YOUR FURNACE

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GREMATORY CO.

72 King Street East

### LAMILTON **APPENINGS**

HOWARD BATES

Won Grand Canadian of Gun Club Shoot.

HAMILTON, Jan. 13.-(Special.)-Howard Bates of Ridgetown, won the Grand Canadian of the Hamiston Gun Club gun shoot this afternoon. He won by nine straight.

Fire did damage to the extent of \$40,-000 at the plant of the Magee, Walton ice hous to-night.

The following officers were nominated at the meeting of the board of trade this afternoon: H. L. Frost, president; F. J. Howell, vice-president; Charles Stiff, secretary-treasurer.

#### SEMI-READY SPECIALS

No line of business has proved more attractive to the public of Toronto than that of Semi-Ready Clothing. This is natural since it combines the cheapness of the ready made article with the accurate fit and quality of orcustom. Just now the Semi-Ready store, 81 Yonge-st., is offering an exceptionally favorable opportunity. but a limited one, only 500 garments being available for this month's "Lonely Sale." These include suits in many styles, overcoats and single garments, as will be seen by the display advertisement in another column

"A Word to the Wise is Sufficient"-The Land of Flowers, Fruit and Sunshine.

The railways have made it easy and comfortable by the excellent service, and none more so than your own Grand Trunk System, the cally double-tracked line to the south and west.

Its reputation for dining car service, handsome parlor cars and "modern Pullmans" is known to all wise and experienced travelers.

Drop a line or call at City Ticket

experienced travelers.

Drop a line or call at City Ticket Office, northwest corner king and Yonge-streets. Phone Main 4209, and ask for illustrated literature and information which will be cheerfully given, and Mr. Horning, the expert ticket agent, will make all arrangements to ensure you a comfortable of the figures, probably under \$10,000. Apparently this was inktrip. "A word to the wise is sufficient."

### AT THE LABOR TEMPLE.

International Association of Steam, Hot Water, and Power Pipe Fitters and Helpers last night elected the following officers for the coming year: President, Charles Andrews; vice-president, J. McKenzle; recording sec vicepresident, J. McKenzie; recording secretary, T. W. Fallen; financial secretary, M. Quinlivan; treasurer, T. Ward; corresponding secretary to journal, J. Cosgrave; inspector, W. McKenzie; guard, J. Flannery; trustees, J. Cosgrave, J. Falvey, H. Brown.

Lancashire Association.

The monthly meeting of the Lan-cashire Association last night was well attended, nearly 75 of the members and the friends enjoying the good things. A collection was taken in aid of the widows and orphans of the miners killed in the colliery explosion in Bolton some time ago, and \$100 was raised. The association will hold a concent and dance on March 1, the returns from which will go to the

## ATLAS

Of The City ---OF---

# **TORONTO**

AND SUBURBS

## In Three Volumes

Founded on Registered Plans and Special Surveys, Showing Plan Numbers, Lots and Buildings.

Vol I.—Central.

Vol II.—Western, and including the suburbs of ers an amount obtained from the bank

"With regard to the \$20,000, it covers an amount obtained from the bank Toronto.

Vol. III.—Eastern, to township line, and including
that out of the \$621,000 advanced to the mine, \$35,000 went to Travers for his personal uses, and \$586,000 apparently the suburbs of Deer Park, Eglinton, North Toronto and Bedford Park.

Particulars can be obtained and Copies inspected at the office of

Chas. E. Goad Civil Engineer West, City

000, and charging the other \$10,000 up as expended on bank premises. On the same day he procured from the Continental Securities \$21,675, for which he allowed them to overdraw. He then

TTAMILTON BUSTNESS DIRECTORY.

HAMILTON HOTELS

HOTEL ROYAL Every room completely renovated and newly carpeted during 1907.

\$2.50 and Up per day. American Plan

## TRAVERS PLEADS GUILTY COURT PROBE FINISHED'

Continued From Page 1

passed by the board to purchase the option from Dr. Beattle Nesbitt, and to issue to him the whole of the capital stock, except \$25, the capital stock to be one million dollars, in payment for the option. On the same day, Wish-art was elected president of the com-pany, Nesbitt vice-president, and Trav-ers was the third director.

