

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

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. DuVerney, 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. DuVerney 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 Holliday'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. "It has come to man (pointing to Collins) for twenty-four or twenty-five years, and I would do it to help him, but I never received one penny 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 DuVerney. "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 Robinson 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." "He says you got \$5 from him in the last election. Is he a liar again, in that?" "He is a liar again." "Then when he says you got a liar in the general election, he is a liar again for a third time." "Then when he says your name he told you he expected a job from the government?" "He did not say job. He expected something from the government for this. 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 \$800 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?" "He told 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.' "He said, 'I am going to get something out of this.' "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."

THEY MEAN IT

No one should after a moment long with Piles, for Dr. Leonard's Hem-Roid will cure any case. A guarantee for \$10,000 goes with every package of the Hem-Roid. No matter what kind you have, Blind, Bleeding, Internal, External, Itching or Suppurating, Dr. Leonard's Hem-Roid will cure you. This is a strong statement, but it is supported by a thousand testimonials from those who have been permanently cured by Hem-Roid. If you are not cured you get your money back. \$10 at drugists, or the Wilson-Pyle Co., Limited, Niagara Falls, Ont.

DIAMOND DYES

ARE FIRST AND BEST
FOR RENEWING
FADED AND DINGY
DRESSES
CLOUSES, SKIRTS
BLOUSES, CAPES
JACKETS & SUITS
FOR MEN & BOYS
REFUSE ALL VILE
SUBSTITUTES
IMITATIONS
DIAMOND DYES
GUARANTEE
PERFECT RESULTS

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 when everything was going up we did fairly well. They turned out 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 were made before I came. 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 of the things which I have done, I suppose, though it has been a one man fight," said McGill. "When I was asked about the alleged fact that directors had known nothing of the investments or speculations the former general manager made, he said he knew 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 Brathwaite said all the branches will be retained as at present, and he will continue to work on the Ontario Bank. "He was not able 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 Brathwaite said all the branches will be retained as at present, and he will continue to work on the Ontario Bank.

JURY RETURNS VERDICT IN GORHAM CASE

MONCTON, Oct. 15.—The coroner's jury inquiring into the identity and cause of the death of the body found floating in Petticoat River Sunday, Oct. 7th, returned the following verdict: "We, the jury empaneled to inquire into the identity and cause of death of the body found floating in the Petticoat River, beg to submit that after having viewed the remains and heard evidence adduced in regard thereto, find the body to be that of Albert J. Gorham; that said Albert J. Gorham we believe accidentally fell from Winter's wharf, so called, in the city of Moncton, on the 22nd September last, and from the bruised condition of his head we believe was stunned by the fall and drowned by the incoming tide, the body being carried up the river." D. I. Welch, barrister, was present at the inquest, representing the accident insurance company. The witnesses examined were Samuel Winter and Jas. Haley. Their evidence was similar to the story already related in the press. Mr. Winter saw the deceased in his store the morning of the day he disappeared. Mr. Haley, who was the third man with the deceased and Mr. Porter on the wharf, told of Gorham's mysterious disappearance while he and Porter stood on the wharf discussing the bore. Porter told most of the talking about the bore and the tide while Gorham walked around, finally disappearing altogether. Haley said it was possible he walked to the edge of the wharf and fell over while the deceased was wanted as a witness, but was unable to attend on account of being in a sanatorium at Deer Island, Ont.

