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ONTARIO BANK INQUIRY

Continued From Page 2,..

debits over total credits in the month-ly returns was added to current loans. The losing accounts with brokers were closed out by McGill's orders last September up to the total of the profit and loss reserve. "Give me the details of the entries of Sept. 10, 1906?" asked the magis-

Mr. Bicknell.

The witness said that in the government statement of July, 1900, the amount of rallway and other debentures and stocks was placed at \$1,087,365.50, signed by Donald McKay, McGill and the witness. Between that and the preliminary government statement book the formula of the preliminary government statement and the preliminary government statement book the formula of the preliminary government statement and the preliminary government statement book the formula of the preliminary government statement and the preliminary government statement book the formula of the preliminary government statement of July, 1900, the business were Ames & Co., Rouse, Mitchell & Co., Pellatt & Pellatt, and A. E. Webb & Co.

The witness couldn't recall a specific case. As to a reduction of \$2.217.000 from the account for railway bonds, it was the account of the account. One was the Peterboro branch reserve account. Other items, 462.47, would be presented to the presented of the presente and the preliminary government statement book the figure was \$3,151,185.

"Why did you put it there?"

"Under Mr. McGill's instructions,"

Written Off Ames' Account.

an array of figures, showing amounts charged up as losses in reserve account. The firm of A. E. Ames & Co. had \$136.049.91-written off as the a bad charged up as losses in reserve account. The firm of A. E. Ames & Co. had \$136.049.91 written off as tho a bad debt, the separate amounts being \$125.000, \$7049.91 and \$4000. Other amounts were recorded as losses, as follows: J. Gordon Donnell & Co., \$16,000; McIntyre & Marshall, \$30,000; W. H. Goadby & Co., \$15,000 and \$10,000; Consolidated Lake Superior Company, \$19,321.18; Tyler, Morgan & Co., \$229,000; Marshall, Spader & Co., \$229,000; Marshall, Spader & Co., \$75,824.47.

Mr. Cheroweth said Ontario Bank shares were sold for the bank direct. Chenoweth said when he took charge 501 shares were held. On Dec. 29, 1903, there were held 1942 1-3 shares. On May 14, 1906, only 509 1-3 shares were held, but on Oct. 13, there were held, but on Oct. 13, there were shares would not appear as carried by the bank. In December of each year, the stock would be transferred to warious accounts. For instance, in

still owing by Marshall & Spader to the Ontario Bank, and Mr. Chenoweth the Ontario Bank, and Mr. Chenoweth said it was \$56,439.67, a cheque for \$10.0000 having been received from the firm on Sept. 20 last. According to the books, however, \$66,439.67 was shown as being owing to the bank.

The account of Charles Head & Co. The account of Charles Head & Co. Gill in trust, and admitted that in the stock would be accounted to the credit of J. B. Maker in trust. Chenoweth didn't know whether they were paid for.

The witness was shown also 350 to Chas. McGill, and 351 1-3 to C. McGill in trust, and admitted that in

was taken up, and the witness stated that since 1904 there had been a balance of \$158.384.33 due from the firm to the

"The various amounts appeared as debts due the bank?"

Mr. Chenoweth said there were two other accounts besides those cited in court, and admitted to the examiner that the amounts had been carried forward from the time the witness entered the bank, from month to month, as amounts owing to the bank.

The court: Was there ever any in-

terest charged up to these people?
"Not to my knowledge." Where Did the Money Go to ! been wiped out thru insolvency on the part of those to whom the advances were made, and Mr. Chenoweth said he sound on Sept. 10, when the debts were

lack of knowledge.

The court: It looks like charging it up against these people, and then giv-ing it to them. Where did it go? If the money was not given to somebody it must have gone somewhere."

