young girl of today regards as quite the newest version of this line of garment is really a reversion to type.

After that the coat sweater came in as something of a novelty, and was called specially 'coat sweater' until it was no longer a matter of comment that a sweater should be slipped down the front.

Bobbed hair has had a lot to do directly and indirectly with fashion development lately, and undoubtedly it is largely responsible for the present vogue of the type of sweater that goes over the head.

That was in the days of elaborately built pompadour, invisible hairpins and hair nets.

Now it can hardly be that this charming mannequin at Paton's needs to be so frugal.

I know a certain mother, in quite comfortable circumstances, who all ways uses an old sweater to shade the light in the children's nursery if it has to be turned on after they are asleep.

In some cases it may be necessary to use cracked and discarded saucers for soap dishes, to replace broken windows with panes of twine, to use little blocks of wood to take the place of missing furniture castors.

Waterworks Situation Given Consideration—Engineer at Meeting.

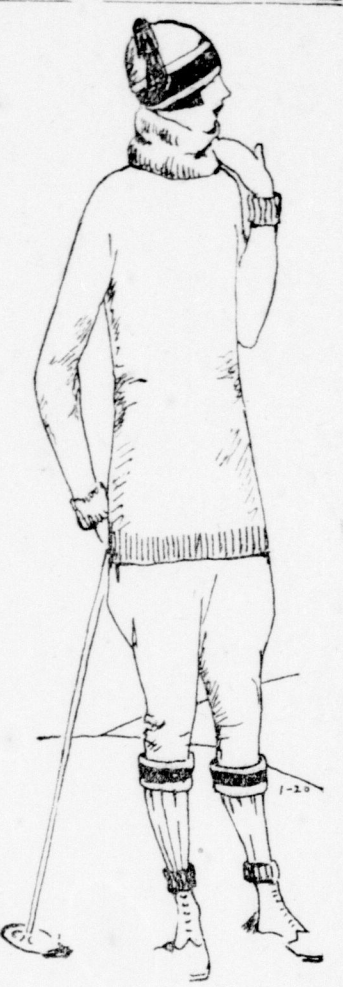
Special to The Advertiser. Forest, Jan. 19.—A number of ratepayers attended the council meeting to see the new town fathers in action.

The presence of the waterworks engineer engaged by the former council was an added attraction.

The matter came up when Thomas Crinan, owner of Crinan's Grove, Lake Huron, and a newcomer to Forest, stated that he had an option on the former Roche House hotel property.

A precedent was established when the council decided to submit a by-law of granting one man a fixed low assessment to enter in business another local businessman.

The seal of payment for attendance on the council meetings was changed by the council. Formerly the rate was \$2 for regular meetings and \$1.50 for special meetings, but it is now \$1 for regular meetings and no payment for special meetings.



High-necked sweater of beige wool worn with breeches in same shade.

ing top to keep her shingled hair looking neat and bright.

Now it can hardly be that this charming mannequin at Paton's needs to be so frugal.

The acapareuse hurriedly refused the assignat. "Keep it, citoyenne," she muttered.

"The woman thrust her assignat into her bosom and snatched up her pail.

"Mon Dieu!" she panted. "If they should find me and discover what I carry, they would tear me to pieces."

"Meanwhile the raucous chorus was rapidly approaching the other corner of the street, coming from the direction of St. Sulpice.

"Ah, ca ira, ca ira, ca ira! Les aristocrat a la lanterne. Ah, ca ira, ca ira, ca ira! Les aristocrat on les pendra!"

In the very act of turning to seek refuge within doors, Angèle paused.

It scared the intruder, he said, he came back with a quick gasp of terror.

"Citoyenne!" he gasped, and held out hands in supplication. "Let me pass in; let me hide; at least let me crouch here until they have gone by!"

"They are coming, indeed. They have seen him walking round the corner of the Rue de Fer, and they followed tumultuously, hot upon the scent.

IN THE SHADOW OF THE GUILLOTINE By RAFAEL SABATINI.

She ran downstairs, opened the door below, and from the threshold silently beckoned the woman, who was approaching down the street.

