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TORONTO.

BANK INVESTIGATION

the head office inspector of the bank, was on the stand all morning.

Mr. Corley: About inspecting branches: was that done well?

"As well as it could be done. The reports were addressed to the general manager. The president read them out at the meetings. It could not have been more thoro."

He said the head office was not supposed to make loans. He never inspected the head office, which was cut off from him.

The count: Well, if no loans went.

"We had good reason to have confidence in Mr. McGill. Everybody had. We relied on this monthly check. If that had been done as faithfully as the work in the branches this trouble would not have occurred," he stated.

Mr. Corley: "Do you mean to say that when Mr. Cockburn agreed with you that there should be an inspection of the head office you went back to Mr. Cockburn and told him McGill had put you off, and that was the end of it?"

Well, if no loans were head office them.

The court: Well, if no loans were made thru the head office there was not much need of inspection?

"The head office had the command of money in the National bank account, and with the Farrs' Bank. It is important that the head office should be inspected. It is the key to the situation. The only way you could get knowledge of the whole institution is thru the head office ledgers."

Mr. Caldwell sald that coins, cash and funds from outside would be received at the Toronto branch, not at the head office. He was allowed to inspect the head office bonds. The majority of the items appearing in the government reports, he said, were only to be verified thru the head office ac-



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Mr. Corley: Do you mean to say a constant drain on the bank funds can be made thru the head office and an inspector of your bank not know it?

"We would not know."

Mr. Caldwell assented to the magistrate's suggestion, that if an amount on the books was found to balance with some other account, inspection went no further.

The Banking System.

"We are constantly being told that

Napkins

A fine collection of Linen Table Cloths and Napkins, slightly imperfect through bleacher's damages, nothing to signify in wear, but a considerable difference in price.

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System in the world," commented the court sceptically.

Mr. McKay: Mr. McGill is not on trial either for the system of the Bank Act or of the Ontario Bank.

"It's important to see whether the money would go by one man or whether others would know of it," retorted the magistrate.

The witness said that before annual meetings Mr. McGill gave him a list of bonds. to ratify, but he (Caldwell) did not see the head office books. He was not aware that any margin speculation was going on. He admitted to the court that he had never figured out just how the bank stood.

This season's handsome Scotch the bank stood.

Tweeds, heather mixtures. For dress lengths \$3.00, \$4.00, \$5.00 and \$6.00.

the bank stood.

"If you had added the assets and liabilities you would have found a large amount at the pead office, for which there were no securities that you know ?" asked the court.
"No, I could not have arrived at a attement without access to the head

We can save you money in a Black Dress, not old tossed goods, but nice new fresh stock. A full dress length of serges, herringbones, lustres, cloths, canvas, volles, cashbares, albatross, aymures, brilliantines, etc., At from \$2.75 to \$5.00 the dress,

**823,512.46 for February, 1901.

"Have you ever complained about not having access to the head office books?"

"Mr. Cockburn and I had a conference. We had some suspicion that there might be losses from speculation."

The witness asked McGill several times before annual meeting to be allowed to see the books, but was put off. the manager saying "That will do later."

later."
"There were rumors that the general manager was frequenting stock broking offices. It was only suspicion," explained Mr. Caldwell, who said he had not pressed McGill because it was proper etiquet for a general manager to recent interference.

"Then a general manager is supposed to be above suspicion?"
"Yes, the whole thing is based on confidence. If you don't have confidence you can't do business."

Mr. Caldwell said that to make government inspection effective the head office and branches would have to be gone over at the same time, and a large staff would be required as some banks had 200 branches. The head office could only be inspected by taking the balances of the branches of a certain date and comparing them with certain date and comparing them with the head office.

The President's Promise.

thought the head office was being conducted in a similar manner, and we were of the impression that there could not be anything wrong." The court referred to the evidence of Mr. Holland, the former manager, and asked if there was any indication

that the bank was "about to crumble." "There was nothing irregular in the branches. The bank was quite an earner for the past few years." "So far as you could say, the bank was solvent?"

