

GEN. MANAGER HAS MORE TO SAY

Blames Directors Severely for Not Aiding Him.

W. E. Stavert in Charge of Investigation - Bank of Montreal Blames Other Banks for Their Attitude

TORONTO, Oct. 15.-Charles McGill, late general manager of the Ontario Bank made another statement today, that for four or five years after he had taken his office the board of directors would or could give no aid, and they simply avoided him. Eleven years ago when he took charge he said the bank was in a helpless condition; stock was unsalable, credit was gone, accounts were all tied up, and the bank had lost the bulk of its accounts. To save the situation McGill further explained that first class investment securities had been purchased with which it was proposed to make a profit, but when there was a pressure they had to let these go.

"I undertook the work of two or three men and I soon realized that I could not pull through," said McGill. "Right from the start the whole responsibility was on my shoulders. There was not a market for the stock, and all the responsibility for protecting these stocks was mine. At first they would not let me do anything fairly well. They turned but badly because we could not hold them. I had no help. I could not quarrel with managers that had deposits. All the mistakes they had made I had to shoulder. My plan was to hold the securities for a rise."

McGill further admitted that the losses on some of the stocks had been concealed. He said he had to make a good showing, because if not they could not otherwise have gone at all. "I did what I thought was best both for directors and depositors. If I have failed in any attempt I must take the blame, I suppose, though it has been a one man fight," said McGill. When asked about the allegations that the directors had known nothing of the investments or speculations of the general manager said: "It they have not known they ought to have known."

W. E. Stavert, superintendent of the Maritime agencies of the Bank of Montreal, has charge of the investigation into the assets and liabilities of the Ontario Bank.

This morning he was unable to say what the assets are other than that they consist of cash loans, securities and real estate, and he was unable to state what the loss would be to the shareholders. But he said:

"I can say things look better than they did Saturday."

Manager Brailwhite said all the branches will be retained as at present and likewise the staffs. He waxed indignant at the actions of some of the other banks.

"We took this over," he said, "at the request of other banks. It wouldn't pay us to do so unless we can retain the deposits and accounts held by the Bank of Ontario. Yet no sooner had we taken them over than the other banks began to use every effort to take from us every account worth having and every member of the staff. I think it is one of the most dishonorable things I have known in banking or financial circles. Every man who was employed by the Bank of Ontario on Friday is in the employ of the Bank of Montreal today, just as much as I am."

A meeting of the bankers' association was held at the Bank of Toronto today. At its conclusion Conison, manager of the Bank of Toronto, said there was nothing to announce. Nothing new had developed in the situation.

A million and a half of gold reached Toronto this morning from New York on the 11 o'clock train. It was consigned to the Bank of Montreal, to be used by them to meet any emergency occasioned by the Ontario Bank collapse.

Wire Rope

WIRE ROPE

We have just received a large stock of Allan, Whyte & Co's Celebrated Wire Rope Black and Galvanized.

This Rope works where other makes fail. Write or ask us for quotations.

W. H. THORNE & CO., Limited, Market Square, St. John, N. B.

JERRY COLLINS THREE LIARS

Frank Kalkenbach Directly Contradicts His Statements

Says Collins Asked Him to Sign Paper to Help Him But Denies Receiving Any Money

(Special to the Sun.) TORONTO, Oct. 15.-The most interesting witness at the London election inquiry today was Frank Kalkenbach, who gave direct contradiction to Jerry Collins' statement as given to Mr. DuVernet, and whose evidence threw light upon the source whence the money used by Collins emanated. Kalkenbach said he certainly did not get the money from Collins in connection with his election. DuVernet produced a sheet of paper which Collins produced as receipts given by a number of voters for money paid them.

"Is that your signature?" he asked. "It is," was the reply. "Where did you sign that?" "In Jack Holderby's hotel," was the reply. Witness then explained that Collins asked him to sign a paper for him, but he could not buy him with any money because there was a socialist candidate running, as he always voted socialist.