"On May 20, the bank made an advance to Wishart of \$25,397, and to the Keeley-Jowsey-Wood Mines of \$25,000, apparently to take care of a payment of \$50,000 to be made under the terms of the option agreement on or about May 18 to 20. There was no authority at this time given to Travers to advance the money of the bank, such authority was not obtained until June

7 following.
"The bylaws of the bank prohibited the managing directors from lending more than \$10,000 of the bank's funds weather and possibly pneumonia and prolong your years of usefulness by a prolong your years of usefulness by a trip to the charming winter resorts of Florida, California and Mexico? It is an education, and a rest and change from the cares and anxieties of business will repay you. While increasing numbers are yearly doing this, there are many more who should do so.

The railways have made it easy and increased form it persorns are yearly doing this, there are many more who should do so.

The railways have made it easy and increased form it persorns are yearly doing this, there are many more who should do so.

The railways have made it easy and increased form it persorns are yearly doing this, there is a the that time he was a man of \$60,000. At that time he was a man of \$60,000. At that time he was a man of \$60,000. At that time he was a man of \$60,000. At that time he was a man of \$60,000. At that time he was a man of \$60,000. The rate at \$ cretion. It is claimed that the change

Mr. Corley here produced the min-ute book and pointed out the change referred to the magistrate

ed over in some way.
"I don't know who made the alter-

and ordered to write at his dictation. You will notice that this addition is the regular bold handwriting, but in a nervous, cramped writing." referred to the change. was the basis of the forgery charge. Then Mr. Corley continued reading

Syndicate Sold Out.

"The bank continued to advance noney to the mining company in large amounts until December, 1908," said Mr. Corley, "when the shareholders of the Keeley-Jowsey-Wood Mines agreed to sell its assets, subject to its liabilities, the liability of the bank then being about \$150,000 to the Keeley Mines, Limited on the condition that the Limited, on the condition that the stock in the latter, which amounted to two and a half million dollars, was to be issued, one-fifth to Travers, onefifth to Nesbitt, one-fifth to George Wishart, and one-fifth to the Farmers' Bank, and the balance to remain in the treasury. This transaction was put thru, and the Keeley-Jowsey-Wood Mines was wound up, Fitzgibbon, the chief accountant of the bank, being the liquidator.

"No authority appears on the books of the bank authorizing any advance to the Keeley Mines, Limited. The Keeley Mines, however, assumed the liability of \$150,000 of the Keeley-Jowsey-Wood Mines, and from that time forward the bank loaned to the com-pany another \$471,000, so that at this date the mining company is indebted to the bank in \$621,900 for actual cash

advanced.
Travers Took \$35 000. "Of this \$621,000 advanced to the mine, the general manager of the bank, Travers, took for his own benefit \$35,-000 in two amounts of \$15,000 and \$20,-

"The \$15,000 he obtained on Oct. 6 1909, from the bank when he discounted a note of the Keeley Mines in the bank for \$15,000, and had the proceeds put to his own credit, subsequently

using the same.

"The mining company books show this advance of \$15,000 from the bank, and they also show the manager, Tra-vers, indebted to the company in the same amount, but, in the statements of the mining company, rendered to its shareholders, both of these items are eliminated and not shown, showing that Travers was deceiving the share-

holders of the mining company as well

Weston, Mimico and New he discounted a note of the Keeley mine in the bank and had the sum put to his credit. This note is still in the bank, but the mining company has never received any of the money, nor

to the company. \$535,000 in Mine. "According to the books of the bank, it has invested in stock of the Keeley Mines the sum of \$535,000, of this amount \$156,675 covers moneys taken by the manager of the bank for his own benefit and charged directly or indirectly as moneys invested by the bank in Keeley mine stocks and bonds. These moneys were taken on the fol-

"In 1907 Travers gave his note to the bank for \$55,000 in order to hide a similar amount expended for organization expenses. It was carried on the wooks of the bank and returned to the government as loans made to customers. On Nov. 14, Travers procured the continental Securities Co. to take this loan up by issuing its cheque for \$45,-000, and charging the other \$10,000 up

charged these two payments of \$45,000 and \$21,675 off against Keeley Mines' account so as to make it appear that the bank had invested \$66,675 in Keeley stock, when, as a matter of fact, the whole of that sum had gone to Travers.

