

**Used After Shaving
Keeps Skin Soft and Smooth**



Many men suffer from irritation of the skin as a result of shaving. With some it assumes a form of eczema and becomes most annoying and unsightly. By applying a little of Dr. Chase's Ointment after shaving the irritation is overcome and Barber's Itch and Eczema are prevented or relieved.

DR. CHASE'S OINTMENT

GERALD S. DOYLE, Distributor.

**Maddolena's Story
AND
The Cameo Bracelet.**

CHAPTER XII.

Shading her face lest the telltale dimples on the rounded chin, so different in shape from Lady Camilla's, or a flash of the eyes so much darker and brighter than her ladyship's, should betray her, Trixie sat a while, apparently resting herself, but in reality occupied in wondering what was to be the next move in the game she had as yet played so dexterously. "You will give me one dance, Camilla?" urged Sir Charles.

"No; I will seek the friend with whom I came, and ask her to take me home. Perhaps both you and I will often regret the follies of this meeting."

"Never! While I am with you—"

But here Trixie laid her fan on his lips.

"Hush! You do not know what you are saying, and when in more solemn moments you recall all you have whispered in my ears to-night, you will do so with either regret or annoyance or both."

"Why, Camilla?"

"I cannot stay to tell you; but you shall hear from me to-morrow, if you have patience to wait so long for a communication that will give you very little pleasure."

"Unless your note contains another order of banishment and it will not say that it will not—I shall be delighted to have it. But you shall not leave me yet. If you will not dance, we will return to the garden. There is no chance of holding any conversation while this noisy crowd distracts us."

And unheeding the faint remonstrance she began to utter, he led her away.

"I really must not stay longer," faltered Trixie, feeling a guilty pleasure in lingering with him in the moonlight, yet unconscious that every minute was drawing her nearer to an awkward esplanade.

STEEDMAN'S POWDERS

Cooling and health giving. An ideal aperient for children from the period of teething to the age of 10 or 12 years.

JOHN STEEDMAN & Co. LTD. LONDON, E.C.

ferred arm, he stepped forward and would have grasped her shoulder if Sir Charles had not stepped between them, his clasped hands and laboring breath testifying to his rising temper. "Hands off, Colonel Severn!" the young baronet sternly said. "In my presence, at all events, you shall not forget the respect and forbearance due to a helpless woman!"

"Sir Charles Ormsby, I believe?" was the sneering retort. "When you presume to lecture me, it should not be behind a mask; but perhaps you prefer to shelter yourself behind anything that will hide your shame as well as my disgrace."

Stung by the sarcasm, Charles Ormsby instantly tore off his visor, and flung it on the floor; but ere another word could be said, Trixie, in her own clear, natural tones, thought proper to interfere.

"Is there not some error here, gentlemen? I should be inclined to imagine that Colonel Severn mistakes me for his wife, if the notion that she would be here with Sir Charles Ormsby, and alone, were not too absurd to be entertained by any one in their senses."

It is difficult to say which of her hearers was the more astonished at this speech; and when Trixie, turning to the colonel, threw back her mantilla and lifted her visor sufficiently for him to see that the riant face beneath it was not the Lady Camilla's, his mystification was complete.

The perplexed husband was the first to recover speech.

"If I really have made a mistake—" "Is your doubt a compliment or an insult, sir?" interposed Trixie, haughtily. "You have thought proper to follow and annoy me, and, though your having done so in the belief that I was another person may excuse you in your own eyes, it does not in mine. You owe me an apology, sir!"

But Colonel Severn was not yet willing to own himself in fault, especially before the young baronet, whom he detested.

"It was your dress, madam, that deceived me. If you had not copied so closely—"

Again he was interrupted.

"One moment, sir. My dress is entirely the work of my own hands. If others copy me, I cannot help it; nor do I think I ought to be annoyed in consequence. Your wife is here, it is true, but neither Sir Charles Ormsby nor myself has spoken to her. Pray do not let us detain you any longer, colonel. Compliments to Lady Camilla when you find her."

And with a little mocking courtesy, she dismissed him; but when, with the stiffness of bows to Sir Charles, he had stalked away, she threw herself on a rustic bench, and burst into a passion of tears.

When she looked up again, thankful that her visor had partly concealed her emotion, the door of the cloak was closed, and she was alone with Sir Charles, who stood attentively regarding her.

She started up, and returned the scrutiny with a defiant glance.

"Well, sir, are you marveling who the girl can be who has lied so glibly to the honorable and injured man who has just left us? If you wish to know why I have played this strange part in the 'Comedy of Errors,' I have no objection to telling you."

"I am all attention. Anything that will help me out of my present fog, I shall be glad to hear;" and, folding his arms, Charles Ormsby threw himself on the opposite seat.

"Eh! bless! sir. While at my milliner's this morning, I heard a brief conversation, the substance of which was as follows—"

And then Trixie broke off, to exclaim, passionately:

"Oh, heavens! it makes my face burn with shame inexpressible when I strive to repeat words that stamp

with disgrace not only those who utter them, but those of whom they are spoken. Has Lady Camilla ever deserved of you that she should be the jest of foul tongues? Has she no self-respect that she risks these calumnies?"

"Tell me who has dared to slander her!" raved her angry hearer.

"Fshaw! ask you war upon women? Besides, I preach to one who does not think of these things as I do; who has lived abroad until he forgets to remind himself that it is not thus his mother or his sister would tritter away their lives."

Charles Ormsby's head sank on his breast. How could he gainsay these bitter truths, meriting though it was to hear them fulminated at him by a stranger, and that stranger a young and apparently lovely woman.

"You do not tell me what you heard this morning," he reminded her, after a pause which she showed no inclination to break.

"Must I repeat how one told another that our fair friend had wearied of her flirtation with Il Principe Bianco, and was luring back another of the fools who was madly in love with her, namely, Sir Charles Ormsby?"

The baronet clasped his hand and blessed something between his teeth; but with a curl of her scornful lip, Trixie went on:

"I also heard these amiable matrons exulting in the prospect of their being a scene to-night, one of them having learned through her servants that Colonel Severn had intercepted a letter directed to his wife."

"Could you not have warned Lady Camilla of this?"

"I have not the honor of her acquaintance. And even if I had, why should I run the chance of being heard with insulting incredulity by a lady who is not closely connected with me?"

"Yet you have indirectly done your best to save her reputation."

Trixie was silent.

"Is her name you must permit me to thank you for having rescued her from the consequences of my indiscretion."

"You need not do so," she answered, coldly. "Except that she is a woman like myself, I do not feel the smallest interest in the lady of Colonel Severn."

"And yet I dare not flatter myself that it is for my sake you have done this," said Charles, after a pause, during which he wavered between annoyance that he had been so duped and gratitude for Camilla's escape.

"I am glad to hear that vanity is not among Sir Charles Ormsby's faults," Trixie dryly observed. "For the rest, I can only say that we often have motives for our actions, sir, which we do not feel inclined to reveal to indifferent persons."

(To be continued.)

Beauty

A Gleamy Mass of Hair
35c "Danderine" does Wonders for Any Girl's Hair



Girls! Try this! When combing and dressing your hair, just moisten your hair brush with a little "Danderine" and brush it through your hair. The effect is startling! You can do your hair up immediately and it will appear twice as thick and heavy—a mass of gleamy hair, sparkling with life and possessing that incomparable softness, freshness and luxuriance.

While beautifying the hair "Danderine" is also toning and stimulating each single hair to grow thick, long and strong. Hair stops falling out and dandruff disappears. Get a bottle of delightful, refreshing "Danderine" at any drug or toilet counter and just see how healthy and youthful your hair becomes.

Home-made, but Has No Equal for Coughs

Makes a family supply of really dependable cough remedy. It is prepared in a few minutes and costs almost nothing.

If you have a severe cough or chest trouble accompanied with soreness, breathing, or if your child wakes up during the night with a cough and you want quick help try this reliable old home-made cough remedy. Any drug store can supply you with the ingredients. Boil this into a 16-oz. glass. Pour the bottle with plain granulated sugar syrup, or you may use clarified molasses, honey, or even syrup. Instead of sugar syrup, if desired. This recipe makes 16 ounces of really remarkable cough remedy. It is so quick and acting relief.

You can feel that you hold of a cough in a way that means business. It stops throat irritation, soothes the inflamed membranes that line the throat and bronchial tubes with such wonderful ease and certainty that it is really astonishing.

Finest and most highly concentrated compound of genuine pine extract, and is probably the best known remedy for coughs, colds, croup, whooping cough, and chest troubles. It is a sure and safe remedy for all these ailments. Guaranteed to give absolute satisfaction or money promptly refunded. The Finx Co., Toronto, Ont.

BOTTLED MEDICINE.

When aches and ailments come on, and throb the pleasure of my day, I long for something in a bottle that tastes like moist hay. I long for something dark and murky that has a medicinal taste. I feed it to my horses, and it will make me well. The modern pills are sweet as honey, you take ten in a bunch; but when I'm ill I spend my money for pills that have a punch. When my poor vitals raise a riot, and to the doc I go, he says, "I'll put you on a diet for seven months or so." He tells me that a good long trot'll relieve my aching legs, but oh, for something in a bottle that tastes like moist hay. I feed it to my horses, and it will make me well. The modern pills are sweet as honey, you take ten in a bunch; but when I'm ill I spend my money for pills that have a punch. When my poor vitals raise a riot, and to the doc I go, he says, "I'll put you on a diet for seven months or so." 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The Enquiry Conducted by T. Hollis Walker, K.C.

(Continued from page 4.)

Q.—What way. Did you think she was dishonest?

A.—No. It did not occur to me at that time that there would be any dishonesty.

Q.—She had exceeded her powers and you thought that it would be better if she should not have those powers, but it did not effect your statement of the character of her personality?

A.—The word "character" is not a person which I want to enter into discussion.

Q.—I want to know whether you had formed a different opinion of her?

A.—I was not prepared to continue indefinitely in a responsible position in the office.

Q.—And you thought that she was not so trustworthy as you formerly considered her?

A.—That was my view. It necessitated my employment of Fraser.

MR. WARREN—That was suggested by Mr. Curtis and not by you, and was not suggested until March or April. You say that Mr. Cramm objected to Miss Miller?

A.—Yes.

Q.—What was Cramm objecting to?

A.—To the general conditions of the office. He objected to the situation as it was in my office, and the lack of business attention.

Q.—Had Mr. Cramm any interest in the business at all?

A.—No. He was a law student.

Q.—He finally left the office?

A.—Yes.

Q.—Did he leave himself, or did you ask him to leave?

A.—He left of his own free will, I understand.

Q.—But do you remember?

A.—I do not remember asking him to go. My recollection is that he was asked to go by Mr. Winter and not to me.

Q.—But he left and Miss Miller was continued?

A.—Miss Miller remained until I got an accountant, and then she remained on for some two months, or at least as long as necessary for the accountant to take over the books and get acquainted with the business.

Q.—Only two months?

A.—Whatever period it was, Miss Miller left about the end of July.

Q.—Was she not kept on after that?

A.—She had no position. She did not visit the office, but she did contact through her brother a very large amount in Bell Island in connection with the various companies there, and she would be entitled on turning that business into the office to demand the outport agents commission. She would get a cheque for \$40.00 per month covering her insurance connection with the office.

Q.—Then with that exception she was not employed by you in any way as the staff of the firm?

A.—Yes.

Q.—Yet we find her on July 27th, 1922 paying \$500.00 into your account.

A.—That does not mean that she was employed by me. Mr. J. J. Miller was not employed by me but he was helping me out a lot.

Q.—You say that Mr. Cramm left?

A.—Yes.

Q.—Did you know that she was engaged to be married?

A.—I did not know at the time.

Q.—She told us that was one of the causes of the change, that she was contemplating being married?

A.—I was never quite sure when she was going to be married, or whom she was going to marry.

Q.—She says she actually mentioned it at this time?

A.—She may have told me.

COMMISSIONER—I thought that was one of the reasons why Mr. Fraser was introduced.

WITNESS—I don't know that the possible marriage of Miss Miller was the reason why Mr. Fraser was introduced.

COMMISSIONER—It may have been a contributing cause.

A.—Yes, it may have, in a minor degree. In the ordinary course of events I would not have gone to the trouble and expense of getting an expert accountant from Halifax. I have had to pay him a very substantial salary, if there were no reasons for having my books looked over.

COMMISSIONER—Or if there were no reasons to think the person you had was about to change her condition.

MR. WARREN—The janitor also took exception to the going-on?

A.—He reported to me that there was liquor used in my office.

Q.—And so you cancelled Miss Miller's power of attorney?

A.—If you would let your mind work a little more accurately, you would not take any one particular reason. It was for various reasons.

Q.—I am trying to get the reasons why you cancelled Miss Miller's power of attorney. You said Mr. Cramm complained, and the janitor complained about the intoxicating liquor consumed, and you cancelled Miss Miller's power of attorney.

A.—I may say that when I came back I told Mr. Howley there was no more intoxicating liquor to be sent to my office.

COMMISSIONER—By letter?

WITNESS—No, personally, and I might say also that after my return conditions were greatly improved.

MR. WARREN—Did you at any time give Mr. Jim Miller the key of your office?

A.—Mr. Miller occupied—

Q.—Never mind what he occupied. Did you give him the key of your private office?

A.—No. The office which had been occupied by Mr. Winter—Mr. Alec Winter—which is to the eastward of the main office, was, I believe, used by Mr. Miller.

Q.—Did you give him the key of that office?

A.—Permitted him to use it?

Q.—Did you give him the key?

A.—I can't tell whether I handed him the key.

Q.—You permitted him the use of the office?

A.—I permitted him the use of the eastern office formerly occupied by Mr. Alec Winter.

Q.—And you say the A.N.D. Company's note shook your confidence in Miss Miller?

A.—I said it was one of the factors which acted on my mind.

Q.—What was this note?

A.—I found there was a claim made on me by the A.N.D. Company for a promissory note. I inquired about it, and found the A.N.D. Company had no business relations with my office that would justify a transaction. I had the note sent to me, and saw it was a note signed "R. A. Squires, per Jean G. Miller"; a promissory note signed by me for paper supplied the Daily Star by the A.N.D. Company.

Q.—Then, I take it, this note had approximately \$3,000.00, was for the A.N.D. Company for paper supplied the Daily Star, signed by Miss Miller as your attorney?

A.—Yes. I saw the note for a minute at the time.

Q.—What was wrong about that?

A.—Nothing was wrong about it at all.

Q.—I understood you to say it was one of many things which made you cancel her power of attorney.

A.—When I found the note outstanding by the Company for one transaction, I thought I might later find another outstanding. I informed Mr. Kelly and Mr. Harris that I would not pay the note.

COMMISSIONER—Has the paper ever been paid for?

WITNESS—Not that I am aware of.

Q.—This paper was for the Daily Star?

A.—The Daily Star since went into liquidation. They got a dividend—the difference between the amount of that note and their account. As for their claiming the \$3,000.00, I have not paid the money. I told them I would not pay it.

MR. WARREN—What was the date of that note?

A.—I don't know. It was some time when I was out of town in 1920. I am not sure.

Q.—Do you know where it is now?

A.—No.

COMMISSIONER—I cannot see why it should have shaken your confidence in Miss Miller?

A.—It did not shake my confidence. COMMISSIONER—It is quite an odd matter to say it shook your confidence in her.

A.—I cancelled the power of attorney which she had. Thinking there might also be a power of attorney outstanding for Mr. Curtis. I included his name in the note, and thinking there might be a power of attorney

outstanding for Mr. Winter, I also included his name.

COMMISSIONER—I fully appreciate that it might have brought to your mind the inadvisability of allowing any other person, however honest they might be, to sign your name.

A.—I felt that she should not have signed my name as promisor. Not as endorser, but as a direct liability as promisor.

COMMISSIONER—Why should that make you have less confidence in Miss Miller?

A.—Well, something had occurred which I did not like, and I proposed to put a stop to it.

COMMISSIONER—I can't get you to see the difference. Very well.

MR. WARREN—Mr. Richard, you were away at the time, I think?

A.—At the time the note turned up, I am not sure about it.

Q.—In your cross-examination, you remember, you said that Miss Miller was financing the Star under authority to keep that paper going. Did you not consider the note was given under that implied authority?

A.—She should have endorsed me as security rather than make a direct promissory note, as a primary liability of R. A. Squires.

Q.—I think you would be just as liable on the back of a note of that sort. Here is a note she endorsed for you under power of attorney for \$14,000.00. That is the same liability?

A.—In my opinion, from a banking standpoint, it does make a difference. Q.—The notes are signed by the Daily Star with you as promisor and endorser.

A.—My liability there is a secondary liability, and the Star liability is primary.

Q.—Your liability must be first. However, apart from that—that is what I would call a technical objection—don't you think that when she signed that note, whether as promisor or endorser, it was part of her job to keep the Star going?

A.—I am quite sure she did it in good faith.

Q.—You cancelled her power of attorney for divers and sundry causes?

A.—Yes.

Q.—You say she had implied authority to keep the Star going, to finance it?

A.—Yes.

Q.—Did you ever inquire how she did it? You say she had implied authority, and you ever inquire how it was done?

A.—During my absence from the country she did it on her own responsibility.

Q.—Did you inquire from her how she kept it going?

A.—Oh, yes. We had a conversation some time after I came back in December, 1920, when reference was made to the transaction. \$30,000.00 made to me, and a cheque was given her by the Star for the accommodation which they received during my absence.

Q.—That is the only occasion?

A.—I don't remember any particular conversation on Star finances. There were probably many conversations.

Q.—After you came back in 1920?

A.—Yes.

Q.—Did she finance the Star after that?

A.—During the summer of 1920?

Q.—During the summer of 1921?