It revealed a quantity of coarse linen and coarser lace. But she knew Angèle for a customer, and they passed to the deal business without any of the usual dissimulation necessary between strangers.

There was to be no republican ceremony that night. They would feast in honor of Jerome's return. A chicken, a half dozen eggs, a package of butter and a couple of the loaves were transferred to the ample napkin she had brought down with her.

"The thing was done covertly—well within the porch, where they were secure from prying eyes, particularly since the windows were closed, the time preferred for the illicit trade.

"Angèle tendered an assignat for ten francs. The woman paused first to rearrange her hair, his head-injected eyes intent upon her white face.

"Of whom do you speak?" he asked, mimicking her. "By St. Guillotine, here are pretty graces!"

"But another, more impatient, shouldered him aside. We are after an artist who gave us the slip near the fore."

"Aye," shrieked a woman, flinging her bonnet, bare arm to brandish a butcher's knife. "A dog of an aristocrat with powdered hair—powdered hair!"

"We'll give him flour of wheat, old man, if he dares to drink the wine of the poor—dog of an aristocrat!"

"First catch him," quoted the second man, "then hang him by his neck, and into what hole has he thrust himself?"

"There was a general growl of fury and disappointment, the menaced aristocrat, who had been so near the doorway, and her fierce, hungry eyes considered the trim figure and white cap of the Citizeness, who had been the better of her kind for any who preserved a trace of the grace and gentleness natural to her sex.

"You'll not be giving a man by any chance," she shrieked with unutterable malice. "You'll not be an aristocrat yourself, perhaps, with your white face and your nose as long as a pig's snout?"

"The crowd paused to obey her injunction, and the pause was ominous. Cheated of one prey, these sans-culottes beheld here the other, and they resolved to stake their awkward blood-lust upon another.

"What is this?" the voice that flung that question, sharp and metallic as a word of command, cut through their virago's tirade and stilled the noise about that threshold.

"What is this?" he asked again, more sharply and truculently than before, eyes blazing upon the rabble.

"It is something to me that you insult my wife—the wife of a soldier of France. Be off, or the committee of the section shall deal with you."

He waited for no more, but snatching the package from her hand, flashed through the black gap of the doorway, and so vanished.

At that moment the foremost of the pursuing pack came abreast of the doorway. Their pace had slackened, and they were questioning this way and that.

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"The mannaed, however, was less easily daunted than her fellows, she brandished her knife under the colonel's very nose, treating him to the revolutionary cant, that was common



MRS. H. T. REASON, president of the Lord Roberts' mothers' club and joint convener with Mrs. D. C. McNaughton, for the production of the great "Winter Carnival" at the end of the month.

alike to scavenger and deity. She reminded him that she was equal, and that he must not suppose that his officer's rank gave him any superiority other than a purely official one.

"What need he ask her?" Was it within? Do I not know for myself? No aristocrat has entered here! Besides, shall I insult my wife with such a question?"

His voice was fierce and impatient. "Can any dream that while on the frontiers I am shedding my blood for liberty in battle be capable of befriending enemies of liberty here in Paris? Then such a one knows neither Vidal or Vidal's wife—Vidal's wife has more cause to hate aristocrats than any other woman of you all."

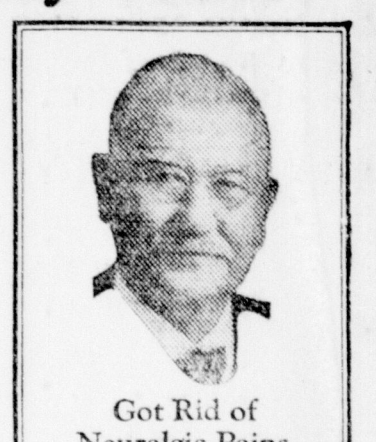
BLUE, WHITE AND GOLD. Special to The Advertiser. New York, Jan. 19.—Blue, white and gold is the attractive combination exemplified in one of the ensemble suits seen today.

SHOES MATCH HOSIERY. Special to The Advertiser. New York, Jan. 19.—For months shoes have contrasted in color with stockings.