Chenoweth said he knew nothing of any personal speculations by Mr. Mcunder the instructions of McGill, who had told him to mark off the accounts. Mr. Corley commented that, up till July last, they had appeared in the monthly reports to the government as assets of the bank, under the heading of "current loans in Canada," and Ma-sistrate Denison said that this was

bogus entries." he remarked. transactions. The money was lost in stock speculation." The magistrate returned that that made no difference. It was still a case of embezzlement.
Mr. Corley submitted the bank's

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November is to be a month of special sale features with us. On this Tuesday and Wednesday, in the mantle department, we will offer the following for quick sale:

75 only Ladies' and Missee' Tweed Coats, short, tight and semi-fitting, special \$2.00.

25 only Ladies' Black Coats, in Plain Cloths, Kersey, in the manuel to did not appear there as current to did not appear there as current to did not appear there as current to ans. This was admitted. This was admitted. This was admitted. This was admitted. The connection with a account held by Ladies' and Missee' Tweed Coats, short, tight and semi-fitting, special \$2.00.

Sonly Ladies' Black Coats, in Plain Cloths, Kersey, in Plain Cloths, Kersey, in Plain Cloths, Kersey, in the manuel continued from month to month.

Store Closes at 6,30 pm

Ferred to did not appear there as current loans. This was admitted. The connection with an account held by Ladies in connection with an account held by Ladies' and the promise of the connection with an account held by Ladies' and the promise of the connection with an account held by Ladies' and the connection with an account held by Ladies' and the connection with an account held by Ladies' and the connection with an account held by Ladies' and the connection with an account held by Ladies' and the connection with an account held by Ladies' and the connection with an account held by Ladies' and the connection with an account held by Ladies' and the connection with an account held by Ladies' and the connection with an account held by Ladies' and the connection with an account held by the Ontario Bank and to this the witness addit all the transactions were not carried forward thru the Fourth National Bank on vouchers furnished by the Ontario Bank on to treat the connection with an account in the monthly report as current loans and the promises contain the monthly report as current

"That means that \$50,000, shown as current loans, wouldn't be an overdue debt, would it?"

"I couldn't say."

Mr. Corley asked if this method had not been continued from month to month.

"It was."

"Without any regard to whether the debt was overdue or not?"

"Yes,"

Chenoweth said he had deducted the \$50,000 on previous instructions from McGill. Like amounts had been transferred in May and June, \$45,000 in March.

"Thus keeping up the average of \$50,000," commented the crown.

Real Estate Account.

The matter of the bank's real estate account was next taken up, and it was elicited that \$13,480.33 had been deducted from current loans, and added to real estate. This was done for a number of months, or from the time he took charge of the books to Nov. 30, 1904.

It transpired also that, while the value of the bank premises, as shown in the government returns for last July, was \$125,000, according to the head office reports, the value was \$139,132.98.

"What effect did that have?"

"It was deducted from the bank premises and added to the loans."

"How did you come to do that?"

"My instructions were from Mr. McGill."

"How did the expenditure of funds appear in the books?"

"How did the expenditure of funds appear in the books?"

"How did the expenditure of funds appear in the books?"
"They went in as current loans in Canada." Canada."

"That was done with the distinct knowledge that it was wrong?"

"Yes."

On the reserve accounts being reverted to, the witness said they were kept for all the branches and were designed to meet losses.

Knew It Was Wrong. The court: "You knew that Mr. McGill was fixing up accounts so that they were false?"
"Yes."

"The total of the account written off "reserve for loss' account was \$316,-325.51. There was a credit balance of \$30,000, a reserve account of \$22,000, Laidlaw & Co. closed out—"
"They were credited as if they owed it?"
"Yes."
"Yes."
"Yes."
"One item, "Solicitor in trust for \$4000," he could not explain. It was closed out and a credit placed for it. A stock profit of \$133,000 was included. That was before his time, he said.

Did Make a Profit Once.
"It really appears as if they had made \$133,000 in stocks at one time," said Mr. Corley.

Mr. Johnston sald the \$816,000 was were held. An account, "Chas he aggregate of losses in all the accounts.