"The profits were greater than the osses, weren't they?"
"We discovered there were losses of \$300,000 or \$400,000, but the bank was an earner, and we thought the bank could meet it. And we had the 'rest' 'If the head office had been all

right, you could have met the losses?"
"Yes. There was nothing to indicate impairment of capital."
Mr. Corley: "How did McGill stop you? By merely saying he would see you later? Did you see him?" "Yes, I called on him a couple of times and he gave me the same an-

swer, 'I'll arrange this later.'" "Over what period of time?" ""For two or three weeks before the annual meetings." "That was done on two annual oc

"Your recollection is that you spoke to him before the annual meeting and he put you off?"

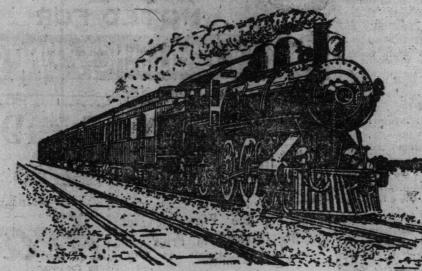
As to the losses, Mr. Caldwell ex-plained that about \$30,000 had been lost in bad debts by the Aurora branch, and \$25,000 or \$30,000 in the Lindsay

The New York End of It. At the opening of the afternoon en-quiry Magistrate Denison asked the quiry Magistrate Denison asked the crown attorney what the crown intended doing with respect to investigating the New York end of the bank's stock dealings. Mr. Corley replied that he had discussed the matter with the attorney-general and that something would be done as soon as the names of the parties involved were obtained. The magistrate rejoined that "things had been found in the that "things had been found in the Ames account." There was no saying what might be found in the others.

Mr. Caldwelf was again placed on the stand. To Mr. McKay he stated that he had begun in the service of the bank as assistant accountant in 1883, and in 1885 was made manager of the

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Land Commissioner, 133 BAY ST., TORONTO.

assistant to Mr. Morris, until the lat-ter's death, when he assumed his dut- "Yes, I did the wo

a branch? Is it the auditing of the bank?" accounts? Is it entering into every "No."

item of account from the time of the previous audit?" previous audit?"

"We didn't do that," replied the witness, who intimated that the items his inspection to indicate such transliabilities of customers were

called to the head Toronto branch to the custom to go further relieve Mr. Smith, and in the follow- "From 1894 to the death of Mr. Morrelieve Mr. Smith, and in the following year he became an inspector, as ris did you have occasion to inspect

"Yes, I did the work."

"Yes, I did the work."

"Yes, your worship," replied Mr.

McKay, "or on the stock of any other chartered bank. It is contrary to the statute." "Or of any transactions in it?"

examined, but not the items of the deposits. He took all the balances and saw that they tallied with the general were under contract, and that this

for a long time, has it? So much the

That is too bad! Been coming out

Losing Hair worse! But it is not so bad as it might be, for you can stop this falling, and you can stop it quickly, too! There is one remedy, just one-Ayer's Hair Vigor. It stops falling hair, cures dandruff, and keeps the scalp clean and healthy. We speak from long experience.

Queen-street branch. In 1894 he was ledger, but admitted that it was not contract contained the list of the The court: "Is it contrary to banking law for a bank to loan money on its own stock?"

> Dealing With Call Loans, Mr. Caldwell stated that he wouldn't pay any attention to any apparent call loans unless he saw the contract hypothecating the stock as security.

"So that if a call loan were made in the name of one of the directors you wouldn't investigate?"

The witness said he would not enwouldn't investigate?" mire on this point, or upon whether ecurity was held by the bank. would, however, report a liablity there against the name of the party. "Did you have any occasion to en-quire into the officers' guarantee

"The officers' guarantee fund is a matter of the head office."
Mr. Caldwell stated that his reports were filed in the bank. They will be brought into court. The witness said PASSENGER TRAFFIC.

Tigers v. Montreal CHAMPIONSHIP GAME

HAMILTON SATURDAY, NOVEMBER 17 RETURN RATE \$1.60

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Tickets can be secured at Union Station or City Ticket Office, cerner King and Teron

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he had inspected all the branches in "And found them all with one exception in pretty difficult condition?"

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