Two Names, But Same Board of Management - Books Show Many "Gifts" Passing From One to the Other-No Trace of Eighteen Thousand Dollar Item.

day promises development of startling, will at least be educational in revealing the conduct and disconduct of such organizations. The preliminary sessions, which took place before Referee Kappele, in the offices of G. T. Clarkson, under the direction of C. A. Masten, K.C., brought forth nothing startling, but much that hinted at grave possibilities as the investigation proceeds.

This was for remuneration and preliminary expenses incurred in getting business," explained Mr. Symonds.

"Had you any share in that amount?" he was asked.

"I may have, but cannot recollect," he replied.

nothing startling, but much that hinted at grave possibilities as the investigation proceeds.

The most vital thing drawn from the evidence concerned the remarkable David and Jonathan relationship of the Union Life and the National Agency organization. This latter was the parent stock and between offspring and progenitor passed and repassed funds on a basis acknowledged by witnesses to be "mutually satisfactory," and yet in the nature of "gifts of goodwill." The process of tracing some of these transactions which appeared on the books, attributed to different accounts, demanded the bulk of the first day's work.

Loud Bark—No Bite.

As illustrative of the general system employed, the counsel presented a rather bald statement, the kernet of which was fact, but couched in a severity of expression which was not conceded by the witness, Mr. Harry Symonds, one of the original incorporators, and at the same time a director of the National Agency. It concerned a 20 per cent. commission paid regularly to the parent company.

"The Agency was getting in money from subscribers for stock, paying it over to the Union Life and receiving it back as 20 per cent. commission, said Mr. Masten. "Out of this they were enabled then to pay 10 per cent as dividends to shareholders. Is that correct?"

Had you any share in that amount?" he was asked.

"I may have, but cannot recollect." he replied.

At the time of transfer from National Trust Co. to National Agency it he replied.

At the time of transfer from National Trust Co. to National Agency it he replied.

At the time of transfer from National Trust Co. to National Agency it he replied.

At the time of transfer from National Trust Co. to National Agency it he replied.

At the time of transfer from National Trust Co. to National Agency it he replied.

At the time of transfer from National Trust Co. to National Agency it he replied.

At the time of transfer from National Trust Co. to National Agency it he replied.

At the time of transfer from National Trust Co. to National Agency it

Loud Bark—No Bite.

As illustrative of the general system employed, the counsel presented a rather bald statement, the kernel of which was fact, but couched in a severity of expression which was not conceded by the witness, Mr. Harry Symonds, one of the original incorporators, and at the same time a director of the National Agency. It concerned a 20 per cent. commission paid regularly to the parent company.

"The Agency was getting in money from subscribers for stock, paying it over to the Union Life and receiving it back as 20 per cent. commission," said Mr. Masten. "Out of this they were enabled then to pay 10 per cent as dividends to shareholders. Is that correct?"

The reply of Mr. Symonds was negative and he claimed that the Agency earnings were sufficient to meet shareholders' obligations. This percentage was reduced to seven, and finally stop-Parent and Child.

Parent and Child.

"As far as actual Agency work was concerned, they were doing nothing," pursued the government counsel.

"No." was the reply, "the agency parent was keeping its child alive."

In the examination of Company Accountant J. W. Carrie, on the 1903 figures, it was learned that \$6000 had been handed over to the National Agency.

e entrance of the federal governprobe into the affairs of the deUnion Life Assurance Co. yesy promises developments which,
is startling, will at least be edunal in revealing the conduct and
nduct of such organizations. The
tall revealing the conduct and
nduct of such organizations. The
tall revealing the conduct and
nduct of such organizations. The
tall revealing the conduct and
nduct of such organizations. The
tall reveals in such exigencies worked together for mutual advantage."

One of the first items called into
question concerned the payment of
\$4000 to Mr. Evans of the National

money Not Passed Freely.

"T am perfectly satisfied that the agreement between the National Agency and the Union Life was sound and substantial," said Mr. Symonds.

"Surely the Agency paid over no more money than the shares for which they had actually subscribed?" they had actually subscribed?"

This Was a Gift.

"Oh, yes. The money was paid as a gift to supplement the funds."

This for some purpose had been called a premium on stock account.

"If the Agency was not working up to agreement there is no doubt the insurance department at Ottawa would have been after them," said.

Mr Symonds.

Agency.

"In return for that what duty did they perform?" asked Mr. Masten.

"No physical duty." was the reply.

Books Badly Kept.