Theft Was Hidden.

Theft Was Hidden.

"On Feb. 28, 1910, Travers got the bank to pay \$50,000 to take up two notes of the Keeley Mines, charging the same up as an investment of the bank in Keeley Mines stock. Travers had previously gotten this money and used it, and the charge was made in order to hide it.

"On March 3, 1910, Travers had a call loan in the bank for \$40,000, on which he had got the money previously from

he had got the money previously from the bank. He had this call loan chargthe bank. He had this call loan charged up as investment in the bank in Keeley stock and the note released to him. This means that Travers in the bank item alone withdrew from the bank in stock of the load of \$156,675, moneys which he had obtained and used for his own benefit and charged up as investments by the bank in stock of the load year.

"The remainder of the account, \$535, with the mine and the balance stock in the mine, and the balance stock in the mine. All the stock of the mine had been pooled, and all remained in the bank until the mining company's debt had been liquidated.

Travers a Victim.

"My client" said Mr. Dewart, "feels that he was very largely the victim of a strong majority working against a weak minority."

n various directions.

Mr. Corley continued, saying, that the bank needed deposits. A man named Crompton had deposited \$100,000 on condition that he received 100,000 shares of Keeley Mine stock. Dr. Nesbitt supplied 25,000, Mr. Travers 25,000, and the bank 50,000 shares. The deposit was withdrawn and the bank had bought back the stock for \$10,000. That was put in the returns as an asset.

Mr. Dewart thought that the whole episode was one that showed the necessity for some form of independent audit, combined with a larger measure of government control.

"The Farmers' Bank, led by my client, is not alone in its investment in securities of a speculative nature," exclaimed Mr. Dewart. "Only recently one or the strongest banks in Canada Mr. Corley continued, saying, that the

\$60,000. At that time he was a man of no financial standing, and they took over his stock in the Keeley Mine, and that was returned to the government as an asset at \$60,000. The rate at which it was taken over was 17 cents.

Although they could have from Neshitt at the such a loss was only a fea bite to the institution in question. But the venture in which that vast sum of money was lost was just as speculative in its character as was the Keeley mine."

"The bank you mention is a member of the Canadian Bankers' Association?" asked the such as the could be a such a loss was only a fea bite to the institution in question. But the venture in which that vast sum of money was lost was just as speculative in its character as was the Keeley mine."

Another transaction referred to involved \$40,000 borrowed by Travers in his own name on January 10, 1910. He had hypothecated as security stock in the Keeley Mine. He had covered this with his own note. On January 20 a note of the Keeley Mine had been substituted. On March 3 this note had been discharged, and the amount entered as an investment by the bank of

At the close of Mr. Corley's remarks, Mr. Dewart arose to address the court. "But I want to see these false returns," broke in the magistrate. "What I want to know is what tecame of the moneys. Can't you call someone who can explain these matters?" "I will call them," said the crown

"I don't know who made the alteration, but the original figures were made by Mr. Shaver, who says the sum was not \$50,000 when he left it, and he didn't change it.

"What Shaver says is that at some subsequent period after the minutes had been confirmed and the minutes had been confirmed and the minutes that be confirmed and the minutes that be proceed.

Won't Stop Probe.

"Yes," answered Mr. Dewart, "he was its first president."
"I may say," remarked Mr. Corley at this juncture, "that, as Mr. Dewart has delicately intimated that there are others besides Mr. Travers who have injured the bank, I will be glad if he was privately."

"At the outset," said Mr. Dewart, would like to say that rumors that the delays and adjournments in this case were intended to hush up proceedings are absolutely without foundation. Nor is the plea entered by my client in-tended to stop investigation. Since the adjournment my client and I have had an opportunity of seeing the data in the hands of the crown, and in that way the time of the court was raved. I trust that the statement I am about to make may throw some further light

Mr. Dewart then went on to say that he did not think his client should be

made a "scapegoat" for others.

The several offences, he said, rose from one transaction, and were the effect of the first wrong act. He referred to an arrangement made at the time of the bank's organization, by which Travers was to receive 15 per cent. of the first \$500,000 capital for organization expenses. Of this, \$20,000 had gone to a stock seller named Lindsay, and \$20,000 to others assisting in the organization.
Road to Ruin.