FURS MADE TO ORDER. New York, Jan. 19.—Many smart women are having their spring furs made to order.

Tanlac puts solid flesh on scrawny bones

HOW can you expect to get back your health and strength as long as your body is scrawny and underweight? Let Tanlac put some good, solid flesh on your bones, put your stomach in shape to digest your food, purify your poisoned blood! Then see how much better you feel.



Got Rid of Neuralgic Pains. 'I suffered four years from indigestion and neuralgic pain. Now, thanks to Tanlac I am in perfect health.'

In our files are one hundred thousand glowing letters of thanks from men and women who have been helped back to health and strength by Tanlac, what it has done for these folks can surely do for you.

Tanlac is Nature's greatest tonic and builder. It is compounded after the famous Tanlac formula from roots, barks and curative herbs.

Don't put off taking Tanlac another day. Don't go on dragging your poor, tired out, sickly body around when this great remedy can bring you quick relief.

TANLAC FOR YOUR HEALTH

NOTED SPEAKERS WILL VISIT CANADIAN CLUB

Charles G. D. Roberts and Mrs. Philip Snowden Are Scheduled For Early Meetings.

The Women's Canadian club has several interesting speakers in view, including Henry Lawrence Southwick, president of the Emerson school of oratory, who speaks here on Friday afternoon.

Mr. Southwick speaks in the central collegiate auditorium on the subject, "Orators and Oratory of Shakespeare."

Perhaps the greatest interest centers about the visit of Charles G. D. Roberts, distinguished Canadian writer, who has been living for the past seventeen years in England.

LISTOWEL

Special to The Advertiser. Listowel, Jan. 19.—H. E. Cavell, who has been laid up owing to an accident in which his right hand was badly crushed while unloading castings, has returned to his work at the Elmira machine shop.

John Sangster was in Toronto attending an executive meeting of the Seed Growers' Association.

H. P. Wauzer was in Hamilton attending the funeral of Mrs. James Walker. Mrs. H. P. Wauzer's mother, Miss Mabel Raines was in Walkerton for the week-end.

Mrs. Frank Edwards of Arthur is visiting Mrs. Isaac Matthews. Miss Pearl Good has returned to Detroit after spending a few days at the home of her father, S. S. Good.

Miss Clara Wells has gone for a visit with friends in Kitchener. Mrs. J. C. Kennedy and children have returned to their home in Morrison after visiting Mr. and Mrs. George Brown.

Noah Blackmore and Hugh Hamilton attended the annual furniture exhibit at Kitchener.

Beware of Wintery

Lest it Steal Away the Charm of Your Complexion

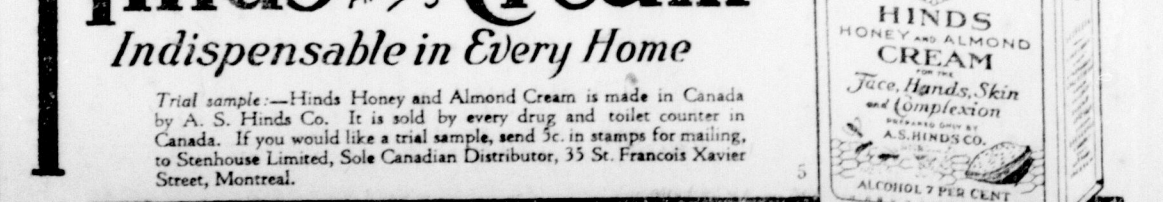
Winter—what havoc it plays with everyone's skin!

Out of doors the cold, bitter winds make the skin rough and chapped, while in the house the dry warmth robs it of its natural oils and causes it to become dry and harsh.

But against these ravages to beauty, Hinds Cream is a certain and a delightful protection.

Of snow-white purity and refreshing fragrance, this cream quickly relieves any irritation or soreness and prevents peeling. It removes every bit of redness and roughness and makes the skin soft, smooth and fine textured.

Indispensable in every household. Quickly soothes and heals chapped hands. Excellent for after shaving. Stops the sting.



Hinds Honey and Almond Cream. Indispensable in Every Home. Trial sample—Hinds Honey and Almond Cream is made in Canada by A. S. Hinds Co. It is sold by every drug and toilet counter in Canada.