The examination of the books produced an item of \$18,000 which neither of the company representatives could account for at the time.

"It simply means that it was a debt and that instead of settling it properly at the time you charged it up as an expense item," interjected G. T. Clarkson. "In other words both cem-

A FINE CONCERT

Canadian Cattle Invade the Pianist Gave Promise of Tak-Stock Yards and Prices Drop.

IS DEMORALIZED

CHICAGO MARKET

(Special to The Toronto World.)

CHICAGO, Oct. 15.—The market for cattle and hogs at the stock yards is somewhat demoralized. More than 19,000 cattle reached the yards today.

The prime story wards today.

PROTEST AGAINST KIEV TRIAL Passed Yesterday by Presbyterian Synod-Others in Preparation.

ing Masterly Work in

Future.

The prime steers were sold at \$8.75 to \$9 a hundred pounds, which is more than \$2.25 a head less that the high point of last spring.

Two thousand good cattle were left unsold from the big run of yesterday. The packers are not anxious to buy at these prices. Even good beeves can be bought for \$6.50 a hundred weight. Shippers are not buying the usual with a fender singing for warm. Shippers are not buying the usual number because of Canadian cattle competition. Canadian cattle are coming into Buffalo and Detroit. The packers are bringing 40,000 quarters of Argentine dressed beef into New York, due this week.

Canadian cattle are invading the stock yardy here. Fully 1000 were in the pens today. The belief is that partial failure of the corn crop is responsible for the big influence at this time. Canadian bacon is being handled Canadian bacon is being handled here by the big meat shops at about the same as the home products. All this indicated that retailers can make a reduction in the price of meats. The packers assert this reduction is due but allege that the majority of the butchers are protesting. sonata, in which he fully realized the compliment of The Berlin Continental Times, which said he played the Allegro with a dash and exuberance of spirit which were almost irresistible. He received much applause, and in At the request of Rev. S. B. Rohold, the Presbyte, ian Synod last night adopted a protest against the persecution of the Jews in Russia. Rev. Mr. Rohold declared that for the past 20 years a systematic movement to exterminate the 6,000,000 Jews in Russia had been carried on. The statistics finition. His assured and accurate terminate the 6,000,000 Jews in Russia had been carried on. The statistics showed that 30,000 of them had been murdered. The charge of "ritual murder" now being advanced by the Russian prosecutor was an instance of the bigotry and malignancy of the Greek church and the officials.

Similar protests to that adopted by the synod are being passed by other religious bodies thruout the world. COLLEGE POLITICIANS MEET.

Officers Eelected By University Men
Who Follow the White Plume.
The Liberal party of the University
College Literary Society held its caucus last night and elected officers for the year 1913-14. The Reformers have mapped out a policy which, if carried

The dialog of the introduction was dramatically and deliciously treated, and the whole performance was a series of brilliant transitions and tri-

the year 1913-14. The Reformers have mapped out a policy which, if carried out, will indeed mark them as a progressive party. The organizer-in-chief, who was elected last night, was Arch. Thompson. The treasurer for the ensuing year is J. E. Hill, and the executive consists of G. A. MacLean, A. S. Bleakeney and R. Turner of the third year and Earl Biggar, R. G. Meech and J. S. Peck of the second year. Speeches were made last hight by the former leaders of the Liberal party and by the newly-elected officers.

The dialog of the introduction was damatically and deliciously treated, and the whole performance was a series of brilliant transitions and triumphant climaxes. Four responses were necessary to the enthusiastic appliance, and at the close, after a fantastic Godard number. Mr. Wells was recalled four times by his admirated auditors.

A. E. S. S. CHEESE MARKETS

MADOC, Ont. Oct. 15.—Six hundred and seventy, boxes of cheese boarded, all sold at 13 11-16 cents.

Presentation to

Rev. M. D. Whelan

A very large gathering of the representatives of St. Michael's Cathedral parish assembled last evening at the palace on Church street, the occasion being the presentation to the Rev. Rector M. D. Whelan of an illuminated address accompanied by a very handsome, hand wrought, eighteen karat gold chalice. The parishioners took this occasion of his birthday to offer cengratulations, and tender their appreciation of the many works, both spiritual and temporal, accomplished by him during his regime at the cathedral.

(Can. Press.)—Floating in the waters of Chesapeake Bay, about six miles from this town, the body of a man supposed to be Dr. C. Bartholomew of Detroit, Mich., was found today.