These payments had depleted the capital of the bank and made its succeeding history one big struggle for existence. Mr. Travers had had to steer the ship thru these shoals from the outthe ship thru these shoals from the outset, and in face of the active opposition of every other bank constituting the Bankers' Association. The facts would show the need of a stronger govern-him further and further into the mael-him further and further into the mael-Under the necessity of making pro

fits, from some extraordinary source; Mr. Travers had gone into the Keeley

RELIEVE Pain Pills

TABLETS AND THE PAIN IS GONE. "I have awful spells of Neuralgia and have doctored a great deal without getting much benefit. For the last two years I have been taking Dr. Miles' Anti-Pain Pills and they always relieve me. I have been so bad with Neuralgia that I sometimes thought I would go crazy. Sometimes it is necessary to take two of them, but never more, and they are sure to relieve me." MRS. FERRIER, 2434 Lynn St., Lincoln, Neb. Price 25c at your druggist. He should supply you. If he does not, send price to us, we forward prepaid.

DR. MILES MEDICAL CO., Toronto.

had carried out the flotation of mines.
That the suggestion came from a former president of the bank seemed an
additional reason for going into the

The original option in the mine carrie to Travers from Dr. Beattle Nesbitt as early as May, 1908. It was \$300,000, and for it Travers was to pay \$15,000 and Nesbitt \$15,000. Another person in this deal was Mr. Wishart of New York, but as time went on Travers had found himself alone in bearing the burden of the navments.

put in the returns as an asset.

Nesbitt Owed \$60,000.

"The dealings with Dr. Nesbitt," he said, "were peculiar. He owed the bank such a loss was only a fiea bite to the

members of that body.

"But," pursued Mr. Dewart, "it is not surprising that Mr. Travers, finding himself in a position where funds were urgently needed, and realizing the rich possibilities of the mine that was offered to him, should have attempted, in the manner he did, to reinforce the exhausted resources of his bank."

Neshitt's Advice Taken. At the time the Keeley mine was brought to the notice of Mr. Travers, the latter, Mr. Dewart declared, had the assurance of Dr. Beattle Nesbitt that the latter had personally examthe mine and that the advance made was justifiable.

"Was not Dr. Nesbitt at one time president of this bank?" asked the

will let me have their names privately Mr. Dewart's claim for Mr. Travers was that the defendant had expected the co-operation of others in swinging the Keeley mine deal, but that one by one these had withdrawn, leaving him to shoulder the responsibility alone.

Future of Mine. Mr. Dewart wanted the court to re-member that already Mr. Travers had the unfortunate affairs of the which went on to say that go a long way toward preventing any of those connected with the failure

> statements supplied to the government, Mr. Dewart said that Mr. Travers took Mr. Dewart said that Mr. Travers took stock of the Keeley mine and set it over against losses that were made from time to time. The stock he valued from time to time. The stock he valued the losses, Mr. Fitzgibbon opened a large book. Mr. Fitzgibbon opened a large book. at the exact amount of the losses, whatever they were. So that while it was a perfectly irregular and deceptive piece of bookkeeping, his client was perhaps justified in thinking that it was permissible under the peculiar cir-cumstances in which he found himself

Plea for Mercy.
Counsel closed with a plea for mercy.

"He stands here to-day a penniless, broken man, 57 years of age. Seven years is the utmost that you can say, but I think that I can ask for a lesser sentence than that, in view of the ircumstances.

Three years would be more to him han would twenty to a younger man. "Temper justice with mercy. He suffers more from the humiliation and degradation of this day than he could suffer from any penalty which your worship could impose. "He has made full acknowledgement

of any guilt, and has showed in every way an earnest desire to repair the fortunes of the bank in any transacthons into which he may have enter He has given, and is giving, such

assistance as he can to make good what he has done. In no way has the crown been put to any unnecessary 'It was unfortuante speculation that ruined Mr. Travers, and it has ruined many another man besides Mr. Trav-

Accountant Called. At the close of Mr. Dewart's address, the magistrate still wanted to look into the books and to hear firsthand evidence as to the facts involved

in the charges presented. "The accountant of the bank is the one who can show those promade them up from month to month. He has been practically used as a crown witness aiready in the in-"Call him then," was the reply.