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

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 that he has to say and all that Mr. Shepley is anxious to ask him. Today's examination largely consisted of a review of the Sun Life and a statement of its methods of operation. The Sun, Mr. 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 directors may return to the policy holders such share of the actual realized profits as they may deem desirable, and said that seemed to mean that the directors seemed to have discretionary powers 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 property. In making a distinction of profits he declared that the competition of other companies was not taken into consideration, though naturally from competitive reasons the company desired to be as generous in this way as it could afford to be. Asked by Shepley as to whether or not the company could give the whole of the profits to the policyholders, Macaulay said he had never heard of such a case. A man who would attempt to do that would be sent to the lunatic asylum. Macaulay then outlined the extension of the company's business, which was a continuation of the year was about two-thirds of the new business. There was a distinction of rates, being at least three classes, tropical, semi-tropical and home. Mr. Macaulay told Mr. Shepley that the company had been in business since 1852, and that there had been disagreements between his company and the department of justice relating to 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 have the right to do so. These differences had been set forth in correspondence 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 carried on. Macaulay explained that the original issue of stock had been \$100,000, of which amount \$25,000 had been paid up. Asked if this was in the small amount, Macaulay replied that it was sufficient to carry business and as no further amount was needed there was no reason to make a further call on the shareholders. From 1895 the paid-up capital of the company has been \$100,000, this being 10 per cent. on the \$1,000,000 subscribed. 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 identical with those of the company. The family held 1,740 shares out of a total of 7,000. Proxies were mentioned and Macaulay said that at least three per cent. of the shareholders were present at the meeting. The financial statements were then taken up, Shepley dwelt upon the appropriation of the \$25,000 paid up capital, and said that this had been carried out at the rate of \$1.50 per cent to the policyholders and \$1.50 per cent to the shareholders. He said that the proportion of the surplus paid out for the policyholders was greater than in any other Canadian company. He said that in doing this some little injustice had been done to the shareholders, but that the 8 per cent return that other profits had been used. He considered that the shareholders were entitled to this and justified the method used.

BOURASSA WILL GO ON THE STUMP

QUEBEC, Oct. 15.—Henri Bourassa, M. P., has decided to go on the stump in favor of Robitaille, the Independent 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. Agreeable to the most sensitive skin—unequaled in its soft, smooth finish. "Tiger Brand" Underwear For MEN and BOYS No burrs or lumps to rasp the flesh. So Comfortable

FOUND ON STREET FOUR A DODD AND A SHIRT

Harry Todd Escaped from
Epidemic Hospital

Boy's Father Expressed Indignation at
Not Being Told—Received News
From Sun Reporter

HARRY TODD, the seven-year-old son of Edward Todd, who lives at 88 Durham street, who, with his mother and his five brothers and sisters, have been patients in the epidemic hospital, escaped from the hospital early yesterday morning and was found wandering about the streets in his night shirt. The family of Edward Todd, one after another, were stricken down with diphtheria, with the exception of a girl of five. Mrs. Todd made a noble effort to nurse the six children, but she herself caught the infection and the whole family, with the exception of Mr. Todd, were taken to the epidemic hospital. Sunday night, it would seem, Harry Todd, aged seven, who had only a slight attack of the disease and who was well on the road to recovery, was kept on the lower part of the hospital with the other convalescents while the serious cases were on the flat above. About one o'clock the nurse in charge had occasion to go upstairs, and while she was away little Harry Todd slipped out of his bed and ran down the stairs. A short time afterward some of the inhabitants of City Road in the vicinity of the hospital were attracted by the cries of a child, and on looking out of their windows the child was seen in its night clothes and bare feet wandering over the cold pavements. Just at this time Officer Marshall appeared on the scene and found the child, and falling at first to find out who the child was, with Officer Rankin, took him into the room at the top of the building, and as a look-up. It was not a great while, however, before the child was missed from the hospital, where he was usually wrapped up and sent to bed. The police were called and the child was found wandering about the streets. The police were also equally reticent, and last night Officer Marshall declared that he had no information as to where the child was. Dr. A. W. MacRae is the hospital commissioner for the month, but he said he would learn last night whether there would be an investigation or not. Mr. Todd was seen last night at his home, and he was informed of his child's escape. Mr. Todd was not a little worried at the report, and he would telephone the hospital early this morning to make enquiries about the matter and to learn if he had not been previously informed. It is only a few days ago since it was reported that the child had been brought an husband for \$10,000 for the death of her husband, owing to a somewhat similar incident.

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

PINDLAY, Ohio, Oct. 15.—The end of the trial of the Standard Oil Company of Ohio for alleged conspiracy in the case today. With the exception of the last witness, the case came to an end at the conclusion of the court session today. The state was precluded by the ruling of Judge Barker from offering any 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 make such 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 Barker to make his charge to the jury. An agreement was reached between Prosecutor David and the attorney for the Standard Oil Company today whereby the case against John D. Rockefeller will not be set for trial until after the present case has been 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. C. Curtis, superintendent of the Manhattan Oil Company, both took the "immunity" oath before testifying in the case today. 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