"There was only \$816,000 against the reserve was about \$311,000. The government in the purchase and the sale of the purchase and the sale of Ontario Bank stock. The amount represented the debit accumulated thru the purchase of stock. It appeared under the heading of the "Officers' Guarantee Fund."

The stock ledger, being produced. The was produced, and Chenoweth explained that the shares were held. An account, "Chas here were held. An account was produced, and Chenoweth

A. E. Webb & Co.

The witness said the entries in McGill's account were afterwards transferred to the guarantee funds account ferred to the guarantee funds account as large accumulations arose thru Mr.

McGill's instructions. The latter's signature appeared on the transfer showing that before Dec. 31, 1904, two as large accumulations arose thru Mr. McGill's instructions. The latter's

Mr. Chenoweth was confronted at the outset of the afternoon session with the outset of the afternoon session with there were false statements made to

cover up the facts.
Mr. Chenoweth said Ontario Bank

Mr. Corley asked what amount was training accounts. For instance, in December, 1905, 425 shares appeared to the credit of J. B. Miller in trust.

the annual statements the stock would appear to be held in this way.

Not Shown in Statement.

Mr. Corley: "And in the statement to the government nothing would ap-pear as held by the bank or the offi-cers' guarantee fund?"

"In January, 1906, what was done?" "It was transferred back to the guar-tee fund."

This procedure was resorted to year after year. The crown took another line, and asked about the money sent to the Fourth National Bank, New York, to be used for stock speculation. Chenoweth said Mr. Pope could give the in-Mr. Corley asked if the accounts had formation. The money would be chargen wiped out thru insolvency on the ed to the broker to whom it was to

be handed over-Mr. Johnston took up the examinadidn't know. He was asked whether tion, and attacked the witness sharp-the firms involved were not considered ly on his part in the preparation of sound on Sept. 10, when the debts were misleading reports. Chenoweth ownel written off, and the witness pleaded that the reports were "utterly useas showing the bank's position. The witness asserted, however, that not till recently had he been aware that he was making an "untrue state-ment."

Stock Deals.

Mr. Johnston produced a large book termed "Security Ledger No. 1," and asked the witness to indi-cate some profitable deals made in New York. A profit of \$17,121.31 on gold bonds of the Albany and Susmerely a subterfuge for covering up.
"I have often had cases of that kind bogus entries." he remarked on Spader, April, 1906, was shown and Spader, April, 1906, was shown also \$4250 on bonds on June 10, 1906, Mr. Johnston: "They were all stock September, and another in October of \$1250 on Wabash Railway were indicated, the brokerage firm being Charles

"The bank suffered that loss?"

monthly report for July 31, 1906, signed by McGill and Donald McKay, and tions were not a fair sample of the saked Chenoweth if the amounts regeneral kind, but Chenoweth wasn't

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made had been previously stockholders for some considerable time. They were bona-fide purchasers, and the actual transfer of the scrip took place.

Mr. Ames on the Stand.

Mr. Ames said there was still owing about \$100,000.

The court: Has that anything to do with the \$136,000 marked off?

"The bank lost no money thru us."

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MEETINGS.

NOTICE IS HEREBY GIVEN THAT a special general meeting of the Shareholders and Members of the Standard Mutual Fire Insurance Company will be held at the head office of the company, in the Village of Markham (and from there adjourn to the Town Hall in said village) on Tresday, the 20th November, A.D. 1906, at the hour of 9.30 o'clock in the forenoon for the purpose of ratifying a bylaw of the Directors of the Company, subject to the npiroval of the Lieutenant-Governor in Council, changing the Head Office of the Company from the Village of Markham to the City of Toronto.

And further take notice that at the same time and place, the Shareholders and Members of the said company will be asked to allow, ratify and confirm all contracts entered into on behalf of the said company and all resolutions proceeding and bylaws passed by the Executive Committee and the Directors of the said Company.

Dated at Markham this 3rd day of No-Dated at Markham this 3rd day of

that the results were both gains and

There were three accounts opened. made had been previously stockholders for some considerable time. They were bona-fide purchasers, and the actual transfer of the scrip took place.