"Collins asked me to sign the paper, and said it would be a benefit to him as he was expecting to receive something from the government. I signed it for his benefit."

"He said that man (pointing to Collins) for twenty-four or twenty-five years, and I would do it to help him, but I never received one solitary cent from him. That is all right." (This to Collins who shook his head at witness.)

"Was it after the election you signed the paper?" asked DuVernet. "It was on the Saturday after, about ten o'clock, and there were a couple of signatures there before I signed it."

In cross examination Robbette asked: "You told him he was a liar." "I certainly did."

"You swear you never got one dollar from him?" "Only for driving in former elections to the extent of \$3."

Beck asks: "Is he a liar again in that?" "He is a liar again."

"Then when he says you got money in the general election, he is a liar again for a third time."

"Then when you signed your name he told you he expected a job from the government."

"He did not say job. He expected something from the government for that. He says, 'I have worked and paid out my own hard earned cash in the last election. I went to the bank and drew out \$300 of my own money, and the bank manager, when I told him I was going to use it for election purposes says, 'You're a fool, Jerry, you had better leave your money where it is, and don't spend it in the election.' Jerry says to me, 'Like a sucker I drew it out and they gave me the worst of it.'"

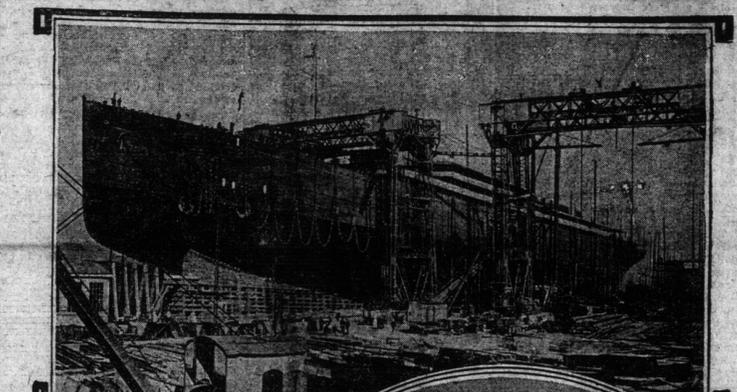
"He told you he wanted your signature there?" "To help him. He said it would materially benefit him, as he had spent a lot of money in the elections. He said, 'You know what it cost me,' and I said, 'I don't really know anything at all about it, but that I supposed it must cost you something.'"

These are the words he used to me. He asked me to sign my name, and I put it there, but I never got a dollar.

BOURASSA WILL GO ON THE STUMP

QUEBEC, Oct. 15.-Henri Bourassa, M. P., has decided to go on the stump in the Liberal candidate in Quebec County by-election. The latter is putting up a great fight against Amyot, the government candidate, and it would not be surprising if he was elected.

NEW WHITE STAR LINER IS A MARVEL OF CONSTRUCTION



THE WHITE STAR LINE STEAMSHIP ADRIATIC BEFORE THE LAUNCHING

The White Star Liner Adriatic which has aroused so much interest, and a cut of which is shown, was successfully launched at Belfast on September 20th. The Adriatic is a worthy successor of the many fine large steamers previously launched at Belfast for this famous line, and will be an important addition to one of the finest fleets in the world. The Adriatic is 725 feet 9 inches long, 75 feet 6 inches beam and 50 feet deep. Her gross tonnage is about 25,000, and her displacement exceeds 40,000 tons. A noteworthy element of the vessel, besides her size, is her strength. A double bottom extending the whole length of the ship is 5 feet 1 inch deep, except under the engines, where it is 5 feet 6 inches deep, to give greater rigidity in the neighborhood of the machinery.

The Adriatic has nine steel decks and is capable of carrying about 3,000 passengers, besides officers, engineers and crew, amounting to 350.