SUCCESS IS SEEN FOR LUTHER GOVT.

New German Chancellor Declines Shrewd Inaugural—Dawes Plan Upheld.

TRUCE DESIRED

Associated Press Despatch. Berlin, Jan. 20.—The promise of a non-partisan administration of Germany's affairs and an apparent desire to establish a truce among the warring political factions by proclaiming a platform which affords few, if any, points for quarrel were the cardinal features of Chancellor Luther's inaugural statement to the Reichstag last evening.

On paper the new cabinet's program gives neither the Socialists nor Nationalists tangible ground for carrying criticism, and while the Communists and General Luder's influential following will presumably resume their familiar onslaughts, the new government, for the time being, is credited with having delivered itself of a politically shrewd and effective proclamation. In reiterating Germany's adherence to the Dawes reparations plan as laid down in the London agreement, and demanding that the other parties to the pact live up to it in letters as well as in spirit, the incoming chancellor emphasized the necessity of keeping the agreement intact as the one constituting the framework of Germany's foreign relations and internal reforms.

Observers believe that in supporting this contention, the new government will always command the absolute majority in the Reichstag, and that its attitude on the question of forcing early settlement of the postponed evacuation of the Cologne bridgehead will be approved on the same grounds.

Perhaps the most striking passage in the statement was the unmistakable manner in which the chancellor affirmed the government's allegiance to the Republican constitution, and its determination to deal with any attempt to overthrow the republic as plain high treason.

This reference was obviously intended as an offset to earlier criticism of the composition of the Luther cabinet.

DOUBLE DROWNING AVERTED BY MAN'S QUICK ACTION

A probable double drowning in the Thames river below Wellington street bridge was averted on Sunday night through the presence of mind and quick action of Charles King of 24 Nelson street.

Mr. and Mrs. J. T. Worton of 312 Dundas street were skating on the river. Mrs. Worton passed over a thin layer of ice which gave way beneath her weight. She dropped into the water, and her husband jumped in after her in an attempt to rescue. When he tried to climb from the water onto the ice it broke.

Hearing their cries for help, King managed, by lying prone on the ice near the hole, to catch Mr. Worton's arm, who in turn grasped his wife. With difficulty, fearful that more ice would give way and he would be thrown into the river, King managed to drag Mr. and Mrs. Worton to safety.

HOLD TOBOGGAN PARTY.

Speedy toboggan has hit the bumps at the Kennels and swished off into the air like so many aeroplanes gave the members of the young men's division of the Y. M. C. A. a great evening of sport last night. The boys, with their girl friends, met at the "Y" at 8 o'clock and went out Richmond street to the Kennels. After the fun they returned to spend the rest of the evening at the association building. The program included games and refreshments.

INSPECTOR ILL.

License Inspector Walter Bolton of London and Middlesex county is confined to his home with an attack of appendicitis. His physician states that an operation will not be necessary at the present time. During the inspector's absence his duties are being taken over by Provincial Constable A. Lloyd Mennie.

MOTHER!

Calend Child's Bowels "California Fig Syrup" is Dependable Laxative for Sick Children



Hurry Mother! A teaspoonful of "California Fig Syrup" now will sweeten the stomach and thoroughly clean the little bowels and in a few hours you have a well, playful child again. Even if cross, feverish, bilious, constipated or full of cold, children love its pleasant taste. It never causes or contracts. Contains no narcotics or soothing drugs. Tell your druggist you want only the genuine "California Fig Syrup" which has directions for babies and children of all ages printed on bottle. Mother, you must say "California." Refuse any imitation.—Adv.

Final Church Union Vote

Table with columns: Church, For Union, For Against, Roll. Lists various churches and their respective votes.

INDUSTRIAL DISPUTES ACT RULED INVALID

Concluded From Page 1. The Ontario legislature passed the Ontario Industrial Disputes Act which substantially covered these matters so far as Ontario was concerned excepting certain minor particulars. One of these was the interference in the domain of strike with the right to lockout or strike during an inquiry which was not reproduced in the Ontario act.