A.—I don't know that she did. The books of the accountant would have to be turned up for that.

COMMISSIONER—You mean the yellow sheets out of the ledger we had yesterday?

A.—Yes.

MR. WARREN—Would they show that Miss Miller got the money?

A.—They would show whether she was financing from my office or not.

Q.—What I want to know is, who financed the office. Did she get the money and so on for the Star?

A.—I can't tell you that.

COMMISSIONER—At that time, there was considerable money going out of the office—\$120,000.00 in about five years.

WITNESS—I have no idea how much went out during the period to which Mr. Warren refers.

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COMMISSIONER—The Star was not at its best at the latter end. It was going down hill?

A.—Yes.

COMMISSIONER—Miss Miller was raising money from time to time?

A.—She may or may not have. I can't say she did or did not.

Q.—During her employment, what you wanted her to do was to get money to bolster up the Star?

A.—The only way you can get that is by examination of the Star account on these sheets.

Q.—The sheets we had yesterday seemed to indicate that money was going out steadily all during 1921. Some of the sheets were also written at a later date, according to the system of book-keeping in your office, from some recollection of statements made—things which had been omitted from the regular chronological order. The chronological order went down very considerably in 1921. Can we have the sheets now?

MR. HOWLEY—I am not quite sure they are outside. They were here de-

teched from the Ledger. The Ledger is outside. I don't know that they have been put back. If they are outside, we shall get them.

(Ledger Sheets produced to Witness.)

COMMISSIONER—(To Witness)—Now then direct your attention to the period from your return in December, 1920.

WITNESS—During the year 1920, the Ledger shows this \$14,000.00 note being discounted and dishonoured, debited and credited to this account. It shows another note of \$1,000.00, which was evidently cashed.

COMMISSIONER—You came back in the early part of December, 1920. We wish to know whether that process still went on, and if money was still being found in your office for the Daily Star after December?

WITNESS—In December, 1920, there is a series of transactions, showing debits of \$72.00, \$195.00 and \$230.00, and there is a series of credits, \$184.00, \$164.00, etc.; then there is another series of debits.

COMMISSIONER—How does the balance look? Are there more debits than credits?

WITNESS—The total of the debits exceeded the credits.

COMMISSIONER—Then money was going out during the period covered by the sheet?

WITNESS—Yes. The next sheet, January 2nd, 1921, starts with some credits of \$120.00, \$52.00 and \$14.00, and then goes on with some debits of \$120.00 and transactions with a member of the party for \$500.00; then debited with insurance policies and so on.

COMMISSIONER—Mostly debits?

A.—Yes.

COMMISSIONER—Now the next sheet?

WITNESS—That is the sheet. There appears to be nothing after January 15th, 1921. (Quotes again from Ledger Sheets.)

COMMISSIONER—This suggests that there was a continuous outward flow from the office up to January

1921, and a personal flow from you during the next few months?

A.—There are no entries after January 15th, 1921.

COMMISSIONER—Let us have the payments you made?

WITNESS—The first payment that is identified as made by me is dated March 7th, \$300.00. The next one is identified as April 7th, \$500.00. The next one bearing my initials is November 19th, \$500.00, November 22nd, \$532.70, December 3rd, \$300.00. Then back to October 11th, \$623.61, November 3rd, \$518.23, December 17th, \$200.00. These entries are the only entries with the exception of October 22nd, 1921. There is an entry for \$5.50.

COMMISSIONER—That is only a small amount; it looks though as if there were a great many payments made by yourself, besides those made by your firm?

WITNESS—The conclusion I would come to is that it looks as if the office had little if anything to do

(Continued on page 1.)



Evening Telegram

The Evening Telegram, Ltd. Proprietors.

All communications should be addressed to the Evening Telegram, Ltd., and not to individuals.

Saturday, January 19, 1924.

Prevention Better Than Cure.

According to a National Probation Association report, about 200,000 children under 18 years of age passed through the courts of the United States during 1923.

In the juvenile courts, where probation officers are employed, more than 75 per cent. of the children were placed on probation and given an opportunity under proper supervision to prove that they were not basically bad, and eighty per cent. of those placed on probation made good.

The personal interest taken today in those unfortunates who were previously dubbed criminals, and were treated as such, is beginning to bear fruit, and provided the measures which are suggested to deal with delinquency are submitted to serious minded, level headed, experienced persons, much benefit is bound to result.

The introduction of a more humane element into the treatment of offenders against the law was largely due to such writers as Dickens, Peel was instrumental in bringing into effect drastic changes in the penal code, and he abolished many barbarous punishments which had previously been inflicted for petty offences. From that time the crusade has been carried on, and to-day even those who have to pay the penalty for offences committed are treated with such consideration as their circumstances permit.

The danger that has to be guarded against in this connection is that there are many worthy, generous hearted people who will not, or cannot distinguish between what is humane, and what is nothing more than mere sentiment. Their influence is often considerable, and were it allowed full scope, it would work for the benefit of the criminal, to the danger of the public, and by no means to the advantage of those offenders who are really deserving of leniency.

We have in our midst to-day the Rotary Club which is giving to the question of delinquency among boys careful thought with a view not so much to ascertain what methods of punishment will best meet the different cases of wrong doing, as to decide what preventative measures are likely to be most effective. They are convinced that their work along those lines is bound to succeed eventually, because they firmly believe that

"There is some soul of goodness in things evil. Would men observingly distill it out."

Supreme Court.

(Before Mr. Justice Kent.) In the matter of the Companies Act and in the matter of Bishop, Sons & Co., Ltd.

This is a motion that a certain day or days be fixed within which creditors of the above named firm are to prove their debts or claims. J. A. Winter for liquidators is heard and asks that the 19th day of March be set for proving debts. E. Jersey for certain creditors consents. It is ordered accordingly.

First Section of Investigation Concluded Yesterday

Mrs. Harsant, Messrs. Curtis, Fraser and Meaney Again Examined -- Relations with Bell Island Companies on Monday

Four witnesses who had previously given evidence, viz: Messrs. Fraser, Curtis, Meaney and Mrs. Harsant were subjected to short examinations during the proceedings yesterday afternoon.

The first witness, Mr. Fraser, was examined re time of payment of fire insurance claims of Godden & Brown. In the case of the former the witness stated that the cheque from the head office was credited in the books on July 26th 1921. It had been transmitted on July 8th. The adjustment papers were received in Montreal June 18th. Asked by the Commissioner what were the dates of the premium payments made by Miss Miller, the witness replied that the books did not show.

COMMISSIONER—For how long were the returns in arrears in July 1921?

WITNESS—They had not been rendered since March 1920.

In answer to a question, why there was a delay in the case of Brown, the witness replied they were ready in January and had not been posted until June and the cheque was credited in August.

COMMISSIONER—So that instead of posting the document, someone went to the trouble of borrowing money and making premature payments for this. Can you suggest any reason?

WITNESS—I can see no reason.

Asked if he knew that Brown had been paid prematurely, the witness replied no.

Cross-examined by Mr. Winter, the witness said when insurance premiums were paid they would, up until June 1921 be deposited in R. A. Squires' account in the Bank of Nova Scotia; after that period a trust account was opened, and this was used for all purposes of the office. Asked if he remembered what was done with a cheque for \$4085 which came in in July, the witness said it was deposited in the Bank on August 20th, but he did not know to which account it was applied. Asked if he knew of any insurance moneys being put into any other account, the witness replied yes, into the R. A. Squires account, but he did not know of any being credited to Mr. Curtis' account.

Asked if he had between 1920 and 1921 demanded that premiums be forwarded to the head office, the witness replied yes, and an amount was sent in August 1921 to cover the amount of the return sheets sent forward up to December.

COMMISSIONER—When were the returns for 1921 sent to the head office?

WITNESS—There was a payment in December, 1921 on account, the next payment on account, several in April in 1922 when all was paid up.

MR. WINTER—Did the Globe and Rutgers ever ask for money by telegram?

WITNESS—Yes.

Asked if Mr. Curtis had an account in the Bank of Nova Scotia, the witness said that he had no knowledge of the fact.

Mr. Winter then handed the witness a deposit slip dated Aug. 25th, 1921, but he could not recall anything in connection with it. He recognized the handwriting as that of Miss Miller. Asked if he on August 26th cabled an amount to the Globe and Rutgers, the witness replied yes, \$7886.23.

Q—Did you ever ask Mr. Curtis for money for finances?

A—Yes, but at this time the trust account was in funds.

In reply to the Attorney General the witness said the Godden fire occurred Nov. 14th, 1920, the claim was not forwarded for seven months afterwards, and the cheque was received on July 25th, 1921. In respect to money she had advanced from fire loss claims Sir Richard had in June given Miss Miller a cheque for \$3,135.

Mr. Curtis, cross-examined by Mr. Hunt, made a statement that Miss Miller had nothing to do in a financial way with the office without his knowledge, whereupon a deposit slip of the Bank of Nova Scotia showing that on August 25th, 1921 \$5,000 had been placed to the credit of L. R. Curtis' account by Miss Miller. After a short perusal of the slip, the witness said he knew nothing about it but he could trace it.

COMMISSIONER—What we know as the trust account, was it originally in your name?

WITNESS—Yes.

Mr. Hunt asked the witness if he knew where the \$5000 placed to the credit of L. R. Curtis' account came from, and the witness replied he did not know it was placed there by Miss Miller. He explained that it was probably paid to meet demands made by the Globe and Rutgers.

COMMISSIONER—You asked Sir Richard to furnish funds and Miss Miller produced them.

WITNESS—Apparently.

(Mrs. Harsant in her re-examination later in the evening said she did not get this \$5,000 from Meaney but got it from her brother.)

Questioned further by Mr. Hunt, the witness said that possibly he had sent a message to Sir Richard telling him that the Globe and Rutgers was pressing him for remittance. To the Commissioner, the witness said that when he was shown the deposit slip by Mr. Hunt, it was the first time he knew that the account was put in funds. He did not previously know the exact amount as it did not go through the office account. Asked if it went through the cash book, the witness examined the pages and replied that it did not show there.

MR. HUNT—Is it possible that other deposits were made without your knowledge?

WITNESS—I know nothing about it.

COMMISSIONER—You know nothing about your own bank account.

Questioned further by the Attorney General, the witness explained the possibility of the amount being transferred from another account. Asked to explain further the witness said that they were expecting that the firm account would be put in credit but probably it was that Sir Richard put his own in credit. All that was known of the transaction was that the account was put in credit.

COMMISSIONER—The money was deposited Aug. 25th, you drew it out on the 26th, so that it was only a matter of hours before you knew the money was there.

Mr. J. T. Meaney was then recalled and examined re cables from Montreal exchanged between himself and Mr. J. Miller.

Messages under date Nov. 4th, were put in evidence.

The Commissioner examining the witness said a sheet in the ledger of Squires and Curtis, suggested borrowings from Sir Richard. One item was a sum of \$80 the other was a note for \$400, other items were \$70, three \$70, six \$35, another \$100. The witness explained that the amounts were payments made him for work on Star paper. The \$100 was a note in lieu of wages which Sir Richard should have paid him. The \$400 was a note in lieu of election expenses.

The witness explained that in 1919 he was a candidate in Harbor Main. The party was to pay the expenses. After the election he and his colleague were in debt \$800. They went to Sir Richard for the money and he beat the amount down to \$400 and in lieu of cash gave them a note which they discounted at the bank. He kept it renewed and finally in Nov. 1920 he refused to renew.

COMMISSIONER—Have you ever been asked or asked about the note?

WITNESS—No, I refused to be responsible for it.

MR. HOWLEY cross-examined, asked if his salary whilst on the Star was always paid by Sir Richard to which the witness replied yes.

A copy of a two years contract with the Daily Star at \$35 per week was then put in evidence.

WITNESS stated salary was always paid by Sir R. Squires. Asked if he had borrowed money at any time from Sir Richard, witness declared he had not here or in Montreal.

MR. HOWLEY summarised the admissions made by witness, viz, the taking of commissions giving presents of liquor and disposing of funds of the Department and giving credit and asked witness what he considered such transactions to be.

The Commissioner interposed, he has already told us they are disgraceful, what more do you want him to say?

MR. HOWLEY asked him if they were not criminal, but the Commissioner again interposed with a comment to the effect that witness could not answer such a question, nor could a lawyer. That could only be decided by other people. "However," said the Commissioner, "put the question and see what he says."

The answer of witness was "I don't know."

COMMISSIONER—I don't know either.

Q—Have you tried to find out from your collector?

A—I refuse to answer that.

MR. HUNT asked leave to re-examine witness on a certain point, which was permitted. Asked if he was in Montreal with reference to a cable matter, witness referred to certain negotiations he carried on between the Commercial Cable Co. and the Nfld. Government for which he was allowed expenses. Witness repeated he had borrowed no money there from Sir Richard Squires.

MRS. HARSANT RE-CALLED.

Mrs. Harsant having taken the stand was questioned by the Commissioner regarding notes left with Miss Saunders by Sir R. Squires, when he went to England in Aug. 1920. Witness did not know about them. Questioned with reference to conversations with Mr. Glennie, witness repeated what she had said previously and also said that she went to the Bank

of Commerce, who sent her back to the Bank of Nova Scotia but could not get accommodation there afterwards negotiated with her brother. Asked if she could recall when the much talked about \$5,000 dollars was paid back, witness said no. Asked if she paid \$5000 into the Curtis account, witness said yes, but it was not obtained from Meaney. In reply to a question by the Attorney General, witness said no one else had been referred to besides Meaney and her brother from whom money might be obtained. Witness acknowledged receiving a note handed to her dated Aug. 22, signed by Mr. Archibald of the Bank of Commerce and said she saw the manager many times in connection with Sir R. Squires' account and that she was regarded as Sir Richard's agent.

COMMISSIONER—This letter speaks in terms of a letter of credit account the Attorney General produced another letter dated Aug. 27, 1921 notifying her of arrangements made with Bank of Montreal whereby witness had power of attorney re insurance of N. S. Steel Co. and Dominion Coal Co. asked if she had received it from Sir R. Squires. Witness said yes. Another letter produced by the Attorney General was addressed to the Bank of Montreal and dated Aug. 22nd, 1922 referring to witness' power to sign notes or cheques in connection with above mentioned insurance.

COMMISSIONER—Was that after the revocation of the previous power of attorney?

A—Yes. A cheque for \$3135.00 signed by Sir Richard Squires and endorsed by the witness and marked paid July 27, 1921, was submitted. Witness stated that she never negotiated it, that it had reference to amounts advanced on account of insurance which she must have borrowed. It might be, from Mr. Meaney. After cross-examination, witness said she handed it back to Sir Richard Squires. Asked if she repaid the borrowed moneys, witness said no. A letter was later produced addressed to Sir R. Squires and signed by Miss Miller asking him to sign cheque as she wished to cash it immediately. Witness repeated that the cheque was returned after she endorsed it to Sir R. Squires. During the time that Mr. Howley was looking for the letter, Mrs. Harsant informed the Commissioner that in addition to the cables referred to during the morning session, she also sent a letter to Sir Richard in Montreal by hand by Mr. Meaney. (The cables, tabled in the morning session, read as follows:—

January 3rd, 1922.

"Had interview with Collishaw this afternoon who intimated to me that Coaker was dissatisfied over item which appeared in the Daily News this morning that you were in conference with the American Government over fish regulations which concerned his department and that you should have consulted him before the move was made. Collishaw gave me to understand that no move of any kind in connection with the Government would be made without consulting him and that he claims that this matter is only of minor importance and knowing Coaker yourself would suggest taking Coaker into your confidence and keep him fully posted as to your movements. I may say that Collishaw is anxious to keep the Squires-Coaker combine together as he realises that if there is any change in politics it may be a fifty-fifty case and he may come out on the wrong side."

J. G. MILLER.

January 7th, 1922.

"Jim says information contained in the message which we wired you to disregard did not originate from Coaker but was concocted by the other party for his own personal interests. Will explain fully on return."

J. G. MILLER.

A memo of the letter was produced and was to the effect that the result of negotiations to raise money was satisfactory and it was hoped the amount required would be obtained, when she would wire Sir Richard Squires. Mr. Howley closely examined the scrap of paper and observed that something appeared to be torn off, to which witness replied that she could not remember anything being removed. Asked as to various sums shown as handled in Dec. witness stated that large amounts received from her brother were in the nature of transfers from one account to another in the banks.

Q—Mr. Curtis's \$5000 seem to have been in cash?

A—Yes. Cash received from my brother was in large denominations. Asked where she had borrowed \$3000 on May 18th and \$1125 on Nov. 13, witness could not remember and said she did not refund the amounts. Questioned as to how she got the deposit slip dated July, 1922, witness could not remember. Further questioned as to her attempts to obtain accommodation from Mr. Glennie, witness said that accounts were in such bad shape that he refused, and she went to Mr. Stewart. Finally she obtained the amount from her brother.

This closed the first section, excepting in so far as it was connected with the second, which deals with relations with Besco. The Commissioner announced that on Monday morn-

ing the second section would begin. Owing to the fact that several of the Counsel are engaged in a trial in the Supreme Court on Tuesday, no session would be held on that day, and it might be necessary to adjourn over Wednesday also if the trial took longer.

McDougall Not to Return as President of Besco

NEITHER WILL WOLVIN SELL OUT.

When asked with reference to a newspaper report of D. H. McDougall having interested American capital to buy out Mr. Wolvin's shares in the British Empire Steel Corporation, and that Mr. McDougall would return as president of Besco, Mr. Wolvin said: "There is absolutely no foundation whatever for such reports and there have been no negotiations for the sale of my holdings to Mr. McDougall or anyone associated with him."—Sydney Post, Jan. 14.

PEPYS BEHIND THE SCENES.