Mr. Ames on the Stand.

Mr. Chenoweth was allowed to leave the stand, and was followed on the stand by A. E. Ames.

Mr. Corley's first question was how

Mr. Ames said the money had been settled up, and Mr. Ames said there was said there was still owing about \$100,000.

There were three accounts opened. One was in the name of McGill; another was for McGill; ano

saies of real estate—\$4300 and \$2400—had been made, apparently justifying at the reduction from \$30,000 to \$25,000. On July 31, 1906, however, the real estate and the firm owed the bank on July 31, 1906, however, the real estate and classify the transfers of Contario Bank stock were made. No return of stock in the name of the bank had ever been made to the government. The object was that of keeping up confidence in the stock and the market price of it. The people to whom the transfers were

Mr. Ames reiterated that the bank had sustained no loss thru his firm. McGill's losses were considerable.

Mr. Corley showed from McGill's personal account, that he had given a cheque of \$2790.57 on March 31, 1906, and again on Sept. 29, for \$1000. Mr. Ames explained that the account had been closed out twice.

Speculated on Margin.

In McGill's trust account, a number In McGill's trust account, a number of cross-entries showed the purchase and sale of Ontario Bank stock. Mr.

Ames said that, later, the account had were personal ones. The stocks men-tioned showed dealings in such fluctuating securities as Sloss, Tennessee Coal and Iron, Missouri Pacific, etc. All the transactions, Mr. Ames stated, were on the margin basis.

Mr. Corley showed a cheque from McGill to the firm, dated Oct. 10, 1906, and marked "special." Mr. Ames explained that McGill wanted to open on the margin basis.

a special account; why, he didn't know. The cheque was on the Metropolitan Bank, where the current account was Mr. Ames promised to produce state-

men's showing the amounts with-drawn by McGill, and his examination was dropped.

It was here that the dramatic denouement of the long afternoon's proceedings took place.

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If so, take the Lehigh Valley Railroad. It lands you in New York, near all steamship docks, saving a long and expensive transfer. Call at L.V.R. ofice, 10 East King-street, for full par-

Fire yesterday afternoon did \$75 damage to a frame building at 211 East Queen-street. It was due to an incendiary.

Garside & White are suing John Webb, contractor, for \$4164.83, alleged to have been overpaid in connection with the building of a warehouse.

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Dated at Markham, this 3rd day of November, 1906.

JAS. LEY, President.

C. McL. STINSON, Secretary.

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co. Mr. Ames couldn't, from memory, recall these transfers. Mr. Corley said these sums has been first charged to the recipients, and later to profit and loss. He also quoted \$25,000 transferred from Redmond, Kerr & Co.

Mr. Ames reiterated that the bank had sustained no loss thru his firm.

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Most of the pains, most of the weaknesses of stomach, heart, brain and nerves from which men guiffer are due to an early loss of Nature's reserve power through mistakes of youth. You need not suffer for this. You can be restored. The very element which you have lost you can get back, and you may be as happy as any man that lives.

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An old man of 70 says he feels as strong and young as he did at 35. That shows that it renews the vigor of youth. It cures rheumatism, sciatica, pains, lembago, kidney trouble. It bandshas pain in a night, never to return. It cures rheumatism, sciatica, pains, lembago, kidney trouble. It bandshas pain in a night, never to return. What alls you? Write and tell may one in your town that I have cured. I have cured thousands, and every man of them is a walking advertisement for my one in your town that I have cured. I have cured it because it is honest. It does great work, and those whom I have cured are the most grateful because the sura costs so little.

Try my Belt. Write me to-day for men who want to be "The Nobjest Work of God," A MAN. Inclose this coupon and I will and lots of good reading for men who want to be "The Solitation."

Entries in the books showed substantial losses on such apparently good securities as government bonds, consols and City of Toronto bonds.

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Chenoweth said the amount legiti-

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ADDRESS.....

Hanover, Ont., July 18, 1906.