It is believed the man whose body evidently had been in the water for some time, walked out on the bridge connecting Havre de Grace and Merryville, and Teaped to his death. Unpublished the state of the sta

Waiter-"How's your appetite today, sir."
Guest—"Bully good. Stuart's Dyspepsia Tablets make me eat like a horse."

to mix the food eaten with mouth juices which enables it to more readily do its work.

Stuart's Dyspepsis Tablets go into the mouth like food, are eaten, then dissolved and fluidized by the saliva. This mass then goes into the stomach and there quickly readjusts the stomach and there quickly readjusts the stomach and there quickly readjusts the stomach is not offensive and man's appetite comes speedily back to him and he is hungry in a healthy, normal way. By all means use a Stuart's Dyspepsia Tablet the very moment you feel a loss of hunger. The quick return of appetite to you will convince you quickly that your stomach has been out of order and that Stuart's Dyspepsia Tablets were the means of restoring its normally healthy condition.

Every druggist carries Stuart's Dyspepsia Tablets and no matter where you may be you can always obtain a loss anywhere for 50 cents.

FOR STEEL MAKING

ronto by Two McGill University Men.

WORKED IN OVERALLS

And Sometimes in Fifty Hour Shifts—Success Came at Last.

ractical use in Canada, and the first teel made in Toronto has been manyears of experimenting two Toronto civil engineers have evolved an elec-

Dr. Riddle Hopes Eventually
to Be Able to Control and the cont

connecting Havre de Grace and Merryville, and leaped to his death. Uncashed bookmakers' tlokets for the Havre de Grace races, loadges of admission to the racetrack, and letters addressed to Dr. C. Bartholomew, at Detroit and. Havre de Grace, were found in the man's pockets.

Colds Cause Headache and Grip.
LAXATIVE BROMO QUININE tablets remove cause. There is only One "BROMO QUININE." It has signature of E. W. GROVE on box. 25c.

Appetite Hol Hol

'Tis a Great Joy

STUART'S DYSPEPSIA TABLETS
ARE THE BEST APPETITE MAK-ERS DYSPEPTICS AND STOMACH SUFFERERS CAN USE.

Appetite is very largely a series of signals from the stomach. When one has a rousing appetite at the sight or smell of food the stomach through its connection with the mind of man is asked whether the food seen or smelled would be welcome.

The stomach if healthy says yes and at once our mouths water and we are hungry from desire—keenly, ravenously hungry. If the stomach be sick then we have no appetite and are acqually necked to the stomach be concepted in the stomach become the stomach is leading to the company.

MAKE WIRELESS

BOOD DUMING: The Bessement of yopen hearth process. Absonitely free from gases, it is also, more homogenous and dense in its structure than the ordinary steel. In the near furnace is replacing the crucible furnace to a large extent, but Toronto men claim that the idea which they have worked out is far superior to that which has been developed in Europe. In Germany, Norway and Sweden as well the electric furnace has been brought into use an I also in the United States. In the latter country it has been used almost entirely for the refning of steel, altho there is one furnace being operated in California which is working on the production of pig iron from iron ore.

Bigger Plant Needed.

The prescription of the stomach through its connection with the mind of man is asked whether the food seen or smelled would be welcome.

BERUSSELS, Oct. 15.—(Can. Press)—The provisional international wire-acqually recised to the stomach the stom

BRUSSELS. Oct. 15.—(Can. Press.)

The provisional international wireless committee at a meeting here to-day, decided upon the organization of committees in all the countries adhering to the wireless telegraph treaty which was signed at London on July, 1912. to aid the governments in extensive wireless operations and experiments. These will be carried out with the object, first, of determining a way to insure constancy and steadiness of wireless waves; second, measuring the variations in signals and atmospheric disturbances at the different stations; third. comparing the intensity of signals. These experiments will be conducted simultaneously on three days each week, beginning in January. Special meteorological observations will also be made once a month.

Reports of the committee will be made to the wireless conference at Brussels in 1914 with a view to legislation.

JOHN OLIVER, M. A., WANTED.

Appetite makes the glands of the mouth open and saliva flows very free-ly—hence, the term "Mouth Water." This is the first digestive juice. It has an important office to perform as all starchy foods are partially digested by it because one of its ingredients ptyalin is almost an instant digestive of starch. This process reduces the starch in foods to sugar.

The appetite causing a free flow of saliva aids the stomach by its ability to mix the food eaten with mouth juices which cnables it to more readily do its work.