25 MEN KILLED; 200 ENTOMBED

Awful Results of Explosion in English Colliery - Shaft Blocked With Wreckage

DURHAM, Eng., Oct. 15.-As a result of an explosion in the Wingate colliery, near here, at about midnight last night, twenty-five miners have been killed and 200 are temporarily entombed. It is most fortunate that only a small portion of the thousand men employed in the mine were down when the explosion took place. The cause is supposed to have been fire damp. The explosion was one of terrific force, and in Wingate town many windows were broken.

By daylight signals had been exchanged with the bottom seam, where a majority of the men were entombed, to the effect that they were safe, and many of these, however, were in a critical condition. Later supplies of coffee and sandwiches were passed to the entombed. At a late hour tonight, four of these, however, were brought from the "lower" section, where the deaths had occurred. These men had been reckoned among the dead. Although they were much exhausted they probably will survive.

The shaft is still blocked with wreckage, but the ventilation is good, and it is hoped that all the entombed men will be rescued during the night.

SCH. THREE SISTERS BADLY DAMAGED

VINEYARD HAVEN, Mass., Oct. 15.-Sch. Three Sisters, Price, from Boston for Boston with 6000, was run into this morning in Vineyard Sound, between Tarpaulin Cove and Woods Hole, by an unknown two-masted schooner, lumber laden, bound west, and had 4000 and port cathead carried away, both buffalo rails and portion of main rail broken and sustained damage estimated at \$300. The unknown schooner proceeded on her way without making known her identity. Her fore rigging was injured, but the full extent of the damage is not known. The Three Sisters has made temporary repairs to enable her to proceed to her destination under sail.

CASTORIA For Infants and Children. The Kind You Have Always Bought

Bears the Signature of J. C. Watson

END OF OHIO TRIAL OF STANDARD OIL COMPANY FOR CONSPIRACY IN SIGHT

FINDLAY, Ohio, Oct. 15.-The end of the trial of the Standard Oil Company of Ohio for alleged conspiracy against state came suddenly in sight at the conclusion of the court session today. The state was precluded by the ruling of Judge Banker from offering a line of evidence intended to show that the Standard gave secret rebates to retail dealers in oil. Mr. Phelps for the prosecution admitted the state had no means of showing that the Standard Oil Co. authorized its agents to offer or give rebates. The court said that it was a fundamental rule of evidence that the authority of the agent must be established.

"Then the state will close its case in ten minutes tomorrow," remarked Attorney Phelps. A few witnesses for the defense will be called, but it is said that the testimony will be all in, on both sides before the court adjourns tomorrow; that the argument of Counsel to the jury can be completed Wednesday, perhaps in time for Judge Banker to make his charge to the jury.

An agreement was reached between Prosecutor David and the attorneys for the Standard Oil Company today whereby the case against John D. Rockefeller will not be set for trial until after the present case is finally disposed of, whether this is in the probate court, conducting the present trial, or before the supreme court of the state, after all appeals have been taken. Until today's agreement the Rockefeller case had simply been postponed until after the trial of the company.

John O'Brien, superintendent of the Buckeye Pipe Line Company, and E. R. Curtin, superintendent of the Manhattan Oil Company, both took the "immunity bath" before testifying in the case today. With the exception of the last witness, the evidence put in by the state was from officers of the alleged constituent companies of the Standard, including the Buckeye Pipe Line, the Manhattan Oil Company, the Ohio Oil Company and the Sugar Refining Co. It was testified by officers of the Buckeye Pipe Line and Ohio Oil Company of New Jersey owned and operated by the Standard, that practically all the stock of these companies.

The last witness, William B. Utah, a local grocer, was proceeding to tell the jury that when he first went into business several years ago he purchased oil from the National Refining Company, a local independent concern, but that two or three years ago he was visited by an agent of the Standard, since which time he had bought oil of that company. He had no means of knowledge that he was rebated, and that the Standard was such agent, and while Attorney Phelps stated that he wished to show that this agent had offered and paid a secret rebate to the witness since his visit and that the witness had bought all his oil of the Standard since that time, he said the state could not prove that the Standard had given the agent authority to offer the rebate and the evidence was thereby cut short.