Disputes Reviewed. In the present case the substance of it was possibly competent, not merely under the head of property rights in the province, but also under that of municipal institutions. For the appellants are incorporated by the province as a public utility company within the meaning of chapter 294 of the Ontario revised statutes relating to the constitution and operation of the works supplying public utility, corporations, companies and are employers within the meaning of the Ontario trade disputes act.

Conceding the judgment of their lordships describes the dispute under review and the proceedings taken before the courts and says that the view expressed in the Ontario division of the appellate division of the supreme court of Ontario was not a law relating to matters within the jurisdiction of the province, but was a law within the competence of the dominion parliament inasmuch as it was directed against the relations between the province and the commerce throughout Canada and to the protection of the national peace, order and good government.

The appeal of the Toronto hydro-electric commission to the privy council was a case of the appointment of a board of arbitration, under Judge Colin G. Snider of Hamilton, to deal with a dispute between the Toronto hydro-electric commission and the Toronto hydro-electric commission. The commission claimed that the industrial disputes investigation act applied to the case.

PROVINCIAL OFFICERS' RESIGNATION ACCEPTED

D. A. Cameron, Secretary in Armstrong Govt. in N. S. Quits After Probe.

Canadian Press Despatch. Halifax, N. S., Jan. 20.—Lieut. Governor McCallum Grant today accepted the resignation of Hon. D. A. Cameron, provincial secretary, tendered him by Premier E. H. Armstrong. The correspondence passing between the premier and his former provincial secretary showed the latter had resigned because "my administration of the office of treasurer of the municipality of the county of Cape Breton has been and may be further under review."

SENTATION IN OTTAWA.

Ottawa, Jan. 20.—The decision of the Ontario committee of the privy council allowing the appeal of the Toronto hydro-electric commission, has created a sensation here. Hon. J. M. Macdonald, minister of justice, whose department opposed the appeal, was appointed to the decision this morning but declined to comment. He is expected to be called to deal with after advice by the law officers of the crown, said Mr. Murdoch. "Cabinet is meeting this afternoon and the judgment will probably be discussed."

MANY FIRE ALARMS.

Firemen responded to five alarms in the past 24 hours, four of which were chimney fires. A chimney blaze at 239 Talbot street gave them a run at 12:47 this morning shortly after they had returned from a small fire at 295 Richmond street. Both fires were extinguished with little loss.

SOUTHERN FLOODS RAVAZE TOWNS

Dead and Missing Mount to Ten—All Traffic Is Demoralized.

Associated Press Despatch. Atlanta, Ga., Jan. 20.—Dead and missing listed at ten, railroad and motor traffic demoralized and heavy property damage was the flood record in several southern states today as clearing weather brought relief from a situation acute since Saturday night. In Southern Georgia, where damage probably was the greatest, and in Mississippi, Alabama, South Carolina and Louisiana, streams were returning slowly to their beds, and fair weather was forecast.

Continued rains were forecast along the tributaries in Northern Georgia, however, indicating a slow betterment of the situation in that state. Every Southern Georgia stream was sent out of its banks, rivers normally in flood, and wide extending one to five miles over the lowlands. Scores of Georgia towns were isolated as all normal traffic and mail train service was shut off south of Macon. Montezuma passed the night in darkness, with water flooding the streets and under water, with many bridges and culverts swept away in the country.

"IRONSIDES" OF CANADA AND CROMWELL ALIKE

Famous Fighters Used Same Tactics, Lord Byng Tells Montreal.

Canadian Press Despatch. Montreal, Jan. 20.—His Excellency Lord Byng, in the course of an address yesterday before the Canadian club here on the life and work of Oliver Cromwell and the effects of his regime on the British constitution, drew a comparison between the Ironsides of Canada during the great war.

War is past, but might it not be worth while to consider even in these days, those tactical formulae the achievement of which produced such success in strenuous times? Are there not moments when we may see some things here and now, which will want constructive helping, which want doing, which want developing to make this dominion what we hope it will be?