A letter from Albert D. Oliver, solicitor, of Sydney, N. S. W., has been recitored by the detective department, asking for assistance in discovering ne whereabouts of his brother, John Oliver, M. A., who, as recently as Christmas of 1912, was known to be eaching school in Ontario. He is described as 60 years of age, gray hair, wears spectacles, and is 5 feet 10 inches tall. Nothing is known of him at the Toronto school board, nor at the edutation department at the parliament buildings.

REDUCE GALT C. I. TO A HIGH SCHOOL

Over Department's Latest

FALSE PRETENCES CHARGED.

false spretences. The alleged offence dates back to July 25, 1912. Mr. Fisher went into the box and denied most emphatically that he had scured this \$100 unlawfully or under false pretences. He claimed he made no such representations as Loree had stated and that he fully intended to see that the money was paid back, with interest. At the request of Col. Macdonald an adjournment was granted until next Thursday.

HOULIHAN HELD BY GRAND JURY

DETROIT. Mich., Oct. 15.—(Can. Press.)—Wm. Houlihan, arrested here recently, was today rield to the federal grand jury on a charge of having in his possession altered banknotes of a foreign nation. Bail was fixed at \$10,000, which he was unable to furnish.

Houlihan was held by U. S. Commissioner Hurd after a witness representing the Bank of Montreal testified that \$370 in Canadian currency, found on Houlihan, when arrested, was part of the \$278,000 stolen from the New Westminster, B.C., branch of the Bank of Montreal, more than a year ago.

MORE EFFECTIVE FINANCE MINISTER HONORED BY QUEEN'S

KINGSTON, Oct. 15.—(Special.)—At the fall convocation of Queen's University tonight, Hon. W. T. White, minister of finance, and Prof. John MacNaughton of McGill University were given the degree of doctor of law. The aged chancellor, Sir Sandford Fleming, presided. Dean H. T. J. Coleman, Prof. W. E. Macpherson of the faculty of education; Prof. G. Mitchell, classic department, and Dr. Kidd, professor of anatomy, were installed.

Organs Nearly Given Away.

The making of organs is not the business of Ye Olde Firme of Heintzman & Co., Ltd., 193-195-197 Yonge street, but in the large number of sales made of their celebrated planos many are taken in exchange. They made of their celebrated planos many organs are taken in exchange. They are ready to clear some fifty of these, for warehouse space is more valuable to them than organs, and price is no object. Every organ has been put in good condition, and \$25.00, \$30.00 or \$35.00 will buy one and you can pay for it at the rate of fifty cents a week.

ANNUAL RIFLE MATCH.

The annual rifle match of the 9th Mississauga Herse will be held on Saturday afternoon, Oct. 18. Special cars will be provided by the regiment for transportation to and from the ranges, leaving Sunnyside at 1.30 and 2 p.m., and returning at 9.30 p.m. Supper will be provided free of charge at the ranges after the termination of the match, and afterwards a smoking concert will be held there.

STORM CAST UP

STORE O

A Brilliantly Lighted Store Gets the Trade

because it gets attention—it is conspicuous—being a blaze of light, it can never be overlooked, forgotten or passed by. The Humphrey are lamps give your store that bright, confidence-in-spiring appearance that draws trade. They make a store "stand out" in the night-time. Let us give you some valuable pointers about

CONSUMERS' GAS COMPANY 12-14 Adelaide St. West

Phone Main 1933

RITUAL MURDER **CHARGE BASELESS**

Has Been Perfected in To- Trustees Are Up in Arms Protestant Episcopal Church Adopts Resolution Condemning Trial at Kiev.

CHANGE IN PRAYER

Jews Will No Longer Be Classed With Turks and Heretics.

clerical and lay body of the Protestant Episcopal Church, at the triennial general convention. The Episcopalians also took steps to amend their prayer book by eliminating the passage in the Good Friday collect, where Jews are classed with "infidels, Turks and heretics." In presenting the resolution regarding the Kiev trial, the Rev. Dr. Wm. T. Manning, rector of Trinity Church, said: "Jews in this city are deeply moved by this matter. Jewish brethren have asked me to bring before this convention a protest voicing the sentiments contained in apetition signed in England by the Archbishop of Canterbury and by many bishops, clergy and laymen of the church. The resolution said:

"We call upon the archbishops, bishops and other members of the holy orthodox eastern church of Russia to make formal pronouncement that charges of specialied ritual murders' are without foundation or justification in the teachings and practice of the religion of Israel.