It was understood to have been the intention of the prosecution to place before the jury considerable testimony of the same nature. When Judge Banker excluded it the prosecution announced that W. L. Finley, state inspector of refined oils, would be their only other witness.

SMALLEST BALLOON WINS CONTEST

All Made Good Progress Until Bohemia Was Reached - Fourteen Have Landed

BERLIN, Oct. 15.-Fourteen of the seventeen balloons which started from Tegel, near here, yesterday, in the race for Emperor William's cup, have been reported landed. Only the Helios Vierer Aero Club, Dr. Schiel's aerostat, the Schokke, Munich Air Navigation Club, Dr. Emden, and Franklin, Frankfurt Airship Club, Carl Hochstetter, not having been heard from. It appears to be certain at this moment that the Ernst, the smallest of the balloons, 650 cubic metres, Berlin Air Navigation Society, Dr. Brockelmann, has won the contest, as it landed at Biele, Austria, 200 miles away.

BUILDING INSPECTOR HELD RESPONSIBLE

OTTAWA, Oct. 15.-Ottawa Council tonight held Building Inspector Pratt responsible for the falling of the wall of the burned Gilmour Hotel by a vote of 13 to 8. He was dismissed from both the city inspectorship and the assessorship. A motion to dismiss City Auditor Clark, who owned the building, failed to pass by a narrow majority. Five actions for damages have been entered against the city in consequence of the accident, four by persons who were hurt and one by the Street Railway Co.

It's Now Time For Heavier SUITS AND OVERCOATS

Good warm clothing is just as necessary in mid-winter. The weather makes you think of it. If you want for the money come here. We received a large lot of very fine winter clothing last week, including Men's Overcoats, Suits, Pants, Boys' Pure Wool Oxford Suits, Boys' Reefers, etc. There are all marked at prices that will appeal to you.

Men's Overcoats, \$5, \$6, \$7.50, \$8.75, \$10, \$12, \$13.50, \$15, \$18, \$20 to \$24. Men's Suits, \$3.95, \$5, \$6, \$7.50, \$8.75 to \$20. See Our Gloves and Underwear

J. N. HARVEY, Tailoring and Clothing, 199 to 207 Union St.

LEGAL FIGHT IS AT STANDSTILL

Strange Case Now Before Philadelphia Courts

Small Piece of Note Paper, Yellow With Age, Plays Interesting and Most Important Part

PHILADELPHIA, Oct. 15.-The fight between two women over the distribution of the \$60,000 estate of the late William Weightman, the chemist, who was Philadelphia's wealthiest man, was abruptly halted today by the production of a small piece of note paper that had turned from white to yellow with age. What the piece of paper contains was not made public, and less than a dozen persons who have seen it have pledged themselves never to reveal its contents. The halt in the proceedings was made at the suggestion of counsel for Mrs. Jones Wister, who is acting as guardian for her daughter, Martha, the contestant, and the sudden turn in the case has brought the case to a standstill.

William Weightman in 1884 made a will leaving his vast estate equally between Anne M. Weightman, Walker, his daughter, and two sons, William and John. Ten years later he made a new will, leaving his entire estate to the daughter, the two sons having died, leaving eight children. The widow of William Weightman, the mother of five of the children, married Jones Wister, and when Mr. Weightman died she was a widow with a young child. She freely predicted that the case has been ended forever.

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Asked by Shepley as to whether or not the company had given the whole of the profits to the shareholders and nothing to the policy-holders, Macaulay said he had never heard of such a case. A man who would attempt to do such a thing could be sent to the penitentiary. Macaulay then outlined the extension of the company's business to foreign business, which each year was about two-thirds of the total business. There was a distinction in the rates being at least three classes, tropical, semi-tropical and home.