Chief Accountant J. G. Fitzgibbon was then called. "I suppose you know that this is the man who made out those reports," remarked Mr. Dewart with some "Yes." replied Mr. Corley.

"You will be given the protection of the crown, no statement you make will be used in evidence against you, said the magistrate in swearing the witness. Gave Guarded Replies.

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a dividend of one and one-quar-

the quarter ending 31st Janu-

ary, instant (being at the rate of five per cent.)

per annum) on the paid-up capital stock of this bank has

been declared, and that the

same will be payable at the Head Office and Branches of

the bank on and after the 15th

day of February next.

The transfer books will be

closed from the 17th January

to the 31st January, both days

F. W. BROUGHALL,

a better way and asked if such an in

spection here might not have helped in the case before them. Mr. Fitzgibbon

declared that it would.

Referring to Mr. Fitzgibbon's evidence given at the trial of ex-employes of the bank at Lindsay, when he had sworn that the statements returned

to the government were correct, Mr. Dewart asked him if his evidence, given

This embarrassed the witness, but at length he replied that, considered in the light that he had then viewed the

matter, the reports were correct and had been correct according to the

Mr. Dewart wanted to know if they would not be false in the light of the present view of the situation, and the

chief accountant admitted they would

At the close of this evidence the mag-

istrate adjourned the case till Monday

Disappointed.

ast." said the drug man.
"Oh, yes, in handfuls," replied th

So your hair is coming out very

then, had been true.

be "deceptive."

General Manager.

By order of the Board.

Toronto, Jan. 10, 1911.

inclusive.

ter per cent (14 per cent.) for

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did not actually provide sufficient to meet all liabilities.

Regarding the deceptive monthly statements supplied to the government,

Mr. Dewest and that Mr. The work and the statements are likely and sometimes her hestiated long before making reply to magistrate, crown attorney or counsel

while the November report of the bank was handed up to the bench by an agent of the finance department, who The chief accountant certified various items as being correct, and then came to entries in which stocks of the Keeley Mines were mentioned. This

was one of the entries named in the charge of false returns. The magistrate wanted to know if the entry of current loans to the Keeley Mines was "I had no doubt but that the Keeley property was a very valuable asset," replied the witness in a voice very

"Did you know then that the enries were deceptive?"
"No, I did not." was the inspector of the

"Who bank?" "I was."
"Then couldn't you have found out bout these assets?"

"No, you see I was inspector in nam only."
"Then you had no system of in epection at all?" "Oh, yes, the branches were inspect ed by three inspectors.' 'Who inspected the head office?"

"I did." Must Do as Told.

Mr. Fitzgibbon went on in answer o questions to explain that as inspector, a subordinate of the general manager, he was practically forced to do as he was told. He said that he and Mr. Travers had discussed the matter of the entries often and that Mr. Tra-vers had held that he was entitled to set shares of stock against shortages, and that he also, in a measure, had held with that view.
"I have had forty years of banking

experience and in another and much larger bank, in which I was with Mr. Travers, I learned that it is not the province of an accountant to question the valuations set by a general manager," he said.

Here Mr. Corley interjected the re-

next, when Mr. Travers will again be brought before him for further investimark that inspectors were merely creatures of general managers, and if they did not do as told they were turned into the street to look for other posigation or sentence. tions. They had a better syste England, where a responsible firm of chartered accountants took charge of books and verified their inspection by independent enquiry. "Did you ever try my hair tonic?"
"Oh, yes, but I really don't think that is entirely to blame."—Exchange Independent Inspection.

The magistrate thought that this was

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This is a condition (or disease) to which doc give many names, but which few of them re anderstand. It as simply weakness—a break-de as it were, of the vital forces that sustain the tem. No matter what may be its causes (for are almost numberless), its symptoms are much e almost numberless), its symptoms are me; the more prominent being slee nse of prostration or weariness, dep-rits and want of energy for all the airs of life. Now, what alone is absolut

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"Hallo, what do you carry?" "Drugs and medicines," was the re-

ply. "Go ahead," was the rejoinder. "I carry gravestones.'

You the best v tures fran our Mon of land

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