LIBEL LETTER CHARGES IN ACTION FOR \$5,000

John Hueston of this city is suing Frank R. Hamby and George W. Hamby of Strathroy, who trade in granite and marble works, for \$5,000 damages. The plaintiff states that at one time he was a member of the Strathroy firm and that they applied for a position with the London Granite and Marble Works. The defendants wrote a libelous letter to the London firm with malice and injury to the plaintiff.

NEW REGULATIONS ARE DISCUSSED BY BOARD

The new rules and regulations of the board of education was the topic discussed by the principals' association of the public schools at an afternoon meeting yesterday. The principals carefully considered the new regulations and at a later date will make a report thereon to the board of education.

MARITIME EDITOR WILL ADDRESS CLUBS HERE

With the object of promoting a better understanding and closer cooperation between the maritime provinces and Ontario, A. M. Belding, editor of the Times, will speak at the Maritime Club here on the subject of the Canadian club and the round table club of the chamber of commerce in the Maritime provinces. Mr. Belding, who is a speaker of note, is a member of the Rotary and Canadian clubs of St. John's.

Mighty Soviet Triumvirate Pulls Trotzky From Pedestal

Communist Resolution To Change War Council Head Passes By Vote, 50 to 2. PROTEST FUTILE

Colorful Chieftain May Be Turned Out of Party If He Does Not Keep Discipline.

Moscow, Jan. 20.—The resolution adopted by the Communist party in Moscow, which has removed Trotsky as chairman of the revolutionary war council, was adopted in the central committee of the Communist party by a vote of 50 to 2. The central control committee passed it unanimously with two abstentions.

Apparently realizing the futility of opposing the committee, Trotsky, in the face of the opposition, headed by Zinoviev, Stalin and Kamenoff, the once powerful Soviet chief of state, where he is resting, in what he gave as his reason for non-attendance.

CHI HSIEH-YUAN MEETS DEFEAT

Forced To Retire Twenty Miles Before Lu Yung-Hsiang at Chinkiang.

Shanghai, Jan. 19.—Chi Hsieh-Yuan's advance forces were defeated by Yung-Hsiang at Chinkiang on Saturday night, the latter's forces including 2,000 Russians. Chi Hsieh-Yuan fell back to Tanyang, 20 miles south of Shanghai. He is expected to retire further to Wuchang, where he is preparing another battle line.

KRASSIN'S ATTITUDE DISPLEASES HERRIOT

Soviet Ambassador Leaves Paris in a Very Unfavorable Atmosphere.

Paris, Jan. 20.—The Soviet ambassador, Leonid Krassin, who is departing for Moscow today for a visit, leaves in an unfavorable atmosphere, owing to the "backbiting" attitude of President Rikoff's speech concerning pre-war debts.

SOVIET-JAPANESE PACT MAY SOON BE SIGNED

Agreement Declares Old Treaties Between Two Countries Agreed On.

Peking, Jan. 19.—The Soviet-Japanese agreement is the likeliest sign of an early date, following a summary of the rough draft, for immediate signing of an agreement that would normal diplomatic and consular relations be re-established. Section two declares that old treaties, between Japan and Russia are agreed upon and that the Portsmouth treaty shall remain valid.

UNION CHURCH VOTED BY 767 CONGREGATIONS

Today's Statement Shows 204 Have Voted Against United Body.

FATHERS HAVE NO MONEY, SO COURT FREES BOYS

Chatham, Jan. 19.—Three boys of tender years pleaded guilty to stealing several small articles from a home, when arraigned in juvenile court today. After repudiating the boys, Magistrate Arnold said the court would release them on condition that their parents pay costs, the parents to save the money by refusing to give the boys money for food, clothing and candles. The mother of one had said if she paid the fine the whole family would have to go without food for a week. The mother of another said she had no money, as her husband had been out of work several weeks. Magistrate Arnold finally cancelled the costs.

CAR FIRMS DEFEED WEMBLEY FEELING

Patriotism Inspired Spending of \$1,000,000 in 1924—Show—Threat Issued.

London, Jan. 20.—The society of motor manufacturers and traders here has issued a reply to criticism of its decision that those of its members, who exhibit at Wembley, will not be allowed to exhibit at the annual motor exhibition at Olympia.