Jan. 18.—My wife and I alone, having some good kidneys, with bacon breakfast, with great content. And a romance that if space would permit, would make interesting reading. The transformation of seventy acres of mud-flats, which at high tide were entirely covered by the Pacific Ocean, to the completed shipbuilding plant equipped for modern production with dry docks, repair plants and a hundred affiliated industries, is in itself a romance that if space would permit, would make interesting reading. The completion of this plant and the subsequent building of thirty vessels of approximately 164,000 tons each, involving an investment of \$22,000,000 all in the short space of fifty-two months, offers material for a thrilling page of war history.

Amidst the surrounding of the site which played such an important part in the achievements of the United States during the war Marshall Neilan, a motion picture producer, found an ideal "location" for his new production, made in association with Goldwyn, "The Stranger's Banquet," which comes to the Nickel Theatre on Monday.

This thrilling drama of the shipyards dealing with present-day conditions, this pictureization of Donn Byrne's well known book might have been written amidst the towering dry-docks and thundering riveters of this plant owned by the Los Angeles Shipbuilding and Drydock Company.

This shipbuilding plant appears on the screen in "The Stranger's Banquet" in a manner never before pictured, as do a number of the men who figured prominently in government work during the war.

The 2nd of the Series of Card Tournaments of which the Star R. R. & B. Committee are holding will be held in the Star Hall on Monday night, Jan. 21st, at 8.30. There are 4 Special Prizes in Gold: \$20.00, \$15.00, \$10.00 and \$5.00, to the persons getting the highest number of games at the close of the series. 3 Prizes as usual each night. Admission 50c. Men only.—Jan 19, 21.

Big Double Bill at Majestic Monday

A splendid programme is arranged for the kiddies at this afternoon's matinee.

Monday the Majestic will submit a double bill in as much as that two feature pictures will be exhibited "One Glorious Day" is a sort of comedy version of "The Return of Peter Grimm" with Will Rogers in the leading role and the Star Lila Lee playing the most winning Sweetheart.

How would you feel if, in your sleep your real spirit left your body and another spirit took its place? When you wake up you are the exact opposite of what you were when you went to sleep. If you can't imagine how it would feel see "One Glorious Day." That very thing happens to Will Rogers in the picture and the antics created are side-splitting as well as novel and fantastic.

With this 100 per cent. production the Majestic will offer "The Shriek of Araby" giving full scope to the ever much sought for Ben Turpin and presented by Mack Sennett giving a splendid opportunity to Kathryn McGuire.

To drive away the blues. Just take yourself by the hand and come see Ben Turpin, the man with forty-five degree angle in his eyes, as he does his stuff in the new Mack Sennett laugh comedy feature. You'll laugh till you cry; and you'll cry till you have to laugh again. But your tears will all be from laugh abuse.

TRAIN NOTES—The local Carbon train arrived at 12.25. The incoming express with the Kyle's passengers left Port aux Basques at 10 a.m. The regular cross-country express will go out as usual to-morrow. The weather is fine and clear along the railroad to-day, with intense frost in some sections.

Shipping

S. S. Sable left Halifax at 7 p.m. yesterday for here via North Sydney. The ship is due Monday.

S. S. Digby is expected to arrive from Liverpool on Tuesday. The ship is scheduled to leave for Halifax on Wednesday.

Sch. John H. McKay has entered at Harbor Grace to load codfish for Lunenburg, from R. D. McRae & Sons and Gunn & Co.

Sch. Gordon T. Tibbo has entered at Grand Bank to load codfish for Oporto.

Express Passengers.

The following passengers crossed over to Port aux Basques by S. S. Kyle at 8.40 this morning and are now on the incoming express:—A. Fawcett, K. Holland, W. Tucker, E. Ellis, R. H. Kour, T. Dugly, W. Howard, S. Burn, J. Burn, W. Mercer, W. Caravan, S. Ballen, J. Moore, G. Atkins, E. Coleman, C. A. Stewart, and E. Parry.

Coastal Boats.

GOVERNMENT.

Argyle left Argenteia 9.30 p.m. yesterday on Red Island route. Kyle arrived Port aux Basque 8.40 a.m.

Meigle, no report since leaving Argenteia yesterday morning.

Prospero left Westleyville 7 a.m., going north.

Portia left Burgeo this morning, coming east.

The Strangers' Banquet at Nickel Monday

GREAT SHIPYARD IN NEILAN FILM.

It remains for the motion picture to perpetuate and in a measure, present to the American public an idea of the ramifications involved in the important part played by the ship-builders of this country during the World War.

The transformation of seventy acres of mud-flats, which at high tide were entirely covered by the Pacific Ocean, to the completed shipbuilding plant equipped for modern production with dry docks, repair plants and a hundred affiliated industries, is in itself a romance that if space would permit, would make interesting reading.

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BLACK DAZZLE THE COON WONDER WORKER BLACK DAZZLE Ask all about him at the following Hardware Stores, East to West: Job's Stores, Ltd., Martin-Royal Stores, Ltd., W. J. Clouston, Ltd., G. Knowling, Ltd., Ayre & Sons, Ltd., Bowring Bros., Ltd. Jan 18, 21

NOTICE TO WOODSMEN! Harbor Deep Lumber Camps The S.S. SAGONA will leave the Dry Dock for Hr. Deep, direct Monday Afternoon at 3 O'Clock Sharp. Men desiring to register will do so promptly At the Office of the Nfld. Coal & Trading Co., Ltd. (Goodridge Premises, Water St.) NO applications will be received after noon Monday. None but those with signed passes will be permitted to board the steamer. For further information, apply J. T. MEANEY, Newfoundland Coal & Trading Co., Ltd., Water Street. Jan 18, 21

SHIRT BARGAINS Think of all the Shirt goodness you've ever known—all the comfort and wear you've ever longed for—all the variations in quality and design you could wish for—you will find at our Stores. Our Shirts are priced specially low for the Holiday Season—we want a big Shirt Sale. SPURRELL The Tailor 210 Duckworth St. and at 365 Water St. Grand Falls. Dec 20, 23, s.m.t.f.

Sailor's Pride TOBACCO "The White Tag Plug" NO COUPONS, ALL QUALITY 20 cents a cut John Rossiter DISTRIBUTOR Ladies' Black Hockey Boots \$6.00 at SMALLWOOD'S. Men's, Boys' and Youth's Garters at SMALLWOOD'S. WEATHER REPORT—The operator at St. Anthony reported this morning that a strong westerly breeze with severe frost prevails over the part of the coast to-day. There is no sign of ice. RICHARD'S LINIMENT FOR ACRES

Case Postponed.—Const. Leo summoned a resident of Petty Hr. before court this morning for committing a breach of the Prohibition Act. The defendant was unable to appear through illness, after which postponement was taken until this day week.

SPECIAL ANNOUNCEMENT!

OPEN FOR BUSINESS

THE ENGLISH-AMERICAN CLOTHING CO. has re-arranged, renovated and organized their business under an entire new management. **Re-open for business**

SATURDAY, the 19th inst., 1924

We are now only occupying one store. The stock is arranged in an attractive form, where our aim is to make the public's shopping here a pleasure. We have no connections with any other store in the city.

We pledge to uphold-- 1. Better Styles. 2. Finer Workmanship. 3. Lower Prices.

The English-American Clothing Co.

312 Water Street

LADIES' AND MISSES' APPAREL AND MILLINERY :: MEN'S AND BOYS' CLOTHING

Jan 19, 1924

The Enquiry Conducted By T. Hollis Walker, K.C.

(Continued from page 5.)

with the Star after the middle of June, 1921, and after that it would look as if the additional items that I have in these amounts which were sent by me.

COMMISSIONER—Where would you get them from?

A—Funds that would come in for political campaign purposes.

Q—Would any of those monies come from Miss Miller?

A—I should judge not.

Q—Why not? She said that during all that period that she was obtaining monies and that you were expending considerable sums of cash. Are you sure you did not get it from her?

A—I have received some amounts from her on various occasions for campaign funds. It would probably total two thousand dollars, but certainly not more.

Q—Would it probably be a great deal more?

A—I have no recollection that it would be more than that. Two thousand dollars is merely an estimate of the total. I could not swear to it.

Q—It may have been that some of the two thousand dollars that you say was got by Miss Miller for campaign purposes was utilized for the Star?

A—It may have been; but there would be no specific amount for the Star out of monies obtained by Miss Miller. Any monies received for the campaign fund would be partially disbursed in connection with the political campaign.

COMMISSIONER—According to Miss Miller's evidence, some of the monies that she got were got because she was wanted for the Star, and that she handed them over to you. Do you say that never happened?

A—I am not prepared to say that any money got by her was got for the Star.

ATTORNEY GENERAL—Are you prepared to say that you asked her to get money except for campaign purposes?

Q—But would you call the sums that the Star got for political purposes?

A—Yes. That was the official organ of the Party that I was Leader of

COMMISSIONER—Apparently the Star was devoted entirely to a political party. It may be that Miss Miller meant the same thing; but I understood her to say that you asked her to get money for the express purpose of the Star and that she got it and handed it over to you?

A—All the money I ever asked her for was for my political fund. I am not in a position to say that any amounts went to the Star or to deny that any amounts were got for the Star.

COMMISSIONER—Then you are not in a position to say that any amounts were got for the Star or as to their origin?

A—That's it.

ATTORNEY GENERAL—With reference to that account, you read a list of payments that were made by you personally and not through your office?

A—I take it for granted, though they were not entered by me.

Q—These amounts were amounts you paid out and were not paid through the office?

A—That is what it would appear to be.

COMMISSIONER—In entering up this sheet Mr. Fraser had the assistance of you?

A—Absolutely.

ATTORNEY GENERAL—These amounts are the amounts you gave Mr. Fraser a note of?

A—From time to time I would have a typewritten memo prepared upon any matters which I had paid, which ought to be kept on record and for the purpose of keeping a record of such transactions I would send it

over to Mr. Fraser for entry as a matter of record in some ledger account.

Q—These notes of memos you made apparently found their way into Mr. Fraser's hands. Suppose you paid him some money to the "Star" where did you make a note of it?

A—Suppose that on Nov. 9th I paid the "Star" \$500. That might have been paid by cheque or it might have been paid by cash.

Q—On what account?

A—Either of Nova Scotia or the Canadian Bank of Commerce.

Q—Who would make out that cheque?

A—Myself.

Q—So you had a private cheque book on the Bank of Nova Scotia?

A—When Mr. Fraser took charge he severed connections of R. A. Squires and the office and opened a Trust account. I kept the R. A. Squires account for the purpose of handling outstanding matters. I would not say the particular place at which I signed any particular cheque.

Q—Who made out the cheques?

A—If it was a Canadian Bank of Commerce one the cheque would be drawn by me; or possibly it might be done by Mr. Carew or Miss Saunders.

Q—Would Mr. Carew or Miss Saunders know the nature of your account in that Bank?

A—No.

Q—Suppose it were the Bank of Nova Scotia?

A—It would be signed by me also.

Q—Who would make it out?

A—It might be done by anyone.

Q—Where was the cheque book kept?

A—I think Mr. Fraser had the cheque book of the Bank of Nova Scotia; the cheque book of the Canadian Bank of Commerce was always in my own possession.

Q—Now if these amounts were paid to the "Star" by you by cheques is there any possibility of getting those cheques?

A—Oh, yes, they would be in evidence somewhere.

Q—They would appear then in your account?

A—They would be in whatever account they were drawn on.

Q—So that there is some way of tracing them. If they were paid by cheque of course the stub would be sufficient note. There would hardly be any necessity for you to send over a special memo that you had paid?

A—Apart from the fact that the stubs never went over to my law office.

Q—If it was a Bank of Nova Scotia cheque and made out by Mr. Fraser, why would you send him a memo of that payment?

A—If it were made out on a loose Bank of Nova Scotia cheque he would have no knowledge of it; but if it were made by the cheque book in his office it would be there as a record for him.

Q—In that case it is unlikely that any of these amounts were paid through the cheque book in the office?

A—I would not be prepared to say.

Q—Fraser took it this way that these accounts were paid by you and he made entries in the ledger for the memos sent over. The sums may be entered by Mr. Meaney from statements by you?

A—At a given period I would take my memos and cheque stubs and prepare a list for a permanent record of it. A large portion of it I could not

make any record of because they were for campaign purposes and that list would go to him and he would enter it up.

Q—Then you were keeping books yourself?

A—No I was not.

Q—You were making memos and marking up stubs. You were really keeping a check on what you paid out?

A—That I wanted a record of and a list was made of them and they would go to Mr. Fraser for recording.

Q—So that you were sort of keeping tabs on payments made by yourself?

A—Yes. If I made a personal payment to you, not political, and you were expected to pay back I would send it over to Fraser; if it was political there would be no memo at all.

Q—Take Mr. Meaney's account. There is an amount there for \$30. I understand you paid him that yourself because Mr. Fraser says that was made up from memos sent by you.

A—If these entries appear incidentally in the check I usually sent over it is quite probable it would be sent by me.

Q—That account was written up from data sent by you? And you were to a certain extent keeping tabs of payments you had made?

A—Yes, Mr. Meaney had to be fed and clothed by some one up to the time he got his job, June or July, 1920.

COMMISSIONER—I want to get the phrase you use; it seems to be picturesque. His financial position was not a very flourishing one?

A—He had been out of a job. He was a very aggressive political writ-

er for the Star.

COMMISSIONER—He is a very voluminous one, I can quite follow that, but what I took it to mean by his being clothed and fed is that he was not in a very flourishing position?

A—He required his weekly wage to pay his expenses.

COMMISSIONER—When he got his job as Acting Controller you did not know that he was taking commissions?

A—No.

COMMISSIONER—You did not know he had anything beyond his salary and such amounts as he could get from the exercise of his literary talents, and timber ventures?

A—Yes, Mr. Meaney was mixed up in some timber deals out of which he got some money.

COMMISSIONER—Not a great deal according to your view of his financial position? He was not in a position to produce \$2,000 in two years?

A—From my own knowledge, no.

COMMISSIONER—You knew there was no chance of his being able to produce anything like that sum in two years?

A—A man on a salary of \$2,600 a year, unless he —

COMMISSIONER—As far as you knew Mr. Meaney you do not think he could produce that amount in two years?

A—From his method of expenditures during recent years one would judge he was very productive.

COMMISSIONER—I am not discussing that. You are a lawyer with an extensive practice. Did you ever come across a witness that refused to answer questions.

A—I always like a witness who

could explain facts.

Q—Did you ever insist on his answering? Now when I ask a question try to think it is because I want an answer, and when you ask a question of a witness it is because you want an answer. Try to put yourself in my place and assist me by directing your attention, not to the gallery, not to speeches, but to me or the Attorney General or to your own Solicitor. I am asking about your knowledge at the time of Mr. Meaney. As far as you know Mr. Meaney was making \$2,600 plus the possibility of some timber interests and literary efforts?

A—Up to his taking this job.

COMMISSIONER—Then you did not regard him as a man who out of his own resources could find \$2,000 in two years?

A—No.

COMMISSIONER—What resources had he unless he put his hand in the till of the department he managed?

A—You misunderstood my answer.

COMMISSIONER—You understood my questions. At the time these moneys were given in to Miss Miller's hand, the last is July, 1922.

A—In 1921-22 Mr. Meaney was known to be a man of very considerable means with different investments outside of his position.

COMMISSIONER—In 1920 you gave him the position of Acting Controller when he had been passing through a period when you had to feed and clothe him, and then in 1921-22 he was a man of strong financial standing. Did you think it could be found in his own pocket?

A—I doubt whether in 1921. I thought that Mr. Meaney could find

\$20,000 out of his "own pocket." I did not know of his commissions at all. I only knew that in 1921-22 he was publicly reputed to be a man of considerable means. I did not know definitely of his commissions until I do not know the date.

COMMISSIONER—I presume in your favor, it was after he had ceased?

A—There was a suggestion that he was getting commissions, but there was no definite proof.

COMMISSIONER—Surely if you had known it or believed it you would have challenged it, because it is there in the deed of his appointment and it was only fair that you should assume he was not getting commissions?

A—I got a suspicion of the fact that he was getting commissions about the time of the general elections in 1922.

COMMISSIONER—With your knowledge of his poor state up to June, 1920, when he became Acting Controller, you would have taken large sums of money from him without being suspicious that they came out of the till of the department?

A—I would have been suspicious of large amounts.

COMMISSIONER—For instance, four thousand dollars at that time?

A—That would be a large amount.

COMMISSIONER—You would not consider it right to take that much money from Mr. Meaney without taking it from the department?

A—No.

COMMISSIONER—In Dec. 1921, she took three, two and four thousand dollars in one month. Anyone who took nine thousand dollars from Mr. Meaney in one month ought to

(Continued on page 8.)