"We remind them that in the early days of Christianity similar charges were made by ignorance and superstition against our own most holy religion."

To Amend Collect.

The committee on prayer book of the house of deputies reported favorably on a proposition to amend the third collect in the Good Friday service by omitting the words, "All Jews, infidels, Turks and heretics," from the general prayer for humanity. Consideration of the committee report was postponed, however, to permit the discussion regarding a further amendment, which proposed that this prayer be offered for "the ancient Jews and all atheists."

KINGSTON HAPPENINGS

at once.

Curling Club Officers.

Prof. J. F. Macdonald has been elected president of the Kingston Curling Club; W. R. Givens, vice-president, and T. Milne Asselstine, honorary secretary.

Want Higher Pay.

The high cost of living has struck the nurses. At a meeting of the Nurses' Alumnae it was felt that \$18 per week was not sufficient to make both ends meet. A request will be made for \$21.

HAMILTON HOTELS.

HOTEL ROYAL Largest, best-appointed and most centrally located. \$3 and up per day.

American Plan. ed?tf

Notice--Waldorf Remains Open

The directors controlling the: Waldorf Hotel, Hamilton, Ont. have decided not to attempt the demolishing of the Waldorf until next spring, and travelers, tourists, etc., may receive the usual first kinetograph, Billy McDermott, pritorship of R. B. Gardner.

TORONTO FURNACE AND CREMATORY CO. LIMITED

Hot Water, Steam, Hot Air, Combination Heating Contractors

OFFICES 111 KING ST. EAST 14 MORROW AVE. Phone Main 1907. Phone Junct. 2258.
Advice and Estimates Free.

STORE OF GOLD

NOME, Alaska, Oct. 15—(Can. Press.)—Miners who have worked the beach sands here for their gold think it likely that the storm that half destroyed the city drove ashore gold-bearing sands that will more than pay for the damage done. After each storm miners pan the new sand that has been cast up. The bottom of the sea in front of Nome is rich in gold, but no method of working it has been found.

Fifty Cents Buys a Piane. Ye Olde Firme of Heintzman & Co. Ltd., 193-195-197 Yonge street, are loaded up with Square Pianos that have come to them in exchange when selling their own famous uprights and grands. These have been thoroughly overhauled by their own workmen and are guaranteed in good condition. They are priced at from \$50.00 to \$125.00. Make your choice and the piano will be delivered to your home on agreement to pay fifty cents a week. Amusements

ALEXANDRA Seats Bell's. MAT. TODAY Best Seats, \$1.00
The Dramatic Sensation, Within 500 TIMES The Law 25 WEEKS IN LONDON ights and Sat. Mat., 50c to \$1.50.

NEXT | SEATS NOW Return Visit PASSING SHOW

PRINCESS All This Week.

BILLIE BURKE

"THE AMAZONS" Next Week Wed. & Sat. Mate.

SPECIAL MATINEE MONDAY (THANKSGIVING DAY) and Erlanger present the Musica

"Oh! Oh! Delphine" Exactly as given for one year in New York and London. Prices: Nights, 50c to \$2.00. All Mats., oc to \$1.50.

THE MASTER PIANIST.

Paderewski

Friday, October 24 Prices, \$2.50, \$2.00, \$1.50 and \$1.00. Plan Open Tomorrow

GRAND Mats. WED 25c & 500 OPERA MUTT & JEFF HOUSE IN PANAMA

> SPECIAL MATINEE CPIDAY FRIDA **MUTT&JEFF** . . AT THE ... GRAND

BURLESQUE & VAUDEVILLE

SHEA'S THEATRE Matinee Dally, 25c; Evenings, 28c

> 20 TO 25 ARENA

MONTE CARLO GIRLS Text Week-Blanch Baird's Big Show RIVERDALE ROLLER RINK



HOFBRAU

Liquid Extract of Malt The most invigorating preparation of its kind ever introduced to help and sustain the invalid or the athletic

W. H. LEE, Chemist, Toronto, Canadian Agent. MANUFACTURED BY 246 THE REINHARDT SALVADOR BREWERY, LIMITED, TORONTO.

EURSE

R. J. Tooke Sl e started Il for some ordinary

e study a art of their ever satisfie in our star lways striving

ar most criti salesmen whó they know qua we satisfy then et us show w Fall patt \$1.25 and \$

you prefer nany do. oke Collars sizes and or 25c.

he Semiand R. 143 You