A precisely similar attitude has been taken by cycle and motorcycle manufacturers, where there are no foreign interests whatever. Regarding the motor and motorcycle manufacturers, it is believed, two manufacturers of accessories, who have a strong share of their English marketing companies, entered into a commitment with the Dominion government to take part in the 1926 exhibition.

One Canadian manufacturer has asked the council of the society to reconsider its decision, but no Canadian exhibitor has yet been allowed any liberty, which is not also given to the members in Great Britain.

LARGE BEQUESTS MADE MISSION ORGANIZATIONS

Churches Also Benefit Much Under Will of Late Henry Banwell.

Wallaceburg, Jan. 19.—By the will of the late Henry Banwell, former head of the Sarnia Fence Company, who died on April 13, 1924, large bequests are made. The will, which has just been probated in Sarnia, directs that after the legacies left to relatives and friends are paid, the residue shall be disposed of as follows: Y. M. C. A. foreign work, \$15,000; M. E. church New York, \$12,500; Canadian Methodist church for foreign missions, \$10,000; Grace Hospital, Windsor, \$10,000; Barton Street Methodist church, Hamilton, building fund, \$3,000; Parker Street church, Sarnia, building fund, \$2,000; Free Methodist church, Sarnia, \$2,000; Free Methodist dist. college, \$2,000; Canadian Christian missions in South America, \$2,000; tract funds, \$1,000; Scripture text gift, \$500; Dr. Grenfell's Laboratory, Sarnia, \$500; Sarnia Y. M. C. A., \$500; home missions, \$5,000; social service department, \$5,000; Dominion Alliance, \$1,000; Victoria college, \$500; Sick Children's hospital, Toronto, \$500; Sarnia Y. M. C. A., \$5,000; Windsor Y. M. C. A., \$3,000. In the case of the last two mentioned a provision is made that a building costing at least \$25,000 be erected in each case within the next ten years.

SARNIA RANKS SEVENTH IN DECEMBER BUILDING

Six Ontario Municipalities Had More Construction For Last Month.

Sarnia, Jan. 19.—Sarnia ranks seventh among Ontario cities during the month of December in the value of building permits issued. According to statistics tabulated by the dominion bureau of statistics and received by city building inspector Harry Williams, Sarnia's total was \$51,725, and the six cities which were out in front had the following totals: Toronto, \$2,282,240; Hamilton, \$143,306; London, \$139,400; Mississauga, \$143,129; London, \$59,245; Niagara Falls, \$98,200.

AGRICULTURAL SOCIETY OFFICERS ARE ELECTED

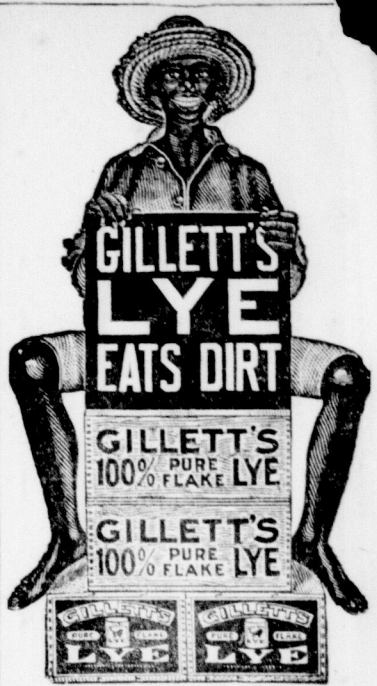
Atwood, Jan. 19.—The annual meeting of the Elms Agricultural society was held in their hall on Saturday afternoon. There was a good attendance. The secretary and treasurer's reports showed the fair to be in a good condition financially, and with bright prospects for the future. It will be held in September. Officers elected were: President, W. A. Gray; 1st vice, J. E. Hamilton; 2nd vice, Hugh Richmond; Treasurer, J. W. Dickson; H. McCall, Chester; Little, George Gordon; William Morrison; John S. Cowan; John S. Elliott; Dr. E. Roe; I. Smith.

AUTOS TO UNDERGO TEST BEFORE ENTERING N. Y.