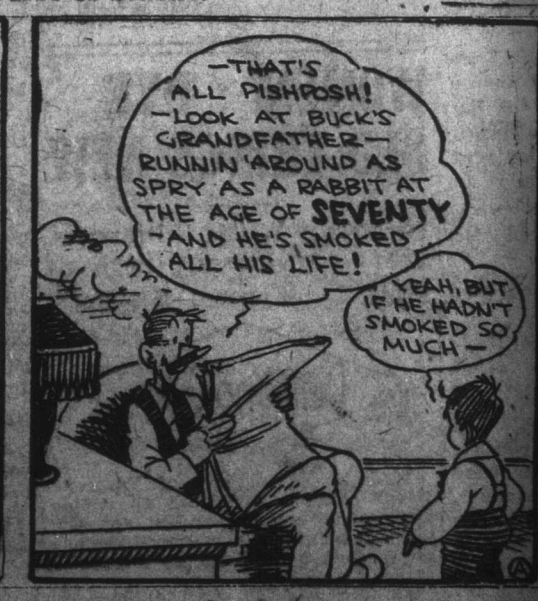
RILLY'S UNCLE



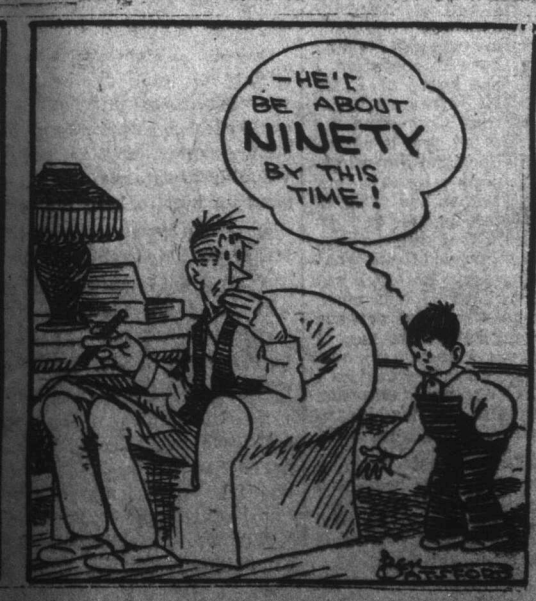
The Curse of Smoke.



BY BEN BATSFORD



BY BEN BATSFORD



For the Kidneys

Kidney troubles are frequently caused by badly digested food which overtaxes these organs to eliminate their irritant acid formed. Help your stomach to properly digest the food by taking 15 to 30 drops of Extract of Roots, sold as Mother Seigel's Curative Syrup, and your kidney disorder will promptly disappear. Get the genuine.

The Enquiry Conducted By T. Hollis Walker, K.C.

(Continued from page 7.)

have suspected that some misad-
ling was taking place. The suspicion
was an obvious one?
A.—If Mr. Meany provided me
with \$9,000 to my knowledge it would
be a suspicious circumstance.

COMMISSIONER—Miss Miller says
that she got that money for your
benefit in 1921, if when you came
back or afterwards in the spring of
1921 that that sum had been obtain-
ed from Mr. Meany in December
that would have brought almost to
your mind the suspicion that Mr.
Meany was helping himself to de-
partments?
A.—If Miss Miller had told me it
would have been immediately for-
warded.

COMMISSIONER—My question was
if you had been told that in the space
of a month \$9,000 had been obtained
from Mr. Meany would not that be
suspicious that he was taking money
from the public funds?
A.—Yes.

COMMISSIONER—You would have
at once been suspicious that Mr.
Meany was helping himself to the
funds.
MR. WARREN—You had furnished
Mr. Fraser with a list of amounts
you had paid Meany which are now in
that account in your hand?
A.—I furnished him with a list from
which those were culled and charged
to the Meany account.

Q.—And having paid him yourself
you made the memo of it and, eventu-
ally gave it to Fraser to be made a
record of?
A.—All these items were in a list I
sent over to Mr. Fraser.

Q.—And if you paid that amount
you made the note of it somewhere
and gave it to Mr. Fraser to make
a record in the books?
A.—If I made a payment in June of
\$300.00 to Mr. Meany there would be
a cheque stub representing that \$300.00
and the next cheque stub would be a
payment to somebody else. When I
would go through my cheque stubs I
would list all the entries I wanted a
permanent record of, and that would
be sent to Mr. Fraser.

Q.—So that at all events you were
keeping tab. Would these deposit
slips represent deposits made to your
private account in the Canadian Bank
of Commerce?
A.—To the account through which
I handled the campaign funds I refer-
red to.

Q.—It was private, that is it was
Sir Richard Spence's account, and no-
body else could sign any cheques on
it, and this was out of the same ac-
count you drew cheques and entered
up the amount on all the stubs. You
kept a note of the payments you made
and afterwards furnished Mr. Fraser
with a copy of the payments made.
Now I ask you how you kept track
of your bank account, and you say
you telephoned the bank or asked for
a statement.

A.—I have a bank book which I have
here and every few months that book
would be entered up.
Q.—And while you were keeping
track of amounts paid out and you
were not attending to your business
books at all, \$3,000 was paid into your
account and you knew nothing about it?
A.—\$3,000 was paid in in December.
Q.—And when did you first discover
that?
A.—I cannot give you any idea. I
may be able to tell you from my pass
book when it was balanced after that.
(Looks up book.) The book
was balanced on the 31st of Decem-
ber 1921; balance brought forward of
\$5202.56.

Q.—When did you find out that the
\$3,000 had been put to your credit
in the bank?
A.—I do not know. I presume I

found out when I examined this book.
I did not personally check my de-
posits with any voucher.
Q.—But did you check up payments
paid out?
COMMISSIONER—If it had not been
for that payment there would have
been a considerable difference in the
balance.

ATTORNEY GENERAL—Did you
make an enquiry about it?
A.—This was the account through
which my political transactions were
being handled. It was an account to
which there were very substantial
frequent deposits of \$4,000, \$5,000 and
smaller amounts and my not noticing
a deposit of \$3,000 on an account of
that class which was handled for political
purposes was a small matter.

COMMISSIONER—How delightful
to hear of \$3,000 being a small matter.
I do not quite realize the atmo-
sphere.
A.—In a political account it was a
very small item. It is quite possible
that Miss Miller might have told me
that she made the deposit. I have
no definite recollection whether she
did or not, but it is just the thing she
would be likely to do, to tell me she
had made the deposit.

COMMISSIONER—Not to tell you
she had done so, but where she had
got it?
A.—Any money she got was political;
she always told me it was from her
brother or through her brother's
associates.

ATTORNEY GENERAL—She did
make deposits?
A.—She made two.
Q.—And these are the only ones
you refer to and she told you she got
them from her brother or his associ-
ates.

ATTORNEY GENERAL—The \$500 deposit was made after
I left town.
MR. WARREN—Did she tell you of any other
deposits in any other bank?
A.—The Bank of Nova Scotia.
COMMISSIONER—The R. A.
Squires account?
A.—I received these deposit slips
this morning and I got this bundle
two lots to look through; but from
January 21st the only deposit by Miss
Miller is that of January 20th for
\$13.10.

COMMISSIONER—I do not remem-
ber whether she said she deposited
any in the Bank of Nova Scotia.
A.—In the year 1921 that is from
January 1921 to June 1922 there is
only one she has identified with that
and that is the 20th of January 1921
for \$13.10.

COMMISSIONER—Is there any other
information you can give me?
Have you also the slips of the Cana-
dian Bank of Commerce?
A.—There is another bundle the
Bank of Nova Scotia sent me this
morning covering the 1920 period.
The enquiry then adjourned until
Wednesday at 11 a.m.

MR. WARREN—You told us yester-
day that you had authorized Mrs.
Harant, or Miss Miller, as she was
at that time, to collect campaign
funds for you?
A.—In the same way that a dozen
others were authorized, that is they
did it out of interest in the party.
Q.—Did you give her any specific
instructions, or authorization?
A.—I gave her no specific instruc-
tions.

Q.—And she collected some cam-
paign funds for you and paid them
over to you?
A.—She paid over to me amounts
at various times which I understood
were campaign funds, and amounts
which I thought amounted to about
\$2,000.00.

Q.—You told us that you did not
ask her where they came from?
A.—Nor did I ask any other agents
who collected funds.
Q.—There were other agents?
A.—Yes. In one case an agent
turned in over \$10,000.00, of which I
had no memorandum of where \$8,000.00
came from. I had no memo-
randum as to the source. I did not
ask who were the original subscrib-
ers.

Q.—And Miss Miller turned you in
about \$2,000.00 campaign funds and
you did not enquire where they came
from?
A.—I understood that they were
collected by her or secured from her
brother.

Q.—How did you come to under-
stand that her brother had subscrib-
ed these campaign funds?
A.—Mr. Miller was a political as-
sociate of mine during 1919 and in the
election of 1920, and in the Bay
de Verde bye election, and the Harbor
Main election, and he gave me very
valuable assistance and I could de-
pend on him to help me out.

Q.—Then you depended on Mr.
Miller to help you out?
A.—To help me out in connection
with campaign matters.
Q.—You have referred several times
to campaign funds, will you define
what you call campaign funds?
A.—All monies which would be
disbursed or collected for political
purposes. All monies which were
identified with political transactions.
For instance the Daily Star was not
a business proposition. It was a
campaign newspaper from its incep-

tion. And then there were the
Morning Post—
MR. WARREN—That was only in
existence for a short while?
WITNESS—That was in existence
for the purpose of a bye elec-
tion, and its existence was purely of
a political character.

Q.—Then I take it you regarded
the financing of the Daily Star as a
campaign matter?
A.—Oh, yes. Without the Daily
Star it would have been impossible
for us to have won in 1919, or to have
successfully carried out the election.

Q.—You use the word "uh"?
A.—I mean the political organiza-
tion of which I was the leader. The
Daily Star was with us as part of
that political organization.

Q.—Did you have any shares in the
Daily Star yourself?
A.—No. It is possible that at its
inception a nominal share was issued
to me. But there was no substan-
tial block of shares issued to me.

Q.—Your version of campaign
funds is monies identified with polit-
ical transactions. The question of
whether they were political transac-
tions rested with you entirely?
A.—Yes.

Q.—And you talk of the account at
the Canadian Bank of Commerce your
major political account?
A.—It was an account which re-
presented a comparatively small
number of private matters and a very
considerable number of political mat-
ters.

Q.—Then am I to understand that
that account at the Canadian Bank
of Commerce was almost entirely a
political campaign account?
A.—No, though that account par-
ticularly was an account which re-
presented a comparatively small
number of private matters and a very
considerable number of political mat-
ters.

Q.—The \$500 and \$3000.00 deposits
made by Miss Miller have been identified
by you, and I suppose you could identify
any other deposits made at any other
time. We shall come back to that later.

With regard to campaign funds,
you referred all payments on account of
the Daily Star as campaign funds, and
when you say that Miss Miller at some
time brought you \$2000.00, or approx-
imately \$2000.00, as campaign funds,
do you mean that that money was
brought to you for the purposes of the
Daily Star?

A.—Not necessarily. The campaign
funds would include the Daily Star and
the Morning Post and election peti-
tions.
Q.—So that when you referred to
the Canadian Bank of Commerce ac-
count as your major political account

A.—Yes. Speaking from memory.
Q.—You used the word "deposits."
That is not what I asked you about. It
was stated in answer to the Commis-
sioner that the deposits were mainly
of a political character. Were the
payments out mainly political?
A.—Yes.

Q.—I take it from that that there
were ones that were not?
A.—Yes.
Q.—When you say that the account
was your major political account?
A.—During a certain period, yes.

Q.—And the question of whether the
deposits in and the payments out were
of a political character depended en-
tirely upon you?
A.—Absolutely. No one else signed
cheques against that account but my-
self.

Q.—When you say that the deposits
to that account were mainly political
who made them?
A.—The deposits were usually made
by myself.

Q.—When did that account start?
A.—I do not remember. I think it
was in 1919, probably, or in 1920, how-
ever. I could find that out from the
Bank.

COMMISSIONER—Have you a copy
of that account?
A.—I have it, but not with me.
A.—I thought you had got a copy.
A.—It starts between 1918 and 1920.
I can very easily get the information.

MR. WARREN—You say that the
deposits were generally made by you
and that the account starts somewhere
about 1919 or 1920?
WITNESS—Somewhere between
1918 and 1920.

Q.—We had an election in 1919. Was
the account started before then?
A.—I do not know. That is in-
formation that I can find out in two
minutes by telephoning the Bank.

Q.—Do you know if that account
was started in July of 1920?
A.—Yes, I think so. I think it was
started before July 1920.

Q.—And you say that the deposits
were generally made by yourself?
A.—By myself personally or by my
authority.

Q.—Now, who had that authority?
A.—Anybody might deposit a
sum. No person had any specific
authority to make deposits, unless
they were expressly instructed by me
at the time. If I wanted a deposit made
I would usually make it myself or

had the faintest shadow of a thought
that it came from anyone but her
brother. Every transaction that I had
with her during that year was her
brother's transactions so far as I was
concerned, and was so understood by
her and by me.

Q.—Then she did not tell you where
some money came from?
A.—If they had reference to cam-
paign matters.

Q.—But you have sworn that you
do not know where the money came
from at all.
A.—Neither did I. I did not know
where Miss Miller got it. I believed
that it came as a result of the associ-
ations that she had with her brother,
Jim.

Q.—How did you know that?
A.—I did not know it. I did not
come to the conclusion that she had
borrowed it on L.O.B.'s or stolen it.

Q.—You say that you understood
that that money came from Miss Mi-
ller?
(Continued on 8th page.)

**Grief and Worry
Childbirth
La Grippe
Excesses and
Overstrain**
cause
Nervous Exhaustion
Take the new remedy
Asaya-Neural
(TRADE MARK)
which contains the form of phos-
phorus required for nerve repair.
PREPARED BY
DAVIS & LAWRENCE CO.
MONTREAL

sent somebody with it. This deposit
of \$3000.00 was made in my absence
Q.—I mean apart from that.
A.—That deposit and the deposit of
\$500.00 were made in my absence

Q.—Apart from those were all the
other deposits made with your knowl-
edge?
A.—I could not say that without
referring to the duplicate deposit slips.
MR. WARREN—You need not go
into it now, but I shall want you to tell
us later whether any other deposits
were made without your knowledge.

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made by Miss Miller have been identified
by you, and I suppose you could identify
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time. We shall come back to that later.

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(Continued on 8th page.)

THE CANADIAN BANK OF COMMERCE

At the Annual Meeting held in Toronto on the 8th instant, Sir John Aird reviewed the banking situation in Canada. He expressed the view that a gradual improvement in business was becoming evident.

THE BANK'S STRONG POSITION WELL MAINTAINED.

The history of the past year in the
financial world can be no stretch of
the imagination be termed a happy
one. The after effects of the Great
War, with its enormous destruction
of real wealth, have at length reached
the financial world of Canada. Peo-
ple became alarmed because they un-
derstood not and when one small
bank failed, and others prudently
shortened sail, disturbing rumors im-
paired the confidence of many people.
Yet in the midst of it all, Canada has
resisted the largest crop of failures in
her history and become the largest
exporter of wheat in the world, and
despite low prices for some of her agri-
cultural products has put many mil-
lions of dollars into the pockets of
her farmer exports. She has increas-
ed her exports, invested several hun-
dred millions of dollars in her own
territories, reduced the deficit on her
National Railways, seen little unem-
ployment and bid fair, in spite of all,
to win her way back to prosperity.
Indeed much progress, even though
slow, has already been made in this
direction, and I think that this is the
lesson we may learn from the balance
sheet we have the honour to submit
to you to-day.

He then went on to say:
Our Record Not Unfavourable.
In the light of the experience of the
two great English-speaking nations
of the world, our record in Canada
does not appear unfavourable. I
hold no brief for outside audits of any
description, or for the auditors them-
selves, but I would remind all con-
cerned that at all events until re-
cently auditors were supposed to be
concerned with the accuracy of book-
keeping rather than with the values
of the assets. They are not trained
bankers, and it is perhaps not gener-
ally realized that losses on bank
loans do not become evident until
real endeavours are made to collect
the amount owing.

It is rather a curious fact that
those desirous of reviving the system
of small independent banks in Cana-
da never make any reference to the
experiment of this kind which has al-
ready been tried. Such a system was
provided for by an Act passed by the
old Province of Canada in 1850, and
the Act remained on the statute
books for thirty years, not being re-
pealed until 1880. It is true that the
existence of the banks established un-
der it was short, the last of them go-
ing out of existence, or obtaining a
regular charter, within five or six
years, but the fact that no advantage
was taken of its provisions over so
long a period seems to the ordinary
mind to prove fairly conclusively that
nothing was to be gained by the es-
tablishment of such institutions. The
fact was that the system could not be
worked on the scale of profits which
supported a chartered bank, and the
public was not willing to pay higher
rates for the privilege of doing busi-
ness with them. Undoubtedly this is
as true to-day as it was then.

Two Remedies.
There are two remedies which have
met with the approval of a small
section of the public for such a situa-
tion as that produced by the Home
Bank disaster. They are government in-
surance and the guaranty of deposits
by some sort of an insurance plan.
Frankly, our contact with govern-
ment inspection in those foreign
countries where we come closest to
it does not impress us favourably. In
the United States where it has its
fullest development it has become a
factor impeding the successful func-
tioning of the National banking system,
because of its inherent tendency to
develop only a restrictive policy. The
President of the Canadian Pacific
Railway Company pointed out in a re-
cent address that corporations only
succeed when they embody the eager
spirit of the pioneer; that the moment
they become static, they decay. Were
this not so, a code of rules could be
framed to meet every emergency, and
the good judgment of an experienced
manager would cease to command a
premium in the world of business.
If the spirit of good citizenship be
absent in the conduct of any business
the Government may well step in and
regulate, but the work of that busi-
ness is best done in the spirit of the
individual and with all the self-reli-
ance and initiative that this implies.
The past history of Canadian banking
includes many a crisis avoided by
courage and initiative, of which Cana-
dian bankers are justly proud, when
all precedents were waived aside, and
the situation faced in a manner that
might not have been possible under
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Not a Pretext.
Nor has government inspection in
the United States proved a preventa-
tive of fraudulent failures. Mr. Kane,
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rency, recently published an account
of his experience which shows that
under the regime of every Comptrol-
ler of the Currency, save one, since
1863, when the bureau was organized
and the National Banking System
founded, failures due to fraud and
wrong-doing have taken place. An-
other illustration of the dangers in-

Sir John Aird then gave the follow-
ing table of bank failures in the Uni-
ted States for nine years, with the
corresponding figures of Canadian
banks for the past ten and a half
years:

CANADA (10 1/2 years ending December, 1923)			
No. of failures	branches	Liabilities	
2	89	\$25,615,000	
UNITED STATES (9 years ending June, 1922)			
Class of Banks	No. of failures	Liabilities	
National	124	\$73,216,000	
State Commercial	798	141,341,000	
Loan & Trust Co's	95	103,424,000	
		1015	\$317,981,000

The figures are the latest available.
The period covered is one which in-
cludes the Great War with all its de-
structive influence, and the opera-
tions of the Federal Reserve System
in the United States. It will be ob-
served that the failures in the United
States average slightly over two a
week.