Mr. Macaulay told Mr. Shepley at the opening of the afternoon that there had been disagreements between his company and the department of justice relative to the interpretation of the insurance act. These disagreements were principally related to the powers of the company in making investments. Witness said that unless in agreement with the department's ruling the company did not feel bound to abide by the decision of the department.

These differences had been set forth in correspondence carried on between the company and the department. But no further action had been taken in this matter.

After discussing the insurance act, Shepley began a series of questions, seeking to learn how capitalization of the company had been handled.

Macaulay explained that the original issue of stock had been \$500,000, of which amount subscribed 12 1/2 per cent, was paid up. He agreed to the fact that it was sufficient to carry business, and as no further amount was needed, there was no reason to make a further call upon the shareholders.

From 1885 the paid-up capital of the company has been \$105,000, this being 15 per cent of the \$700,000 subscribed capital, no further call had been made upon the capital nor had any been needed, the conditions being satisfactory. Statements of the stock transactions and lists of the shareholders were produced and identified by Macaulay and Wister. The family held 1740 shares out of a total of 7,000. Proxies were mentioned and Macaulay said that not one had been used in fifteen years. He agreed to furnish Shepley with some of those issued previously and not called upon.

The financial statements were then taken up, Shepley dwelt upon the appointment of the surplus. Macaulay said that this had been carried out at the rate of 8 1/2 per cent to the policy-holders and 6 3/4 to the shareholders.

In 1892 this was changed, the portions now being 8 1/2 per cent to the policy-holders and 5 per cent to the shareholders. He said that a portion of the surplus had been used by the policy-holders was greater than any other Canadian company. In doing this some little had been done to the shareholders. It was in order to assure the balance of the 8 per cent return that other shareholders were entitled to and justified the method used.

Richard W. Meigs, son-in-law of Mrs. Wister's nephew, Mr. Walker, who is siding with her aunt, said he hoped it would never see the light of day. "I would rather have my tongue cut out than reveal what was in that paper," he said. "Up to today when it was privately shown in court, only four persons in the world had seen it. The paper is in the possession of my aunt's counsel, and its contents will not be made public unless it is done by the other side, and I am sure they will not do so."

While the lawyers will not express an opinion as to whether the case will ever be again called into court, they plainly intimated that the Wisters will take no further action.

REVIEW OF SUN LIFE'S AFFAIRS

R. R. Macaulay in Witness Box All Day Yesterday

The Insurance Commission Opens Session in Montreal - Shepley Asks Some Pointed Questions

(Special to the Sun.) MONTREAL, Oct. 15.-The insurance commission opened its session this morning with R. R. Macaulay in the witness box. He remained there all day, and it is likely that all tomorrow's sessions will be required to hear all the pieces of evidence. Today's examination largely consisted of a review of the Sun Life and a statement of its methods of operation. The Sun, Macaulay stated, only did life insurance business, though its charter empowered it to do a great deal more. Shepley pointed out that the charter of the Sun Life provided that the policy-holders should be paid in full. Macaulay stated that the actual realized profits as they may be deemed desirable, and said that seemed to mean that the directors seemed to have discretion as to whether they should distribute any profits at all, to which Macaulay replied that it was as it should be, because with the directors rested the whole management of the company. In making a distribution of profits he declared that the competition of other companies was not taken into consideration, though naturally from competitive reasons the company strived to be as generous in this way as it could afford to be.

Asked by Shepley as to whether or not the company had given the whole of the profits to the shareholders and nothing to the policy-holders, Macaulay said he had never heard of such a case. A man who would attempt to do such a thing could be sent to the penitentiary. Macaulay then outlined the extension of the company's business to foreign business, which each year was about two-thirds of the total business. There was a distinction in the rates being at least three classes, tropical, semi-tropical and home.

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