Niagara Falls, Jan. 19.—All Canadian automobiles entering New York state via the foot bridges will be inspected this week by officials of the state to see that the new laws regarding the focus of lamps and brakes are being observed. The inspectors will be on duty for a week as there are several hundred cars which cross from this side every day. No automobiles will be permitted to conform with the new laws will be permitted to travel in New York State.

MAYORS ELECTED.

Hull, Que., Jan. 20.—Mayoral elections in the Gatineau district yesterday resulted as follows: Mayor, Maniwaki—A. Legault, re-elected. West Hull—R. Milton Freeman, re-elected. Wakefield—Alexander Austin. Templeton—Dr. E. V. V. Desjardins. North Templeton—Edward Wallace, re-elected. East Templeton—Charles Mitchell. East Hull—E. P. Poulin, re-elected. Buckingham—M. T. Rowan, re-elected. Arrangements have been made for a lecture to be given by Professor J. A. S. Slack in connection with the extension course of the university of Western Ontario. The date has not yet been set.



For Colds, Grip or Influenza and as a Preventive, take Laxative BROMO QUININE Tablets. A Safe and Proven Remedy. The box bears the signature of E. W. Grove, 59c. Made in Canada.—Adv.

VATICAN ISSUE FACES CHAMBER

French Cabinet Not To Make Suppression Plan Confidence Question.

Paris, Jan. 20.—Thirty-seven parliamentarians face the government in the chamber of deputies concerning the foreign affairs budget, in the course of which the question of maintaining the Vatican embassy problem is broached. France's relations with soviet Russia and the negotiations for a Franco-German commercial accord are bound to get a thorough airing in the chamber today, both morning and afternoon, in order to speed up the debate, with the exception of a session from Saturday morning to Wednesday afternoon. The list of interpellations includes members of all the opposition groups as well as socialists and others thought friendly to the government.

Although M. Briand is not listed, it is understood that he may intervene when the subject of the Vatican embassy, whose restoration he sponsored as premier, comes up for debate.

The cabinet last night went over the outlines of the speech which M. Herriot will make at the time he has opportunity, probably when the Vatican embassy is discussed. The cabinet is said to have decided not to put a question of confidence to the senate when the project of the cabinet is discussed before the upper house.

HOLD RECEPTION.

Wallaceburg, Jan. 19.—A large number of guests attended the reception of Mrs. A. J. Taylor and her daughter, Mrs. Alex. McVean at the former's home here on Friday afternoon. The drawing room was decorated with white and pink flowers artistically arranged in wicker baskets, while silver baskets of roses and sweet peas adorned the dining-room. During the afternoon, guests were entertained with solos by Mrs. W. H. Mitchell and Mrs. C. S. Stonehouse, while Miss Elsie, accompanist, gave several piano selections.

DEBATE IS FEATURE.

Mitchell, Jan. 19.—The last meeting of the literary society of the high school the feature of the program was a debate between form III and form IV, on "It is permissible to do a little wrong." Miss Helen Roy and Roy Harmer of form IV, supported the affirmative and Miss Edna Harmer and Wesley Jensen supported the negative. The judges, J. H. D. Moyer, A. J. Howes and W. I. Carroll, brought in their decision in favor of the negative.

PROF. GUNTON TO SPEAK.

"Chemistry in the Service of Man" is the subject to be treated in a public lecture to be given in the near future by Professor J. A. Gunton of the university of Western Ontario. This will be the first of the extension work of the university.

SPEAKS ON ECLIPSE.

Prof. H. R. Kingston of the university of Western Ontario delivered an address to the students of the central collegiate institute this morning at the regular auditorium, explaining the nature of the subject "The Eclipse of the Sun." Prof. Kingston's lecture, illustrated as it was by lantern slides, proved very interesting and instructive to the students present.

MANIACS FIGHT TO DEATH.

Milwaukee, Wis., Jan. 19.—Two inmates of the hospital for the insane at Waunakee, a suburb, fought with heavy mops yesterday until one was killed. The victim was John Kuhn, 57. Albert Joe, the victor, was subdued by guards.