He then went on to say:
Our Record Not Unfavourable.
In the light of the experience of the
two great English-speaking nations
of the world, our record in Canada
does not appear unfavourable. I
hold no brief for outside audits of any
description, or for the auditors them-
selves, but I would remind all con-
cerned that at all events until re-
cently auditors were supposed to be
concerned with the accuracy of book-
keeping rather than with the values
of the assets. They are not trained
bankers, and it is perhaps not gener-
ally realized that losses on bank
loans do not become evident until
real endeavours are made to collect
the amount owing.

It is rather a curious fact that
those desirous of reviving the system
of small independent banks in Cana-
da never make any reference to the
experiment of this kind which has al-
ready been tried. Such a system was
provided for by an Act passed by the
old Province of Canada in 1850, and
the Act remained on the statute
books for thirty years, not being re-
pealed until 1880. It is true that the
existence of the banks established un-
der it was short, the last of them go-
ing out of existence, or obtaining a
regular charter, within five or six
years, but the fact that no advantage
was taken of its provisions over so
long a period seems to the ordinary
mind to prove fairly conclusively that
nothing was to be gained by the es-
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founded, failures due to fraud and
wrong-doing have taken place. An-
other illustration of the dangers in-

involved is found in the statement of a
leading New York finance journal, edi-
ted by a prominent economist, who
stated only a few days ago that it
would be a great advance over pre-
vailing conditions in the office of the
Comptroller of the Currency if public
officers would, particularly as relates
to banking and financial affairs, keep
out of politics.

Legal Guarantees Not Solution.
Nor is the history of plans for pro-
viding a legal guarantee of the safety
of bank deposits more encouraging.
Various plans of the kind have been
tried in a number of the States of the
Union, but even their advocates are
forced to admit that they have failed
to fulfil the expectations formed of
them. In most cases the systems have
completely broken down, the State of
Oklahoma providing one of the worst
examples. In only one State has such
a plan managed up to the present
time to avoid failure. A recent com-
mentator states: "In general, the
system has not prevented failures;
the failures in adjoining States which
have not the guarantee system have
been fewer in proportion, and so
with failures of National banks in the
States concerned." National banks
are not chartered under state laws
and therefore do not share in such
guarantees. The record shows that
under such plans a premium is placed
on bad banking. The incentive to
watch over the security of loans is
taken away when the safety of de-
posits is supposed to be beyond ques-
tion. As has been well said by a
Comptroller of the Currency, the most
practical approach to an effective
and safe guarantee of bank deposits
would be found in such a system as
would come nearest to eliminating
the danger of bad loans, in other
words, if some plan of insurance
against losses could be devised that
would not operate as an incentive to
carelessness in lending.

Inside Reserves.
Parliament has shown signs of
opposition to inside reserves, but it
is certain that some provision for
setting aside a certain percentage of
earnings as a protection against
prospective losses, in addition to
what is now a prudent step. It
would, however, be a difficult matter
to regulate by legislation; as the
losses sustained by individual insti-
tutions must vary because of dissi-
milar policies and management.

Aims of Bankers' Association.
At the last annual meeting of the
Canadian Bankers' Association my
fellow-bankers did me the honour of
electing me President of the Associa-
tion for the ensuing year. So many
wrong impressions are abroad, and
so many false statements are
made by many who ought to know
better, as to the aims and purposes
of this Association and as to the
field of its activities, that I feel it my
duty to endeavour to correct them.
It has often been referred to as a
giant trust or combine with immense
powers employed solely for its own
purposes. Nothing could be further
from the truth. Its activities are
originally almost entirely educa-
tional. When the note-circulation re-
demption fund was founded, the
Association was incorporated by the
Parliament because of the joint li-
ability of all its members to that
fund. It is also called upon to name a
curator to take charge of a bank
which suspends payment, for the
purpose of preserving the rights of
all creditors intact until a liquidator
can be appointed under the slower
judicial processes. Beyond these
functions it exercises no powers over
its members, disciplinary or other-
wise, and it possesses none. It has
undoubtedly performed its duties in
respect of the note circulation in a
most unexceptionable manner and no
irregularities in the exercise of this
most important function of the banks
have ever occurred under its juris-
diction. During the war an alliance
of communication between the Min-
ister of Finance and all the banks,
rendering him valuable services in
connection with his financing, the
issuance of war loans and other mat-
ters. These services have been pub-
licly recognized by more than one
Minister. In recent years its educa-
tional activities, which had fallen
almost into desuetude, have been re-
sumed, and it is now actively engaged
in the work of providing facilities
for the technical education of the
staffs of the various banks in their
profession. Perhaps its relative un-
importance and inactivity for a num-
ber of years epowed it with an air
of mystery which has served to har-
vest in the public mind with immense
unknown powers. I shall hope, as
its President, to dispel this impres-
sion as such as possible by acquaint-
ing the public with its real aims and
activities.

ERCE

ation in Canada

ing in a measure... in Alberta and... former having... cent years, has... fortunately the... prices low, but it... in face of the heavy... of dairy products... which are of more... Western Canada, have... The Province of... scored a notable suc... with her butter in... and has established... position there in a... short time. What she... may be encouraged... hope that this will... be the opinion of agricul... of the things which... on the part of our... weeding out of poor... dairy herds, to the... may be increased... them is that the... which cost the Man... many millions. This... before long to be... least in great mea...

ver U. S. Farmer... to many farmers in... n that, according to... y submitted to the... of the United States... tives of the wheat... the United States... that the Canadian... has many advantages... as in the United... these were mentio... cheaper freight... yield per acre, in... ter quality of wheat... heat production in... ed to average 515... an in the United... of element of truth... these statements... esis for unreasonable... will be at least in... farmers to see them... them.

the Farmer... of the problem of... eration of Canadian... in the West, oc... the time of the last... tment. Much evi... dited, but as yet... seems to have been... tionally, in an or... of the capital invest... tably employed it... for more. But the... ticulture as a basic... plight of so many... recent years has... ce approached from... e. During the dis... this bank sug... sible solution might... y borrowed by way... ng term securities... k to be carried by... of a corporation to... purpose, the mon... id be found in such... ht be agreed upon... Government, the... the various provinces... ks and other large... is who share in fin... The details... nt to work out, but... eling such require... securities, rather... repayable on de... donably sound from... at of view.

the subject of agr... will not be out of... the very volumi... nected in the United... to it. Some parts... ing with more or... there are not, and... ly expressed by a... ist in that coun... of the situation, is... agricultural cred... the United States... decade holds out... vantage to other... contemplate similar... Hamilton.

giles aware the... over-General in... ing over of the... k of Hamilton by... ven on 31st ultimo... open on 2nd in... of this bank. The... ed great strength... the City of Ham... tory being to the... shores of Lake... in the provinces of... tatchewan. We are... ctors of the... to accept seats on... bank, and extend... the former mem... of that bank to the... tainty now open... k of Hamilton has... of deposits and 70... to our figures. The... of the two banks... ly as follows: 1,000,000; Reserve... Deposits, 235-... Assets of over... number of out...

The Enquiry Conducted By T. Hollis Walker, K.C.

(Continued from page 6.)

er's brother. How did you understand that?
A—From the general relationship between Miss Miller and myself, and the assistance that her brother Jim had been giving me in political matters.
Q—What was the nature of that general conversation that gave you the impression that the money came from her brother Jim?
A—Of the nature that I have just given you.

Q—But it conveyed to you the idea that the money was coming from her brother Jim. Do you recollect any conversation between yourself and Miss Miller that would lead you to believe that?
A—I can give you no report of any individual conversation.
Q—When this \$2000.00 was deposited to you, that you understood that it came from her brother Jim?
A—Yes.

Q—When did you understand that?
A—I cannot remember any particular dates in connection with the transaction.
Q—As a matter of fact you said yesterday that you did not know for some time that \$2000.00 had been deposited to your credit without your knowledge?
A—No, I did not know for a long time afterwards.

Q—How long afterwards, do you remember?
A—I do not remember. The deposit of \$2000.00 to that account was a quite insignificant matter as deposits were coming in of three and four and five thousand dollars as the funds came in.
Q—You say that the deposit of \$2000.00 was an insignificant matter?
A—It is a matter that could be checked only by the deposit slips.

Q—I am asking you to confirm your statement that a deposit of \$2000.00 to the credit of that amount was an insignificant matter?
A—The deposit of \$2000.00 to that account was an insignificant matter. There were subscriptions of one and two and three thousand dollars from sources that I had no knowledge of whatsoever.

Q—Were they deposited to this account?
A—Not necessarily.
Q—How did they reach you?
A—They were probably handed to me by one or other of the various parties whose business it was to promote funds.

Q—Did they do it voluntarily without instructions from you?
A—Yes. Sometimes I knew where they came from, and sometimes I did not. In some cases I did not know whom these funds came from.
Q—And you regarded the deposit of \$2000.00 to your account as an insignificant matter?
A—The amount was small compared to the total deposits that came in.

Q—But surely it was sufficiently significant to make you surmise where it came from?
A—My recollection is that the relationship between Miss Miller and her brother at that time was such that my judgment was that any amounts that came through her came from her brother or through his friends or associates from whom she might get money.
Q—When did you know that Miss Miller had deposited that money to your credit?
A—I cannot tell you the date.

MR. WARREN—You have told us that you did not know Miss Miller had deposited that \$2000.00. You stated that you had looked over the deposit slips, and you produced them. I am speaking subject to correction, you now discover that Miss Miller had deposited \$2000.00 in December, 1921. My impression was that that was the first time you knew about it; when she said it in the box?
A—When Miss Miller stated it in the box, I went to the Bank of Commerce and asked them to give me duplicates of all deposit slips; I went through the slips for the period that I got them. For that period I found no deposits were identified with hers, except the \$2000.00 and the \$500.00.

COMMISSIONER—Had you known of that deposit before that?
A—It is quite possible I knew some time before.
COMMISSIONER—All things are possible.
A—It is quite possible that she had mentioned it to me but I have no recollection whatever of it. You are talking now for memory of a transaction, which was an individual transaction of 1920.

MR. WARREN—You have given evidence of that already.
COMMISSIONER—These deposits that were made by these political friends, wouldn't they be anxious that you should know that they had deposited it for you?
A—Some are anxious and some are not.

Q—I should think they would be most anxious that you should know in view of future benefits?

A—In 1921 Mr. James Miller and Mr. Meany, were I believe on friendly terms, but if they had any financial association between them, I cannot say.
Q—You did not know that they were associated together financially.
A—I have seen them.

Q—Did you know before December 1921 that Mr. Meany was taking a certain amount of interest in James Miller's affairs?
A—Do you mean financially?
A—Yes (Mr. Warren).
(Witness) I have no particular knowledge of that.

Q—It was never conveyed to you that Mr. Meany was taking an interest, in 1921, in the affairs of Mr. J. T. Meany?
A—No, I am not prepared to say it.
Q—Do you know it or not?
A—I cannot place a date, as in the first time I heard of the financial relationships between Mr. Meany and Mr. James Miller.

Q—I did not ask you if you heard when they had financial relationships; what I asked you was this, at any time up to December 1921 had you any information that Mr. J. T. Meany was taking an interest in the affairs of Mr. James J. Miller?
A—I do not remember.
COMMISSIONER—When was it that you heard that Mr. Meany was often at your premises, during your absences?
A—After I came back.

Q—How soon after it was one of the complaints instituted about the affairs of your premises were used in your absence, I should think it would have been made immediately on your return.
A—Mr. Curtis made several efforts to get me; several times he went to my house and to my office to see me.
Q—If it was a real complaint as to the way the premises had been used, it should have been made immediately when you came home?
A—I know as a fact that Mr. Curtis made several efforts to get me by means of telephone or letter.

A—Yes he could have got me by other means or letter; I know that he frequently called at my office and sometimes at my house.
MR. WARREN—Complaining all the while as to how the office has been conducted?
A—With general complaints as to the office.

COMMISSIONER—One of the complaints that was made, was that Mr. Meany was there a great deal?
A—I don't know that the mere fact of his visiting the office would have been complained of.
Q—I took down what the trouble was that led to Miss Miller drawing attention to it, and the first was that liquor was consumed in the office during your absence and the other was that Mr. Meany was there frequently during your absence. I suppose these reasons would be conveyed to you shortly after your return?
A—In a few weeks. I may add that I not only cancelled the power of attorney, but I notified the Bank of Nova Scotia that no cheques bearing the signature of Miss Miller should be honoured, even if they were signed and dated before this date.

COMMISSIONER—All this is not at all necessary.
WITNESS—But it is just as well that the full information should be given.
COMMISSIONER—I don't ask for it. I just want you to answer the questions you get. They are the best.
MR. WARREN—Now we come to the deposit of \$2000.00. Miss Miller made that?
A—Yes.
Q—How do you know that?

A—I have since seen the duplicate deposit slips.
Q—You have found out from the bank that it was true?
A—Yes, I confirmed it by going to the bank and getting the duplicate deposit slips.
Q—The \$2000.00 in 1922 and \$2000.00 in December 1921. Did you say that you were disgusted with the way things were going in your office; you cancelled her power of attorney and she never entered your office again?
A—Yes, as far as the office was concerned; she still did insurance work.
Q—She was paid \$400.00 a month for what?
A—Miss Miller, through her brother, Mr. James Miller, controlled or alleged to control, a very large amount of the insurance of the British Empire Steel Corporation.

COMMISSIONER—Is that the answer?
A—Yes.
Q—That insurance represented a very large annual premium?
A—Yes.
Q—To what extent?
A—I am really speaking from the remotest thought of my \$2000.00 or \$3000.00 a year premium. I can get the correct statement of it from my clerk. There were other large insurances which they expected to have placed with us. I had an assurance in placing such insurance in my hands, in conjunction with the office of Mr. B. W. Miller, another brother; we would get a considerable amount of the business. Miss Miller had done very valuable work for me in getting insurance for me in that connection; it was retained only through her connection and her brother's. It was outport business, distinct from St. John's business, and arrangement was made at \$400.00 a month.

COMMISSIONER—What had been her previous salary?
A—\$750.00 a month. I am not absolutely sure as to whether it has been increased during the year 1923. Her insurance work represented about half her value to the office.
MR. WARREN—That is a very long explanation so I am just going to run through it again. You used the word "alleged" that she and her brother "alleged"?
A—She gave me to understand that they controlled the insurance business of the British Empire Steel Corporation. Not all of it but they did. I got into my office, policies of the British Empire Steel Corporation on the premiums of such amounts as \$5000.00 or \$6000.00. I state it from memory but I could get it from the books in an accurate figure.
COMMISSIONER—What would be your commissioner on these premises?
A—It would depend upon the Company you were dealing with.
Q—About what?
A—It is hardly fair I should publicly disclose.

COMMISSIONER—Oh I just want to see if it was a profitable business for you. I suppose you mean regular months?
A—Yes.
Q—So that would be practically \$500.00 a year to Miss Miller.
A—Yes.
Q—Out of a \$5000.00 premium policy did you get \$500.00 yourself?
A—Yes.
MR. WARREN—I suppose you know that I have been an Insurance Agent also. I am not going to ask you to disclose anything but what the outport agent's commission?
A—It would be about 5 p.c.
Q—Then 5 p.c. on \$7000.00. Suppose you got a policy for \$7000.00 at 5 p.c. that would mean that you had to get \$350.00?
A—Yes.
Q—And you paid out \$500.00?
A—She was worth it.
MR. WARREN—There is no doubt of that.
WITNESS—When she took charge of my insurance business the companies were all practically new. I had practically no insurance business before that.

COMMISSIONER—During the time that you were paying Miss Miller \$400.00 a month, was she getting you new insurance? I understood it was

paid, presumably for the British Empire Steel Corporation.
A—Together with Miss Miller and the bank I understood that the British Empire Steel Corporation was to put a million dollars' policy on their company. So I thought it was worth paying Miss Miller \$400.00 a month to get that.
Q—I understand that it was purely on account of her insurance work that she was to get \$400.00 a month.
A—Purely.
MR. WARREN—Did you reinsure those that were policies that you got from the British Empire Steel Company?
A—I don't know.
Q—Can you find out?
A—Yes.
COMMISSIONER—You will be able to ascertain just what you did get in the way of commission on the insurance of the British Empire Steel Corporation?
A—I have taken note of it.

MR. WARREN—I don't want what they got as commission alone. I want the total amount of premiums, as a matter of fact I want the total and net.
WITNESS—Yes.
Q—So this \$400.00 was a sort of payment for general purposes. You paid Miss Miller \$400.00 per month, as all in proportion to the amount of the policy she brought you from the British Empire Steel Corporation?
A—It was not a payment for general purposes. That payment was because of her connections with us as insurance agent for many years.

Q—Do I understand then that you paid Miss Miller for all she had done for you in bringing insurance into the place, and you were paying her \$400.00 per month from motives of gratitude?
A—Not at all. Miss Miller's brother, Mr. R. W. Miller, held a Fire Insurance Company, The Fire Insurance Company, The Fire Insurance Company which he held was

in competition with my Company. I did not want business which was in my office and brought to my office by Miss Jean Miller, who was very capable at that work to be diverted from my office into her brother's office, which would be quite the natural thing for her to do after leaving my office. I did not want to take any chance whatever on that.
Q—You say Miss Miller's brother had an insurance Company in competition with yours?
A—With mine and everybody's.
Q—And you did not want the business diverted from your office to her brother's office after she had left you?
A—I did not want to lose some of the business which she controlled.

Q—And you paid her that money in order to get insurance you were afraid that she would divert?
A—I don't know that I was afraid she would do it.
COMMISSIONER—But you thought it quite possible?
WITNESS—I thought she might do it.

MR. WARREN—You say you thought she might do it. Why?
A—Because it would be more advantageous to her to get the commissions into her brother's pocket than into my office.
Q—What insurance could she divert that made it worth your while to pay her \$480.00 per annum to avoid it?
A—She could have taken from me the British Empire Steel business, and hand it over to her brother, R. W. Miller.
Q—That is your opinion?
A—Yes.
Q—What else?
A—I do not know of any other specific insurance, because I have no knowledge of any other specific insurances in my office.
Q—I have a good idea of what your commission was.
A—You know my annual returns.
Q—Now then, you preferred to pay her \$480.00 per annum, \$400.00 per month, so that you could keep the commission on \$5,000.00 or \$6,000.00?

(Continued on page 10.)

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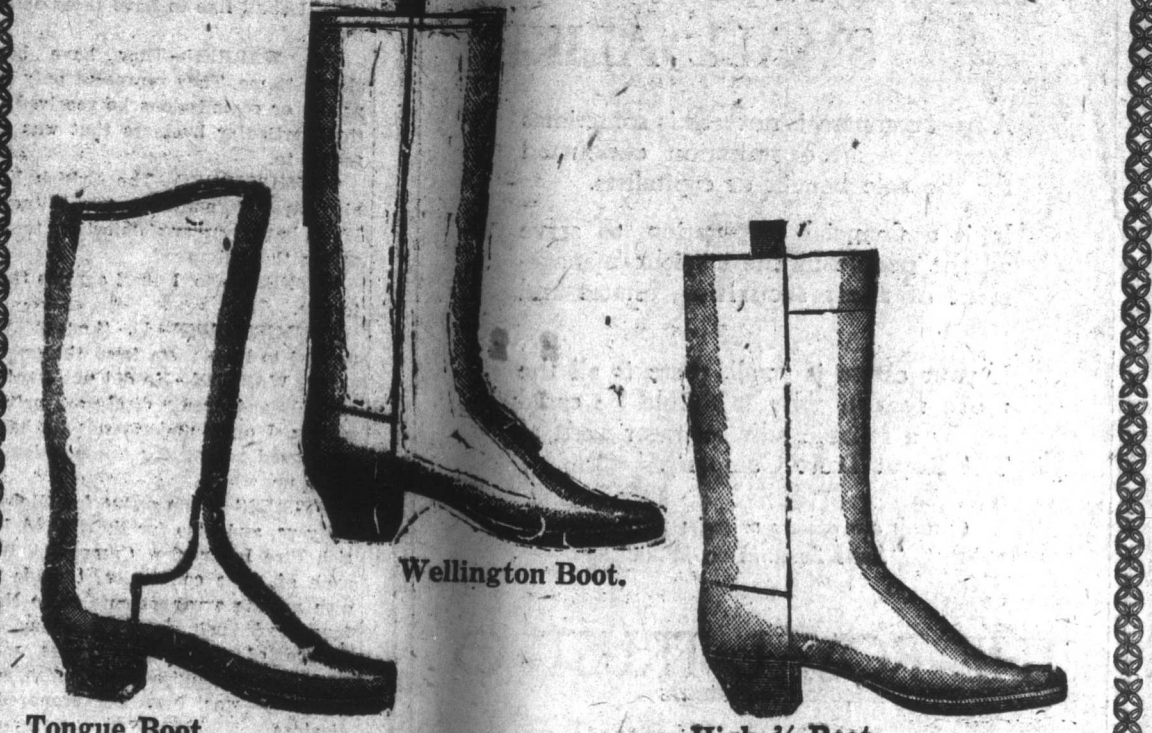
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MR. WARREN—You say you thought she might do it. Why?
A—Because it would be more advantageous to her to get the commissions into her brother's pocket than into my office.
Q—What insurance could she divert that made it worth your while to pay her \$480.00 per annum to avoid it?
A—She could have taken from me the British Empire Steel business, and hand it over to her brother, R. W. Miller.
Q—That is your opinion?
A—Yes.
Q—What else?
A—I do not know of any other specific insurance, because I have no knowledge of any other specific insurances in my office.
Q—I have a good idea of what your commission was.
A—You know my annual returns.
Q—Now then, you preferred to pay her \$480.00 per annum, \$400.00 per month, so that you could keep the commission on \$5,000.00 or \$6,000.00?

(Continued on page 10.)

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Advertisement for SMAS SNOWIS, featuring a circular logo and text: "SMAS SNOWIS... GUARANTEED TO AVOID FROST DAMAGE...".

Advertisement for ECZEMA ON BODY IN PIMPLES, featuring a portrait of a woman and text: "ITCHING INTENSE. COULD NOT SLEEP. CUTICURA HEALS...".

Large cartoon illustration titled "MUTT AND JEFF" and "THERE MUST BE SOMETHING TO THIS MEXICAN SUPERSTITION." showing two men in a desert setting with various humorous dialogues and actions.



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The Enquiry Conducted By T. Hollis Walker, K.C.

(Continued from page 9.)

British Steel business.
A.—If you would let your mind work a little more accurately you would understand that my answer to you was that she controlled that in my belief. I don't know what other policies were paid at the office.

COMMISSIONER—He certainly gave me to understand there might be others in his office, but that he was not prepared to name any of the others. To me that sounds very like the truth.

WITNESS—It is the truth, no matter how it sounds, sir.
COMMISSIONER—Of course, I don't expect you to give me the details of every insurance policy that is to be found in your business office.

WITNESS—I could not give you the details, as I have not seen my insurance books since 1918.

COMMISSIONER—It means then that she was connected with the British Empire Steel Corporation, which you had already had in your office, the policies on which brought business of \$5,000.00 or \$6,000.00, of which you hoped for an extension.

WITNESS—I can have my insurance clerk find out exactly, for your information, what the profits would be.

MR. WARREN—An outport agent's commission you say, Sir Richard, is five per cent., and if \$480.00, as you told us yesterday, was an outport agent's commission and she was worth that, she should have brought \$9,600.00 in to you?

A.—On a basis of five per cent. if she were an outport agent.

MR. WARREN—Mr. Commissioner,

I must ask for an adjournment now, as there are certain public duties which I have to perform, and I would ask, as I have not finished my cross-examination, that we make it up by sitting until half past five.

COMMISSIONER—These are public duties which particularly require your presence, in your public capacity, but your convenience is not the only consideration. I am quite prepared to sit until half past five. Do you mind, Mr. Howley?

MR. HOWLEY—I am prepared, generally speaking, sir, but I am sure you understand what a great difficulty it is to distribute the time out of session in order to attend to other business matters.

COMMISSIONER—If you say it is really inconvenient to you, owing to the amount of other matters in your office, matters that require looking after, if you say it is inconvenient to you to sit later than five o'clock, then we shall not mind the extra half hour.

MR. HOWLEY—I just wish to point out that there will be time when it would be inconvenient for us to sit.

COMMISSIONER—I should like to sit for a full day, if I can. Mr. Warren has public business which he must attend to. I should like to sit for the extra half hour, unless by doing so I am doing an injustice to anyone else.

Adjourned to 2.30.

MR. WARREN—Before adjournment, there were some questions directed to Sir Richard with regard to his insurance company. As far as I am concerned, personally, I do not

desire to ask any questions as to his own or his firm's receipts from that Insurance Company. I am directing my attention entirely to the total amount of premiums he received, and what an outport agent's commission would amount to. Sir Richard, I understand, has since the adjournment made up the figures, and I see no reason why they should be made part of this Enquiry; but, in case you, sir, as Commissioner, desire to see the figures, I have agreed, subject to your approval, that the figures should be handed to you.

COMMISSIONER—I think I should like to see them. I see no reason why an entirely private matter of that kind should be made public, if he desires that it should not be. At the same time, I shall like to have them before me.

MR. WARREN—They have been shown to me. They represent only the profits or commissions he received on this particular business that was referred to.

COMMISSIONER—The British Empire Steel Corporation. (To Witness) Well, have you any objection to my seeing those figures?

WITNESS—No. I shall explain them to you.

COMMISSIONER—I thought you wanted to keep them from the public. MR. WARREN—He did not want to publicly and openly disclose a private matter. I quite understand; he has a very good reason for the position he takes up.

WITNESS—I am agent for Globe & Rutgers, and also for the United British Fire Insurance Company. With each of these companies, I made my own private arrangements, as to Newfoundland business, as to what the nature of the arrangements made with the companies—made with each company—was, I am not prepared to disclose.

COMMISSIONER—If you made better arrangements with one of them, so much the better for you.

A.—It was a matter of arrangement. The value to me and to my firm of the insurance of that company, in my opinion, far more than justified the payment of a salary of \$40.00 per month to control and develop it. (Produces Memorandum to Commissioner). Those are the figures.

MR. WARREN—They go in under oath, of course.

WITNESS—Well, they were prepared for me.

COMMISSIONER—You say, you think these figures were sufficient to justify a payment of \$480.00 per annum to Miss Miller?

WITNESS—Yes.

MR. WARREN—Very good. You then, Sir Richard, say you paid \$40.00 per month to Miss Miller because of the business that she was bringing to you?

A.—I would have been prepared to pay more.

MR. WARREN—And you were prepared to pay more. That payment of \$40.00 per month to Miss Miller would be purely on account of insurance?

A.—Yes.

Q.—Not for any other services?

A.—Not for any other services.

Q.—After July, 1921, was Miss Miller acting for you—rendering you any services?

A.—None whatever, excepting such services as a political supporter ordinarily renders in connection with the work.

Q.—I am afraid that does not convey much to me.

A.—I am sorry.

Q.—I want to know if she was rendering you any service?

A.—The same as any political supporter would render. I could name up a dozen political supporters in St. John's and the outports who had no business relations with me, were receiving no salary from me, and who were rendering me the same class of services as Miss Miller.

Q.—That has nothing to do with it. What service did Miss Miller render you?

A.—She was interested in the political welfare of the party of which we were members.

Q.—And what service did she render? I am not asking what she was interested in.

A.—I think that anything Miss Miller or her brother did for the upkeep of the party, they gladly did without remuneration or reward.

Q.—My question was: what service did she render?

A.—That was a service which she rendered.

Q.—What service?

A.—Political service.

Q.—What political service?

A.—I can't tell any particular individual man or woman she approached for political support or contributions, or give any particular information of political value which she brought to me.

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Ever imagine how you'd feel after laughing a solid hour straight?
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her political services—the obtaining of money for campaign funds?

A.—That was a very valuable service which was participated in by her.

COMMISSIONER—She did not go and hold meetings for you?

A.—No.

COMMISSIONER—What other political service did she render, as well as helping to finance the political campaign? Was there anything else?

MR. WARREN—Was it not Miss Miller's job to help finance your political campaign?

A.—Yes.

Q.—It was definitely settled at \$40.00 per month?

A.—Yes. It was arranged between Miss Miller and myself.

Q.—Do you know whether she got \$40.00 per month?

A.—I know she got several payments of \$40.00, \$50.00 or \$120.00. I think on one occasion there was \$120.00.

Q.—I am afraid you will have to produce those records.

A.—I shall be glad to do so.

Q.—You say that this was charged to Globe & Rutgers' account?

A.—I am not saying so. When I saw the account here some time ago I noticed an entry on that account. There may have been some other account on the desk at the time.

Q.—You noticed in one of the accounts you had here an entry of \$40.00 which you connected with Miss Miller. She was generally paid through the office?

A.—I remember, on one or two occasions, and by cheque, paid by myself. If you are asking me now to speak from memory about the accounts, I shall be glad to produce the office records.

Q.—You are speaking definitely of this \$40.00 per month, which you say was arrived at on the basis of insurance which she was able to bring, alleged to have brought, or could bring.

A.—Or correct.

Q.—There was no doubt about that. It was arranged between you and Miss Miller that you would pay her that, and she was getting \$40.00 per month from July, 1921, for and on account of insurance, and that only?

A.—Yes.

COMMISSIONER—That was entirely office business, I presume?

WITNESS—Yes, insurance business.

COMMISSIONER—It was not part of your political activities?

WITNESS—No.

COMMISSIONER—Do you expect that a record will be found in your ledger of the whole thing?

WITNESS—I cannot tell until I see it.

COMMISSIONER—Is the ledger there?

WITNESS—No, it is at my office.

COMMISSIONER—The documents had better be kept here. You expect to find a special column somewhere there ought to be a special column?

A.—Yes.

COMMISSIONER—Not with the ordinary wages of your staff, but a special sheet in the ledger. There should be a special leaf, containing this account, and nothing else but this.

A.—It is very difficult to speak from memory of the books themselves.

ATTORNEY GENERAL—You said Sir Richard that you paid Miss Miller forty dollars a month for attending to the insurance work, is that so?

don't want to find out now from other documents. If at the time a record was made of the transactions I would like to see it. Was she paid at the office?

A.—I think she was sometimes paid by cheque, which I forwarded her, and sometimes paid at the office. I can find out.

MR. WARREN—You have sworn that Miss Miller was paid \$40.00 per month. Did you make that agreement with her?

A.—Yes.

Q.—It was definitely settled at \$40.00 per month?

A.—Yes. It was arranged between Miss Miller and myself.

Q.—Do you know whether she got \$40.00 per month?

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A.—It is very difficult to speak from memory of the books themselves.

ATTORNEY GENERAL—You said Sir Richard that you paid Miss Miller forty dollars a month for attending to the insurance work, is that so?

A.—I made arrangements to pay her forty dollars a month. I know that I paid her various amounts from time to time.

Q.—How?

A.—Because most of the payments were made by me by cheque, and, as I have said, when I looked at some entries, I thought they would correspond with those payments.

A.—I do not know the date.

Q.—What year it?

A.—I gather it was in July, 1921.

Q.—She left your office employ you say in July 1921, but I gather that she did not really leave in July 1921, did that she was working with you after that? Is that correct?

A.—You can say what you choose.

Q.—Is it true or not I am asking?

A.—She was connected with me for six years and naturally served me for that period and I understood received payment for her services until she left the L.O.U.'s. Then I thought she had insurance relations only for which she was paid \$40 a month. Then she became a political supporter of mine and also her brother and they assisted me as best they could, as others did.

Q.—While paid forty dollars a month by you or your office for insurance work, after her services were no longer required in July 1921, was she not working for you, but was doing things gratuitously, is that the case?

A.—She was receiving no pay in my office, she was paid for political work.

Q.—It all depends on what you call political work. Would you call financing the "Star" political work?

A.—Yes.

Q.—Am I to take it then that she did finance the "Star" after she left through the office?

A.—In spite of the fact that she deposited three thousand dollars for me in 1921?

A.—I have already sworn that she did not do any financing except for political purposes, but that she deposited two amounts of \$3,000 and \$2,500 but the sources from which she got the money I have no knowledge of.

Q.—You had not already sworn to that?

A.—I have sworn that both herself and her brother James identified themselves in procuring money for my campaign fund.

Q.—You know that the amounts were from him.

MR. HOWLEY—That is not what my witness meant and you know it.

ATTORNEY GENERAL—In a previous answer to a question he told us he did not know where the money came from and now he says it came from Mr. Miller.

COMMISSIONER—Did "you know what happened?"

A.—I did not know that these amounts were personal subscriptions of Mr. Miller.

ATTORNEY GENERAL—Did you not pay Miss Miller after she was supposed to have left your employ?

A.—My own recollection is that she was paid on several occasions by personal cheque, but that is a matter of record and I prefer to speak from record rather than from memory.

Q.—I am afraid I will have to refresh your memory without your record. Now you said that you used to pay her by your own personal cheque?

A.—Yes, that is my recollection.

Q.—Then you do remember that you did pay her?

A.—I am not prepared to say whether I paid her personally or whether she was paid in the office. Thousands of cheques have been handled by the office and by myself, so that I cannot tell without referring to the records.

Q.—Will you get the records that you refer to?

A.—Yes, I will be glad to have Mr. Curtis turn them up.

Q.—Did you ever send her a cheque from Ritz Carleton Hotel in Montreal?

A.—I think I did. My memory is that she made application before I went away for some amounts that were due. Either while in transit or after I arrived in Montreal I mailed a cheque. Whether she wanted as payment on account or payment up to date I paid it to her.

Q.—Why not refer her to the office for payment as it was a straight account instead of by personal cheque from Montreal or in transit?

A.—I sent her a cheque on a St. John's Bank in respect of her salary.

you send her a cheque from Montreal or in transit instead of having the cheque go through the office in the ordinary business-like way?

A.—Before I left she said this amount was due her. I was busy at the time and I did not see her when about to make my departure.

Q.—And soon after you left you suddenly thought of sending it while in transit?

A.—My practice was to take a stenographer on the train with me for the purpose of cleaning up the multitude of business matters that I had no time to attend to. And while in transit after I had cleaned these matters up I mailed the cheque.

Q.—If this was a business transaction and she was entitled to \$40 a month and it was transacted on Globe and Rutgers account, why did you bother about it when you were so busy with other things and instead of sending her a cheque either in transit or after you got in Montreal why did you not let it go through the office?

A.—From a financial standpoint it made no difference.

COMMISSIONER—This he explained before. For instance it was not a partnership matter. The whole profits went to you and were not divided with the other partner, is that it?

A.—Yes.

ATTORNEY GENERAL—But why did you pay Miss Miller a personal cheque while in transit to Montreal instead of having it go through the office, as has apparently been done in the past.

A.—I do not know whether she has apparently had it done in the past or not.

Q.—You said that she had been debited some amounts as a part of the forty dollars a month?

A.—I do not think you have in mind a very clear digest of the evidence.

Q.—I am trying to get at it.

A.—I did not say that there was an entry in the office for that cheque. I think that I made it clear that the payment was a personal one. I prepared one list and sent it to the office to be entered up. Whether there were direct payments or not it is impossible for me to tell without the production of the books through Mr. Fraser. I did not carry a transaction of \$150 in my mind.

ATTORNEY GENERAL—If you were paid by cheque there would be a stub to represent it would there not?

A.—A multitude of things happened relating to my affairs and a great many things are not entered in my office records.

Q.—Anyway you paid to Miss Miller

on the way to Montreal or after you got there a cheque on account?

A.—I paid her something on account. I do not know whether the amount, as stated by her, of \$150 was on account or in full.

Q.—Did you check it up?

A.—No, I took her word for it, but as I would if a clerk of mine came into my office to-morrow morning and asked me for two months wages that were due him.

Q.—So that the reason Miss Miller had been endeavoring to a note, that brought about the cancellation of her power of attorney?

A.—You are misquoting my evidence and you are doing it knowingly, I gave the reasons.

COMMISSIONER—You did give the reasons and this was one of them, and I confess that this was the real reason.

A.—This was one of the reasons.

COMMISSIONER—But the other does not amount to much in my opinion.

A.—From my standpoint they are very substantial; but I am not offering any criticism.

COMMISSIONER—But I thought you admitted yesterday that Mr. Cramm on the one part complained of Miss Miller and Miss Miller on the other had complained of Mr. Cramm to Mr. Curtis?

A.—The interview I had with Mr. Curtis about the matter did leave an effect. However, the matter has been dealt with with Miss Miller personally and I am not going to discuss it now.

COMMISSIONER—What were the personal reasons why you withdrew the authority of your clerk to sign cheques?

A.—I withdrew the authority because I wanted no cheques any longer to be signed by her.

Q.—And one of the reasons was because she had signed as promisor, so that the Attorney General is wrong when he says that was the sole reason, is he?

A.—I gave notice to the Bank that it was not to be charged to my account and the first suggestion—

COMMISSIONER—You said all this before. As a rule I do not want to hear the same thing twice.

ATTORNEY GENERAL—Do you remember you produced some notes yesterday in which she had been the endorser. If I was wrong in stating that that was the reason in the main that brought about the cancellation of her power of attorney, I will take it back. Now what was the amount you paid

(Continued on page 11.)

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The Enquiry Conducted
By T. Hollis Walker, K.C.

(Continued from page 10.)

Q—Then you were asked "if you had subscriptions where would be the ordinary place to put them" and you answered "either at the Canadian Bank of Commerce or at the Bank of Nova Scotia, depending upon circumstances." Then you were asked by the Commissioner "did you know that these payments of \$500.00 and \$300.00 were paid into this account" and you answered "yes, there would be a large number of political payments." I took it from that that there were other political deposits to that account, and that is why I asked you the question. If there were other political deposits to that account, would you know all the others?

A—Not necessarily.

Q—But you have gone through that account and said that nobody except Miss Miller and those other persons you have mentioned made deposits to that account?

A—Yes, Miss Saunders, W. J. Carow, Miss Reader and Miss Nosworthy, and the unknown "W." These deposits in the case of Miss Reader and Miss Nosworthy would be office funds, and would be paid in in the ordinary course. In the case of the deposits in the Canadian Bank of Commerce if a person gave me a subscription it would be deposited. I would probably hand it over to somebody and it would be deposited to that account by them.

Q—But you went on to say there were a large number of political payments, is or is it not a fact that payments were made to that account without your knowledge?

A—Probably all would be made by me through my clerk.

Q—The two cases were there appear to have been deposits made by Miss Miller direct represent these \$500.00 and \$300.00 amounts nobody made any deposits to your account without your knowledge?

Q—So far as I know, but subject to my looking into these accounts I do not know.

(To be continued.)

A—I do not recollect having been told, nor do I remember.

Q—Did anybody else deposit any amounts to your account that you do not know anything about?

A—I said this morning that I would like to have an opportunity to look through my bank books, but I had not the time during recess to do so.

MR. WARREN—Are there any of these slips which indicate that these were not made by yourself?

A—Very few of them were made by myself personally, but a number of them were paid in by Miss Saunders who was my secretary. Then there are a number of slips representing coupons or dividends as collected by the bank, and there are others representing note transactions, Promissory notes.

COMMISSIONER—Are these collected by the bank too?

A—Yes.

Q—And the bank sends you a deposit slip for it?

A—The bank does not give a deposit slip, but it makes one out for its own records, and a duplicate can be obtained on application.

MR. WARREN—The question is whether any individuals, not the bank itself, paid monies into this account. You say that a number show that they were paid in by Miss Saunders. Were there any other deposits made by individuals?

A—Yes, there are several in the name of W. J. Carow, who was the Secretary in the Prime Minister's Department. There are other deposit slips by people who were in my employ, or with whom I was identified. There are other deposit slips that are in blank and could not be identified without reference to the bank.

COMMISSIONER—Are there any in the names of these gratuitous political workers?

A—There are some deposit slips here with just the initial "W." I cannot identify these.

COMMISSIONER—Probably Walker I should think.

MR. WARREN—Have you gone through them all?

A—I have just gone through that bundle.

Q—Have you any objection to my going through that bundle you have already gone through?

A—I do not think I ought to hand over to you the private deposits slips representing my account.

MR. WARREN—That is all right. I can get them from the Bank.

WITNESS—(Going through bundle of deposit slips)—Is there not one missing?

COMMISSIONER—I have that. I told you that there was some significance in that "W."

WITNESS—in the Bank of Nova Scotia with the exception of that deposit for \$18.10 all the deposits are in the name of Miss Nosworthy or Miss Reader.

MR. WARREN—So far as you can say these were the only people who paid money into your account?

A—Yes, but of these two or three were made during my absence from town. I have the slips here also for 1923.

Q—Then I take it that there was no other payment made except these particular ones that Miss Miller made?

A—No.

Q—But you had ten or twelve other supporters who collected funds for you?

A—They were very much more profitable financially because I succeeded in getting substantial donations through these people.

Q—Yesterday I think the following question was put to you—

WITNESS—What is that?

MR. WARREN—This is the "News". It is an opposition paper.

WITNESS—You had the "Mail" this morning.

MR. WARREN—I have the Mail still. Yesterday, I think, the following question was put to you "And the only monies of yours that she would be likely to have were insurance monies."

WITNESS—Yes.

MR. WARREN—And you answered "From the political standpoint she and her brother were political friends and political campaign supporters and subscribers, and probably there would be money coming through that channel." Then you were asked "were these kept in this account in the Canadian Bank of Commerce?" and you answered "that was my political account."

A—I think that is correct. I had two accounts.

Thought Suggested
by a Sermon

PREACHED AT GOWER STREET CHURCH ON SUNDAY LAST BY THE REV. HAMMOND JOHNSON, PASTOR OF THE CHURCH.

(L.C.M.)

It is not possible to report within the limits of a newspaper column, all the choice thoughts which were contained in the sermon, delivered in Gower Street Church on Sunday morning last, by the Pastor of the Church, Rev. Hammond Johnson; but there was one particular feature upon which the Rev. speaker touched—a feature which is not often referred to by preachers—and which, because of its rarity, is worth passing on.

The sermon was based upon the story in St. Luke's Gospel, where it is recorded that two disciples, walking into a village called Emmaus, were overtaken by the Saviour, who had then risen and though at first they knew Him not, yet felt within themselves some unseen influence, so that they afterwards said "Did not our hearts burn within us while He talked to us." This incident has in it a touch of affection. Religious emotions may be carried too far, and do harm, but at the same time there is a place for them because, unless the deeper feelings of the heart be moved, then the preacher has not the best chance to influence his hearers. There is need of, and room for, more burning hearts, and more real in Christian service. There is a lack of zeal to-day—hence the small congregations which attend the average church. But this is the point to which we now especially refer; but rather is it the point of the affection. People may differ in beliefs in their acceptance of Christian doctrine; but at heart all men are human. As one heathen writer has said: "In as much as all men are human, then all are brethren." Upon this point of the affection, the Rev. preacher made a remark similar to the following—"God pity the person who goes through life mistaking the influences of love and affection." This statement is worthy of comment, because, as already stated,

ed. It is a phase in preaching not often referred to, and further, because it is a statement that applies to a great many people. Who that has studied life, and its conditions, and that understands society, who that looks into the heart of his fellows, who that has any knowledge whatever of social service, or for the average conditions of society, is not conscious, that too many people, both men and women, go through life dead, to the influences of love and affection. Their hearts would burn if they could. They were meant to burn, and the fires have been quenched, and the really life-loving lives. With some people it would seem that marriage is the end of love, and not its fulfilment. Thus it is we sometimes meet broken hearts, hungry lives, and longing souls. We see people starving for that which is their right. Affection and love seem to be all right in poetry, quite proper in the novel, but in the moving pictures; but not enough of it in daily life. This is regrettable; but as the comments of the learned preacher, in reference to the warmth and affection of the disciples at Emmaus suggested these thoughts, we decided to pass them on; and having for nearly half a century studied these things, and having visited homes from castles to cottages, and having looked into many faces—some upon a downy pillow, others upon the poverty-stricken straw pallet—we have learned the lesson, that too many lives are empty, too many hearts are cold; and that Christian warmth and true affection in the daily calls of life, are too often strangled and crushed; and all that is left is but an empty shell, which finds its comfort in memories of the past; but fails to find the reality of the present. This should not be; but while conditions continue as they are, and while the rights of women are trifled with, and their wrongs laughed at, it cannot be so, that there will exist hunger of soul, and starvation of affection.

You don't worry
about company

If there is a loaf of Mother Drake's Fruit Cake in the pantry, its rich flavors and perfection of baking gives it the distinction of unmatched quality, pleasing the palates of the most fastidious. The guest who is served with a slice of Mother Drake's Fruit Cake will long remember the hospitality of the occasion.



WINTER FOOTWEAR
FOR THE WHOLE FAMILY AT

PARKER'S SHOE SHOPS

You'll notice the superior style and quality of our Footwear in a moment, and you'll be well pleased with the satisfaction you will get from it. Listed below are a few of our many suggestions in Men's Footwear.

MEN'S BLACK KID BLUCHER BOOTS—All sizes from 6 to 10. Only 4.50 the pr.

MEN'S BROWN CALF BLUCHER BOOTS—The real boot for the working man. Only 4.75

MEN'S BROWN CALF LEATHER BOOTS—Made on a good stylish last; rubber heels attached. Special Price 5.00

MEN'S BLACK VICI KID BOOTS—Very soft and comfortable, rubber heels attached. Price 5.00

MEN'S "AUTOCRAT" BOOTS—Goodyear welt and viscolised soles. Regular Price 9.50. Special Price to Clear 6.00

BOYS' HOCKEY BOOTS—Boys, Box Calf Hockey Boots, fitted with ankle straps and buckle. Sizes 1 to 5. Special Price 3.85

BOYS' STRONG BOX CALF LEATHER BOOTS—Blucher style, the real boot for hard wear. Sizes 1 to 5; rubber heels attached. Price 3.90

YOUTHS' BOX CALF BLUCHER BOOTS—All solid leather. Sizes 9 to 13. Only 3.50

MEN'S LEATHER LEGGINGS—"British made" in Black Calf & Brown Calf, moulded to fit properly, with strap on top. Only 3.80

WOMEN'S 1-STRAP HOUSE SLIPPERS—With rubber heel 1.90

WOMEN'S LONG RUBBERS—Fleece-lined, at 3.60

GIRLS' LONG RUBBERS—Fleece-lined. Sizes 11 to 2 2.95

WOMEN'S RADIO BOOTS—Astrachan tops; the newest rubber boot for women. Short rubber boot with Astrachan top. Only 3.75

A JOB LOT OF GIRLS' TAN RUBBERS—at 72c, 82c, and 92c.

GIRLS' TAN RUBBERS—Sizes 6 to 10, at 72c.

GIRLS' TAN RUBBERS—Sizes 11 to 2, at 82c.

WOMEN'S TAN RUBBERS—Sizes 3 to 7, at 92c.

SPECIAL!
MEN'S HEAVY BLACK WORK BOOTS—Only 3.00 the pair. With solid leather insoles. A good working Boot, at 3.00

PARKER & MONROE, Ltd., The Shoe Men



Fresh Fruit, etc.
Ex. S.S. SILVIA:

FRESH PEARS, FRESH TOMATOES,
LARGE LEMONS—25c. Dozen.
SPANISH VALENCIA ORANGES—20c. and 30c. Dozen.
PASTURIZED BUTTER—2-lb. Slabs.

NEW 1923 CROP SEEDED RAISINS.
NEW 1923 CROP SEEDLESS RAISINS.

SPECIAL!

TOILET SOAP. Regular 10c. line. Only 5c. Cake
LOOSE COCOA—15c. lb.
FRESH TUNIS DATES—25c. Package.
MOIRS' "CASTLE BALL" Assorted CHOCOLATES—1-lb. Boxes, 60c.

C. P. Eagan,
TWO STORES:
Duckworth Street & Queen's Road.

SALE

LADIES' FELT & VELVET HATS
The remains of our Best Values—up to \$7.50 each.
SALE PRICE EACH \$2.98

CHILDREN'S PLUSH CAPS In assorted shades and styles; real bargains. Worth \$1.80 each. Price 39c.	WOMEN'S VESTS Medium weight, long sleeves; sizes 36 and 38. Price, ea. 69c.	LADIES' BOOTS Ladies' High Laced Boots; in low and Cuban heels; sizes 3 to 5. A clean out line. Price \$2.95
BLACK YARN Put up in 2-oz. banks; a nice soft yarn for Men's Socks, etc. Worth 15c. 20c. per slip Price 15c.	LADIES' BLACK HOSE Ladies' wide ribbed Black Cashmere Hose; only 10 dozen of these on hand. A special purchase. Price per pair 59c.	MEN'S WOOL SINGLET Sizes 36 and 38 only. No Pants in this lot. These are warm, all wool, and well made. Reg. \$1.50 ea. Price, each \$1.35

McCall's Spring Quarterly
Showing the newest and latest Dress Fashions—now on Sale.
Price 25 cents per copy

ALEX. SCOTT Open every night
18 New Gower St.

Advertise in "The Evening Telegram."

Just received another shipment

Staon Stove Polish 30 cts. per bottle.

Wm. J. Clouston, Ltd.
184 Water Street.

Omar Pearls

THEY are made in iridescent and beautiful high lustre satin finish. They are replicas of the priceless gems which are so rare.

They are indestructible.

They are beautifully cased in settings that are worthy of the pearls.

They are sold exclusively by
T. J. Duley & Co. Ltd.
The Reliable Jewellers & Opticians.

They are priced from \$7.00 to \$25.00 a Necklet. They are guaranteed.



JUST ARRIVED! Best Quality FRENCH IVORY

THE QUALITY LADIES WANT AND ADMIRE.

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| MIRRORS. | TALCUM HOLDER. |
| BRUSHES. | TRAYS. |
| COMBS. | JEWEL BOXES. |
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| FUME BOTTLES. | CARD SETS. |
| PIN CUSHIONS. | TOILET SETS. |

We have a big assortment, and ask you to compare the value of this goods.

R. H. TRAPNELL, Limited
JEWELLERS & OPTICIANS, 197 Water Street.

N. S. APPLES, Etc.
400 Irish GOOD NOVA SCOTIA APPLES.
Brands: WAGNER, BALDWIN and STARKS.
100 Cases CALIFORNIA ORANGES.
Cassis 176, 216, 257.
40 Cases PORTO WINE—216 Cases.
50 Boxes CHOICE TABLE APPLES.

BURT & LAWRENCE
11 NEW GOWER STREET.

SIDE TALKS.

By Ruth Cameron.

ON LIVING IN A MOVIE HOUSE.
Do you live in a movie house? I devoutly hope you don't, because you are a Reader Friend and I don't like to have my friends uncomfortable. A "movie house" is a place where the people who live in movie houses are the most wretchedly uncomfortable people in the world. By a movie house I mean the kind of house that is built for a movie set—all front and nothing behind that front.

And I think there are a great many people whose homes of life is just as much all front and nothing behind that front as the movie set.

Not Even A Few Thousand.
A neighbor of mine died recently, leaving a wife and three children. When the estate was settled up it was found that they had absolutely nothing. No, not just a few thousand or so along on, but only \$150 after the bills had been paid. Yet they had lived in a charming house, worn good clothes and driven a car. The oldest child was in a private school, the two younger were having their teeth straightened by an expensive dentist.

The boys themselves danced and autoed and bridged with a crowd of young middle aged people who probably have incomes ranging around \$10,000 a year. Apparently it took every cent of an income decidedly below that to make the grade. There was life insurance, to be sure, but there were heavy loans against it so that what was left only sufficed to pay the outstanding bills and funeral expenses.

And Mrs. B., who married from a girl's boarding school and is absolute untrained, is now considering whether she shall try for a position in a telephone exchange. If she had a few hundred dollars she would study

short-hand perhaps. But she hasn't even that.
That's what I call living in a movie house.

Physical Comfort, Mental Discomfort.
True, they had all the physical comforts, two bathrooms (with pedestal bowls and sunken tubs, of course; what would life be without these necessities?) soft beds, good food, a pleasant outlook. But will you tell me how such physical luxury could have a pleasant outlook. But will you tell me how such physical luxury could have anything but a hair-shirt to a man and a woman who know they were walking on the edge of such a precipice all the time.

I am told that there are thousands of families in New York living in apparent comfort and even luxury who live absolutely from week to week and could not put their hands on a hundred dollars cash reserve. If sickness or loss of position comes to them they have to borrow or turn to a pawnbroker.

It is people such as these, rather than the poor, the paragon says, who are his best customers to day. They have apartments with all the latest conveniences, they have radios and automobiles and rings and furs with mah long sets and silk under wear and membership in country clubs, but what are all these things compared to the thing they must so entirely lack—a mind at peace?

Get Together And Get Out.
I do not believe anyone with a mind above a moron's can find any real happiness in such a life.

Sometimes it is a husband or wife who forces the pace, but more often it is both who are to blame.
And if they are ever to move out of the movie house into a home where there is true comfort, they must get together and recognize the folly and the falseness and the deep seated wretchedness of such a life, and make up their minds to help each other to reorganize.

Big Time at the Crescent Last Night

THIS WEEK'S AMATEUR CONTEST PROVES A WINNER.

Last night's Amateur Contest at the Crescent Theatre was a most enjoyable affair, for apart from the contest, Joe Wheeler, the popular ventriloquist, with his doll "Jerry," were present, and delighted the audience by their amusing chatter. Charlie Peters also assisted in the bill by some songs which were well rendered. The contest itself was brimful of pep from start to finish. Many entries were sent in, but the audience chose as the three winners, Mickey Michaels, Lillian Donnelly and Simon Woodland.

Does a girl have to sell her soul to win fame on the silver screen?
A convincing negative answer to this much discussed thought is given in "Soul for Sale," Goldwyn production, written and directed by Rupert Hughes, which was enjoyed at the Crescent Theatre last night.

Wholly aside, however, from tackling a big problem in a big way, this picture is just brim full of thrills, tense moments, and has a remarkable cast. It includes Elinor Boardman, Mae Busch, Barbara La Marr, Richard Dix, Frank Mayo, Lew Cody and a score of other players who are well known in the movies.
The climax is one always to be remembered when an enormous circus tent is first wrecked by a tornado and then set afire by lightning. At this moment the villain, and Lew Cody plays the role to a splendid degree, tries to murder Frank Mayo, who is the young hero.

Special Boot Sale! Girl's Boots \$3.50 and \$4.00 values, now only \$2.59 at SMALLWOOD'S. dec24,11

Commercial Travellers

ANNUAL MEETING.
The annual meeting of the Commercial Travellers' Association was held last night. The annual report was read and adopted, and showed that the Association was in a flourishing condition. Out of the funds an amount was voted to aid the Permanent Marine Disaster's Fund. After all old business had been brought up and finalized, the election of officers took place and resulted as follows:
President—Malcolm Parsons.
Vice-President—E. A. Crowther.
Secretary—A. E. Chown.
S. Elliott, J. A. Carmichael, P. P. S. Elliott, J. A. Marmichael, P. P. Halley.
Auditors—H. Howell and W. D. Gunn.

Kosy Felt Footwear for ladies and gentlemen at SMALLWOOD'S. dec24,11

Children's Concert

PRESBYTERIAN HALL.

A capacity audience greeted the school concert at Presbyterian Hall last night and those present thoroughly enjoyed the production. The programme was divided into two parts; the first consisting of a piano solo by Miss Marion Halliday, Laughing Song, Infants, Recitation by Ena Willis and Annie Wylie; songs by Maud Bartlett, Amelia Fogwell, Hilda Hendry and Bert Worrall; a sketch by Ruth Trenchard and Sidney Elliott, and two songs by the chorus.
The second part was a cantata entitled "Christmas with the Fixles," which was introduced by Grace Willis, the principal characters were portrayed by Marion Jesselyn, Geo. Kelly, Marion Halliday, Laura J. Martin, Norman Bradley, Sidney Elliott, Edwin Press, Norman Littlejohn, Ena Willis and Ralph Wylie, and a chorus of soldiers and girls.

The performers were all very young but the manner in which they acquitted themselves would do credit to seniors. The acting and pronunciation was particularly good, whilst the singing of the children was a special feature. The performance reflects great credit on the teachers and pupils and showed the result of persistent training.

Shoe Buckles—Rhinestone Shoe Buckles at SMALLWOOD'S. dec24,11

Credit

A MODERN CONVENIENCE.
If you had lived during your grandmother's time you would not have enjoyed credit. It is merely a square deal to merchants who have granted you credit to expect you to pay your bills when they are due—not a week, or a month, or more later. DON'T TAKE UNFAIR ADVANTAGE.

Suppose your milkman should neglect to leave your milk, three or four times a week, or your downtown merchant should fail to send that new dress for the party, or the telephone company should neglect to give you service every day? You would then feel just as merchants do, when you fail to pay your bills promptly.

THINK THIS OVER. It is just as easy to pay promptly and it gives you a feeling of relief when the UNPAID BILLS file is EMPTY.

PAY YOUR BILLS PROMPTLY.
Ankle Supports only 70c. a pair at SMALLWOOD'S. dec24,11

RETURNING HOME—By the last English mail word was received in the city that Padre Nangle had finalized all plans in connection with the War Memorial and would be leaving for home in a few days. Mr. J. J. Murphy, his Secretary, accompanied him.

The Hit of the Season—At STAR Movie Monday

LAWRENCE & WALLACE

THE UNBEATABLE TEAM, IN

"Back to the Boulevards."

SEE "SANDY" as the "SHEIKESS," all Dolled up to Land "BILLY." SEE "BILLY" Loving "SANDY."

Admission Twenty Cents.

MISS READING THE ENQUIRY, BUT DON'T MISS THOSE TWO!

L. C. A. S.

The annual meeting of the L.C.A.S. was held on Thursday, Jan. 17th, when the following members were re-elected for the coming year:
President—Mrs. A. Soper.
1st V. P.—Mrs. W. Thomson.
2nd V. P.—Mrs. (Rev.) Darby.
Secretary—Mrs. H. Wyatt.
Asst. Sec.—Mrs. B. Parkins.
Treasurer—Mrs. J. Peters.
Asst. Treas.—Mrs. Dr. Roberts.
The Work Committee is under the supervision of Mrs. F. Moore, assisted by Mrs. J. Currie.
The above, with the following ladies, comprise the Executive:—Mrs. J. Leamon, Lady Crosbie, Mrs. (Hon.) S. K. Bell, Mrs. E. Lindsay, and Mrs. Bages.

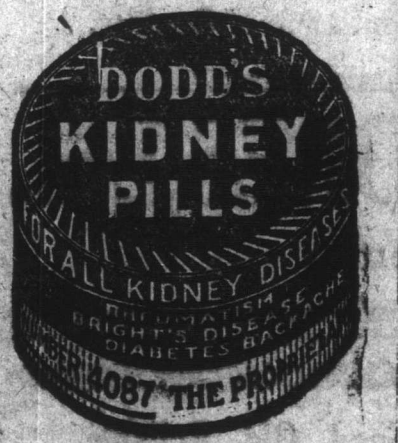
OFF & SAUCERS for 10c. Dinner Plates 15c. at S. O. STEBLE & SONS, LTB. opp. Seaman's Institute.

McMurdo's Store News.

WEEK END SPECIALS.
This Week End we are offering many useful toilet and household articles all good value. Check the list and you will find several that perhaps you may need during the week:
Peppermint Tooth Paste . . . 6c.
Witch Doctor Tooth Brush . . . 1.25
Bathymint Tooth Paste . . . 25c.
Sandalin Tooth Paste . . . 25c.
Tooth Brushes, all prices 20c. to 70c.
Regal Bath Soap . . . \$ for 25c.
Palm Soap . . . \$ for 25c.
Dandy Toilet Paper . . . \$ for 25c.

Also, OUR DELICIOUS CANDIES:
Walnut & Maple Frappe . . . 50c.
Klondyke & Scotch Nuggets . . . 50c.
Lady Almond & Walnut Candy . . . 50c.
Milk & Tangerine Caramels . . . 50c.
Chocolate Cherries & Raisins . . . 50c.
Chocolate Gingers & Pineapple Cubes . . . 50c.
Stuffed Dates & Baked Almonds . . . 50c.
All fresh and wholesome, as arrangements are made to have a fresh stock arrive for every week-end.

Ladies' Warm Felt Footwear, in button and buckle styles, at SMALLWOOD'S. dec24,11



Your Account Books for Nineteen Twenty Four.

GET THEM TO-DAY.

DICKS & CO., Ltd.
Booksellers and Stationers.

SUGAR

100-lb. Bags
2 & 5-lb. Cartons
Barrels

HARVEY & Co., Ltd.

NAILS! SHOT!

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Patent Galvanized Nails

1 1-4 to 7 inch

SHOT

ALL SIZES.

Job's Stores, Ltd.

England's Most Famous Cigarettes!

We have in Stock a shipment of the famous
Bear's Virginia Cigarettes.
COMPRISING:
Bears No. 1 First Quality, tins of 50.
Bears No. 1 First Quality 10's packages.
Bears Ark Royal First Quality, tins of 50.
Bears Elephant Best Quality, tins of 50.
The above Cigarettes are considered by Smokers to be the very best high class Virginia on the market.

CASH'S TOBACCO STORE,
sept29,1000 Water St.

Inter-Club Billiards

C. E. I INCREASE LEAD.

Last night's games of the inter-club billiard tournament proved very interesting exhibitions, the result of which now gives the C.E.I. a lead of 133 points over their opponents. The results were as follows:
S. Fennell (C.E.I.)—300—18, 25, 11, 21—86.
S. Elliott (M.G.C.A.)—288—10, 12, 24, 10, 10, 10—76.
W. Newbury (M.G.C.A.)—300—28, 26, 22, 17, 10—103.
N. Snow (C.E.I.)—288—11, 11, 11, 15, 10, 11, 15, 10, 11, 10, 11—108.

The last game was very exciting right through, the players keeping very close, each in turn taking and losing the lead, so that the result was uncertain up to the finish. In this game W. Newbury made the highest break in the series to date (32). Tonight's games are:
7.30—E. Churchill (C.E.I.) vs. Geo. Herden, Jr. (M.G.C.A.); 9.30—G. Heath (C.E.I.) vs. N. F. Ellis (M.G.C.A.).

Personal

Mr. N. Snow, buyer for Bowring Bros., left by the Silvia this morning for America to purchase spring goods for his firm.
Mr. Gerald S. Doyle left by the Silvia to-day, on a business trip to the States and Canada.

Mr. W. Pearcey, buyer for Jas. Baird Ltd., left by the Silvia for New York. Mrs. Pearcey accompanied him.

MINARD'S LINIMENT FOR NEURALGIA. MINARD'S LINIMENT HEALS CUTS.



FUSSY WITH YOUR TRY-ON?

We care not a jot, because we are fussy too. We won't let a suit go out of our shop that is not just so in every seam and line, every pocket and button. We realize that our reputation as tailors depends upon your personal satisfaction.

J. J. STRANG,
LADIES' & GENTS' TAILOR,
Corner Water & Prescott Sts.
ap17,104,11

CARD.

Wm. R. Howley, K.C., Eric Jerrett, LL.B.,
HOWLEY & JERRETT,
Barristers, Solicitors, etc.
Board of Trade Building,
St. John's Newfoundland.
Jan 23, 19, 17, 24, 31

California ORANGES

200's, 216's, 176's.

FIRST-CLASS STOCK.

PRICE LOWER.

GEORGE NEAL,

Limited.

TEN TEST SOLID FIBRE BOARD!

We have been notified by Mr. J. C. Jardine, that the whole output of the mill has been sold to the Dominion Government for export to Britain. Having a considerable stock on hand we will be able to supply all our customers for some time.

WM. J. ELLIS,

ADELAIDE STREET.

Pictorial Review Patterns

Still the Favourites.

A few Winter FASHION BOOKS in stock.

CHAS. HUTTON

THE HOME OF MUSIC.

Now Due S.S. Mons

with a full cargo BURNSIDE Scotch Coal.

We have been successful in securing our old quality BURNSIDE Coal as sold last Winter.

All small even run of NUT SIZE LUMPS. NO SLACK, NO ROCK.

Without question the Best COAL on the market. **\$12.50.**

North Sydney Screened—Just Arrived **\$13.50.**

Welsh Anthracite (all sizes) in Store and to arrive.

A. H. MURRAY & CO., Limited,

Coal Office Phone 1867. Beck's Cove.



YOUR SUIT AND OVERCOAT

to hold its shape and keep its style through hard and steady wear, has got to have shape and style hand-tailored into it stitch by stitch.

Experience and knowledge are evident factors in the production of our Clothes.

FIT AND FINISH GUARANTEED.

W. P. SHORTALL,

THE AMERICAN TAILOR
P.O. Box 445. Phone 477. 300 Water St. St. John's, Nfld.

Forty-Five Years in the Service of the Public—The Evening Telegram.

SPECIALS

We are clearing out a few of our Special Lines to make room for new goods, at prices that cannot be repeated.

- White Sheeting . . . 65c. yd.
- Men's Woolen Sox, 27c. pair.
- Men's Work Shirts, 1.15 each.
- Men's Leather Mitts, 40c. pair.
- Table Damask, 70c. yd.
- Ginghams 19c. yd.
- English Flannellette, 25c. yd.
- Blay Calico 16c. yd.
- Curtain Net 28c. yd.
- Curtain Scrim 15c. yd.
- Ladies' Fleece Lined Underwear, 99c. gar.
- Ladies' Heavy F. L. Underwear, 1.05 gar.
- Ladies' Nightdresses, 1.10 each.
- Ladies' Wool Scarfs, 1.15 each.
- Ladies' Wool Gloves, 85c. pair.
- Ladies' Hose, from 25c. pair.
- Children's Hose, from 16c. pair.
- Dust Caps 10c. ea.
- Bibs 10c. ea.
- Boys' Wool Hose, 45c. pair.

266 WATER STREET.

Bon Marché Cash Store

Mail Orders sent same day as received.

Jan 9, 1914



Gossages' Magical Soap.

HARD WEARING

Made by a Firm of World-wide Reputation for Excellence & Uniformity of Quality.

WILLIAM GOSSAGE & SONS LTD. WIDNES.

JOB'S STORES, Ltd.

Agents.

Insure with the Good, Old, Reliable "QUEEN"

Which has stood "the test" for the last 80 years, particularly in the Big Fires of 1846 and 1892.

Losses settled promptly and without the least hitch. Largest number of policy holders in Newfoundland.

GEO. H. HALLEY, LIMITED, Agents.
P.O. Box 782. Phone 658.
ADRAIN BUILDING. 106 WATER STREET.

INSURANCE SERVICE

For LIFE INSURANCE or FIRE INSURANCE

Consult

CYRIL J. CAHILL

Offices: LAW CHAMBERS, Duckworth St. representing

THE CROWN LIFE INSURANCE COMPANY (Home Office: Toronto, Canada)

and The Fidelity Underwriters Fire Insurance Co. (of New York. Total Assets: \$86,500,574.76).

N.B.—Inquiries solicited. Absolutely no obligation. 06191228

November Bank Robberies!

During November only, this Company paid a total of \$141,513 to the following Banks for losses occurring through embezzlement and hold-ups in November:
Manufacturers' Trust Co., New York City \$18,845
Oklahoma State Bank, Guthrie, Okla. 8,394
McKinley County Bank, Gallop, N.M. 25,373
E. B. Clifford, Helena, Arkansas 11,371
E. L. McCullough Co., Texline, Texas 10,000
First National Bank, Clayton, Okla. 7,732
Stockmen's National Bank, Poplar, Mont. 16,181
West End Bank of Brooklyn, N.Y. 43,807
Accident and Sickness Claims for November totalled \$56,266. In all other lines we paid a total of \$85,299. (Details in later advertisements.)

U.S. FIDELITY & GUARANTY COY.

J. J. LACEY, NPLD. GENERAL AGENT.

Family Mess Pork

ON CONSIGNMENT ex. S.S. Silvia from New York, a small shipment of

Choice Family Mess Pork,

Average 60 pieces to the barrel.

We have positive instructions from the shippers of this Pork to make a price on this commodity that will make you buy, and are prepared to name you a startling low figure on this fancy packing house product for prompt delivery from steamer's wharf.

GET OUR QUOTATIONS.

F. McNamara

PHONE 393 QUEEN STREET

SUITINGS and OVERCOATS!

We have still a large selection of suitings and overcoatings for your inspection. Our style booklets for Spring and Summer 1924 to hand. Expert work on ladies' and gentlemen's breeches. They certainly look classy when made from our Bedford cord and corduroys. You need a pair for skiing and snow-shoeing.



Furness Line Sailings

From Liverpool to St. John's via Boston, Halifax, St. John's to Liverpool

DIGBY: From Liverpool to St. John's via Boston, Halifax, St. John's to Liverpool. These steamers are excellently fitted for Cabin Passengers. PASSENGERS FOR LIVERPOOL MUST BE IN POSSESSION OF PASSPORTS. Through rates quoted on cargo from all United States and Canadian Ports. Lowest insurance rates. For rates of freight, passage and other particulars, apply to

Furness, Withy & Co., Limited
Phone 130 Water Street East.

Nfld. Government Railway.

PLACENTIA BAY STEAMSHIP SERVICE.

Until further notice, acceptance for the above route will be as follows:—

Merashen Route (Bay Run) Tuesdays,
Presque Route (West Run) Thursdays.

PASSENGER NOTICE.

PLACENTIA BAY STEAMSHIP SERVICE.

Passengers leaving St. John's on 8.45 a.m. train, Monday, January 21st, will connect with S.S. ARGYLE at Argalia for usual ports of call Argalia to Lamaline (Western Run).

Nfld. Government Railway.

Canadian National Railway

TRAVEL ACROSS CANADA "NATIONAL WAY."

"THE CONTINENTAL LIMITED"
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